



2020

CONSUMER INFORMATION GUIDE



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Overview

The U.S. Department of Education (ED) requires schools participating in Federal student aid programs to disclose certain information to prospective and current students and employees as a requirement to participate in Federal financial aid programs. The purpose of this document is to make the student or prospective student aware of informational materials that are available. Students are encouraged to review these materials and become familiar with them.

- Consumer Information
- The Student Right-to-Know and Campus Security Act
- Family Educational Rights and Privacy Act (FERPA)
- Voter Registration
- Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Campus Security/Clery Act)

Consumer Information

The school distributes a variety of publications that contain information regarding the school and its financial aid programs. Students are entitled to receive, at no charge, a paper copy of any of the information contained in this document. Please contact the Financial Aid Department at the campus for more information.

- Financial aid programs that are available to students
- How students apply for aid and how eligibility is determined
- Criteria for selecting recipients and determining award amounts
- The rights and responsibilities of students receiving aid
- How and when financial aid will be disbursed among students
- The terms and conditions of any employment that is part of the financial aid package
- The terms of, the schedules for, and the necessity of loan repayment, required loan exit counseling, and conditions under which students may obtain deferments.
- The criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may reestablish eligibility for Federal financial aid
- Regulatory agencies that accredit, approve, or license the school and its programs.
- Costs of attending the school (tuition and fees, books and supplies, room and board, and applicable transportation costs, such as commuting) and any additional costs of the program in which the student is enrolled or has expressed an interest
- The school refund and withdrawal policy and the Federal Return of Title IV funds requirements when a student withdraws from school, including the order in which financial aid is refunded
- General information about the school's academic programs, facilities, faculty, and services available to disabled students, including students with intellectual disabilities
- Whom to contact for information on student financial assistance and whom for general school issues
- Information regarding the availability of Federal financial aid for study abroad programs

- School policies on transfer of credit, including the criteria it uses regarding the transfer of credit earned at another school, and a list of any schools with which it has established an articulation agreement
- Emergency Response and evacuation procedures to reach students and staff

Graduation & Placement Rate Information

The school calculates graduation statistics as required by the Federal Student Right-to-Know Act. Student outcomes information is posted on the school's website at www.pci.edu

Improvement to Academic Programs

The school reviews its academic programs on a regular basis to ensure relevancy with current employment requirements and market needs. As deemed appropriate, the school may change, amend, alter or modify program offerings and schedules to reflect this feedback. If you have questions about this process, contact the institution's education department.

Copyright Infringement

Students should be aware that the unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, is subject to civil and criminal liabilities. Penalties may include monetary damages, fines, and imprisonment. The school prohibits the use of its computers and computer networks for the unauthorized downloading and uploading of copyright-protected material, or for maintaining or storing unauthorized copyright-protected material. Disciplinary action, up to and including expulsion from the school, will be taken against students who engage in unauthorized distribution of copyrighted materials using the school's information technology system.

Student Demographic Information

Information about the composition of students at the school is available on the College Navigator website (<https://nces.ed.gov/collegenavigator/>) College Navigator is maintained by the U.S. Department of Education National Center for Educational Statistics.

To view information about the school, enter the school name into the search tool. Here are a few highlights of information within the various sections:

- Enrollment: gender and race/ethnicity distribution of students
- Financial Aid: data regarding the various financial aid sources for students, including Federal grants (Pell and SEOG)
- Retention/Graduation Rate: Retention rate of certificate- or degree-seeking, first-time, full-time, undergraduate students

The Student Affairs Department serves as a liaison between students and employers, serving the students by promoting the School to prospective employers. For additional information regarding career and placement services offered to students during and after enrollment, contact the Student Affairs Department staff.

Family Education Rights and Privacy Act (FERPA)

Information regarding student rights under the Family Educational Rights and Privacy Act (FERPA) of 1974 are provided in the School's catalog, which was given to all students prior to enrollment. The catalog and any addenda can also be found on the School's website or can be obtained via hard copy by contacting the school's registrar.

Protection of Student Speech and Association Rights

Students should be treated equally and fairly. The school facilitates the free and open exchange of ideas. Students should not be intimidated, harassed, discouraged from speaking out, or discriminated against.

Vaccinations

Good health practices are encouraged for all students. Programs have specific vaccination requirements. Review the admissions requirements section of the catalog to determine whether this impacts the student's program. Students are encouraged to consult with their health care professional to discuss obtaining or updating vaccinations.

Voter Registration Information

As part of the requirement for the institution to participate in the Federal Student Aid programs, we are required by Federal law to provide each student with their state's voter registration form in paper, or by an electronic method. In order to register to vote, please visit <https://www.eac.gov/voters/register-and-vote-in-your-state/>. Find and select the state to view eligibility requirements, registration deadlines, and a link to visit the state election department web page and obtain the state's voter registration form. If you have any questions, please contact the Financial Aid Office.

Campus Crime Statistics

The Annual Security Report which includes the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics is distributed to every student on an annual basis, no later than October 1, and is available to prospective students at their request. It is also housed on the school's website at <https://pci.edu/wp-content/uploads/2019/09/Annual-Security-Report-final-2019-0927.pdf>. Additionally, you can request a printed copy of the report from the Student Finance Manager

This report includes currently available statistics for the previous three years concerning reported crimes that occurred on-campus; in certain off-campus buildings or property owned or controlled by the school; and on public property within, or immediately adjacent to and accessible from, the campus (as applicable). The report also includes institutional policies concerning campus security, such as policies concerning sexual assault, domestic violence, dating violence, stalking and other matters.

