CONSUMER INFORMATION DISCLOSURES GUIDE

2016-2017
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INTRODUCTION
The U.S Department of Education, under 34 CFR §668.41 and 34 CFR §668.42, requires the disclosure of general information to students with regard to consumer-information regulations and financial assistance information. All institutions participating in federal financial aid programs are required to notify enrolled and potential students and current and prospective employees regarding available consumer information. Homestead Schools provides the following consumer information disclosures on the website at www.homesteadschools.net and school catalog. If you need assistance obtaining the information listed on the website or to receive a paper copy of the information, please contact the Financial Aid Office during regular business hours by phone at (310) 791-9975 or by e-mail at info@homesteadschools.com.

ACCREDITATION, LICENSURES, REVIEW AND APPROVALS
Homestead Schools is accredited, reviewed and/or approved by federal, state and as well as private accreditation bodies.

Accreditation
Homestead Schools, Inc. is institutionally accredited by the Accrediting Bureau of Health Education Schools (ABHES) that is recognized by the U.S. Department of Education.
Address: 7777 Leesburg Pike Suite 314 N. Falls Church Virginia 22043
Tel.: 703-917-9503  Fax: 703-917-4109  E-mail: info@abhes.org

Approvals
1. Approval to Operate By The Bureau for Private Postsecondary Education (BPPE)
2. Provisional Certificate of Accreditation from California Board of Vocational Nursing and Psychiatric Technicians (BVNPT)
3. Title IV School Offering Federal Student Aid Approved by the US Department of Education
4. Approved by the California State Approving Agency for Veterans Education (CSAAVE)
5. Training Provider to Receive Workforce Investment Act (WIA) Fund

Procedures/Processes for Obtaining and Reviewing Documents for Accreditation, Approval, or Licensing
1. Accrediting Bureau of Health Education Schools (ABHES)
   Each accredited institution and program undergoes a comprehensive evaluation in accordance with prescribed procedures. All continued grants of accreditation expire February 28 of the given year. To remain in an accredited status with ABHES, institutions and programs must respond to Commission directives, including responses to visitation reports, payment of fees, expenses, and submission of documents, including the complete Annual Report, supporting documentation, and financial statements. Annually the
Commission reviews an institution’s profitability and net worth in order to meet its financial capability. Minimally, an institution must submit an audited financial statement that evidences one or more of the following: a ratio of current assets to current liabilities that is at least 1:1 for the most recent operating year; a history of operating surpluses for the most recent two years; a positive net worth for its most recent operating year (i.e., total assets which exceed the institution’s total liabilities).

2. Bureau for Private Postsecondary Education (BPPE)
An institution seeking to renew its Approval to Operate pursuant to section 94890 of the Code shall complete and submit to the Bureau the “Renewal Application for Approval to Operate for an Accredited Institution,” Form Application 94890. In addition to the form required in (b), the institution shall submit the appropriate renewal fee as provided in Section 94930.5(b)(3) of the Code to the Bureau, and verification that its accreditation has been renewed by its accreditation agency. The institution must demonstrate its continued capacity to meet the minimum operating standards by submitting the application signed and dated, and each fact stated therein and each attachment thereto declared to be true under penalty of perjury.

3. Board of Vocational Nursing and Psychiatric Technicians (BVNPT)
The program must continue to comply with all approval standards in Article 4 of the Vocational Nursing Practice Act, commencing at Business and Professions Code Section 2880, and Article 5 of the Board’s Regulations, commencing at California Code of Regulations, Title 16, Section 2526. A Board representative conducts surveys of programs every four years to determine each program’s compliance with Article 5 of the applicable Rules and Regulations. Following a report of the survey to the Board, the Board may grant accreditation for an additional four years.

ACADEMIC PROGRAM INFORMATION
Homestead Schools offer the following programs:

<table>
<thead>
<tr>
<th>Program</th>
<th>Total Hours</th>
<th>Credential Awarded</th>
<th>Type of Delivery</th>
</tr>
</thead>
<tbody>
<tr>
<td>RN-BSN</td>
<td>1088</td>
<td>BSN Degree</td>
<td>Residential, Online*,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Blended</td>
</tr>
<tr>
<td>Vocational Nursing</td>
<td>1632</td>
<td>Diploma</td>
<td>Residential</td>
</tr>
<tr>
<td>Medical Assisting</td>
<td>720</td>
<td>Diploma</td>
<td>Residential</td>
</tr>
<tr>
<td>Nurse Assistant Training</td>
<td>150</td>
<td>Certificate</td>
<td>Residential</td>
</tr>
<tr>
<td>Home Health Aide</td>
<td>40</td>
<td>Certificate</td>
<td>Residential</td>
</tr>
</tbody>
</table>

*Please see the RN-BSN Faculty Orientation Manual for instructional materials/methods used, and the student-faculty interaction in distance education.
The School’s Physical Facilities

The school’s physical facilities are adequate to meet the school’s mission and the goals of the educational programs and are sufficient for the operation of the programs.

Classrooms

There are four (4) classrooms equipped with overhead projector, LCD projector, and computer.

<table>
<thead>
<tr>
<th>Room #</th>
<th>Square Footage</th>
<th>Capacity</th>
</tr>
</thead>
<tbody>
<tr>
<td>110</td>
<td>455</td>
<td>30 students</td>
</tr>
<tr>
<td>113</td>
<td>441</td>
<td>30 students</td>
</tr>
<tr>
<td>116</td>
<td>584</td>
<td>30 students</td>
</tr>
<tr>
<td>130</td>
<td>304</td>
<td>15 students</td>
</tr>
</tbody>
</table>

Skills Laboratory

There are three skills lab with a total of six (6) patient’s care units and adequate supplies and equipment.

Skills Lab 1: (Room 127)

<table>
<thead>
<tr>
<th>Square Footage</th>
<th>Capacity</th>
<th># of Patient Care Unit</th>
<th>Capacity/Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>523</td>
<td>30 Students</td>
<td>2</td>
<td>5 Students</td>
</tr>
</tbody>
</table>

Skills Lab 2 (Room 130)

<table>
<thead>
<tr>
<th>Square Footage</th>
<th>Capacity</th>
<th># of Patient Care Unit</th>
<th>Capacity/Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>294</td>
<td>20 Students</td>
<td>2</td>
<td>5 Students</td>
</tr>
</tbody>
</table>

Skills Lab 3:

<table>
<thead>
<tr>
<th>Square Footage</th>
<th>Capacity</th>
<th># of Patient Care Unit</th>
<th>Capacity/Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>200</td>
<td>15 Students</td>
<td>2</td>
<td>5 Students</td>
</tr>
</tbody>
</table>

Library – Square Footage: 188 sq.ft.

Provides books, journals, periodicals, reference resources, CD-ROMS, videotapes, and computer workstations for online access and research and other audio-visual learning devices. Also available for conference, meeting, and interview.

Computer Lab – Square Footage: 584 sq.ft.

The school has installed computers to enhance and support teaching activities. In the lab, students can access skills videos, online library resources, student resources from publishers, NCLEX software and can take tests online. Additionally, students can participate in distance learning using the conferencing system. This system allows students and faculty to participate in events at distant locations or to host guest speakers from remote sites.
Faculty Office – Square Footage: 278 sq.ft.
Contains desks, chairs, worktables, computer station, printer, telephone, file cabinets, bulletin board, mailbox, and instructor resources. This is used for lecture preparation, meeting/conference with students, and other teaching-related activities.

Provides support services to all students and faculty for their educational needs.

Student Learning Resource Center – Square Footage: 187 sq.ft.
Provides supplemental instruction, remediation and tutorial classes to all Homestead students.

Records Rooms
Contain storage cabinets for keeping student records.

Break Room – Square Footage: 192 sq.ft.
This room provides microwaves, oven, coffee maker, and refrigerator.

Office Rooms – The school has the following offices: School President (444 sq.ft.), Chief Financial Officer (270 sq.ft.), Chief Academic Officer (123 sq.ft.), Financial Aid/Admissions Director (177 sq.ft.), Director of Nursing (321 sq.ft.), Admissions Staff (280 sq.ft.).

