# **Federal Student Financial Aid Programs**

# CONSUMER INFORMATION HANDBOOK

**Cleveland Clinic School of Diagnostic Imaging** 

**July, 2020** 

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#### STATEMENT OF PHILOSOPHY

The philosophy of student financial aid at our institution supports career preparation education of the student. Our objective is to help the student prepare for a productive career so that he/she is qualified for a beginning position through job performance or additional education he/she has acquired while on the job.

The following are the guiding principles of the student aid programs at our school:

- A) The primary purpose of student financial aid is to provide assistance to qualified students who would be unable to attend this school without such aid. Students and their parents and/or spouse are expected to take primary responsibility for the financing of the student's education. Therefore, any aid the student may receive from our institution should be regarded as supplemental to that which can be provided by student and his/her parents and/or spouse.
- B) The school also believes in the principles of student self-investment. Students are expected to save and provide a portion of their earnings for their educational expenses.
- C) The Office of Student Financial Aid provides counseling for students and their parents and/or spouse who desire assistance in financial planning to meet educational expenses.
- D) This program admits students of any race, color, age, nationality and ethnic origin and does not discriminate on the basis of race, creed, religion, color, age, marital status, national and ethnic origin in the administration of its educational policies, admission policies, scholarship and loan programs and other school administration programs.

# **STATEMENT OF PRINCIPLES**

- 1. The primary purpose of the financial aid programs shall be to provide financial assistance to accepted students who without such aid would be unable to attend the School of Diagnostic Imaging.
- 2. The School of Diagnostic Imaging recognizes its obligation to assist students in realizing the national goal of quality educational opportunities. The School of Diagnostic Imaging, therefore, works with schools, community groups, and other educational institutions in support of this goal.
- 3. We shall publish budgets that state total student expenses realistically; including where applicable, maintenance at home, commuting expenses, personal expenses and necessary travel.
- 4. Parents of dependent adult students are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Independent students, themselves, are expected to contribute from their own assets and earnings including appropriate borrowing against future earnings.
- 5. Financial Aid will be offered only after determining that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered will not exceed the amount "needed" (Cost of Attendance) to offset the difference between the student's educational expenses and the family's resources.
- 6. The amount of any type of self-help expected from students will be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance will be awarded to students with least ability to pay.
- 7. Students who are enrolled in programs that crosses an award year (June 30) may be required to file a second FAFSA for the upcoming award year (July 1)
- 8. Because of the amount of financial assistance awarded reflects the economic circumstances of the student and his/her family, we will refrain from any public announcements of the amount of aid awarded and encourage the student and others to respect the confidentiality of this information.
- 9. All documents, correspondence and conversations between and among the aid applicant, his family and financial aid officer are confidential and entitled to the protection ordinarily arising from a counseling relationship.
- 10. Student Financial Aid records are considered confidential and hence are only available to authorized financial aid personnel for the purpose of making and maintaining financial aid awards.
- 11. Student Financial Aid records are kept on file at the School of Diagnostic Imaging following graduation. These records include, but are not limited to: academic progress, attendance, grade reports, financial aid application, ISIR, supporting financial aid information and billing records.

Misrepresentation is defined as a false, erroneous, or misleading statement made directly or indirectly to a student, prospective student, members of the public, an accrediting agency, a state agency, or the Department of Education. This school has implemented the following guidelines for the financial aid office staff.

#### FINANCIAL AID OFFICE CODE OF CONDUCT

- 1. Student financial aid office duties will be conducted in an ethical and professional manner and in keeping with organizational policies and procedures as well as relevant federal, state and accreditation requirements.
- 2. Student financial aid officer will provide counseling for students and parents and/or spouse who desire assistance in financial planning to meet educational expenses.
- 3. Neither the school nor the financial aid office will enter into any revenue sharing arrangements with any lender.
- 4. The financial aid office will not steer borrowers to particular lenders or delay loan certifications.
- 5. The financial aid office not offer funds for private loans to students in exchange for providing concessions or promises to the lender for a specific number of FSA loans, a specific loan volume or a preferred lender arrangement.
- 6. The financial aid office staff will not accept gifts from a lender, guaranty agency or loan servicer other than gifts distributed from vendors to conference or workshop attendees.
- 7. The financial aid office staff will not accept compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.
- 8. The financial aid office staff is prohibited from accepting compensation to serve on an advisory board, commission, or group established by a lender or guarantor except for reimbursement for reasonable expenses.
- 9. Student financial aid officer will only provide truthful and accurate statements, descriptions, and explanations regarding the school student services division.
- 10. Student financial aid office personnel will work to ensure that students are fully informed and able to make appropriate enrollment decisions without undue pressure.
- 11. Student financial aid office personnel will only assist prospective students in the areas that fall within the purview of their position and will not assist prospective students in admissions testing or alter or falsify any enrollment documents or required test scores.
- 12. Student financial aid office personnel will not make explicit or implicit promises of employment or exaggerated statements regarding employment or salary prospects to prospective students.
- 13. Student financial aid office personnel will participate in relevant training provided by the school, state federal and/or professional associations to enhance their skills as financial aid advisors.
- 14. Student financial aid office personnel will not assist prospective students in providing false or misleading information on any application.
- 15. Student financial aid office personnel will not discredit other schools or influence any student to leave another school by: falsely imputing to another school dishonorable conduct, inability to perform contracts, or questionable credit standing; making other false representations; falsely disparaging the character, nature, quality, value, or scope of another school's program of instruction or services; or demeaning another school's students.

#### TYPES OF FINANCIAL AID PROGRAMS AVAILABLE

The School of Diagnostic Imaging participates in the following financial aid programs:

# **PELL GRANT**

Students wishing to apply for financial aid may visit the Financial Aid Office at the school where students are encouraged to apply for the Federal Pell Grant Program. The Pell Grant is a Federal grant given with no repayment expected. This program is designed to provide a "floor" upon which other financial aid programs are built. Any student wishing to receive a Federal Pell Grant as well as A Federal Direct Loan must meet the eligibility requirements established by the U.S. Department of Education. To be considered for a Federal Pell Grant a student must complete the **Free Application for Federal Student Aid (FAFSA).** The FAFSA may be.

completed on-line at www.fafsa.ed.gov or a paper application may be used. FAFSA forms are available in the Financial Aid Office or other public places such as a library. Not all students will qualify for a Federal Pell Grant. An Award Notification letter will be provided to the student indicating the type and the amount of aid awarded.

#### **FAFSA APPLICATION PROCESS**

It is the student's responsibility to file a FAFSA and receive the SAR (Student Aid Report). The school cannot determine an award without this information. You do not need to wait until you see a Financial Aid Administrator in the Financial Aid Office to begin. **The School of Diagnostic Imaging - School Code is: 015252**.

# Please read the following instructions carefully.

#### Step 1:

Request a PIN if you are planning to apply on-line. The web address is <a href="http://www.pin.ed.gov/">http://www.pin.ed.gov/</a>. Once you receive the PIN you will be able to sign your FAFSA electronically.

# Step 2:

Complete a FAFSA online. The web address is <a href="http://www.fafsa.ed.gov/">http://www.fafsa.ed.gov/</a>. Be sure to pay special attention to any questions on income because most errors occur in this area. When completing the FAFSA online, students and parents are strongly encouraged to use the IRS Data Retrieval Tool, if available, to import data from their Federal tax return and not change it. For assistance in completing the FAFSA:

- \* Call the Department of Education at 800-433-3243
- \* Set up an appointment with our financial aid office at 216-749-5900.

#### Step 3:

You will receive an e-mail response once your application has been processed. If you provided an-email address, you will be notified and be able to print a Student Aid Report (SAR) from the Internet. The SAR will report the information from the application and, if there are no questions or problems with your application, the SAR will report the Expected Family Contribution (EFC), the number used in determining your eligibility for Federal Student Aid. When the SAR is received, review it carefully to make certain it is correct. If any changes are necessary, corrections/changes can be made online using your PIN number to access the application.

# **Step 4:**

After receiving a valid SAR and completing the Entrance Loan Counseling session, the student should contact the Financial Aid Office to schedule an individual appointment. During this appointment, the student's eligibility for the Pell Grant and Direct Loan proceeds will be determined. **Student loans cannot be processed until after a student is in class for 30 days.** 

For the FY 17-18 award year, 15 females and 4 males received Pell Grant awards at this school.

#### **DIRECT STUDENT LOANS**

Direct Student Loans are borrowed money from the Federal Government that must be repaid with interest. There are two types of Direct Loans: Subsidized and Unsubsidized. School of Diagnostic Imaging will determine which ones and how much you are eligible to receive based on Federal guidelines.

# SUBSIDIZED DIRECT LOAN

This loan is awarded on the basis of need. The Federal Government pays the interest while the borrower is in school, during the grace period and during authorized periods of deferment. Interest is paid by the Department of Education (ED) under these circumstances. Repayment will begin six months after the borrower ceases to be enrolled in the program.