Sexual Assault Prevention and Awareness

Throughout the year, the school provides ongoing prevention and awareness programs for students and employees, which focus on preventing dating violence, domestic violence, sexual assault and stalking through risk reduction and increased bystander intervention. At a minimum, information will be provided to new students and is always available through the student portal.

Substance Abuse Information

The school distributes information relative to substance abuse to all current and prospective students and through the student portal.

Textbook Information

To the extent practicable, the school posts verified textbook pricing information on its website for all required and recommended materials for all classes. This pricing information includes the International Standard Book Number (ISBN) and market price, if applicable, for each course.

Financial Need

Educational costs include tuition, fees, books and supplies. Estimated living expenses are also considered for determining the student’s cost of attendance.

This chart is based upon research done by the Bureau of Labor Statistics on standards of monthly living under various conditions. Program costs need to be added to the following figures to get the cost of attendance.

Financial need is the difference between actual costs to attend school and the amount the student and/or family are expected to contribute toward the student’s education.

Expenses per month (minimum)	Student living w/ parent	Student not living w/ parent
Room & Board	\$460	\$921
Personal Expenses	\$318	\$636
Transportation	\$730	\$730

Students must file a FAFSA (Free Application for Federal Student Aid) to receive Federal Aid.

The FAFSA has confidential financial information such as family income, assets, number of family members in the household, and number of persons attending post-secondary education. These items are necessary to determine the amount of the Expected Family Contribution (EFC). The EFC is used to determine financial aid eligibility and does not represent the amount the student pays to the school.

Below is the Federal formula for determining eligibility:

Cost of attendance	<p>Direct Costs: Tuition, fees, books, supplies</p> <p>Indirect Costs: Room & board, travel, personal and miscellaneous expenses</p>
Minus (-)	EFC: Student’s Expected Family Contribution
Equals (=)	<p>Student’s Financial Aid Need:</p> <p>Financial Aid need is used to determine eligibility for certain programs.</p>

Eligibility Requirements

- Be a U.S. Citizen or National, a U.S. Permanent Resident, or in the United States for other than temporary purposes with the appropriate DHS documentation, or a Citizen of the Freely Associated States.
- Be enrolled as a regular student in an eligible program.
- Have a high school diploma or equivalent.
- Meet enrollment status requirements.
- Have resolved any drug conviction issue.
- Not owe an overpayment on a Federal grant or be in default on a Federal Educational loan received at any school.
- Have a valid social security number.
- If the student is a male who is at least 18 years old, he must be registered with the Selective Service.
- For the FSEOG and Pell Grant only, the student cannot have previously received a bachelor's degree.
- Make satisfactory academic progress. The definition of satisfactory academic progress is in the school catalog.

If the student was receiving Federal Student Aid during a period of enrollment, and had a Federal or state conviction for the sale or possession of drugs, and over the age of 18, the student may be ineligible for Federal aid. Please consult with the financial aid department or call 1-800-4-FED-AID (1-800-433-3243) to find out more information about this law.

It is important to understand rights and responsibilities about financial aid programs that are available. The United States Department of Education has prepared a brochure entitled: Funding Education Beyond High School, The Student Guide to Financial Aid from the U.S. Department of Education. This brochure is available on line at:

<https://studentaid.ed.gov/sa/sites/default/files/funding-your-education.pdf>

Financial Aid Programs Available to Students

Pittsburgh Career Institute participates in the following financial aid programs:

- Federal Pell Grant Program
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Direct Parent Loan to Undergraduate Students (PLUS)
- Federal Direct Loans (Subsidized and Unsubsidized loans)
- State Grant Program

Grants

- The Federal Pell Grant is awarded to students who qualify based on the EFC from their FAFSA application.
- Federal Supplemental Educational Opportunity Grant (FSEOG) Funds are awarded based on financial need and the availability of funds at the school. FSEOG is a combination of Federal and institutional funding made available throughout the award year. Priority is given to Pell-eligible students who demonstrate exceptional need.
- State Grant funds may be available at the school. Check with the financial aid office for more information.

Loans

- Federal Direct Loans: consists of Subsidized Loans, Unsubsidized Loans and Direct Parent PLUS Loans to Dependent Undergraduate Students.

ANNUAL LOAN LIMITS				
Academic Year	Subsidized	Unsubsidized	Dependent Unsubsidized	Maximum Subsidized & Unsubsidized
First year	\$3,500	\$6,000	\$2,000	\$9,500
Second year	\$4,500	\$6,000	\$2,000	\$10,500

Student can go to www.StudentLoans.gov to get more information about Federal student loans. On this site students can complete a master promissory note, entrance and exit counseling, and can also estimate loan repayment. Student loans have several unique features such as deferments, forbearance and cancelations that will be explained to students who decide to borrow Federal loans. More information can also be found below under Borrower Information.

Pittsburgh Career Institute Financing Programs

Pittsburgh Career Institute offers several financing options. Payments made while in school are interest free.

Other Sources of Financial Aid

Students may qualify for additional educational assistance. The availability of the following benefits varies by school. Check with the financial aid administrator for information about the availability of state and other financial aid programs.

Veterans Benefits

The Montgomery GI Bill- Active Duty (MGIB) The MGIB program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

Generally, benefits are payable for 10 years following release from active duty. This program is also commonly known as Chapter 30.

Chapter 33 VA Benefits

Chapter 33 (VA33): pays tuition and fees directly to the school. Amounts are based on each state. The student receives a monthly check directly from the VA for living expenses.

The Montgomery GI Bill-Selected Reserve (MGIB-SR): The MGIB- SR Program may be available to the student if a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, the Coast Guard Reserve, the Army National Guard and the Air National Guard. This benefit may be used for degree and certificate programs.