List of Instructional Equipment:
1. Computers
2. Printers
3. Copiers
4. Scanners
5. Fax Machine
6. Projectors
7. TV sets
8. Recorder/Player
9. DVD/CDs
10. Textbooks
11. Modules
12. Hand-outs
13. Charts
14. Models
15. Skills laboratory supplies
Faculty & Instructional Personnel

Vocational Nursing
1. Abafi, Helen LVN (Part-time)
2. Aro, Marichu, LVN (Part-time)
3. Azinge, Flora, LVN (Part-time)
4. Blanco, Adelwisa, MS, RN-BC (Full-time)
5. Blandino, Janet, LVN, RN, BS, MSN, PHN, FNP (Part-time)
6. Bringas, Josephine LVN (Part-time)
7. Caniete, Edwin, LVN, BS, MBA (Full-time)
8. Colley, Joji, MD, CPT (Part-time)
9. Antoniette Dayrit, RN (Part-time)
10. Jugo, Vincent, RN, MSN (Part-time)
11. Lamas, Oscar, RN (Part-time)
12. Mojammad, Ajmal, MD, DVM, FNP, MSN
13. Papa, Maria Agnes BS Chem, MD(g), RN, MSN, PHN, FNP (Part-time)
14. Manag, Elizabeth, MD(g), CPT, CMA (Part-time)
15. Mejia, Gilmote, RN, BSN (Part-time)
16. Quitiquit, Nymia, LVN (Part-time)
17. Sadang, Roy, LVN (Part-time)
18. Siquig, Merrian RN (Part-time)
19. Villanueva, Efren, RN, MAEd (Part-time)
20. Ward, Kimberly, RN, MSN, PHN (Part-time)

Nurse Assisting/Home Health Aide Training
1. Azinge, Flora, RN, MBA (Part-time)
2. Cohen, Susan, RN (Part-time)
3. Liclican, Agnes, RN (Part-time)
4. Ross, Cynthia, LVN (Part-time)
5. Sadang, Roy, LVN (Part-time)

Medical Assisting
1. Colley, Joji, MD, CPT, CMA (Part-time)
2. Manag, Elizabeth, MD, CPT, CMA (Part-time)
3. Tolentino, Rafael BSE, MAEd, MAT, MD(g), PhD, CMA, CPhT, RPhT (Full-time)
RN-BSN
1. Blanco, Adelwisa, MS, RN-BC (Full-time)
2. Mojammad, Ajmal, MD, DVM, FNP, MSN
3. Jugo, Vincent, RN, MSN (Part-time)
4. Scoggins, Stephen, RN, MPH, PhD (Part-time)
5. Gilbert Quintanar, MA, EdD (Part-time)
6. Ryan, Steve MA (Part-time)

Administrative Staff
1. Jeanette Villaraza
2. Amber Marin
3. Edwin Caniete

EXTERNSHIP/INTERNSHIP CLINICAL TRAINING SITES
Homestead Schools demonstrates enough available sites to support the expected enrollment for all programs offered. All externship or clinical sites are carefully selected based on an evaluation of site personnel, facilities, geographic location, availability, and type of learning experience provided. The school maintains affiliation agreements with a variety of facilities thru the school’s Clinical Site Coordinator. Signed facility contract sites include the number of students allowed at one time per site and dates. The Clinical Site Coordinator and the Program Director are tasked to continuously establish more partnership and affiliation with other clinical facilities and maintain effective and cooperative relationships with affiliated clinical training sites.

PROGRAM, SCHOOL & ENROLLMENT INFORMATION
Type of school: Private Non-Profit School
Number of students enrolled: 85
Number of faculty including part- and full-time: 27
Student-to-faculty ratio for student teaching: Vocational Nursing 1:24 Other Programs: 1:15
Student-to-faculty ratio for clinical setting: 1:15
Campus Housing: None
STUDENT BODY DIVERSITY 2015-2016

- Asian: 39%
- Black: 37%
- Hispanic: 19%
- White: 5%

Student Body Population Gender 2015-2016
78% of Students Received Pell

- Male: 75%
- Female: 25%
### Current Student Population

**Marital Status**

- Married [VALUE]
- Single [VALUE]

### Attendance Status

- 24% Part-time
- 76% Full-time

### Student Gender

- 25% Male
- 75% Female

### Age Distribution

- 30% 24 and under
- 70% 25 and over
- 0% Age unknown

### State of Residence

- 100% In-state
- 0% Out-of-state
- 0% Foreign countries
- 0% Unknown
GAINFUL EMPLOYMENT

Program: Vocational Nursing (Undergraduate Certificate)
Program Length: 50 weeks
Students graduating on time - 68% of Title IV students complete the program within 50 weeks
Program Costs
$29,950 for tuition and fees
$0 for books and supplies
$0 for off-campus room and board
Other Costs - All tuition, fees, books and supplies are included in $29,950 cost of the program.
The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change
Students Borrowing Money - 99% of students who attend this program borrow money to pay for it
The typical graduate leaves with $17,072 in debt
The typical monthly loan payment $178 per month in student loans with 4.66% interest rate.
The typical graduate earns
not provided per year after leaving this program
Graduates who got jobs - 73% of program graduates got jobs according to the state job placement rate
Name of the state this placement rate is calculated for: BPPE
Follow the link below to find out who is included in the calculation of this rate:
What types of jobs were these students placed in?
The job placement rate includes completers hired for: Jobs within the field
Positions that recent completers were hired for include: LVN, CNA, MA, HHA
When were the former students employed? 180 days
How were completers tracked? Completer/alumni survey (90% response rate)
80% of program graduates got jobs according to the accreditor job placement rate
Name of the accrediting agency this placement rate is calculated for: ABHES
Follow the link below to find out who is included in the calculation of this rate:
What types of jobs were these students placed in?
The job placement rate includes completers hired for: Jobs within the field
Positions that recent completers were hired for include: LVN, CNA, MA, HHA
When were the former students employed? 180 days
How were completers tracked? Completer/alumni survey (90% response rate)
Program graduates are employed in the following fields:
Licensed Practical and Licensed Vocational Nurses
Licensure Requirements - This program meets licensure requirements in California
Program: Medical Assisting (Undergraduate Certificate)

Program Length: 24 weeks
Students graduating on time
N/A of Title IV students complete the program within 24 weeks
*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

Program Costs
$10,000 for tuition and fees
$0 for books and supplies
$0 for off-campus room and board
No other costs provided.
The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

Students Borrowing Money
0% of students who attend this program borrow money to pay for it
The typical graduate leaves with N/A in debt
*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

The typical monthly loan payment
N/A per month in student loans with N/A interest rate.
*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

The typical graduate earns
not provided per year after leaving this program
Graduates who got jobs 75% of program graduates got jobs according to the state job placement rate

Name of the state this placement rate is calculated for: BPPE
Follow the link below to find out who is included in the calculation of this rate:

What types of jobs were these students placed in?
The job placement rate includes completers hired for: Jobs within the field
Positions that recent completers were hired for include: MA, Private Nurse,

When were the former students employed?
180 days

How were completers tracked?
Completer/alumni survey (90% response rate)

100% of program graduates got jobs according to the accreditor job placement rate
Name of the accrediting agency this placement rate is calculated for: ABHES
Follow the link below to find out who is included in the calculation of this rate:

What types of jobs were these students placed in?
The job placement rate includes completers hired for: Jobs within the field
Positions that recent completers were hired for include: MA, Private Nurse, HHA, CNA
When were the former students employed? 180 days
How were completers tracked? Completer/alumni survey (90% response rate)
Program graduates are employed in the following fields: Medical Assistants
Licensure Requirements - Program has no licensure requirements.

Program: RN-BSN (Bachelor’s Degree)
Program Length: 80 weeks
Students graduating on time
N/A of Title IV students complete the program within 80 weeks
*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.
Program Costs
$23,700 for tuition and fees
$200 for books and supplies
$0 for off-campus room and board
The amounts shown above include costs for the entire program, assuming normal time to completion.
Note that this information is subject to change.
Students Borrowing Money
80% of students who attend this program borrow money to pay for it
The typical graduate leaves with N/A in debt
*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.
The typical monthly loan payment
N/A per month in student loans with N/A interest rate.
*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.
The typical graduate earns
not provided per year after leaving this program
Graduates who got jobs
100% of program graduates got jobs according to the state job placement rate
100% of program graduates got jobs according to the accreditor job placement rate
Program graduates are employed in the following fields: Registered Nurses
Licensure Requirements - Program has no licensure requirements.
Program has no licensure requirements.
FINANCIAL AID INFORMATION
Financial aid is funding that is intended to help students pay education-related expenses including tuition and fees, room and board, books and supplies, etc. for education. Homestead Schools, Inc. have a team of financial aid professionals ready and available to assist you with the financial aid process.