#### UNSUBSIDIZED DIRECT LOAN

This loan is not awarded on the basis of need, and interest accrues on the borrower's account during in-school, deferment, grace and repayment periods. The unsubsidized loan is the difference between the cost of attendance and other aid (including subsidized loan) not to exceed limits set by the Federal Government. The borrower has the option of repaying the interest during in-school, deferment or grace periods. Repayment will begin six months after the borrower ceases to be enrolled in the Program

All Federal loans will be reported to the U.S. Department of Education's National Student Loan Data System as part of the student's financial aid history. This information will be accessible to authorized agencies, other post-secondary institutions, lenders and Federal loan servicing agencies.

#### DIRECT LOAN APPLICATION PROCESS

Students may qualify for a Direct Loan if:

- You are a U.S. Citizen, national, or eligible non-citizen, and provide your valid social security number;
- You are enrolled at least half-time at an eligible institution, and maintain satisfactory academic progress;
- You are not in default on any federal education loan;
- You do not owe a refund on any Title IV grant;
- You are not in active bankruptcy.

# Students applying for Federal Direct Loan must complete the following steps:

- Files a FAFSA. You may complete the FREE Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov.
- Complete a Master Promissory Note (MPN) online at <a href="www.studentloans.gov">www.studentloans.gov</a>. The MPN is a contract that legally obligates you to repay your student loan. It is important that you complete and thoroughly understand the paperwork, and that you agree with the terms of the loan as described in the MPN packet. Keep a copy of all paperwork for your records.
- Complete required Entrance Counseling session online at <a href="www.studentloans.gov">www.studentloans.gov</a>.
- Submit printed proof of completed MPN and Entrance Counseling to the Financial Aid office at School of Diagnostic Imaging.
- Complete required online Exit Counseling session for loan repayment regarding their responsibility

# SAMPLE MONTHLY LOAN PAYMENT CHART

The chart below gives estimated payment amounts for Stafford and Plus Loans. It is based on immediate repayment and a maximum repayment period of ten (10) years. Numbers are approximate due to rounding.

Amount	Number of	5.00%	6.00%	7.00%	8.25%	9.00%
Borrowed	<b>Payments</b>	Mo. Pymt.	Mo. Pymt.	Mo. Pymt.	Mo. Pymt	Mo. Pymt
\$1,000.00	20	\$52.22	\$52.67	\$53.12	\$53.69	\$54.03
\$2,000.00	43	\$50.90	\$51.81	\$52.72	\$53.88	\$54.59
\$2,500.00	56	\$50.15	\$51.29	\$52.46	\$53.94	\$54.84
\$3,000.00	69	\$50.12	\$51.52	\$52.94	\$54.75	\$55.85
\$3,500.00	82	\$50.48	\$52.13	\$53.82	\$55.98	\$57.30
\$4,000.00	97	\$50.21	\$53.82	\$54.12	\$56.64	\$58.19
\$4,500.00	113	\$50.01	\$52.22	\$54.49	\$57.40	\$59.19
\$5,000.00	120	\$53.03	\$55.51	\$58.05	\$61.33	\$63.34
\$5,500.00	120	\$58.34	\$61.06	\$63.86	\$67.46	\$69.67
\$6,000.00	120	\$63.64	\$66.61	\$69.67	\$73.59	\$76.01
\$6,500.00	120	\$68.94	\$72.16	\$75.47	\$79.72	\$82.34

#### FEDERAL LOAN REPAYMENT PLANS

**Standard Repayment Plans** Under this plan, you will pay a fixed amount of at least \$50 each month for up to 10 years. This plan results in the lowest total interest paid of any repayment plan.

If you have not selected a repayment plan by the time repayment begins, your loan(s) will be placed on the Standard Repayment Plan.

Graduated Repayment Plan Under this plan, you will pay a minimum payment amount at least equal to the amount of interest accrued monthly for up to 10 years. Your payments will start out low, and then increase every two years. Generally, the amount you will repay over the term of your of your loan will be higher under the Graduated Repayment Plan than under the Standard Repayment Plan. This plan may be beneficial if your income is low now but is likely to steadily increase.

<u>Income Contingent Repayment (ICR) Plan</u> ICR is a repayment plan that bases your monthly payment on your annual adjusted gross income (AGI), family size and total Direct Loan amount. As your income increases or decreases, so do your payments. After 25 years, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.

Income Based Repayment (IBR) Plan Income-Based Repayment (IBR) plan bases your monthly payment on your yearly income and you must have a partial financial hardship to enroll. This plan is an alternative to the Income Contingent Repayment (ICR) Plan and is designed to make repaying education loans easier for students who intend to pursue jobs with lower salaries, such as careers in public service. It does this by capping the monthly payments at a percentage of your discretionary income. Like ICR, after 25 years of qualifying repayment, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.

# EXTENDED REPAYMENT PLANS

<u>Fixed Monthly Payment Option</u> Under this plan, you will pay a fixed amount of at least \$50 each month for up to 25 years. To be eligible for this plan, your Direct Loan balance must be greater than \$30,000. Repayment under this plan will result in lower total interest paid when compared to graduated plans with similar terms.

Graduated Monthly Payment Option Under this plan, you will pay a minimum amount of at least \$50 or the amount of interest accrued monthly, whichever is greater, for up to 25 years. Your payments start out low and then increase every two years. To be eligible for this plan, your Direct Loan balance must be greater than \$30,000. Repayment under this plan may provide lower initial monthly payments, although the total interest paid may be greater when compared to plans with similar terms with fixed payments. This plan may be beneficial if your income is low now but is likely to steadily increase.

#### Pay as You Earn

Pay As You Earn, or PAYE, is a federal student loan repayment plan that is available to some borrowers with newer federal loans. It caps your monthly federal student loan payment at 10 percent of your discretionary income.

Additional, more specific information about loan repayment will be available from Direct Loan Servicing prior to you entering repayment.

#### DEFERMENT AND FORBEARANCE

**<u>Deferments</u>** A deferment is a postponement of payment on a loan, during which interest does not accrue if the loan is subsidized.

You may qualify for a deferment while you are:

- Enrolled at least half-time in an eligible postsecondary school or studying full time in a graduate fellowship program or an approved disability rehabilitation program.
- Unemployed or meet our rules for economic hardship (limited to 3 years).

You may also be eligible for a deferment based on qualifying active duty service in the U.S. Armed Forces or National Guard. Refer to the MPN for your loan or contact your service for more information about the specific qualifications for deferment based on military service. In most cases, you need to submit a deferment request to your loan servicer along with documentation of your eligibility for the deferment. If you've gone back to school and your loan servicer receives enrollment information that shows you're enrolled at least half-time, it will automatically put your loans into deferment and notify you. You have the option of cancelling the deferment and continuing to make payments on your loan

If you are in default on your loan, you are not eligible for a deferment or forbearance.

**Forbearance** If you can't make your scheduled loan payments, but don't qualify for a deferment, we may be able to give you forbearance. Forbearance allows you to temporarily stop making payments on your loan, temporarily make smaller payments, or extend the time for making payments. Some common reasons for getting forbearance are illness, financial hardship, or serving in a medical or dental internship or residency. See your copy of the Borrower's Rights and Responsibilities Statement for more examples. You can also get more information by contacting your loan servicer. Under certain circumstances, we can automatically give you forbearance, for instance, while we're processing a deferment, forbearance, cancellation, a change in repayment plan or consolidation, or if you're involved in a military mobilization or a local or national emergency.

School-related discharges in certain cases, you may be able to have all or a part of your loan cancelled because:

- Your school closed before you completed your program.
- Your school forged your signature on your promissory note or falsely certified that you were eligible to get the loan
- Your loan was falsely certified because of identity theft (additional requirements apply).
- You withdrew from school but the school didn't pay a refund that it owed under its written policy or our regulations. Check with the school to see how refund policies apply to federal aid at the school.

In general, you must repay your loan even if you don't graduate, can't find work in your field of study, or are dissatisfied with the education program.

# **DISABILITY, BANKRUPTCY, OR DEATH**

Your loan may be discharged if you are determined to be totally and permanently disabled and you meet certain requirements during a 3-year conditional discharge period. To apply for this discharge, you must provide a physician's statement that you became totally and permanently disabled after the loan was made. See your copy of the Borrower's Rights and Responsibilities Statement for more information on the procedures and conditions for this discharge.

Your loan may be cancelled if it is discharged in bankruptcy. This is not an automatic process—you must prove to the bankruptcy court that repaying the loan would cause undue hardship. For a student that dies, the loan will be cancelled if a family member or other representative provides acceptable documentation to the student's servicer. .Contact your servicers for more information or to get a cancellation form. You can also find more information in your copy of the Borrower's Rights and Responsibilities Statement.