Fry Scholarship provides Post-9/11 GI Bill benefits to the children and surviving spouses of Service members who died in the line of duty while on active duty after September 10, 2001. This includes living expenses. Children are eligible as of their 18th birthday or high school graduation and ends on their 33rd birthday. A spouse will lose eligibility upon remarriage or 15 years after the Service member's death. Those eligible may receive up to 36 months of education.

Survivors and Dependents Educational Assistance Program (DEA): DEA provides education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a service-related condition, or who died while on active duty or as a result of a service-related condition. The program offers up to 45 months of education benefits. These benefits may be used for degree or certificate programs, as well as other types of training.

Children of Post 9/11 Veterans who died from Service in Iraq or Afghanistan. Child must be under 24 years of age, or enrolled in postsecondary program when the parent or guardian died.

For more information contact 1-888-GI-BILL-1 (1-888-442-4551) to speak with a Veterans Benefits Counselor or the GI Web site at: www.gibill.va.gov

All VA prospective students can obtain a shopping sheet from the financial aid department.

The Division of Vocational Rehabilitation provides services and financial assistance for education to students with certain disabilities. Further information can be obtained from the Division of Vocational Rehabilitation at: <https://explore.va.gov/employment-services/vocational-rehabilitation>

Workforce Innovation and Opportunity Act (WIOA) receives funding through the Department of Labor. These funds are made available through local agencies for training persons meeting certain criteria.

How Students Apply for Financial Aid

Students applying for financial assistance are required to complete the Free Application for Federal Student Aid (FAFSA) online at: www.fafsa.ed.gov. Students must meet all Federal submission deadlines for the Federal Financial Aid Programs.

The financial aid administrator will calculate student aid eligibility. The total amount of financial aid awarded is limited to program limits and maximum annual borrowing amounts.

Students will receive an award letter from the financial aid department. The student should notify financial aid if they wish to reject an award or revise a loan amount.

Student who make payments to the school will be required to sign a promissory note as well as the Federal Truth in Lending Act (TILA) forms.

If applying for Federal Direct Loans, the student will complete a master promissory note (MPN) and entrance counseling.

Verification

If selected for verification by the U.S. Department of Education, an asterisk will appear on the Student Aid Report (SAR) next to the EFC. Federal regulations require that the following information is verified for accuracy before payment can be made:

- Adjusted gross income (AGI)
- U.S. income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Income earned from work
- Household size
- Number in college

As part of the Verification process, the student may need to verify High School or GED completion. Students may need to provide proof of identity such as driver's license, state issued ID, or passport. Student may be required to provide documentation from outside sources such as Federal Tax Return Transcripts from the IRS or W-2's.

The student will be notified of any changes to their awards after the verification process is complete.

The school cooperates with all government agencies. Any student suspected of financial aid fraud will be reported to the Regional Office of the Inspector General. If a prospective student or current student suspects fraud, he or she should follow the student complaint and grievance policy as outlined in his or her campus catalog.

Comment Codes/Conflicting Information

Students may be required to provide additional documentation to resolve comment codes or conflicting information on their applications. This documentation may include social security card, birth certificate, passport, marriage license, DHS documents, etc. If flagged by the Department of Education for Unusual Enrollment History the student may be required to provide college transcript(s). The financial aid office will notify the student if further documentation is required.

It is school policy that each student is given a clear, written explanation of the forms and other documentation needed to verify an application. The student will be given a reasonable length of time to supply the required information. If the student fails to provide documentation, Pittsburgh Career Institute will be unable to process Financial Aid and satisfactory payment arrangements must be made.

Disbursing Funds

Funds will be applied directly towards tuition and fees. Any overage that occurs will be paid to the student per Federal regulations. Disbursement of funds usually occurs at the beginning of each 10 week term, for all programs.

To Continue Receiving Financial Aid

The student must make satisfactory academic progress to continue receiving financial aid funds. Academic progress is verified prior to disbursement of financial aid. The Satisfactory Progress policy is in the school catalog. Financial aid is NOT automatic. The student must reapply each award year by going to www.fafsa.ed.gov. The student will be notified by the financial aid administrator when a new application should be submitted.

How Refunds Affect Financial Aid

The following explains policies on refunds to financial aid programs for students who withdraw from school. The catalog gives a detailed explanation of how tuition and fee charges are calculated when a student withdraws.

The amount of financial aid that is retained in the event of withdrawal is based on the U.S. Department of Education regulations. The school may be required to return funds leaving a balance that must then be paid by the student.

Refunds must be returned to the Federal Student Aid programs in the following order:

- Federal Direct Unsubsidized Loan
- Federal Direct Subsidized Loan
- Federal Direct Parent PLUS Loan
- Federal Pell Grant
- Federal SEOG
- Other Title IV programs
- Other Federal, state or institutional sources
- Student

If excess financial aid funds have been disbursed, the student may have received an overpayment that must be repaid. The student will not be able to receive Federal financial aid at any other school until the overpayment is resolved.

Pittsburgh Career Institute withholds official academic transcripts on students owing overpayments or a balance to the school.

Borrower Information

Repayment

Repayment begins six months after the student graduates or is enrolled less than half time. The Perkins Loan goes into Repayment nine months after the student graduates or is enrolled less than half time. This period is called a grace period. Repayment begins after the grace period. Any payments made during the grace period will reduce the loan balance and interest.

The monthly payment is based on the amount borrowed for the Federal Direct Subsidized and Unsubsidized loans. During the exit counseling at www.StudentLoans.gov repayment information will be displayed. The minimum monthly payment is based on the chosen repayment plan for Direct Loans.