Homestead Schools has been approved by the Department of Education to participate in each of the following listed Title IV HEA programs:
1. Federal Pell Grant
2. Federal Direct Loans (Subsidized, Unsubsidized, Parent PLUS)
3. Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal Pell Grant
A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants may be awarded to undergraduate students who have not earned a bachelor’s or a professional degree. The amount of aid students can receive varies depending on their financial need, cost of attendance and other eligibility criteria.

Federal Supplemental Educational Opportunity Grant (FSEOG)
The FSEOG program is for undergraduate students with exceptional financial need. Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for an FSEOG. The FSEOG does not have to be repaid.

Federal Direct Loan (DL) Program
Direct Loans, from the William D. Ford Federal Direct Loan Program, are low-interest loans for eligible students to help cover the cost of higher education. Eligible students borrow directly from the U.S. Department of Education at participating schools.

Direct Subsidized Loans
Direct Subsidized Loans are for students with financial need. The school will review the results of the FAFSA and determine the amount a student can borrow. The student is not charged interest while enrolled in school at least half-time.

Direct Unsubsidized Loans
Direct Unsubsidized Loans are available to students with and without financial need. Like subsidized loans, the school will review the results of the FAFSA to determine the amount a student can borrow. Interest accrues (accumulates) on an unsubsidized loan, even while the student is in school, beginning on the date the loan is initially disbursed. The student can pay the interest while in school and during grace periods and deferment or forbearance periods, or can allow it to accrue and be capitalized (that is, added to the principal amount of the loan). If a
student chooses not to pay the interest as it accrues, this will increase the total amount to be repaid because the student will be charged interest on a higher principal amount.

**Federal Direct PLUS Loan for Parent(s)**

Parents of dependent students may apply for a Direct PLUS Loan to help pay their child’s education expenses as long as certain eligibility requirements are met. Direct PLUS Loan eligibility is dependent upon the applicant’s credit history. If it is determined that the applicant has adverse credit history, the applicant will have the option to appeal the credit decision or pursue an endorser. If a parent is unable to secure a Direct PLUS Loan, the dependent student may be eligible for additional unsubsidized loans.

**FINANCIAL AID ASSISTANCE INFORMATION**

There are a variety of financial aid programs to assist students and families with meeting expenses. The following information concerning student financial assistance may be obtained from Financial Aid Office or by visiting the website at www.homesteadschools.net.

1. A description of the federal, state, institutional, local, and private student financial assistance programs available to students who enroll at Homestead Schools;
2. For each aid program, a description of procedures and forms by which students apply for assistance, student eligibility requirements, criteria for selecting recipients from the group of eligible applicants, and criteria for determining the amount of a student’s award;
3. A description of the rights and responsibilities of students receiving financial assistance, including federal Title IV student assistance programs, and the criteria for continued student eligibility under each program;
4. The satisfactory academic progress standards that students must maintain for the purpose of receiving financial assistance and criteria by which a student who has failed to maintain satisfactory progress may reestablish eligibility for financial assistance;
5. The method by which financial assistance disbursements will be made to students and the frequency of those disbursements;
6. The way the school provides for Pell-eligible students to obtain or purchase required books and supplies by the seventh day of a payment period and how the student may opt out;
7. The terms of any loan received as part of the student’s financial aid package, a sample loan repayment schedule, and the necessity for repaying loans;
8. The general conditions and terms applicable to any employment provided as part of the student’s financial aid package;
9. The terms and conditions of the loans students receive under the Direct Loan Programs;
10. The exit counseling information the school provides and collects for student borrowers; and
11. Contact information available for financial aid concerns.
FINANCIAL AID COUNSELING
Before Homestead Schools disburses FSA fund, regulations require that you complete an entrance counseling session. The counseling session provides information about how to manage your student loans, both during and after your schooling.

The following topics are being addressed for Financial Aid counseling of students:
1. Sources and the amount of each type of aid awarded:
2. Method by which aid is determined and disbursed, delivered or applied to a student’s account.
3. Rights and responsibilities of the student with the respect to enrollment at the institution and receipt of financial aid.

STUDENTS’ RIGHTS AND RESPONSIBILITIES
When a student takes on a student loan he/she has certain rights and responsibilities. The borrower has the right to receive the following information before the first loan disbursement.
1. The right to review individual financial aid files.
2. The right to accept or decline financial aid awards.
3. The right to know how financial need was determined.
4. The right to request an explanation of the funding sources on the financial aid award.
5. The right to know the refund policy
6. The full amount of the loan
7. The interest rate
8. When the student must start repaying the loan
9. The effect borrowing will have on the student’s eligibility for other types of financial aid
10. A complete list of any charges the student must pay (loan fees) and information on how those charges are collected
11. The yearly and total amounts the student can borrow
12. The maximum repayment periods and the minimum repayment amount
13. An explanation of default and its consequences
14. An explanation of available options for consolidating or refinancing the student loan
15. A statement that the student can prepay the loan at any time without penalty

While receiving financial aid, each student has the following responsibilities:
1. To be eligible for continued student eligibility for FSA funds, a student must make satisfactory academic progress (SAP). Student has a responsibility to remain in Satisfactory Academic Progress (SAP). Failure to maintain SAP may result in loss of eligibility for financial aid. Student who is ineligible for financial aid can re-establish eligibility by successfully completing the required number of hours and by attaining the overall required cumulative grade average before the next period at his/her own expense. Please see page 47 for the detailed information of SAP.
2. The responsibility to complete all application forms accurately and honestly.
3. The responsibility to provide correct information.
4. The responsibility to provide all requested documentation to the financial aid department in a timely manner. Failure to do so may result in a delay or loss of financial aid.
5. The responsibility of reading and understanding all materials he/she signs.
6. The responsibility to keep copies of all signed documents.
7. The responsibility for all agreements that he/she signs.

**FSA DISBURSEMENTS**
When a student applies for financial aid, the package awarded is based on an academic year. FSA awarded for the academic year will be divided into four payment periods that will cover each term.

Federal loans for students will also not be disbursed to Homestead Schools until attendance has been confirmed. Excess loan funds will be refunded to the student (or lender if designated by the student) within 14 days of receipt by the school or no sooner than 21 days after the term starts.

Once federal funds have been disbursed, students will receive a disbursement notice via email from the Office of Financial Aid.

**NOTIFICATION OF FINANCIAL STUDENT AID DISBURSEMENT**
Homestead Schools provides the following notifications:
1. a general notification to all students receiving Title IV aid; and
2. a notice when loan funds are credited to a student’s account.

**General notification**
The school notifies a student of the amount of funds the student and his or her parent can expect to receive from each FSA program and how and when those funds will be disbursed. This notification must will be sent before the disbursement is made. If the funds include a Stafford Loan, the notice must indicate which funds are from subsidized loans and which are from unsubsidized loans. The school provides the information that it has regarding the amount of FSA program funds a student can expect to receive.

**Loan Notification**
Except in the case of loan funds made as part of a post-withdrawal disbursement, when Perkins, Stafford or PLUS loan funds are being credited to a student’s account, the school also notifies the student or parent in writing (in writing means on paper or electronically) of the:
- anticipated date and amount of the disbursement; student’s (or parent’s) right to cancel all or part of the loan or disbursement.
- procedures and the time by which the student (or parent) must notify the school that he or she wishes to cancel the loan or disbursement.
This notification will be sent:
- no earlier than 30 days before, and no later than 30 days after crediting the student’s account if the school obtains active confirmation.
- no earlier than 30 days before, and no later than 7 days after crediting the student’s account if the school does NOT obtain affirmative confirmation.

FINANCIAL AID APPLICATION PROCESS
To begin the federal financial aid process, students must complete the Free Application for Federal Student Aid (FAFSA), available at http://www.fafsa.gov. This is the first step in determining a student’s eligibility for federal financial aid. Federal financial aid will be processed after submitting an application for admission and registering for courses in an eligible program.