#### CONSOLIDATION

There may be advantages to consolidating (combining) your federal student loans into one loan, starting with the convenience of making a single monthly payment. Consolidation generally extends the repayment period, resulting in a lower monthly payment. This may make it easier for you to repay your loans. However you will pay more interest if you extend your repayment period through consolidation since you will be making payments for a longer period of time. Contact the Direct Loan Consolidation Center for more information at: 1-800-557-7395, TTY for the hearing-impaired at: 1-800-557-7395. The Direct Loans Consolidation website also has an online calculator that you can use to find out how much you'll pay each month if you consolidate.

# **OTHER FINANCIAL AID**

The School of Diagnostic Imaging also participates in the Post 911 GI Bill. Please contact the United States Department of Veteran Affairs for current information. Information can also be found online at <a href="https://www.us-gibillschools.com">www.us-gibillschools.com</a>.

Students can obtain information regarding the federal governments' Lifetime Learning Credit and Hope Scholarship at <a href="https://www.irs.gov">www.irs.gov</a>. In addition, students can search the Cleveland Foundation website to see if they meet the eligibility requirements of the various scholarships at <a href="https://www.clevelandfoundation.org">www.clevelandfoundation.org</a>. And Cleveland Scholarship Program information is available at <a href="https://www.cspohio.org">www.cspohio.org</a>.

The students are encouraged to apply for the annual Ohio Society of Radiologic Technologists (OSRT) grants. Applications and guidelines are available on the OSRT website at <a href="www.osrt.org">www.osrt.org</a> and students are notified when the deadline is each year. Students may also be eligible for an annual American Society of Radiologic Technologists

(ASRT) scholarship. Information on the ASRT scholarship is available online at <u>www.asrt.org</u> and will also be distributed to the students as it becomes available to the program.

Payment plans are also available for tuition payments. Please see School Policy titled *Tuition*, *Fees*, *and Refunds* for information.

# WHAT IS MY DEPENDENCY STATUS?

All applicants for *federal student aid* are considered either "independent" or "dependent." Dependent students are required to include information about their parents on the *FAFSA*. However, if an independent student is married, his or her spouse's income is considered, whether or not they were married when they filed taxes.

By answering a few questions, you can get a good idea of which category you fit into.

- Will you be 24 or older by Dec. 31 of the school year for which you are applying for financial aid?
- Will you be working toward a master's or doctorate degree (such as M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., etc.)?
- Are you married or separated but not divorced?
- Do you have children who receive more than half of their support from you?
- Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?
- At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you
  a ward or dependent of the court?
- Are you an emancipated minor or are you in a legal guardianship as determined by a court?
- Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a veteran of the U.S. armed forces?

If none of the criteria listed above apply to you, you may be considered a *dependent student* and may be required to provide your parents' financial information when completing the FAFSA. If you answered yes to any of these questions, then you may be an *independent student*. You may not be required to provide parental information on your FAFSA.

If you have questions about your *dependency status* or need more information, please visit StudentAid.gov/dependency. Only the Financial Aid Office can determine if particular circumstances warrant an adjustment to your dependency status.

#### **COST OF EDUCATION**

The School of Diagnostic Imaging calculates the Cost of Attendance (COA). Cost of Attendance includes: tuition and fees; books/supplies; transportation; room and board, and personal expenses. The amount a student and his/her family are expected to contribute toward that cost is subtracted from COA. If there is an amount left over, a student is considered to have financial need. In determining need for need from the Student Financial Aid Programs, the Financial Aid Administrator must first consider other aid that a student might receive. The Financial Aid Administrator puts together a financial aid package that comes as close as possible to meeting a student's need utilizing the types of financial assistance the student is eligible for. However, the amount awarded may fall short of the total program costs. The balance of costs is the student's responsibility. A publication called the EFC Formula Book which describes how a student's EFC is calculated may be requested by writing to: Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044

#### **ELIGIBILITY DETERMINATION**

As stated before, financial assistance is awarded to bridge the gap or to supplement the amount you and your family are reasonably able to contribute towards your educational expenses. A Federally approved system of "need analysis" is

used to calculate your eligibility for a Pell Grant award. In order to perform this evaluation, it is necessary for you to complete the Free Application for Federal Student Aid with information concerning your family's financial strength such as income and assets, size of family, number in college.

Financial Aid from the School of Diagnostic Imaging is awarded on the basis of financial need with the exception of Unsubsidized Direct Student Loans. When applying for Federal student aid, the information reported is used in a formula established by the U.S. Congress that calculated Expected Family Contribution (EFC), an amount a student and his/her family are expected to contribute toward education). If the EFC is below a certain amount, a student will be eligible for a Federal Pell Grant, assuming he/she meets all other eligibility requirements. The EFC is used in an equation to determine financial need:

To receive financial aid from School of Diagnostic Imaging, a student must:

- Have financial need:
- Have a high school diploma or a General Education Development (GED) certificate;
- Be enrolled or accepted for enrollment as a full-time student working toward a certificate; be enrolled in a program that is at least 600 clock hours (or 300 clock hours for Federal Student Loans)
- Be a U.S. Citizen or an eligible Non-citizen; (Acceptable visas would include the I-151, I-551, I-49, if it is stamped "refugee", "indefinite parole", "Humanitarian Parole" Cuban-Haitian entrance", or "asylum granted".
- Have a valid Social Security Number;
- Not be in default on a Federal Loan received at any school, and not owe a refund on a Federal, or State Grant at
  any institution;
- Make satisfactory academic progress;
- Sign a Statement of Educational Purpose and a Certification Statement on Overpayment and Default (both found on Free Application for Federal Student Aid (FAFSA); and
- Register with the Selective Service (if you are a male who is between the ages of 18–25 years old.
- Not currently enrolled in high school.
- Not incarcerated in a Federal or State penal institution.
- Not have property subject to a judgment lien for any debt owed to the United States Government.

### DISBURSEMENT OF FUNDS

Federal student aid will not be disbursed until verification is complete and any conflicting information is corrected. Initial loan funds will not be disbursed until the student has completed Entrance Counseling and the Master Promissory Note. Aid is applied to the student's account as it is received to cover books, tuition, and supplies. When all aid is credited on the same day, Pell Grant funds are considered to be credited first.

The program is divided into two payment periods within an academic year. Aid will be disbursed in two (2) equal installments – one (1) installment each payment period. If the program crosses over into a new academic year, an additional payment period may be necessary to cover the remaining program hours and students will be required to renew their FAFSA for the additional payment period.

In order for a student to be eligible for the next financial aid disbursement and to maintain the next payment period's disbursement date, the Financial Aid office will determine if the student has successfully attended the clock hours required for the previous payment period(s). Students who have not yet attended the required clock hours will delay their anticipated disbursement date.

### **VERIFICATION POLICY**

# **GENERAL VERIFICATION POLICIES AND PROCEDURES**

Students will receive a Student Aid Report (SAR) by email if they include an email address when completing the FAFSA. If they do not include an email address, they will receive their SAR in the mail. The SAR is a copy of the student's FAFSA information. If there is an asterisk next to the Expected Family Contribution (EFC) number on the SAR, the student has been selected for verification by the US Department of Education.

The Financial Aid Office will let the student know what documents are needed to complete the verification. A verification form will be provided to the student with a list of what needs to be completed and a signature page for the student (and parent if the student is a dependent student). Until the verification form is signed and the documents requested are returned to the Financial Aid Office and the accuracy of the financial data used to calculate the student's EFC is verified, no funds will be requested for the student. Students who have not completed the verification process by the end of their training or the award year, whichever comes first, will forfeit their aid and be required to pay their tuition and fees by other means.

#### **Examples of Verification items**

- Adjusted gross income (AGI)
- U.S. income tax paid
- · Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- · Other untaxed income
- Income earned from work
- Household size
- Number in college
- Supplemental Nutrition Assistance
- \* Program (SNAP, formerly food stamps)
- · Child support paid
- High school completion status
- \* Identity/statement of educational purpose

Note: Students must complete the required verification process prior to the financial aid office making any professional judgment decisions to adjust any values that are used to calculate the student's EFC.

#### Verification tracking groups for 2017-2018

Students who are selected for verification will be placed in one of the following groups to determine which FAFSA information must be verified.

#### V1—Standard Verification Group.

Students in this group must verify the following if they are tax filers:

- adjusted gross income
- U.S. income tax paid
- untaxed portions of IRA distributions
- untaxed portions of pensions
- IRA deductions and payments
- tax-exempt interest income
- education credits
- household size
- number in college

Students who are not tax filers must verify the following:

- income earned from work
- household size
- number in college

# V2—Reserved for future use by the Department.

# V3—Reserved for future use by the Department.

# V4—Custom Verification Group.

Students must verify high school completion status and identity/statement of educational purpose.

#### V5—Aggregate Verification Group.

Students must verify high school completion status and identity/statement of educational purpose in addition to the items in the Standard Verification Group.