Interest

No interest is charged on the Federal Direct Subsidized Loan until six months after the student graduates or is enrolled less than half time. No interest is charged on the Federal Perkins Loan for nine months after the student graduates or is enrolled less than half time.

Interest is charged on the Federal Direct Unsubsidized Loan starting from the first disbursement. An option is given on the master promissory note to pay the interest or let the interest accrue until repayment.

Payments

Payment to Federal Direct Subsidized, Unsubsidized, and Plus Loans are paid directly to the Department of Education loan servicer. The address and telephone number of the servicer handling the loan can be found at: www.StudentLoans.gov and is covered during online exit counseling.

For **general** questions on Federal Direct Subsidized, Unsubsidized, and Plus Loans contact the U.S. Department of Education Student Loan Support Center at: 1-800-557-7394.

Deferment/Forbearance

Under certain circumstances, the student may qualify for a deferment or forbearance on the loan. During a deferment, no payments are required and interest does not accrued on the Subsidized loan. Interest will continue to accrue on the Unsubsidized loan. During forbearance, payments are postponed or smaller payments can be made temporarily. Interest accrues on all educational loans during a forbearance.

Pittsburgh Career Institute has Financial Aid Advisors to help students with any loan questions, including deferment, forbearance options, repayment, etc. Contact them for assistance at: 1-412-281-2600.

Other Special Repayment Cases

The Department of Education understands there may be situations that make loan repayment difficult. The student can apply for a delayed or reduced repayment schedule based upon documentation of extraordinary circumstances. Interest continues to accrue during this period.

Loan Consolidation

The student can apply for a loan consolidation to combine loans together into one payment and possibly lower the payment amount. Loans are consolidated at the weighted average interest rate rounded to the nearest whole percentage. The monthly payment may be lower and the student will only have one payment. Be aware that the number of years of repayment may increase and it can also increase the interest. To apply for loan consolidation, log on to <https://studentloans.gov> and select consolidation.

Loan Cancellation

Teaching in low-income schools, serving the disabled, Head Start programs, military service in hazardous areas and Peace Corps Service (applicable only to loans to new borrowers after July 1, 1987) may qualify for a partial cancellation. The student's Federal loan obligation will be discharged upon death or approval of permanent disability. In certain circumstances, military personnel may have their loans repaid by the Secretary of Defense in accordance with Section 902 of the Department of Defense Authorization Act of 1981. Questions concerning this program should be addressed to the recruiting officer.

National Student Loan Data System (NSLDS)

Students and/or parents who receive a Federal student loan will have their information submitted to NSLDS and will be accessible by guaranty agencies, lenders and eligible institutions. For complete information on Federal Student Loans go to: www.nsls.ed.gov and <https://studentloans.gov>

Student Responsibilities

The student should notify their loan servicer of a name or address change. Students are required to complete loan entrance counseling when they first apply and exit counseling upon leaving school.

The student is responsible to pay back their loans. If the student does not hear from the loan servicer once out of school, the student should call the Student Loan Support Center or their Pittsburgh Career Institute Financial Aid Advisor.

Students should make prompt payments. Past due accounts are referred to the Department of Education and the Internal Revenue Service. Law requires that the Department of Education release information on students with poor payment records to credit bureaus throughout the country. Overdue payments obligate the student for additional fees and legal costs if a legal suit is filed for collection.

Do not start an unpleasant chain of events! Pittsburgh Career Institute Financial Aid Advisors are here to help students. Contact them at 1-412-281-2600.

The Financial Aid and Business Office hours are posted in the school on the wall inside of the elevators and in the 3rd floor lobby.

Related Websites

www.pci.edu

Information on school Accreditation, Resources, Programs, etc.

www.studentaid.gov

To learn about Federal Student Aid

www.fafsa.ed.gov

Applying for Aid

www.fastweb.org

Finding scholarships to help with school

www.finaid.org

Student guide to Financial Aid

www.gibil.va.gov

Website for Veterans and funding their education and training

www.nsls.ed.gov

National Student Loan Data System for loan information

www.StudentLoans.gov

Federal Student Loan Information

www.nces.ed.gov/collegenavigator

U.S. Department of Education National Center for Educational Statistics.

http://www.eac.gov/voter_resources/contact_your_state.aspx

Voter Registration Information

Return of Title IV Funds

A recipient of federal Title IV financial aid who withdraws or is dismissed from school during a payment period or period of enrollment in which the student began attendance will have the amount of Title IV funds they did not earn calculated according to federal regulations. This calculation will be based on the student's last date of attendance and the date the school determines that the student has withdrawn from school (see withdrawal policy), or the date of dismissal for a student who is dismissed by the institution.

The period of time in which Title IV financial aid is earned for a payment period or period of enrollment is the number of calendar days the student has been enrolled for the payment period or period of enrollment up to the day the student withdrew, divided by the total calendar days in the payment period or period of enrollment. The percentage is multiplied by the amount of Title IV financial aid for the payment period or period of enrollment for which the Title IV financial aid was awarded to determine the amount of Title IV financial aid earned. The amount of Title IV financial aid that has not been earned for the payment period or period of enrollment, and must be returned, is the complement of the amount earned. The amount of Title IV financial aid earned and the amount of the Title IV financial aid not earned will be calculated based on the amount of Title IV financial aid that was disbursed for the payment period or period of enrollment upon which the calculation was based. A student will have earned 100% of the Title IV financial aid disbursed for the payment period or period of enrollment if the student withdrew after completing more than 60% of the payment period or period of enrollment.

For Return of Title-IV funding purposes in a term-based program with semesters, a student is considered to have withdrawn if they do not complete all of the days, they were scheduled to complete in the payment period or period of enrollment. The Return of Title-IV funding calculation is required for all students who have ceased attendance, other than those on an approved leave of absence (LOA).