In addition to the FAFSA, the following forms may be completed during the federal financial aid process:
1. Federal Direct Loan Master Promissory Note (MPN)
2. Entrance counseling

General Eligibility Requirements
General eligibility requirements for federal financial aid are as follows:
1. Be a U.S. citizen or an eligible noncitizen
2. Have a valid Social Security number
3. Be registered with Selective Service, if you’re a male (you must register between the ages of 18 and 25)
4. Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program
5. Be enrolled at least half-time to be eligible for Direct Loan Program funds
6. Maintain satisfactory academic progress in college or career school
7. Sign statements on the Free Application for Federal Student Aid (FAFSA) stating that: - You are not in default on a federal student loan and do not owe money on a federal student grant and
8. You will use federal student aid only for educational purposes
9. Show you are qualified to obtain a college or career school education by having a
   - high school diploma or high school transcript that shows the date a diploma was awarded
   - Recognized equivalent such as a General Educational Development (GED) certificate

For additional eligibility requirements, visit http://studentaid.ed.gov/eligibility/basic-criteria
Completing the FAFSA
If you're not sure how to answer a question on the FAFSA form and/or you’re wondering, "Why do they ask that?" or saying, "My family situation is different, now what do I do?", Completing the FAFSA explores the purpose of FAFSA questions and discusses how information should be reported in some unusual cases.

Apply for a PIN
We recommend that students and parents request a personal identification number (PIN) before applying for aid. The PIN can be used to electronically sign your FAFSA application, dramatically decreasing the processing time. You can also use your PIN to make online corrections to your FAFSA, access your Student Aid Report, sign the master promissory note for a federal student loan and access your federal student aid records online including your student loan history information on National Student Loan Data System (NSLDS).

FAFSA4caster
If you want to begin exploring your financial aid options and get an early start on the financial aid process, FAFSA4caster™ is for you! By using FAFSA4caster, you and your family will receive an early estimate of eligibility for federal student aid. When you’re ready to apply for aid, much of the information that you enter in the FAFSA4caster will populate your FAFSA on the Web application, making the experience of applying for federal student aid a lot easier.

FAFSA on the Web Worksheet
Over 90% of the FAFSA applications are submitted online. The FAFSA on the Web Worksheet is designed for those who prefer to write down information before applying online. The Worksheet includes a list of documents needed to complete the FAFSA and shows the FAFSA questions in the order as they appear online.

FAFSA Demo Site
This Web site is a demonstration version of the FAFSA on the Web, Corrections on the Web, and Student Access. It offers all the features of the production versions, except that no data is processed. At the site you learn to complete a sample FAFSA, make corrections, check the status of the FAFSA and electronically sign the FAFSA.

StudentLoans.gov
The U.S. Department of Education’s StudentLoans.gov Web site provides information on managing your student loans, such as, – view your loan documents, sign Master Promissory Note, entrance counseling and complete PLUS request process.

Career Information
CareerOneStop Web site (sponsored by the U.S. Department of Labor) features user-friendly occupation and industry information, salary data, career videos, education resources, career
exploration assistance, and other resources, such as the new ReEmployment portal, that support
talent development in today's fast paced global marketplace.

The Career Voyages Web site is the result of a collaboration between the U.S. Department of
Labor and the U.S. Department of Education. It is designed to provide information on high
growth, in-demand occupations along with the skills and education needed to attain those jobs.

Publications
The Publications section provides access to a wealth of free publications and application tools to
assist you as you pursue education beyond high school. You will find guides, brochures and fact
sheets such as College Preparation Checklist, Funding Education Beyond High School: The Guide
to Federal Student Aid, Completing the FAFSA, Federal School Code List, Choosing a Career and
Don't Get Scammed on Your Way to College.

Federal Student Aid Forms
The Federal Student Aid Forms section has information on the Free Application for Federal
Student Aid (FAFSA) filing options, deadlines for applying, a sample paper FAFSA, FAFSA on the
Web Worksheet, and student loan deferment and forbearance forms.

National Student Loan Data System
The National Student Loan Data System (NSLDS) is the U.S. Department of Education’s central
database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan,
Pell Grant, and other Department of Education programs. At NSLDS Student Access, aid recipients
can view information on their loans and grants.

Repayment Plans and Calculators
The Direct Loan Programs provide you with a choice of repayment plans. How much you pay and
how long you take to repay your loans will vary depending on the repayment plan you choose.
The Repayment Plans and Calculators page provides information on the various repayment plans
and calculators for estimating your repayment amount under each plan.

Contact Information
Your first step is to contact admission office and the financial aid administrator at Homestead
Schools. Call them at (310) 791-9975 and set up an appointment. They will give you a complete
rundown on all the programs. They will analyze your personal financial situation and explain to
you the various options available. They will determine the amount of financial aid available to
you. They will also look at your income to see if you might be eligible for subsidized loans. In
other words, they will put an entire package together for you
CRITERIA FOR SELECTING RECIPIENTS AND FOR DETERMINING AMOUNT OF AWARD

Homestead Schools determines and awards financial aid by using the Expected Family Contribution, determined by the Department of Education using the FAFSA application, and the school’s Cost of Attendance.

The Expected Family Contribution (EFC) is a measure of your family’s financial strength and is calculated according to an established formula. Your family’s taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are your family size and the number of family members who will attend school during the year. EFC is a number used by the school to calculate the amount of federal student aid you are eligible to receive.

The information you report on your Free Application for Federal Student Aid (FAFSA) or your FAFSA4caster is used to calculate your EFC. The school uses the EFC to determine your federal student aid eligibility and financial aid award.

Cost of Attendance (COA) is determined by school and does vary from student to student. This is the total amount it will cost you to go to college each year. The COA includes tuition and fees, room and board, allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care. It can also include other expenses like an allowance for the rental or purchase of a personal computer or costs related to a disability. Homestead Schools does not meet full need.

Homestead Schools awards financial aid based on need. In order to qualify for need-based aid, you must demonstrate that without financial assistance, you could not afford to attend Homestead Schools. The school determines your “need” by evaluating the information you provide when you complete the financial aid forms.

Financial need is the difference between the schools estimated cost of attendance and expected family contribution:

The formula used is: Cost of Attendance minus Estimated Family Contribution equals Need

AWARDING & PACKAGING FINANCIAL AID

The Financial Aid Office has developed an institutional packaging philosophy to ensure consistent, equitable, and fair distribution of financial aid funds. Homestead Schools policy is to provide the financial aid needed to each applicant to ensure that a degree or program will be completed, to minimize the adverse effects of financial concerns on academic performance, to provide the most advantageous combination of aid funds for which the student qualifies, and to make maximum use of all financial aid funds available to the institution.
General packaging guidelines are as follows. Once a student file is marked complete, the Financial Aid Administrator will award the aid in the following manner:

a. Determine if there are any outside resources (i.e. scholarship, WIA)
b. Determine Pell Grant eligibility
c. Determine eligibility for other aid in this order: grant, scholarship.

The Financial Aid Administrator determines the total aid funds to be awarded during an award year. Careful projections are made to enable the financial aid office to offer fair and equitable packages to students.

Students receive notice of financial aid via an award letter. Students are required to accept or decline each award.

**OTHER FINANCIAL AID INFORMATION**

**What is a Federal Pell Grant?** A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded usually only to undergraduate students who have not earned a bachelor's or a professional degree. (In some cases, however, a student enrolled in a post-baccalaureate teacher certification program might receive a Pell Grant.) Pell Grants are considered a foundation of federal financial aid, to which aid from other federal and nonfederal sources might be added.

**How much can I get?** The maximum Pell Grant award for the 2016-17 award year (July 1, 2016 to June 30, 2017) is $5,815. The amount you get, though, will depend not only on your financial need, but also on your costs to attend school, your status as a full-time or part-time student, and your plans to attend school for a full academic year or less.

Note: The maximum award amount is given for any Pell Grant eligible student whose parent or guardian died as a result of military service in Iraq or Afghanistan after Sept. 11, 2001. You must be under 24 years old or enrolled at least part-time in college at the time of your parent's or guardian's death.