#### V6—Household Resources Group - Reserved for future use by the Department.

#### **EXAMPLES OF ACCEPTABLE VERIFICATION DOCUMENTATION**

IRS Data of Worksheet	<u>Verification</u>	Other Documentation in lieu
Retrieval	Worksheet	or Data Retrieval
Household Size	X	Signed Statement
Number in College	X	Signed statement or cert.
AGI and Taxes Paid	X	Tax Transcript
Untaxed Income and Benefits	X	Tax Transcript, Signed Statement, W2
SNAP Benefits	X	Signed statement or doc.
Child Support paid	X	Signed stmt, divorce papers
Income earned from work (nonfilers)	X	Signed stmt and W2.

#### **CORRECTION(S) PROCEDURE**

The following procedure will be used to correct applicant information:

Upon receipt of the verification documentation, the financial aid officer will compare the information contained on the applicant's original FAFSA with the information requested in the verification package. If it is determined that the applicant has misstated information, the applicant will be required to correct the inaccurate data items on the application, and obtain all necessary signatures.

When the financial aid office receives the corrected ISIR, it will be compared again to the information in the verification package. If it is determined that an applicant's award changes as a result of verification, a revised award notification will be provided to the applicant.

School of Diagnostic Imaging may also select students for verification if there is information that conflicts with information provided on the FAFSA or other documents completed by the student for entry into the college.

#### **HIGH SCHOOL EVALUATION INFORMATION**

If the U.S. Department of Education or School of Diagnostic Imaging questions the validity of the enrolling student's high school credential, the School of Diagnostic Imaging will verify the validity of the high school credential. School of Diagnostic Imaging will ask for a transcript from the high school showing classes completed and passed. If School of Diagnostic Imaging is still not satisfied as to the validity of the credential, we may contact the states' Department of Education in which the school is located to ascertain if the high school is approved by the state. If the student graduated from a high school located out of the country, School of Diagnostic Imaging will determine whether the education is the equivalent of a high school education in the United States.

#### **FRAUD**

Students, parents, or other individuals who purposely give false or misleading information to fraudulently obtain federal funds may be fined, be sentenced to jail, or both. If misreported information or altered documentation is suspected, the submitting parties will be asked to resubmit accurate, unaltered documentation for verification. Individuals suspected of misreporting information or altering documentation will be reported to the Office of Inspector General U.S. Department of Education and any evidence will be provided.

#### CHANGE OF CIRCUMSTANCES

Students are responsible to report any significant changes of circumstances to the Financial Aid office including enrollment status, permanent address, phone number and e-mail address. Students can apply for a Financial Aid Appeal if aid is discontinued and/or terminated because of mitigating circumstances. A Financial Aid Appeal can be made by the student for a review of the circumstances. Each case will be reviewed on an individual basis.

#### WITHDRAWALS OR TERMINATION

Students planning to withdraw should meet with the School Director to officially withdraw. Students who are unable to physically meet with the School Director must contact the school by telephone or other telecommunication system. In the case of an exit without notice, the last date of attendance is determined to be the last date of an academically related activity in which the student participated. Non-attendance does not constitute an official withdrawal.

If a student stops attending school or officially withdraws from his or her program of training for any reason, the Title IV Aid will be recalculated based on the total number of clock hours / percentage of time the student was scheduled to attend school. If after recalculation, the school finds that the student did not attend the required number of clock hours needed to cover the aid amount already disbursed to the student, the student is liable for the amount of money and the student must pay it back to the school. The school will then refund the money back to the aid Program. The student will also be invoiced for any tuition and school related expenses not covered by the aid.

For students who withdraw without notifying the school, the school will use fourteen (14) calendar days of absences to determine that the student has <u>unofficially withdrawn</u>. The last day that the student ceased attending will then be used as the withdrawal date for calculating any return of Federal funds to the U.S. Department of Education. Federal returns will be made within 45 days of the determination date. A borrower must go through exit counseling on-line at <a href="www.studentloans.gov">www.studentloans.gov</a> to review rules and regulations, policies and procedures of the Federal Direct and PLUS Loan Program. The school will be notified electronically that the student has completed exit counseling.

#### **LEAVE OF ABSENCE**

The School of Diagnostic Imaging, Cleveland Clinic Health System, reserves the right to deny or grant leaves of absence.

- 2. Leaves of absence, up to one year, will be considered for students with medical, emergency conditions or pregnancy. Verification is required. There are no additional charges incurred for extending the length of the program due to an approved leave of absence. If a student that is receiving VA benefits has absences exceeding 20% of the scheduled hours in a program and/or takes an approved leave of absence, the school will notify the VA to terminate the payment of educational benefits.
- 3. If a student is using Title IV funds for tuition and fees, the leave of absence may not exceed 180 days in any 12-month period and is the only leave of absence granted in that 12-month period (see exceptions listed below). One additional leave of absence may be approved if it does not exceed 30 days and the school determines that it is necessary due to unforeseen circumstances. This type of leave of absence would have to be subsequent to the granting of the single leave of absence, which is granted at the schools discretion. Subsequent leaves of absence may be approved if the school documents that they are granted for jury duty, military reasons, or circumstances covered under the Family and Medical Leave Act of 1992 (FMLA) (Public Law 103-3), enacted February 5, 1993.
- 4. Leaves of absence must be approved by the Program Manager.
- 5. Students must complete a Leave of Absence form and submit it to the Program Director. This should be submitted at least two weeks in advance, if possible.
- 6. Students on leave of absence must complete all course work, didactic and clinical, before graduation. Course work covered during most semesters is provided only once a year. Therefore, each request must be considered individually.
- 7. Students on leave of absence are required to speak with the program manager two weeks prior to the petitioned return date. Students returning from a medical leave of absence must submit to the program manager the Return to Clinical form completed and signed by their doctor which states that they are physically able to return to full clinical duties. Students are not allowed to return to their clinical site until this form is submitted and approved by the program manager.

8. Students returning from a leave of absence are not guaranteed placement in the program if their return causes a violation of the Supervision of Students Policy. Every effort will be made, however, to permit the return of the student on the return date requested.

# **INSTITUTIONAL REFUND POLICY:**

Students must submit written documentation in the form of a letter or e-mail of the intent to withdraw from the program.

A "W" will be recorded on all withdrawals processed after the first week of class. Any withdrawals from a class must take place prior to the final exam in that class. Students who stop attending a course without submitting written documentation on their intent to withdraw will receive a "WF" (failing) grade on their transcript. The tuition refund procedure for student withdrawal is as follows.

During the first week of the semester

During the second week of the semester

During the third week of the semester

During the fourth week of the semester

During the fifth week of the semester

No refund

#### FEDERAL POLICY FOR RETURNING TITLE IV FUNDS

Federal law now specifies how a school must determine the amount of <u>federal</u> financial aid (Pell, FFEL, Sub/Unsub, Plus) that a student earns if they \*withdraw prior to completing 60% of a payment period. A payment period is defined as one-half the hours and weeks in the academic year and/or the student's program. The return calculation will be completed based upon a student's official or unofficial withdrawal from their training program (see school's Withdrawal Policy)

The amount of federal financial aid assistance that the student earns is determined on a percentage basis. Once the student has completed more than 60% of the hours scheduled in the payment period, all financial assistance is considered earned.

**Percent earned** = number of scheduled hours completed up to the withdrawal date\* divided by the hours in the payment period.

**Percent unearned** = 100% minus percent earned.

When a student receives federal financial aid in excess of aid earned –

# The school returns the lesser of:

Institutional charges multiplied by the unearned percentage or Title IV federal financial aid disbursed multiplied by the unearned percentage.

#### The student returns:

Any remaining unearned aid not covered by the school – Any loan funds are repaid in accordance with the terms of the promissory note. (Scheduled payments to the holder of the loan over a period of time.) Any grant amount the student has to return is a considered a Federal Title IV grant overpayment and arrangements must be made with the school or the U. S. Department of Education to return the funds.

If it is determined that the student has not received all of the "earned" federal aid for which the student is entitled, the student will receive a <u>post-withdrawal disbursement</u> of financial aid funds. Grant funds will be applied to their tuition account to settle any tuition stilled owed the school as a result of the student's withdrawal. If the funds are due from the federal loan program, the student will be notified within 30 days of the date the school determined that the student had withdrew. The student, or parent in the case of a PLUS loan, will need to request the funds in writing before the loan disbursement will be made.

The school will return Title IV funds to the programs from which the student received aid during the payment period or period of enrollment, as applicable, in the following order up to the net amount disbursed from each source:

Unsubsidized Federal Stafford Loans
Subsidized Federal Stafford Loans
Federal Pell Grants for the payment period for which a return of funds is required
Other assistance under this Title for which a return of funds is required.

<sup>\*\*</sup>No refunds will be issued if a student is dismissed or has financial obligations to the School of Diagnostic Imaging.