Exception: In order to NOT be considered withdrawn, the school must obtain written confirmation from the student within 14 days of the student's last date of attendance stating the student's intention to return to a future semester within the same term. Failure to provide such documentation will result in the student being withdrawn from PCI. The fact that the student is scheduled to attend the next semester will NOT be acceptable.

Schools are required to determine Title IV funds that must be refunded based upon the percentage of the payment period completed prior to withdrawing. Title IV funds must be returned to the program based upon a tuition refund or if the student received an overpayment based upon costs not incurred but for which Title IV was received.

Once the amount of Title IV financial aid that was not earned has been calculated, federal regulations require that the school return Title IV funds disbursed for the payment period or period of enrollment and used for institutional costs in the following order:

Loans

Unsubsidized Federal Direct Stafford Loans

Subsidized Federal Direct Stafford Loans
Federal Direct PLUS loans received on behalf of the student.
Federal Pell Grants.
Federal SEOG.
Other grant or loan assistance authorized by Title IV of the HEA.

If the amount of unearned Title IV financial aid disbursed exceeds the amount that is returned by the school, then the student (or parent, if a Federal Parent-PLUS Loan) must return or repay, as appropriate, the remaining grant and loan funds. The student (or parent, if a Federal Parent-PLUS Loan) will be notified of the amount that must be returned or paid back, as appropriate.

Refund Policy

Refunds are made for a student who withdraws or is withdrawn from PCI prior to the completion of his/her program and are based on the tuition billed for the payment period in which student withdraws, according to the schedule set forth below.

The schedule of adjustments is for tuition only. Refunds will be based on the total charge incurred by the student at the time of withdrawal, not the amount the student has actually paid. Tuition and fees attributable to any payment period beyond the payment period of withdrawal will be refunded in full.

Unused uniforms are refundable; books are refundable at a rate prorated based on usage wear; equipment and supplies are nonrefundable.

Pittsburgh Career Institute does not adjust tuition nor issue a refund based upon refusal to accept books or supplies.

When a student withdraws from the institution, he/she must complete a student withdrawal form with the school's Registrar or appropriate Academic Administrator. The date from which refunds will be determined is the last date of attendance. The last day of recorded attendance is defined as the last day a student had academic related activity, which may include projects, clinical experience, or examinations.

Refunds will be made within 30 calendar days of the notification of an official withdrawal or date of determination of withdrawal by the institution. Students who withdraw or are withdrawn prior to the end of the payment period are subject to the Return of Title IV Funds policy noted below which may include his/her balance due to PCI.

If there is a balance due to PCI after all Title IV funds have been returned, the balance will be due immediately, unless a cash payment agreement for this balance has been approved by PCI.

Credit balances due to the student of less than \$5 (after all refunds have been made) will not be refunded to the student/lender unless requested by the student.

Refunds for students who withdraw after starting school or are terminated by the school will be computed as follows:

Time of Withdrawal	Amount of tuition adjustment
During the first seven calendar days of payment period	90% of total payment period tuition price
After the first seven calendar days, but within the first 25% of the payment period	75% of total payment period tuition price
After the first 25%, but within the first 50% of the payment period	40% of total payment period tuition price
After the first 50% of the payment period	0% of total payment period tuition price

TITLE IV CREDIT BALANCE & WAIVER
AUTHORIZATION-PARENT



Student Name (Please Print)

Social Security Number

Parent Borrower Name (Please Print)

Social Security Number

NOTE: Signing this form is OPTIONAL and is NOT required for admission to or enrollment at PCI.

A Title IV credit balance occurs when the school applies the Title IV, Higher Education Act (HEA) program funds to the student's account that are in excess of the amount of direct educational cost for tuition, fees and other authorized charges for their program. If the Direct Loan Plus funds create a credit balance, then the borrower determines how the credit balance is to be handled. (Only applies if credit balance includes the Parent Plus loan)

Current Students

If the student's account accrues a Title IV credit balance, I request that this credit balance be handled in the following manner- please mark an 'X' in the circles below.

- Return any credit balance to Direct Loans to reduce my Plus loan debt (within 14 days)

OR

- Return any credit balance to me (within 14 days)

OR

- Return any credit balance to the student (within 14 days)

OR

Retain any credit balance on my student account to cover any additional expenses that may arise and apply them to future terms educational charges (e.g. books, fees, etc.). Any credit balance in excess of \$200 at the end of a loan period must be refunded. PCI will disburse any remaining credit balance on Title IV HEA funds within 14 days after the end of the last payment period in the award year for which they were awarded. **I understand that by selecting this option I will not receive a refund for any credit balance for which I may be due unless I specifically request the refund at a subsequent point in time.**

Lastly, any remaining credit balance will be returned – (select one)

- To the Direct Loan to reduce my Plus loan debt (within 14 days)

OR

- To me (within 14 days)

Withdrawn Students

If the student withdraws, I authorize the school to return any credit balance the student's account to: (select one)

- The Direct Loan to reduce my Plus loan debt (within 14 days of the Withdrawal Calculation being complete)

OR

- Return to me any credit balance (within 14 days of the Withdrawal Calculation being complete)

I understand that I may change any one or all of these decisions regarding my credit balance, making them effective that day, by completing and signing a new form, thereby rescinding all previous authorizations.

Parent Signature

Date

TITLE IV CREDIT BALANCE & WAIVER
AUTHORIZATION-STUDENT



Student Name (Please Print)

Social Security Number

NOTE: Signing this form is OPTIONAL and is NOT required for admission to or enrollment at PCI.