**How to Apply for Federal Student Aid?** You must complete and submit a Free Application for Federal Student Aid (FAFSASM) to apply for federal student aid and most state and college aid. FAFSA on the Web is the quickest and easiest method of applying. To go to FAFSA website click here

**Federal Student Aid Forms** - The Federal Student Aid Forms section has information on the Free Application for Federal Student Aid (FAFSA) filing options, deadlines for applying, a sample paper
FAFSA, FAFSA on the Web Worksheet, and student loan deferment and forbearance forms. Check out federal student aid forms by clicking HERE.

**Am I eligible to receive financial assistance?** Age is not a factor in determining eligibility for the Federal Student Aid programs. To learn more click here.

Your school can apply Pell Grant funds to your school costs, pay you directly (usually by check), or combine these methods. The school must tell you in writing how much your award will be and how and when you’ll be paid. Schools must disburse funds at least once per term (semester, trimester, or quarter). Schools that do not use semesters, trimesters, or quarters must disburse funds at least twice per academic year.

**How much can I borrow?** It depends on your year in school and whether you have a subsidized or unsubsidized Direct Loan. A subsidized loan is awarded on the basis of financial need. If you're eligible for a subsidized loan, the government will pay (subsidize) the interest on your loan while you're in school, for the first six months after you leave school, and if you qualify to have your payments deferred. Depending on your financial need, you may borrow subsidized money for an amount up to the annual loan borrowing limit for your level of study (see below).

You might be able to borrow loan funds beyond your subsidized loan amount even if you don’t have demonstrated financial need. In that case, you’d receive an unsubsidized loan. Your school will subtract the total amount of your other financial aid from your cost of attendance to determine whether you're eligible for an unsubsidized loan. Unlike a subsidized loan, you are responsible for the interest from the time the unsubsidized loan is disbursed until it's paid in full. You can choose to pay the interest or allow it to accrue (accumulate) and be capitalized (that is, added to the principal amount of your loan). Capitalizing the interest will increase the amount you have to repay.

You can receive a subsidized loan and an unsubsidized loan for the same enrollment period as long as you don’t exceed the annual loan limits.

If you're a dependent undergraduate student (excluding students whose parents cannot borrow PLUS Loans), each year you can borrow up to:

$5,500 (for loans first disbursed on or after July 1, 2008) if you're a first-year student enrolled in a program of study that is at least a full academic year. No more than $3,500 of this amount can be in subsidized loans.
$6,500 (for loans first disbursed on or after July 1, 2008) if you've completed your first year of study and the remainder of your program is at least a full academic year. No more than $4,500 of this amount can be in subsidized loans.

$7,500 (for loans first disbursed on or after July 1, 2008) if you've completed two years of study and the remainder of your program is at least a full academic year. No more than $5,500 of this amount can be in subsidized loans.

If you're an independent undergraduate student (and a dependent student whose parents have applied for but were unable to get a PLUS Loans) (a parent loan)), each year you can borrow up to:

$9,500 (for loans first disbursed on or after July 1, 2008) if you're a first-year student enrolled in a program of study that is at least a full academic year. No more than $3,500 of this amount may be in subsidized loans.

$10,500 (for loans first disbursed on or after July 1, 2008) if you've completed your first year of study and the remainder of your program is at least a full academic year. No more than $4,500 of this amount may be in subsidized loans.

$12,500 (for loans first disbursed on or after July 1, 2008) if you've completed two years of study and the remainder of your program is at least a full academic year. No more than $5,500 of this amount may be in subsidized loans.

These amounts are the maximum yearly amounts you can borrow in both subsidized and unsubsidized Direct Loans, individually or in combination. Because you can't borrow more than your cost of attendance minus the amount of any Federal Pell Grant you're eligible for and minus any other financial aid you'll get, you may receive less than the annual maximum amounts.

**How will I get the loan money?** For the Direct Loan, you'll be paid through your school in at least two installments. No installment may exceed one-half of your loan amount. Your loan money must first be applied to pay for tuition and fees, room and board, and other school charges. If loan money remains, you'll receive the funds by check or in cash, unless you give the school written authorization to hold the funds until later in the enrollment period.

Generally, if you're a first-year undergraduate student and a first-time borrower, your school cannot disburse your first payment until 30 days after the first day of your enrollment period. This practice ensures you won't have a loan to repay if you don't begin classes or if you withdraw during the first 30 days of classes.
A school with a cohort default rate of less than 10 percent for each of the three most recent fiscal years for which data are available are not required to delay the delivery or disbursement of the first disbursement of a loan for 30 days for first-time, first year undergraduate borrowers.

**Stafford Loans (Direct Loans)**
The U.S. Department of Education administers the William D. Ford Federal Direct Loan (Direct Loan) Program. The Direct Loan programs consist of what are generally known as Stafford Loans (for students) and PLUS Loans for parents and graduate and professional degree students.

Under a bill signed by President Obama in March 2010, the FFEL program has been discontinued.

**How can I get a Direct Loan?** For this type of loan, you must fill out a FAFSA\textsuperscript{SM}. After your FAFSA is processed, your school will review the results and will inform you about your loan eligibility. You also will have to sign a promissory note, a binding legal document that lists the conditions under which you’re borrowing and the terms under which you agree to repay your loan.

**What’s the interest rate?** For all unsubsidized Stafford loans first disbursed on or after July 1, 2016, the interest rate is fixed at 3.76 percent. The interest rate for subsidized Stafford loans first disbursed on or after July 1, 2009 is fixed at 5.6 percent. This change from a variable to a fixed interest rate does not affect a borrower’s variable interest rate on loans made before July 1, 2006.

**Interest Rate Reductions** - Over a three-year period beginning July 1, 2016, the interest rate on subsidized Stafford Loans made to undergraduate students will be reduced. The applicable interest rates for loans made during this period are as follows:

<table>
<thead>
<tr>
<th>First disbursement of a loan:</th>
<th>Interest rate on the unpaid balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Made on or after</td>
<td>And made before</td>
</tr>
<tr>
<td>July 1, 2016</td>
<td>July 1, 2017</td>
</tr>
<tr>
<td>July 1, 2015</td>
<td>July 1, 2016</td>
</tr>
<tr>
<td>July 1, 2014</td>
<td>July 1, 2015</td>
</tr>
</tbody>
</table>

These changes apply to subsidized Stafford loans first disbursed on or after July 1 of each year through June 30 of the next year. This change does not affect any prior loans made to borrowers; the terms and interest rates of those loans remain the same. These reduced interest rates apply.
only to subsidized loans; any unsubsidized Stafford Loan for the same undergraduate borrower would continue to be made at the current fixed interest rate of 6.8 percent.

Other than interest, is there a charge for this loan?
Yes, there is a loan fee on all Direct Subsidized Loans and Direct Unsubsidized Loans. The loan fee is a percentage of the loan amount and is proportionately deducted from each loan disbursement. The percentage varies depending on when the loan is first disbursed, as shown in the chart below.

<table>
<thead>
<tr>
<th>First Disbursement Date</th>
<th>Loan Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>On or after Oct. 1, 2015, and before Oct. 1, 2016</td>
<td>1.068%</td>
</tr>
<tr>
<td>On or after Oct. 1, 2016, and before Oct. 1, 2017</td>
<td>1.069%</td>
</tr>
</tbody>
</table>

Loans first disbursed prior to Oct. 1, 2015, have different loan fees.

**When do I pay back my Stafford Loans?** After you graduate, leave school, or drop below half-time enrollment, you will have a six-month "grace period" before you begin repayment. During this period, you'll receive repayment information, and you'll be notified of your first payment due date. You're responsible for beginning repayment on time, even if you don't receive this information. Payments are usually due monthly.

During the grace period on a subsidized loan, you don't have to pay any principal, and you won't be charged interest. During the grace period on an unsubsidized loan, you don't have to pay any principal, but you will be charged interest. You can either pay the interest or it will be capitalized (added to your principal loan balance, thus increasing the amount you'll repay).

**How do I pay back my loans?** Your loan servicer handles all billing regarding your student loan, so you'll need to make payments directly to your servicer. Each servicer has its own payment process and can work with you if you need help making payments.