#### All returns owed to the Federal Financial Aid programs will be processed within thirty (45) days.

#### STUDENTS RIGHTS AND RESPONSIBILITIES

- As a recipient of Federal Student Aid, a student has certain rights he/she should exercise and certain responsibilities that must be met. Knowing what they are will enable the student to make better decisions about educational goals and how to best achieve them.
- You have the right to know what financial aid programs are available at your school.
- You have the right to know the deadlines for submitting applications for each of the financial aid programs available
- You have the right to know how financial aid will be distributed, how decisions on the distributions are made, and the basis for these decisions.
- You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
- You have the right to know resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
- You have the right to know how much of your financial need as determined by Pike County Career Technology Center has been met.
- You have the right to request an explanation of the various programs in your student aid package.
- You have the right to know your school's refund policy.
- You have the right to know what portion of the financial aid you received are loans that must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.
- You have the right to know how the school determines whether you are making satisfactory progress, and what happens if you are not.

#### STUDENT'S RESPONSIBILITIES

- You must complete all application forms accurately and submit them on time to the right place.
- You must provide correct information. In most instances, miss-reporting information on financial aid application forms is a violation of the law and may be considered a criminal offense which could result in an indictment under the Criminal Code.
- You must return all additional documentation, verification corrections and/or new information requested by either the financial aid office or the agency to which you submitted your application.
- You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies
  of them.
- You must accept responsibility for all agreements that you sign.
- You must be aware of and comply with the deadlines for applications or reapplication for that aid.
- You should be aware of your school's refund procedures.
- All schools must provide information to prospective students about the school's programs and performance. You should consider this information carefully before deciding to attend.

#### **CONFIRMATION OF CITIZENSHIP**

All students applying for Federal student aid must be able confirm their citizenship status with the Social Security Administration. The confirmation process is normally done when the student submits the Free Application for Federal Student Aid (FAFSA) to the Federal processor. The Federal processor performs a match with the SSA to confirm the student's citizenship status and social security number. If SSA cannot confirm the student's citizenship status, a comment will appear on the student's SAR/ISIR.

The following policy applies to any student who applies for Federal student aid, but fails to confirm his/her citizenship status:

1) Applicants whose SAR/ISIR contains a "C" code (comment) that the Federal processor could not confirm the applicant's citizenship, must submit documentation to the Financial aid office substantiating his or her claim to be a citizen or eligible non-citizen. A student claiming to be an eligible non-citizen must submit a SAR/ISIR with an A-number for eligible non-citizens assigned by Immigration and Naturalization Service.

- 2) Applicants whose citizenship status cannot be confirmed will not receive Federal student aid funds until such time as proper documentation is submitted. All documentation must be submitted prior to the end of the first payment period.
- 3) If a student fails to submit citizenship documentation prior to the end of the first payment period, the student will lose the financial aid disbursement scheduled for that particular payment period.
- 4) In any event, the institution will not make a determination that a student is not an eligible non-citizen until the student has had an opportunity to submit documentation confirming his or her citizenship.

#### **QUESTIONS ABOUT FINANCIAL AID:**

For answers to questions about financial aid, call the School of Diagnostic Imaging Financial Aid Coordinator at (216) 749-5900.

The Coordinator can:

- Assist in completing the FAFSA
- Explain Federal Student Aid eligibility requirement
- Explain the process of determining financial need and awarding aid
- Send Federal student aid publications to you
- Find out if a student's Federal Student Aid Application (FAFSA) has been processed

#### INTERNET ADDRESSES FOR FINANCIAL AID ASSISTANCE

FAFSA on the Web: <a href="www.fafsa.ed.gov">www.fafsa.ed.gov</a> Assistance in completing the FAFSA: <a href="www.ed/gov/prog\_info/SFA/FAFSA">www.ed/gov/prog\_info/SFA/FAFSA</a> Financial Aid information from the U.S. Department of Education: <a href="www.ed.gov/studentaid">www.ed.gov/studentaid</a>

#### SATISFACTORY ACADEMIC PROGRESS POLICY

Satisfactory Academic Progress (SAP) will be measured at the end of each financial aid payment period for all training programs. A cumulative academic grade average must be "C" or above at the end of each payment period based upon the scheduled hours and weeks in the payment period for financial aid purposes and veteran's benefits purposes. This cumulative average is based upon all academic activity from the first day of class through the end of each payment period. The pursuit of a certificate in Computed Tomography (CT) or Magnetic Resonance Imaging (MRI) at this institution does not impact the students Satisfactory Academic Progress as these programs are post-primary programs taken after graduation from the Radiologic Technology Program.

#### **Maximum Time for Completion**

Students will have a maximum of one and one half (1.5) of the normally allotted time to complete their program of study. Maximum Time Frame is measured by program length (as measured in months). Grades of D or F (Failure), W (Withdrawal), or I (Incomplete) are considered attempted units and are included when calculating Maximum Time Frame.

The student must also be successfully progressing in his/her program of training at a rate not to exceed a maximum time-frame of 150% of the normal time required to complete their program. Students are required to attend a minimum of 67% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. If a student exceeds the normal timeframe for completion, they can continue the program and must complete 35 hours per week per term within the 150% maximum timeframe.

A periodic review of the student academics (based on each course syllabus) will be conducted. An alert letter may be issued based on the student's current status. If at any point during the course of the program, it is determined that a student cannot meet the SAP standards, financial aid including veteran benefits will be terminated and they may be subject to dismissal from the program. All periods of enrollment count when assessing the maximum time frame, even periods when a student does not receive Title IV.

A monthly review of attendance will be conducted. An alert letter may be issued based on current status. If at any point during the course of the program, it is determined that a student cannot meet the SAP standards, the student's financial aid will be terminated and the student may be subject to dismissal from the program. The Program Director or designee may implement academic/attendance probation, or dismissal from the campus. The student may be required to furnish an alternate method of payment.

Make up time may be granted, if available, to meet attendance and financial aid requirements for absences caused by reasons an employer would consider acceptable. Make-up time is arranged with program officials and must be approved by an authorized administrator. Make-up time is not intended to allow a student to earn leave time or to improve overall attendance record. Grades and attendance are checked each time a financial aid payment arrives for a student.

#### **Grading Scale**

The following grading scale is used:

93 -100 A 4.0 84 - 92 B 3.0 75 - 83 C 2.0 67 - 74 D 1.0 0 - 66 F 0.0

- 2. Students must maintain a "C" grade or better in each academic course in the Radiologic Technology Program. Students not satisfying this minimal academic requirement will be counseled and those receiving a "D" course grade will be placed on academic probation. If a student receives two or more "D" course grades in any given term, he/she will be dismissed from the program. Students who receive an "F" in any course will be dismissed from the program.
- 3. If a student does not complete all required course assignments by the end of the term, they will receive an incomplete grade. Incompletes must be resolved within 5 weeks into the next term or the grades converts to an "F", or failing grade which will be included in the calculation of the students GPA.
- 4. If a student who is placed on academic probation at the end of one term, does not receive a grade of "C" or Better for **ALL** future courses, he/she will be dismissed.
- 5. Students are counseled as needed throughout the term regarding academic grades, clinical grades, attendance, tardiness, evaluations, term GPA, cumulative GPA, and other pertinent information regarding student progress.

#### **Academic/Attendance Probation:**

If a student fails to meet the requirements for satisfactory academic/attendance progress at the end of the financial aid payment period, a consultation with the Program Director or designee will be scheduled to inform the student of their status. The student must file a successful appeal to be placed on academic/attendance probation. The Program Director or designee will review the student's appeal for probation. If the appeal is successful, the student will be placed on probation and given an academic plan to come into compliance with the campus satisfactory academic progress standards. During probation, the student may be required to sign a payment plan or furnish an alternate method of payment.

<u>Notification:</u> The Program Director or designee will inform the student by letter of her/his probation status. The Program Director will notify the student of her/his dismissal from the school.

Appeal Procedure: A student must appeal probation by completing the appeal form. The appeal will describe in detail, with documentation, any undue hardship or circumstance, which may have caused the failure to meet the satisfactory academic progress, and/or attendance standard, or the educational plan provided to the student. The student must also indicate what has changed that will allow the student to meet the standards of progress at the end of the next evaluation period. A review board will be convened by the Program Director to consider the appeal. Appeals will be reviewed on an individual basis. Students will be notified in writing of appeal decisions within two weeks.

**Reinstatement/Termination:** Students who are reinstated through the appeal process will be reinstated on probation and financial aid eligibility will be reinstated for the payment period in which the appeal is successful. At the end of the probationary period, the student must be meeting the academic/attendance progress standards and the academic plan developed for the student. If the student is not in compliance with the academic/attendance standards or the academic plan, the student's financial aid eligibility will be terminated and the student may be subject to termination from school.

<u>Interruptions and Withdrawals:</u> If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw

prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal. Students can not withdraw from individual courses, they can only withdraw from the program itself.