A Title IV credit balance occurs when the school applies Title IV Higher Education Act program funds (i.e. Pell Grant, FSEOG, Direct Subsidized or Unsubsidized loans) to my student account that are in excess of the amount of direct educational cost for tuition, fees and other authorized charges for their program. If these funds create a credit balance, then the borrower determines how the credit balance is to be handled.

Current Students

If my student account accrues a Title IV credit balance, I request that this credit balance be handled in the following manner- please mark an 'X' in one of the circles below.

- Return any credit balance to Direct Loan to reduce my Student Loan debt (within 14 days)
OR
- Return any credit balance to me (within 14 days)
OR
- Retain any credit balance on my student account to cover any additional expenses that may arise and apply them to future terms educational charges (e.g. books, fees, etc.). Any credit balance in excess of \$200 at the end of a loan period must be refunded. PCI will disburse any remaining credit balance on Title IV HEA funds within 14 days after the end of the last payment period in the award year for which they were awarded. **I understand that by selecting this option I will not receive a refund for any credit balance for which I may be due unless I specifically request the refund at a subsequent point in time.**

Lastly, I request that any remaining credit balance will be refunded as follows- (select one):

- To Direct Loan to reduce my Student Loan debt (within 14 days)
OR
- To me (within 14 days)

Withdrawn Students

If I withdraw from School, I authorize the school to return any credit balance on my account to: (select one)

- To Direct Loan to reduce my Student Loan debt (within 14 days of the Withdrawal Calculation being complete)
OR
- Return to me any credit balance (within 14 days of the Withdrawal Calculation being complete)

I understand that I may change any one or all of these decisions regarding my credit balance, making them effective that day, by completing and signing a new form, thereby rescinding all previous authorizations.

Student Signature

Date

Withdrawal Date

The withdrawal date used to determine when the student is no longer enrolled at Pittsburgh Career Institute is the date indicated in written communication by the student to the Chief Academic Officer or appropriate Program Official. If a student does not submit written notification, the school will determine the student's withdrawal date based upon federal regulations and institutional records.

For Federal student loan reporting purposes, the student's last date of attendance will be reported as the effective date of withdrawal for both official withdrawals and those who do not complete the official withdrawal process.

Please note that the above policy may result in a reduction in school charges that is less than the amount of Title IV financial aid that must be returned. Therefore, the student may have an outstanding balance due to the school that is greater than that which was owed prior to withdrawal.

Grading System

The following grading scale is used for all students except those completing the Diagnostic Medical Sonography Program:

<u>Grade</u>	<u>Grade Points</u>	<u>Percentage*</u>	
A	4.0 Excellent	90 - 100	
B	3.0 Good	80 – 89	
C	2.0 Average	70 – 79	
F	0.0 Failure	Below 70	
AU	Audit	I	Incomplete
P	Pass	PR	Proficiency
TC	Transfer Credit	W	Withdraw
WP	Withdraw – LOA	NP	Not Pass

*PCI rounds up to the next whole percentage point at .50 and rounds down to the next whole percentage point at 0.49.

The following grading scale is used for students completing the Diagnostic Medical Sonography Program for all courses attempted:

<u>Grade</u>	<u>Grade Points</u>	<u>Percentage*</u>	
A	4.0 Excellent	90 - 100	
B	3.0 Good	80 – 89	
C	2.0 Average	75 – 79	
F	0.0 Failure	Below 75	
AU	Audit	I	Incomplete
P	Pass	PR	Proficiency
TC	Transfer Credit	W	Withdraw
WP	Withdraw – LOA	NP	Not Pass

*PCI rounds up to the next whole percentage point at .50 and rounds down to the next whole percentage point at 0.49.

Students enrolled in the Diagnostic Medical Sonography (DMS) Program or Respiratory Therapy (RT) Program must achieve a “C” or better in all DS, DMS, RR, or RT coded courses within two attempts of any single course. Students who fail to meet this requirement will be automatically withdrawn from PCI. “W” grades account for an unsuccessful attempt. “WP” grades do not account for an unsuccessful attempt.

Grade reports are available to students at the completion of each semester. Course grades are based on the quality of work as shown by written tests, laboratory work, term papers, clinical assignments, and projects as indicated on the course syllabus. Earned quality points are calculated for each course by multiplying the quality point value for the grade received for the course times the credit-hour value of the course. For example, a 4.0 credit course with a grade of “B” would earn 12.0 quality points [credit value of course (4) times quality-point value of “B” (3)]. The Cumulative Grade Point Average (CGPA) is calculated by dividing the total earned quality points by the total credits completed.

Incomplete Grades Policy

To receive an Incomplete (I) grade, the student must petition the course Instructor prior to the end of the course to receive an extension to complete the required coursework. The Instructor must approve the request within three business days of the student's written request, but no later than the last day of class. The student must be satisfactorily passing the course at the time of petition. Should a student fail to complete the unfulfilled coursework requirements within 14 calendar days from the start of the subsequent grading period, the Incomplete grade will be converted to the grade the student earned in the class, inclusive of "0" points for incomplete work.

Make-up Work

Within 48 hours following an absence, students may seek approval from the course instructor to make up work missed due to the absence. Make-up work may be permitted under extenuating circumstances or an excused absence. Eligibility for makeup work for an unexcused absence is at the discretion of the course instructor and is not guaranteed.

Make-up exams are permitted on the day the student returns to school, provided the student has notified the instructor via phone or email that they will miss the exam, and the reason, prior to the exam time. Students who miss more than 2 exams due to unexcused absences will not be permitted to make-up the exam. The student is responsible for contacting the instructor to arrange a time for exam make-up. Exams are not permitted to be made up during scheduled class times. Quizzes are not eligible for make-up.