**What if I have trouble repaying the loan?** Under certain circumstances, you can receive a deferment or forbearance on your loan, as long as it's not in default. During a deferment, no payments are required. You won't be charged interest for a subsidized Direct Stafford loan. If you have an unsubsidized Stafford Loan, you are responsible for the interest during deferment.
Can my Stafford Loan ever be discharged (canceled)? Yes, but only under a few circumstances. Your loan can’t be canceled because you didn’t complete the program of study at the school (unless you couldn’t complete the program for a valid reason the school closed, for example), or because you didn’t like the school or the program of study, or you didn’t obtain employment after completing the program of study.

For more information about discharge, go to the Repayment Information section of this Web site.

PLUS Loans (Parent Loans) - Parents can borrow a PLUS Loan to help pay your education expenses if you are a dependent undergraduate student enrolled at least half time in an eligible program at an eligible school. PLUS Loans are available through the William D. Ford Federal Direct Loan (Direct Loan) Program. Your parents must have an acceptable credit history.

How do my parents get a loan? For a Direct PLUS Loan, your parents must complete a Direct PLUS Loan application and promissory note, contained in a single form that you get from your school’s financial aid office.

Also, your parents generally will be required to pass a credit check. If your parents don’t pass the credit check, they might still be able to receive a loan if someone, such as a relative or friend who is able to pass the credit check, agrees to endorse the loan. An endorser promises to repay the loan if your parents fail to do so. Your parents might also qualify for a loan without passing the credit check if they can demonstrate that extenuating circumstances exist. You and your parents must also meet other general eligibility requirements for federal student financial aid.

How much can my parents borrow? The yearly limit on a PLUS Loan is equal to your cost of attendance minus any other financial aid you receive. If your cost of attendance is $6,000, for example, and you receive $4,000 in other financial aid, your parents can borrow up to $2,000.

Who gets my parents’ loan money? The U.S. Department of Education (for a Direct PLUS Loan) will send the loan funds to your school. Your school might require your parents to endorse a disbursement check and send it back to the school. In most cases, the loan will be disbursed in at least two installments, and no installment will be greater than half the loan amount. The funds will first be applied to your tuition, fees, room and board, and other school charges. If any loan funds remain, your parents will receive the amount as a check or in cash, unless they authorize the amount to be released to you or to be put into your school account. Any remaining loan funds must be used for your education expenses.

What’s the interest rate? For PLUS Loans disbursed on or after 10/1/16 and before 10/1/17, the interest rate is fixed at 6.31% for Direct PLUS Loans. For 2015-2016, the variable rate for these PLUS Loans is 6.84%. Interest is charged on a PLUS Loan from the date of the first disbursement until the loan is paid in full.
Other than interest, is there a charge to get a PLUS Loan? Your parents will pay a fee of up to 4.276% of the loan, deducted proportionately each time a loan disbursement is made. For a Direct PLUS Loan, the entire fee goes to the government to help reduce the cost of the loans. Also, your parents may be charged collection costs and late fees if they don’t make their loan payments when scheduled.

When do my parents begin repaying the loan? For PLUS loans made to parents that are first disbursed on or after July 1, 2008, the borrower has the option of beginning repayment on the PLUS loan either 60 days after the loan is fully disbursed or wait until six months after the dependent student on whose behalf the parent borrowed ceases to be enrolled on at least a half-time basis.

How do my parents pay back these loans? They’ll repay their Direct PLUS Loan to the U.S. Department of Education’s Direct Loan Servicing Center.

Is it ever possible to postpone repayment of a PLUS Loan? Yes, under certain circumstances, your parents can receive a deferment on their loans. If they temporarily can’t meet the repayment schedule, they can also receive forbearance on their loan, as long as it isn’t in default. During forbearance, their payments are postponed or reduced.

Generally, the conditions for eligibility and procedures for requesting a deferment or forbearance apply to both Stafford Loans and PLUS Loans. However, since all PLUS Loans are unsubsidized, your parents will be charged interest during periods of deferment or forbearance. If they don’t pay the interest as it accrues, it will be capitalized (that is, added to the principal amount of the loan, and additional interest will be based on that higher amount).

Can a PLUS Loan be discharged (canceled)? Yes, under certain conditions. A discharge (cancellation) releases your parents from all obligation to repay the loan.

Your parents PLUS Loan can’t be canceled for these reasons: You didn’t complete your program of study at your school (unless you couldn’t complete the program for a valid reason because the school closed, for example), you didn’t like the school or the program of study, or you didn’t obtain employment after completing the program of study.

Loan Discharge (Cancellation) - In certain circumstances, your loan can be discharged/canceled. Read about cancellation provisions here.

Repayment Plans - Work with your loan servicer to choose a federal student loan repayment plan that’s best for you. To make your payments more affordable, repayment plans can give you more time to repay your loans or can be based on your income.
Repayment Estimator - Before you contact your loan servicer to discuss repayment plans, you can use our Repayment Estimator to get an early look at which plans you may be eligible for and see estimates for how much you would pay monthly and overall.

Frequently Asked Questions (FAQ’s) - The Current Top Seventeen Most Frequently Asked Questions.

1. Should I pay for help to fill out my FAFSA?
No, you don’t need to. If you apply using FAFSA on the Web at www.FAFSA.ed.gov, you get online instructions for each question, and you can chat live online with a customer service representative. Another source of free help is our online guide, Completing the FAFSA.

Whether you apply online or use the paper FAFSA, you can get free help by calling the Federal Student Aid ID (FSA ID) at the telephone number(s) listed below or by contacting the financial aid administrator at your college.

Federal Student Aid ID (FSA ID):
By e-mail at StudentAid@ed.gov (for general inquiries that do not include personally identifiable information)
By phone at 1-800-557-7394,
By TTY for the hearing impaired at 1-800-730-8913, and
By web chat. From fafsa.gov click “Help,” then “Contact Us” and then the LIVE HELP button to initiate a chat.
Various Web sites do offer help filing the FAFSA for a fee. These sites are not affiliated with, or endorsed by, the U.S. Department of Education. We urge you not to pay these sites for assistance that we provide for free.

2. What is FSAID?
The FSA ID as your electronic passport to federal student aid online. Students, parents, and borrowers are required to use an FSA ID, made up of a username and password, to access certain U.S. Department of Education websites. Your FSA ID is used to confirm your identity when accessing your financial aid information and electronically signing your federal student aid documents.

3. Where can I use my FSAID?
You can use your FSA ID immediately to complete and electronically sign your Free Application for Federal Student Aid (FAFSA®; www.fafsa.gov) [your parent can sign with his or her own FSA ID]. Once your name, Social Security number, and date of birth are verified with the Social Security Administration (SSA), you can then use your FSA ID to access these Federal Student Aid systems:
- Free Application for Federal Student Aid at www.fafsa.ed.gov:
  - Pre-fill data in this year’s FAFSA if you filed a FAFSA last year.
- Make online corrections to an existing FAFSA.
- View or print an online copy of your Student Aid Report (SAR).

- The National Student Loan Data System Web site at www.nslds.ed.gov:
  - View a history of the federal student financial aid you have received.
  - Look up your loan servicer information.

- The StudentLoans.gov Web site at www.studentloans.gov:
  - Complete Entrance Counseling.
  - Electronically sign a master promissory note (MPN) and payoff information.
  - Complete PLUS loan requests.
  - Complete Exit Counseling.

- The My Federal Student Aid Web site at StudentAid.gov/log-in:
  - View a history of any federal student aid that you have received.
  - Look up your loan servicer information.

4. I forgot my FSAID. How can I retrieve?

You can enter your e-mail address, if you verified it, instead of your username when logging in to websites that use the FSA ID.

To retrieve your username:
1. Go to Edit My FSA ID
2. Click “Forgot My Username” underneath the “Username” field.
3. Choose the option to receive a secure code via e-mail (open your e-mail in a different browser window or device) or to answer challenge questions. Follow the instructions on the screen.
4. After successfully entering the secure code received by e-mail or by answering your challenge questions, the username will be displayed on screen.

5. How can I check the status of my FAFSA℠ application?

To check the status of your Free Application for Federal Student Aid (FAFSA), click Login on the FAFSA on the Web home page to log in; your FAFSA status can be found on the “My FAFSA” page, which displays immediately after you log in if you have already started or completed a FAFSA.