<u>Course Repeats:</u> A student may repeat a course they failed or did not complete. The repeat grade will supersede any previous grade. However, for students repeating a course, they must complete the program within the maximum time frame allowed. Students will not receive financial aid for repeated coursework unless the student has not been in attendance for 180 days.

#### **Returning Students**

Students who drop out and return to school must have their financial aid reviewed if they received financial aid funds during their previous enrollment. Students who return within 180 days will be considered in the same payment period they were in when they left school. Students will have to complete the hours remaining in the payment period for which they were previously paid before an additional payment of Title IV funds. Students returning after 180 days will be considered in a new payment period and will be eligible to receive additional funds as a new student up to the award year limit.

# **Grievance Procedure Policy Statement**

The School of Diagnostic Imaging recognizes that students have the right to due process in academic and non-academic matters.

#### **Purpose**

The appeal mechanism provides a thorough, timely and objective assessment and resolution of student concerns and assures that students are treated in a fair, reasonable and nondiscriminatory manner. An appeal can be any concern or complaint asserted by a student regarding interpretation, application or breach of any policy, practice or procedure.

### **Eligibility**

This procedure is available to any student enrolled in a Cleveland Clinic enterprise in-house allied health education program, who does not have any affiliation with a college/university. Students may file an appeal to reestablish their eligibility to receive Title IV financial assistance by submitting, in writing to the program director, the basis for the appeal, which may include any of the following; death of a relative, injury or illness of the student, or any other special circumstances. The student must also submit, in writing, a description of why they failed to make satisfactory academic progress, what steps they will take to demonstrate satisfactory academic progress, and what changes have occurred that will allow them to continue in the program. If a student files an appeal and is denied, they are no longer in satisfactory academic progress and are not eligible for Title IV Financial Aid.

#### **Procedure**

The Cleveland Clinic desires to resolve student grievances, complaints and concerns in an, expeditious, fair, cordial and professional manner. A student may resolve a grievance by initiating the following steps:

#### **Informal Process**

The student is advised to discuss the grievance informally with the person who is the source of the grievance. If the parties resolve the grievance, it is deemed closed. If the grievance is not resolved at this level, the student may request an informal review by the program director. It is expected that most problems or complaints of concern to students will be discussed and resolved in a timely fashion informally between the student and the program director. If the program director is the basis of the complaint, the student may initiate the formal grievance procedure. The Director, Center for Health Sciences Education, will be notified immediately by the program director of an impending formal grievance.

#### **Formal Grievance Procedure**

The formal grievance procedure begins when a dated written complaint is submitted to the program director. The written complaint may be submitted via email. An appeal must be initiated within 5 business days of the date on which cause of the appeal is known. A copy of the appeal must be sent to the Center for Health Education. **Satisfactory** 

# **Academic Progress**

Any student who is appealing a disciplinary or grade dispute using the program Grievance Policy can continue with the program until the grievance procedure has concluded. The student is still considered in satisfactory academic progress (SAP) during this timeframe, until the final decision of the grievance procedure. Students may file an appeal.

#### **Steps**

- 1. The first step of appeal should involve discussion with the program director. Every effort should be made to resolve the issue at this step of the process. The program director has 5 business days to respond to the student in writing following the initial appeal request by the student as to the decision rendered.
- 2. If the decision rendered at the first step is deemed unacceptable by the student, the second step of appeal should involve the administrator for the Imaging Institute. The Imaging Institute administrator 5 business days to respond to the student in writing following notification of appeal as to the decision rendered.
- 3. If the decision rendered at the second step is deemed unacceptable by the student, the third step of the appeal involves the Health Professions' Education Council's Student Appeals Committee. The committee chairperson and two committee members will review each appeal. The decision and recommendations at this step are final. The Health Professions' Education Council has 5 business days to respond to the student in writing following notification of appeal as to the decision rendered.
- 4. An appeal should be filed with the Center for Health Sciences Education office. The education office will assign someone to assist the student throughout the appeal process.
- 5. The student shall have the opportunity to appear in person before the reviewing party at each step of the appeal process.
- 6. Appeals at each step must be made in writing by the student within 5 business days after receipt of the reviewing party's response. Email is acceptable. The Center for Health Sciences Education must be copied on all communications at each step of the appeals procedure.
- 7. The Human Resources and Legal Departments are available, in a consultative capacity, to the Program Director, Program's Medical Director, system-wide Education Coordinator, Director, and Allied Health Educational Partnerships or to the Chairman, Education Institute as it relates to the student's appeal.
- 8. The student may continue in the program until the appeal process is completed. The school faculty reserves the right to suspend clinical experience during the appeal process. In such an event that the appeal is granted, any time missed must be completed.

# **CREDIT FOR PREVIOUS TRAINING**

The School of Diagnostic Imaging does not give credit for previous training, or accept transfer and advanced placement students.

# GAINFUL EMPLOYMENT INFORMATION

To help students make a good decision about whether to sign up for classes at School of Diagnostic Imaging according to the latest information: This information is also available on the program website at <a href="https://www.clevelandclinic.org/sodi">www.clevelandclinic.org/sodi</a>.

In 2014-2015 75 % of students successfully completed their program at School of Diagnostic Imaging. 100% seeking employment reported employment related to their program of study.

In 2015-2016 66 % of students successfully completed their program at School of Diagnostic Imaging. 93% of those seeking employment reported employment related to their program of study.

#### **SECURITY AND CAMPUS SAFETY**

The following information is provided to current and potential students and employees in accordance with the above named law.

- Information concerning graduation rates and ARRT (licensure exam) passing rates of students entering the School of Diagnostic Imaging is published annually in the Policy Manual and is available on the school's learning management system, and on request to prospective students and employees of the Cleveland Clinic.
- The campus security information on the next page is provided to current and potential students and employees in accordance with the above named law. The Policy Manual, which is reviewed or revised yearly, contains policies regarding the reporting of criminal actions or other emergencies, campus security, campus law enforcement and substance abuse. The policy Manual also contains information about crime prevention, security and substance abuse education programs.

- Campus security statistics are also available on the website of the Office of Postsecondary Education of
  the U.S. Department of Education at <a href="www.ope.ed.gov/security">www.ope.ed.gov/security</a>. Statistics are available after the end of
  October for the past three years.
- In accordance with the Campus Sex Crimes Prevention Act (Section 160 of Public Law 106-386), Euclid hospital is providing the following website as a resource for the campus community to obtain law enforcement information regarding registered sex offenders: <a href="www.cuyahoga.oh.us/sheriff/sou/default.asp">www.cuyahoga.oh.us/sheriff/sou/default.asp</a>. The information is available through this website is maintained in accordance with the State of Ohio Sexual Sex Offender Registration Bill (House Bill 180) signed into law in 1997 and is provided by the Cuyahoga County Sheriff's Office as a community service.

# **CAMPUS SECURITY STATISTICS**

Statistics concerning the occurrence of criminal offenses **on campus** reported to Euclid Hospital security authorities and/or Euclid police.

Criminal Offense	Number of Offenses in 2016	Number of Offenses in 2017	Number of Offenses in 2018
Murder/Non-negligent	0	0	0
manslaughter			
Negligent manslaughter	0	0	0
Sex offenses – Forcible	0	0	0
Sex offenses – Non-forcible:	0	0	0
Robbery	0	0	0
Aggravated assault	0	1	1
Burglary	0	0	0
Motor vehicle theft	1	0	1
Arson	0	0	0

Statistics concerning the occurrence of criminal offenses **on public property** reported to Euclid Hospital security authorities and/or Euclid police.

Criminal Offense	Number of Offenses in 2016	Number of Offenses in 2017	Number of Offenses in 2018
Murder/Non-negligent manslaughter	0	0	0
Negligent manslaughter	0	0	0
Sex offenses – Forcible	0	0	0
Sex offenses – Non-forcible:	0	0	0
Robbery	0	0	0
Aggravated assault	0	0	0
Burglary	0	0	0
Motor vehicle theft	0	0	0
Arson	0	0	0

Statistics concerning the number of VAWA (Violence Against Women Act) offenses on the **Euclid Hospital Campus**.

Criminal Offense	Number of Offenses in 2016	Number of Offenses in 2017	Number of Offenses in 2018
Domestic violence.	0	0	13
Dating violations	0	0	0
Stalking	1	0	0

3

Statistics concerning the number of VAWA (Violence Against Women Act) offenses on the **Public** 

Property.