Time spent on completion of the make-up work or exams will not be counted toward class attendance. There will be no fees or charges incurred by the student for make-up work.

Application of Grades and Credits

The chart below describes the impact of each grade on a student's academic progress. For calculating rate of progress (see below), grades of "F" (failure) and "W" (withdrawn), are counted as hours attempted, but are not counted as hours successfully completed. The student must repeat any required course in which a grade of "F", "W", or "WP" is received. Title IV eligible students cannot receive financial aid funding for a course that is attempted more than twice.

TC and PR credits are included in the maximum time in which to complete and the rate of progress calculation, but are not counted in the CGPA.

PCI does not issue "D" grades.

Letter Code	Included Credits Earned	Included Credits Attempted	Included CGPA	Quality Points
A	Yes	Yes	Yes	4.00
B	Yes	Yes	Yes	3.00
C	Yes	Yes	Yes	2.00
F	No	Yes	Yes	0.00
I (Incomplete)	No	No	No	N/A
AU (Audit)	No	No	No	N/A
PR (Proficiency)	Yes	Yes	No	N/A
TC (Transfer Credit)	Yes	Yes	No	N/A
W (Withdraw)	No	Yes	No	N/A
WP (Leave of Absence)	No	No	No	N/A

Satisfactory Academic Progress

All students must maintain satisfactory academic progress in order to remain in attendance at Pittsburgh Career Institute. Additionally, students receiving federal financial aid assistance must meet the satisfactory academic progress requirements in order to maintain eligibility to receive these funds.

Satisfactory academic progress is determined by measuring the student's cumulative grade point average (CGPA) and the student's rate of progress (ROP) toward completion of the academic program at the end of each term (defined as 10 weeks or two consecutive five week semesters, this timeframe is also used for determining the frequency of the payment period for students receiving Title IV funding). Both the CGPA and the ROP standards must be met in order to be considered as making satisfactory academic progress. These standards are outlined below.

Title IV eligible students cannot receive financial aid funding for a course that is attempted more than twice. Pittsburgh Career Institute does not issue "D" grades.

Cumulative Grade Point Average (CGPA) Requirements

Student must meet minimum CGPA requirements in order to be considered making satisfactory academic progress. The CGPA will be reviewed at the end of each term after grades have been posted to determine if the student is meeting the minimum CGPA for that level must be maintained until the next level of review. The minimum CGPA to maintain Satisfactory Academic Progress is 2.0.

Rate of Progress (ROP) Toward Completion Requirements

In addition to the CGPA requirements, a student must maintain the minimum Rate of Progress (66.67%) in order to be considered to be making satisfactory academic progress. The rate of progress percentage is calculated by dividing the credits earned by the credits attempted. Only those credits required in the student's program of study, including credits that were transferred from other approved institutes, and the proficiency credits earned are used in the ROP calculation. As with the determination of CGPA, the completion requirements will be reviewed at the end of each term after grades have been posted to determine if the student is progressing satisfactorily.

Maximum Time in Which to Complete

A student is not allowed to attempt more than 1.5 times, or 150%, of the number of credits in their program of study. These requirements for rate of progress are to assure that students are progressing at a rate at which they will complete their programs within the maximum timeframe.

How Transfer Credit, Course Withdrawal, Course Repetition, Incomplete Grades and Change of Program Affect SAP

The last grade earned is always used to calculate SAP. Previous credits attempted and current credits attempted will both be factored into ROP. CGPA will be calculated using all grades earned in the course. F grades will be factored into CGPA and ROP, but will not be counted in credits completed. Pittsburgh Career Institute does not issue "D" grades.

Students receiving an "I" at the end of a course must follow the Incomplete Grade Policy as stated in this catalog. At the end of the two week "I" period, a grade change will be completed. "I" grades not resolved at the end of the two-week period will be converted to the grade the student earned in the class, inclusive of "0" points for incomplete work. The new final grade will be calculated into all three aspects of SAP. Students will be notified by their Program Director of any SAP status changes.

When a student elects to change a program at Pittsburgh Career Institute, the student's attempted and earned credits and grades will be transferred into the new program as applicable, including transfer credit. Credits attempted and earned at the school in the original program of study that apply to the new program of study will be used when computing grade point average, rate of progress, and maximum timeframe. Transfer credits from another institution that are applicable to the new program of study will not be calculated in the grade point average but will be considered as credits attempted and earned in the maximum timeframe and rate of progress calculations.

For example, a student transfers from program A to program B. The student is able to transfer 30 external credits and 10 credits earned in program A into program B. Program B requires 180 credits to graduate. Thus, the maximum time frame for this student's new program will be one and half times $(150\%) \times 180 = 270$ credits. The 30 external transfer hours will be included in the attempted and earned hours when the maximum timeframe and rate of progress are being calculated. The 10 credits earned in program A will be included in the grade point average calculation as well as the maximum timeframe and rate of progress calculation.

How Returning to PCI in a Different Program Affects SAP

When a student elects to return to Pittsburgh Career Institute, the student's attempted and earned credits and grades will be transferred into the new program as applicable, including transfer credit. Credits attempted and earned at the school in the original program of study that apply to the new program of study will be used when computing grade point average, rate of progress, and maximum timeframe. Transfer credits from another institution that are applicable to the new program of study will not be calculated in the grade point average but will be considered as credits attempted and earned in the maximum timeframe and rate of progress calculations. For example, a student transfers from program A to program B. The student is able to transfer 30 external credits and 10 credits earned in program A into program B. Program B requires 180 credits to graduate. Thus, the maximum time frame for this student's new program will be one and half times $(150\%) \times 180 = 270$ credits. The 30 external transfer hours will be included in the attempted and earned hours when the maximum timeframe and rate of progress are being calculated. The 10 credits earned in program A will be included in the grade point average calculation as well as the maximum timeframe and rate of progress calculation.