To check on the status of financial aid being disbursed to you or your account, check with the financial aid office at your college.

If you submitted a paper FAFSA, you can check the status of your application after it has been processed (roughly 7-10 days from the date mailed).
6. Can I add a school code to my FAFSA application?
You may either make the correction online with your FSA ID, over the phone (1.800-557-7394).

7. What is the deadline for the FAFSA application?
Submit your application as early as possible, but no earlier than June 30, 2017. For the 2016-2017 school year, we must have your application no later than June 30, 2017. Your college must have your correct, complete information by your last day of enrollment in the 2016-2017 school year.

For the 2017-2018 school year, we must have your application no later than June 30, 2018. Your college must have your correct, complete information by your last day of enrollment in the 2017-2018 school year.

8. I haven't finished my taxes yet. What should I do?
If you are facing a deadline and want to get the application in as soon as possible, you may estimate your tax amounts for now. Once you have completed your tax forms, make the corrections to your file either on the Web or by mailing in your paper SAR.

9. Why do I have to provide my parents' information on the FAFSA?
When you apply for federal student aid, your answers to the questions in Step 3 of the paper FAFSA or the Dependency Status section of the online FAFSA will determine whether you’re considered dependent on your parents or independent. If you’re considered dependent, your parents’ income and assets as well as your own must be reported on the FAFSA. Students are classified as dependent or independent because federal student aid programs are based on the principle that students (and their parents or spouse, if applicable) are considered the primary source of support for postsecondary education.

10. How can I check the status of my student loans?
You should contact the holder of your loan. If you don’t know who holds your loan, you can use our Web site (www.nslds.ed.gov) to find out about your federal student loans. The site displays information on loan and/or federal grant amounts, outstanding balances, loan statuses, and disbursements.

To use the NSLDS Student Access Web site, you will need to provide your Social Security Number, the first two letters of your last name, your date of birth, and your PIN.

11. I have questions about my financial aid award. Who should I contact?
Contact the financial aid office at your school. The financial aid administrator at a postsecondary institution combines various forms of aid into a package to help meet a student’s need. Using available resources to give each student the best possible package of aid is one of the aid administrator’s major responsibilities. Because funds are often limited, a financial aid package
might fall short of the amount a student is eligible for. Also, the amount of federal student aid in a financial aid package is affected by other sources of aid received (scholarships, state aid, etc).

12. How can I get in touch with someone who can help me with a financial aid question?
If you wish to speak with a person regarding a financial aid question, please call one of the telephone numbers provided below:
Telephone: 1-800-4-FED-AID (1-800-433-3243)
TTY: 1-800-730-8913
Spanish speakers are available (se habla español)
If you are unable to dial the toll-free number from your area, an alternate number is 1-334-523-2691.

13. Where can I find out more information about Pell Grants?
Federal Pell Grants
A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are generally awarded only to undergraduate students who have not earned a bachelor's or a professional degree. (In some cases, however, a student enrolled in a post-baccalaureate teacher certification program might receive a Pell Grant.) Click here to learn more about Pell Grants.

How much can I get?
Amounts can change yearly. For the 2016–17 award year (July 1, 2016, to June 30, 2017), the maximum award is $5,815. The amount you get, though, will depend on:
- your financial needs
- your cost of attendance,
- your status as a full-time or part-time student, and
- your plans to attend school for a full academic year or less.

If I am eligible, how will I get the Pell Grant Money?
Your school can apply Pell Grant funds to your school costs, pay you directly (usually by check), or combine these methods. The school must tell you in writing how much your award will be and how and when you'll be paid. Schools must disburse funds at least once per term (semester, trimester, or quarter). Schools that do not use semesters, trimesters, or quarters must disburse funds at least twice per academic year.

14. I am an older student. Am I eligible to receive financial assistance?
Age is not a factor in determining eligibility for the Federal Student Aid programs. Check out federal student aid eligibility criteria by clicking here.
15. What if I am unable to provide my parents information, their income information and signature, due to special circumstances?

Under Federal law your family is primarily responsible—to the extent they are able—for paying for your college expenses. To determine how much your family can afford to pay towards your college expenses, we must collect your financial information and if you are a dependent student, we must also collect your parents' financial information.

Under very limited circumstances, an otherwise dependent student may be able to submit the FAFSA without parental information due to special circumstances. Before you proceed to skip the parental section of your FAFSA, consider the following:

Examples of special circumstances where you may be able to submit your FAFSA without providing parental information include:

- Your parents are incarcerated; or
- You have left home due to an abusive family environment; or
- You do not know where your parents are and are unable to contact them (and you have not been adopted).

Not all situations are considered a special circumstance. The following are situations that would not be considered a special circumstance:

- Your parents do not want to provide their information on your FAFSA; or
- Your parents refuse to contribute to your college expenses; or
- Your parents do not claim you as a dependent on their income taxes; or
- You do not live with your parents.
- If you believe you have a special circumstance and are unable to provide parental information, you should complete information about you and your finances and skip any questions about your parents. You should sign your FAFSA with your PIN and leave your parent’s PIN blank. It is important to note:

1. We will allow you to submit your FAFSA without parental information, however your FAFSA will not be considered complete.
2. Because your FAFSA is not considered complete, we will not calculate your Expected Family Contribution (EFC) which is the index used by colleges to determine how much student aid you are eligible to receive.
3. If you are approaching any deadlines for your state, college, or scholarship aid, you may want to contact your financial aid administrator (FAA) before submitting your FAFSA without parental data.

Once you submit your FAFSA without parental data, you must follow up with the FAA at the college you plan to attend, in order to complete your FAFSA and receive an EFC. Also note the following:
Under Federal law, only your FAA has the authority to decide whether or not you must provide parental information on your FAFSA.

You will have to provide documentation to verify your situation. Gather as much written evidence of your situation as you can. Written evidence may include court or law enforcement documents, letters from a clergy member, school counselor or social worker, and/or any other relevant data that explains your special circumstance.

After reviewing your circumstances carefully, your FAA will decide if you must provide parental information or if your circumstances allow you to proceed without providing parental data. Your FAAs decision is final and cannot be appealed to Federal Student Aid.

FERPA (FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT)
The Family Education Rights and Privacy Act of 1974 commonly known as FERPA, is a federal law that protects the privacy of student education records. Students have specific, protected rights regarding the release of such record and FERPA requires that institutions adhere strictly to these guidelines. Therefore, it is imperative that the faculty and staff have a working knowledge of FERPA guidelines before releasing educational records.

FERPA gives students the following rights regarding educational records:

1. The right to access educational records kept by the school;
2. The right to demand educational records be disclosed only with student consent;
3. The right to amend educational records;
4. The right to file complaints against the school for disclosing educational records in violation of FERPA.

Students have a right to know about the purpose, content, and location of information kept as a part of their educational records. They also have right to expect that information in their educational records will be kept confidential unless they give permission to the school to disclose such information. Therefore, it is important to understand how educational records are defined under FERPA. Educational records are defined by FERPA as:

Records that are kept in the sole possession of the [institution], are used only as a memory aid, and are not accessible or revealed to any other person except a temporary substitute for the maker of the record.

Educational records are directly related to the student and are either maintained by the school or by a party or organization acting on behalf of the school. Such records may include:

1. Written documents; (including student advising folders)
2. Computer media;
3. Microfilm and microfiche;
4. Video or audio tapes or COs;
5. Film;
6. Photographs.

Any record that contains personally identifiable information that is directly related to the student is an educational record under FERPA. This information can also include records kept by the school in the form of student files, student system databases kept in storage devices such as servers, or recordings or broadcasts which may include student projects.

The following items are not considered educational records under FERPA:
1. Private notes of individual staff or faculty; (NOT kept in student advising folders)
2. Campus police records;
3. Medical records;
4. Statistical data compilations that contain no mention of personally identifiable information about any specific student.

Faculty notes, data compilation, and administrative records kept exclusively by the maker of the records that are not accessible or revealed to anyone else are not considered educational records and, therefore, fall outside of the FERPA disclosure guidelines. However, these records may be protected under other state or federal laws such as the doctor/patient privilege.