Criminal Offense	Number of	Number of Offenses	Number of Offenses
	Offenses in 2016	in 2017	in 2018

Domestic violence.	0	0	0
Dating violations	0	0	0
Stalking	0	0	0

# **Campus Crime Statistics**

Statistics concerning "Hate Crimes" that occurred on the Euclid Hospital Campus broken down by category of bias (e.g.,

race, religion). Occurrences of Hate Crimes – Category of Bias for Crimes Reported in 2018

Criminal Offense	2018 Total	Race	Religion	Sexual Orientation	Gender Identity	Disability	Ethnicity	National Origin
Murder/Non- negligent manslaughter	0	0	0	0	0	0	0	0
Rape	0	0	0	0	0	0	0	0
Fondling	0	0	0	0	0	0	0	0
Incest	0	0	0	0	0	0	0	0
Statutory Rape	0	0	0	0	0	0	0	0
Aggravated assault	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0
Motor vehicle theft	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0	0	0
Larceny-Theft	0	0	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0	0	0
Destruction/damage /vandalism of property	0	0	0	0	0	0	0	0

Statistics concerning "Hate Crimes" (i.e. incidents directed at individuals because of race, gender, religion, ethnicity, sexual orientation or disability) that occurred on **Public Property.** 

Occurrences of Hate Crimes – Category of Bias for Crimes Reported in 2017

Occurrences of Hate Crimes – Category of Bias for Crimes Reported in 2017											
Criminal Offense	2018	Race	Religion	Sexual	Gender	Disability	Ethnicity	National			
	Total			Orientation	Identity			Origin			
Murder/Non-	0	0	0	0	0	0	0	0			
negligent											
manslaughter											
Rape	0	0	0	0	0	0	0	0			
Fondling	0	0	0	0	0	0	0	0			
Incest	0	0	0	0	0	0	0	0			
Statutory Rape	0	0	0	0	0	0	0	0			
Aggravated assault	0	0	0	0	0	0	0	0			
Burglary	0	0	0	0	0	0	0	0			
Motor vehicle theft	0	0	0	0	0	0	0	0			
Arson	0	0	0	0	0	0	0	0			
Simple Assault	0	0	0	0	0	0	0	0			
Larceny-Theft	0	0	0	0	0	0	0	0			
Intimidation	0	0	0	0	0	0	0	0			
Destruction/damage	0	0	0	0	0	0	0	0			
/vandalism of											
property											

**Campus Crime Statistics** 

Statistics concerning "Hate Crimes" that occurred on the Euclid Hospital Campus broken down by category of bias (e.g.,

race, religion). Occurrences of Hate Crimes - Category of Bias for Crimes Reported in 2018

Criminal Offense	2018	Race	Religion	Sexual	Gender	Disability	Ethnicity	National
	Total			Orientation	Identity			Origin
Murder/Non- negligent manslaughter	0	0	0	0	0	0	0	0
Rape	0	0	0	0	0	0	0	0
Fondling	0	0	0	0	0	0	0	0
Incest	0	0	0	0	0	0	0	0
Statutory Rape	0	0	0	0	0	0	0	0
Aggravated assault	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0
Motor vehicle theft	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0	0	0
Larceny-Theft	0	0	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0	0	0
Destruction/damage	0	0	0	0	0	0	0	0
/vandalism of								
property								

Statistics concerning "Hate Crimes" (i.e. incidents directed at individuals because of race, gender, religion, ethnicity, sexual orientation or disability) that occurred on **Public Property.** 

Occurrences of Hate Crimes - Category of Bias for Crimes Reported in 2016

<b>Criminal Offense</b>	2016	Race	Religion	Sexual	Gender	Disability	Ethnicity	National
	Total			Orientation	Identity			Origin
Murder/Non-	0	0	0	0	0	0	0	0
negligent								
manslaughter								
Rape	0	0	0	0	0	0	0	0
Fondling	0	0	0	0	0	0	0	0
Incest	0	0	0	0	0	0	0	0
Statutory Rape	0	0	0	0	0	0	0	0
Aggravated assault	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0
Motor vehicle theft	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0	0	0
Larceny-Theft	0	0	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0	0	0
Destruction/damage	0	0	0	0	0	0	0	0
/vandalism of								
property								

# **Campus Crime Statistics**

Statistics concerning "Hate Crimes" that occurred on the **Euclid Hospital Campus** broken down by category of bias (e.g., race, religion). **Occurrences of Hate Crimes – Category of Bias for Crimes Reported in 2018** 

Criminal Offense	2017	Race	Religion	Sexual	Gender	Disability	Ethnicity	National
	Total			Orientation	<b>Identity</b>			Origin
Murder/Non-	0	0	0	0	0	0	0	0
negligent								
manslaughter								
Rape	0	0	0	0	0	0	0	0
Fondling	0	0	0	0	0	0	0	0
Incest	0	0	0	0	0	0	0	0
Statutory Rape	0	0	0	0	0	0	0	0
Aggravated assault	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0
Motor vehicle theft	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0	0	0
Larceny-Theft	0	0	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0	0	0
Destruction/damage	0	0	0	0	0	0	0	0
/vandalism of								
property								

Statistics concerning "Hate Crimes" (i.e. incidents directed at individuals because of race, gender, religion, ethnicity, sexual orientation or disability) that occurred on **Public Property.** 

Occurrences of Hate Crimes - Category of Bias for Crimes Reported in 2017

Catalogue Control of the Control of								
Criminal Offense	2017	Race	Religion	Sexual	Gender	Disability	Ethnicity	National
	Total			Orientation	Identity			Origin
								- 6
Murder/Non-	0	0	0	0	0	0	0	0
negligent manslaughter								
Rape	0	0	0	0	0	0	0	0
Fondling	0	0	0	0	0	0	0	0
Incest	0	0	0	0	0	0	0	0
Statutory Rape	0	0	0	0	0	0	0	0
Aggravated assault	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0
Motor vehicle theft	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0	0	0
Larceny-Theft	0	0	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0	0	0
Destruction/damage	0	0	0	0	0	0	0	0
/vandalism of								
property								

Statistics concerning the number of arrests for the following crimes on the **Euclid Hospital Campus**.

Criminal Offense	Number of Offenses in 2016	Number of Offenses in 2017	Number of Offenses in 2018
Weapons: carrying, possession,	0	0	0
etc. Drug abuse violations	0	6	6

		•	
Liquor law violations	0	0	0

Statistics concerning the number of arrests for the following crimes on the Public Property.

Criminal Offense	Number of Offenses in 2016	Number of Offenses in 2017	Number of Offenses in 2018
Weapons: carrying, possession, etc.	0	0	0
Drug abuse violations	0	0	0
Liquor law violations	0	0	0

Statistics concerning the number of persons referred for disciplinary action for the following law violations occurring on the **Euclid Hospital Campus**.

Criminal Offense	Number of	Number of Offenses	Number of Offenses
	Offenses in 2016	in 2017	in 201
Weapons: carrying, possession,	0	0	0
etc.			
Drug abuse violations	1	0	1
Liquor law violations	0	0	0

Statistics concerning the number of persons referred for disciplinary action for the following law violations occurring on the **Public Property**.

Criminal Offense	Number of Offenses in 2016	Number of Offenses in 2017	Number of Offenses in 2018
Weapons: carrying, possession, etc.	0	0	0
Drug abuse violations	0	0	0
Liquor law violations	0	0	0

Statistics concerning the number of unfounded crimes On Campus or on Non campus Property or on Public Property.

Criminal Offense	Number of	Number of Offenses in	Number of Offenses in
	Offenses in 2016	2017	2018
Total unfounded crimes	0	0	0

#### FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA)

Under authority FERPA, the school has established a policy for the release of student and/or graduation information.

#### STUDENT RECORDS ACCESS

Parent(s), guardian(s), or eligible students shall have the right to review the student's records. Parental rights shall be provided to both parents irrespective of marital status or custodial arrangement unless the school is provided with a court order or some legally binding document that specifically limits these rights. Access must be provided within thirty (30) days after the parent(s), guardian(s) or eligible student notifies the School requesting review. All materials in the cumulative folder and intended for school use shall be available. The School Director or designated administrator shall be present during any review of student records.

#### REQUEST FOR AMENDMENT AND FURTHER APPEAL

Parent(s), guardian(s), or eligible students shall have the opportunity to challenge the contents of the school records at a hearing, as scheduled by the School Director, if they believe the materials are inaccurate, misleading, or inappropriate. Any materials determined to be inaccurate, misleading, or inappropriate must be deleted or changed. The School Director's decision or reply may be appealed to the President within one workweek after receiving it by written request. All records concerning the complaint and how it was handled must be sent to the President. Within one workweek after receiving the request and records pertaining to it, all persons involved may be invited to an informal hearing or discussion in an attempt to negotiate a satisfactory settlement of the grievance. If this does not settle the matter, further appeal may be made to the President or Board of Directors according to the due process of law.