Satisfactory Academic Progress Policy for Financial Aid Recipients

The Higher Education Act of 1965, as amended by Congress, mandates that institutions of higher education establish minimum standards of "satisfactory academic progress" (SAP) for students receiving federal financial aid. These standards apply to all Federal Title IV aid programs including the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, TEACH Grant, Federal Perkins Loan, Federal Direct Loans, Federal Direct PLUS Loans and Federal Work-Study. The Satisfactory Academic Progress (SAP) standards apply to all students seeking federal Title IV financial aid, regardless of whether a student has received Title IV financial aid in the past.

Warning and Probationary Periods for Students Receiving Financial Aid

Satisfactory Academic Progress (SAP) is evaluated after final grades have been posted for a payment period (defined as a 10-week term or two consecutive five-week modules). CGPA and ROP are reviewed to determine whether the student has met SAP (CGPA 2.0, ROP 66.67%, and complete within 150% of the number of credits in their program of study.) SAP is a cumulative measurement. Please see the table below.

At the conclusion of SAP evaluation:	SAP Status	Actions:	Eligible for Financial Aid
Student has CGPA of 2.0 or higher, a ROP of 66.67%, and is not violating the 150% timeframe rule.	SAP Met	<ul style="list-style-type: none"> • No action from PCI. 	Yes
First instance student does not meet CGPA and/or ROP.	FA Warning	<ul style="list-style-type: none"> • PCI will send the student written notification of SAP status change to FA Warning. • Academic advising with their designated Program Official will be completed. 	Yes
Second instance student does not meet CGPA and/or ROP.	FA Probation	<ul style="list-style-type: none"> • PCI will send the student written notification of SAP status change to FA Probation. • Student must appeal SAP status. See SAP Appeal Process below. • If the appeal is accepted the student must complete an Academic Plan with their designated Program Official. <ul style="list-style-type: none"> ○ Financial Aid will be reinstated for 10 weeks. ○ This plan will be evaluated at the conclusion of their subsequent 10-week term after being placed on probation. <ul style="list-style-type: none"> ▪ If the student is meeting their Academic Plan, Financial Aid will remain in effect. ▪ If the student is not meeting their Academic Plan, the student can appeal one final time with new extenuating circumstances and a new improvement plan. 	<p>First appeal- yes, if accepted.</p> <p>Second appeal- yes, if accepted after violation of Academic Plan.</p> <p>Appeal (first or second) denied- no. The student must make private payment arrangements to continue.</p> <p>Academic plan not met and no new extenuating circumstance- no. The student must make private payment arrangements to continue.</p> <p>Student does not appeal- no. The student must make private payment arrangements to continue.</p>
Third instance student does not meet CGPA or ROP.	FA Dismissal	<ul style="list-style-type: none"> • PCI will send the student written notification of SAP status change to FA Dismissal. • Student will be withdrawn from PCI unless private payment arrangements are made. • Student has the right to appeal, but must have new extenuating circumstances and a new plan to meet SAP requirements. 	No
Student violates the timeframe (150%) rule.	FA Dismissal	<ul style="list-style-type: none"> • PCI will send the student written notification of SAP status change to FA Dismissal. • Student will be withdrawn from PCI unless private payment arrangements are made. • Student has the right to appeal, but must have new extenuating circumstances and a new plan to meet SAP requirements. <ul style="list-style-type: none"> ○ The student will not be eligible for Financial Aid, even upon an accepted appeal. 	No

SAP Appeal process:

- The written appeal must be submitted to the Chief Academic Officer (or designee) within 7 calendar days of the date of the student notification letter that he/she is in a non-Satisfactory Academic Progress status. Appeals must:
 - Be written. Verbal appeals are not acceptable;
 - Clearly state the extenuating circumstances that have caused the student to be unsuccessful and include appropriate supporting documentation of such circumstances;
 - Explain how such mitigating circumstances contributed to the student's academic situation; and
 - Explain what has changed in the student's situation that would allow the student to attain SAP Met at the next evaluation period.
 - The appeal will be reviewed by the Academic Appeal Committee (or designee) within 11 calendar days of the date of the student notification letter. The decision of the Academic Appeal Committee's (or designee) is final and may not be further appealed.
- Each appeal must have a new extenuating circumstance and plan for improvement.
- If the appeal is denied, or the student does not submit an appeal, the student remains in their current SAP status and is ineligible to receive Title IV funding. These students are required to speak with the Financial Aid Office about the impact on their Financial Aid and will be required to make arrangements for making payments for any outstanding balance.
- If at any point it can be determined that it is mathematically impossible for a student to meet the minimum Satisfactory Academic Progress requirements or complete the program within the required 150% maximum timeframe, the student will be dismissed from the school. Notification of academic dismissal will be in writing. A tuition refund may be due in accordance with the institution's stated refund policy.

School Information and Campus Address

Information about Pittsburgh Career Institute- Detailed information about Pittsburgh Career Institute can be found in the school catalog. Each student receives a catalog prior to enrollment. In addition, every school catalog can be located electronically via Pittsburgh Career Institute's website at www.pci.edu

Hard copies are always available by contacting the receptionist at the campus.

Institutional Information- On July 1st of each year, the school updates all required institutional information and distributes to all currently enrolled students as well as to all prospective students.

Pittsburgh Career Institute is located at 421 Seventh Avenue, Pittsburgh, PA 15219