#### RELEASE OF STUDENT RECORDS

Parent(s), guardian(s), eligible student, person or agency requesting release of student record must contact the office of the School Director. The School Director or designee shall provide a form to the requestor to be completed and signed. The School Director or designee receives the signed form and reports the request to the parent(s) guardian(s), or eligible student by telephone or letter. The parent(s), guardian(s), or eligible student signs the release form giving approval for transfer or release of the records and receives a copy of the records released, the date, to whom, and the stated purpose. Generally, school must have 'written permission from the parent or eligible student before releasing any information from a student's record, However, the law allows schools to disclose records without consent to the following parties:

- School employees who have a need to know
- Other schools to which a student is transferring
- Certain government officials in order to carry out lawful functions
- Appropriate parties in connection with financial aid to a student
- Organizations conducting certain studies for the school
- Accrediting organizations
- Individuals who have obtained a court order or subpoenas
- Persons who need to know in cases of health and safety emergencies and/or state and local authorities within a juvenile justice system, pursuant to specific state law

# AFFIRMATIVE ACTION/HANDICAP POLICIES

The school complies with the provisions of the Americans with Disabilities Act. The school will not discriminate against any qualified applicant with respect to any terms, privileges or conditions of enrollment because of an applicant's physical or mental disability or a person's disease. The school does hereby state that the career technical opportunities are offered without regard to race, color, origin, sex, disability, or age and provides equal access to the Boy Scouts and other designated youth groups. Anyone with questions concerning acceptance criteria should contact Title IX, Section 504 Coordinator, Jon Whipple at School of Diagnostic Imaging District, 1565 State Route 167, Jefferson Ohio 44047. Telephone: 440-576-6015. A grievance procedure is available to those students in resolving complaints about alleged discrimination. A copy of the procedure is available from Mr. Whipple.

The school will make reasonable accommodations as necessary for all applicants with disabilities, provided that the individual is qualified to safely perform the essential duties of his/her educational objective and provided that the accommodations do not impose an undue hardship on the Academy.

### **VOTER REGISTRATION**

To be eligible to vote in the next election in Ohio, you must be registered to vote at least 30 days before the election date. You can register to vote through the County Board of Elections **in person** or **by mail**. You **cannot** register **online**. You can also register to vote at your local <u>Ohio BMV office</u> when you go in for any driver's license/ID card transactions, including:

- Applying for a new driver's license.
- Renewals.
- Changing your name or address.

You will need to complete and submit a Voter Registration and Information Update Form.

To register to vote **in person** or **by mail**, take or send a completed <u>Voter Registration and Information Update Form</u> to your local County Board of Elections office. You can pick up a copy of the form at any:

1) <u>Boards of Elections office</u>. 2) <u>Ohio BMV deputy registrar office</u>. 3) Ohio public library 4) County Treasurer Office. The Ohio SOS website provides a <u>complete list of locations</u> to obtain a copy of the OH Voter Registration Form.

# **CONSTITUTION DAY**

On September 17th of each year, the school will hold an educational program on the U.S. Constitution as required by the U.S. Department of Education for all schools receiving federal funds. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week.

#### DRUG & ALCOHOL POLICY

Substance abuse poses a threat to all of us in virtually every aspect of our lives—including school and the workplace. It is up to us, individually and collectively, to address the threat. As responsible individuals, each of us is obligated to provide for our own physical, mental, and emotional health. Our school has a vital interest in insuring safe, healthful, and efficient working conditions and learning environment for our employees and students. For these reasons, we have established as a condition of employment and/or enrollment in our training program, a drug-free policy.

All students and staff are prohibited from the unlawful manufacture, distribution, possession, or use of illicit drugs or alcohol. This prohibition applies while on the property of the school or participating in any school activity. Students or employees who violate this policy will be subject to disciplinary action up to and including expulsion or termination from employment.

There are numerous legal sanctions under local, state and Federal laws that can be used to punish violators. Penalties range from suspension, revocation and denial of a driver's license to 20-50 years imprisonment at hard labor without benefit of parole. Property may be seized or Community services may be mandated.

There are drug or alcohol counseling treatment and rehabilitation facilities available in our area where advice and treatment may be obtained. The Yellow Pages in the local phone book is an excellent source. Look under the heading "Drug Abuse & Addiction-Information and Treatment." The Ohio Office of the Bureau of Drug Abuse in Columbus is the State Drug Abuse Prevention and Treatment coordinator at (614)466-7893.

#### FEDERAL PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE

#### 21.U.S.C. 884(a)

- o 1st conviction: Up to 1 year imprisonment and fined at least \$1,000.00, but not more than \$100,000.00 or both.
- o After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined \$2,500.00, but not more than \$250,000.00 or both.
- o After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5,000.00, but not more than \$250,000.00 or both.
- o Special sentencing provisions for possession of crack cocaine; Mandatory at least 5 years in prison, not to exceed 20 years and fined up to \$250,000.00 or both.
  - o 1st conviction and the amount of crack possessed exceed 5 grams.
  - o 2<sup>nd</sup> conviction and the amount of crack possessed exceeds 3 grams
  - o 3<sup>rd</sup> or subsequent crack conviction and the amount of crack possessed exceeds 1 gram

#### 22.U.S.C. 853(a)(2) and 881(a)(7)

o Forfeiture of personal and real property used to possess or to facilitate possessions of a controlled substance, that offense is punishable by more than 1 year imprisonment. (See special sentencing provisions re: crack).

# 21.U.S.C.881(a)(4)

o Forfeiture of vehicles, boats, aircraft or any other conveyance used to transport or conceal a controlled substance.

#### 21.U.S.C.884a

o Civil fine of up to \$10,000.00 (Pending adoption of final regulations).

# 21.U.S.C.853a

O Denial of Federal benefits such as student loans, grants, contracts and professional and commercial licenses, up to 1 year for 1<sup>st</sup> offense, up to 5 years for 2<sup>nd</sup> and subsequent offenses.

#### 18.U.C.933(g)

o Ineligible to receive or purchase a fire arm.

o Miscellaneous: Revocation of certain Federal licensees and benefits, e.g. pilot license, public housing tenancy, etc., are vested within the authorities of individual Federal Agencies.

\*\*\*NOTE: These are only Federal penalties and sanctions. Additional State penalties and sanctions do apply

# HEALTH RISKS ASSOCIATED WITH ALCOHOL

Alcohol consumption causes a number of marked changes in behavior. Even low doses significantly impair the judgment and coordination required in driving a car safely, increasing the likelihood that the driver will be involved in a car accident. Low to moderate doses of alcohol also increases the incidence of a variety of aggressive acts, including spouse and child abuse. Moderate to high doses of alcohol caused marked impairments in higher mental functions, severely altering a person's ability to learn and remember information. Very high doses cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce the effects just described.

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms including severe anxiety, tremors, hallucinations and convulsions. Alcohol withdrawal symptoms can be life threatening. Long term consumption of large quantities of alcohol, particularly when combined with poor nutrition can also lead to permanent damage to vital organs such as the brain and liver.

Mothers who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. These infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risk than other youngsters of becoming alcoholics.

As described in What Works: Schools Without Drugs (1989 Edition, Department of Education).

#### CIVIL AND CRIMINAL PENALTIES FOR VIOLATION OF FEDERAL COPYRIGHT LAWS

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

#### ACCREDITATION

The Joint Review Committee on Education in Radiologic Technology (JRCERT) 20 N. Wacker Drive, Suite 2850 Chicago, IL 60606-3182

Phone: (312) 704-5300 Fax: (312) 704-5304

#### PROFESSIONAL ORGANIZATION INFORMATION:

Links to the websites for the following organizations can also be found on the program website at www.clevelandclinic.org/sodi and on the Edvance 360 LMS

JRCERT Standards for an Accredited Educational Program in Radiologic Sciences – <a href="www.jrcert.org">www.jrcert.org</a>
The American Registry of Radiologic Technologists (ARRT) Standards of Ethics – <a href="www.arrt.org">www.arrt.org</a>
ARRT Pre-Application Review of Eligibility for Certification <a href="www.arrt.org">www.arrt.org</a>
ARRT Honor Code Violations <a href="www.arrt.org">www.arrt.org</a>

Ethics FAQ's www.arrt.org

#### **EMERGENCY & LOCKDOWN PROCEDURES**

In emergency situations where communication is not possible between classrooms and the office individual staff members will serve as a human messenger system.

- A campus lockdown will be in effect when you hear the following announcement: "Attention all staff and students, the School of Diagnostic Imaging campus is in emergency lockdown status effective immediately and until further notice."
- When that announcement is made, follow these procedures:
- Keep all current students in a securable classroom.
- Clear the hallways and open/common areas of any students.
- Account for every student in the room. Using the emergency roster in your class folder or the Emergency Folder, take attendance and indicate which scheduled students are not present.
- You will be directed as to how those rosters will be collected.
- Lock classroom doors, secure all windows, turn off classroom lights, and close blinds.
- Make certain that individuals are located away from doors and windows and remain quiet.
- Ignore all fire alarms unless otherwise directed by a recognizable voice.
- Await further instructions.
- Remain in lockdown status until or unless relocated by authorities/administration or notified by the administration that the danger no longer exists.