There are two types of educational records as defined under FERPA. Each type of educational record is afforded different disclosure protections. Therefore, it is important for faculty and staff to know the type of educational record that is being considered for disclosure.

Some information in a student’s educational record is defined as directory information under FERPA. Under a strict reading of FERPA, the school may disclose this type of information without the written consent of the student. However, the student can exercise the option to restrict the release of directory information by submitting a formal request to the school to limit disclosure.

Directory information may include:
1. Name;
2. Address;
3. Phone number and email address;
4. Dates of attendance;
5. Degree(s) awarded;
6. Enrollment status;
7. Major field of study.

Though it is not specifically required by FERPA, institutions should always disclose to the student that such information is considered by the school to be directory information and, as such, may be disclosed to a third party upon request.
Non-directory information is any educational record not considered directory information. Non-directory information must not be released to anyone, including parents of the student, without the prior written consent of the student. Further, faculty and staff can access non-directory information only if they have a legitimate academic need to do so.

Non-directory information may include:
1. Social security numbers;
2. Student identification number;
3. Race, ethnicity, and/or nationality;
4. Gender
5. Transcripts; grade reports

Transcripts are non-directory information and, therefore, are protected educational records under FERPA. Students have a right to privacy regarding transcripts held by the school where third parties seek transcript copies. Institutions should require that students first submit a written request to have transcripts sent to any third party as the privilege of privacy of this information is held by the student under FERPA. Schools should never fax transcripts because this process cannot guarantee a completely secure transmission of the student’s grades to third parties.

In general, a student’s prior written consent is always required before institutions can legitimately disclose non-directory information. Institutions may tailor a consent form to meet their unique academic needs. However, prior written consent must include the following elements:
1. Specify the records to be disclosed;
2. State the purpose of the disclosure;
3. Identify the party or class of parties to whom the disclosure is to be made;
4. The date;
5. The signature of the student whose record is to be disclosed;
6. The signature of the custodian of the educational record.

Prior written consent is not required when disclosure is made directly to the student or to other school officials within the same institution.

SAFEGUARDING CUSTOMER INFORMATION
Postsecondary educational institutions participating in the FSA programs are subject to the information security requirements established by the Federal Trade Commission for financial institutions.

All customer information is safeguarded. This requirement applies to all nonpublic personal information the school’s possession (from students, parents, or other individuals with whom the school has a customer relationship). It also pertains to the customers of other financial institutions that have provided such information to the school.
Homestead Schools establishes and maintains a comprehensive information security program. This program must include the administrative, technical, or physical safeguards the school uses to access, collect, distribute, process, protect, store, use, transmit, dispose of, or otherwise handle customer information. The school insures the security and confidentiality of customer information, protects against any anticipated threats or hazards to the security or integrity of such information and protects against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any customer.

The school includes all required elements of an information security program:

1. Designated Coordinators—student services coordinator. The school designates an employee or employees to coordinate its information security program. Homestead Schools believes that confidentiality of consumer and/or parent information is of utmost importance.
2. No financial information or social security numbers with birth dates will be sent by email. Every employee has his/her own user id and password.
3. Social security numbers will be kept in locked files, in locked offices, as with student records. Wherever possible, personnel will attempt to limit the number of times a student’s SSN is recorded.
4. When office personnel steps away from their desk, all paperwork with personal information will be stored away and the individual will log off the computer.
5. Information to be disposed are shredded in pieces to ensure the safety of the person’s important information.
6. In case of suspected attack, intrusion or other system failure of some kind. The school has personnel to address the problem immediately. The technology team regularly updates its firewalls and system checks.
7. Other than homework or tests and teacher’s gradebooks, student data is not to leave the building on a laptop. Teacher tests or gradebooks should not contain personal identifiable information like a social security number, phone number, address, etc.
8. The school evaluates these procedures at least once a year or as any breach of security incidents occur. No service providers are used by the school at this time.

MISREPRESENTATION

Nature of Education Program
Medical Assisting Transferrable Credit: Students should always check with the school regarding transferrable credits for Medical Assistant courses. Homestead Schools will consider transfer of credits from another school with the same Medical Assisting program. Courses taken in Medical Assisting will not be transferrable to Vocational Nursing.
Program Descriptions
Program descriptions are posted on the school’s website for VN and courses of study are available for review in the office.

Faculty
All instructors in Homestead Schools are approved by the BVNPT and ABHES.

Nature of Financial Charges
Please see Gainful Employment Disclosure for more information.

Employability of Graduates
Please see Gainful Employment Disclosure for more information.

Relationship with ED
The US Dept. of Education has approved our programs to be Title IV eligible. This is not an endorsement of the quality of our educational programs.

LOAN DISCLOSURES
Note that all Federal Direct loans borrowed through Homestead Schools will be submitted to NSLDS and accessible by authorized agencies, lenders and institutions (HEOA 489 amended HEA Sec. 485B).

STUDENT LOAN INFORMATION PUBLISHED BY THE U.S. DEPARTMENT OF EDUCATION
Eligible students will receive federal student aid loans under Direct Stafford Loan Program. For more information and for any questions regarding the FSA loan program please visit our Financial Aid Office between 8:00 am and 4:00 pm and speak to our Financial Aid Administrator or online by going to this webpage https://studentaid.ed.gov/sa/types/loans.

NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)
Loan information to students or parents who enter into an agreement regarding Title IV loan will be submitted to the National Student Loan Data System (NSLDS) and accessible to authorized agencies, lenders, and institutions.. NSLDS is the U.S. Department of Education's central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan, Pell Grant, and other Department of Education programs. At NSLDS Student Access, aid recipients can view information on their loans and grants. Please visit https://www.nslds.ed.gov/npas/index.htm

ENTRANCE COUNSELING
Entrance loan counseling sessions are required before the loan is disbursed. Students may come to the Financial Aid Office to get one on one counseling conducted by the Financial Aid Administrator and at the end, each student is required to complete a loan entrance counseling
EXIT COUNSELING
Exit loan counseling sessions are required before the borrower is granted clearance for graduation. Students may come to the Financial Aid Office to get one on one counseling and at the end each student is required to complete a loan exit counseling form. Students who withdraw from the school are required to complete loan exit counseling before their withdrawal forms are signed.

The school conducts Entrance Counseling for all student borrowers 30 days prior to the first disbursement of the loan and an Exit Counseling prior to withdrawal from the program or completion.

VERIFICATION POLICY
To ensure that limited financial aid funds are awarded to eligible students in an equitable and consistent manner, Homestead Schools has developed policies for verification of family reported information. Requirements for verification of family-reported information for purposes of qualifying for financial aid must be cost effective, flexible, and based upon acceptance of a reasonable tolerance range for error applied to award amounts. Verification procedures will be uniformly applied to all financial aid programs which require demonstrated financial need as eligibility criterion.

Who?
Homestead Schools will verify all students selected for verification by the Department of Education. In addition, we will resolve all comments on the ISIR, and conflicting documentation. The Homestead Schools Financial Aid Staff may also question any aspect of an application.

What?
For applicants undergoing verification, Homestead Schools will verify the items specified in the 34 CFR Part 668.56. Specifically, these items include for Title IV applicants:

1. U.S. income tax data
2. Number enrolled in college;
3. Household size;
4. Certain untaxed income and benefits:
   o Child support
   o Food stamps (SNAP)
   o IRA/Keogh deductions
   o Tax-exempt interest
   o Untaxed portions of pensions
   o Payments to tax-deferred pension/savings plans (found on W-2)
Additional items will also be verified when there is conflicting documentation on file or items selected by Homestead Schools Financial Aid Staff.

**Students’ Responsibilities**

It will be the student’s responsibility to ensure that all documents requested are submitted with proper signatures. If a student’s dependency status changes during the award year, updating will occur unless that change is as a result of a change in marital status. Household size and number in postsecondary education can only be updated during the verification process.

**Documentation**

Documentation will consist of signed copies of the completed and signed appropriate requested forms. Some exceptions to documentation may be made in conjunction with what is allowed by federal regulation.

The Federal Department of Education has instituted some changes to the verification process regarding income-tax return data as follows:

- Students and parents can no longer submit a signed paper copy of the IRS 1040 as a way to confirm the income reported on the FAFSA. When completing the income sections of the FAFSA, the applicant is given the option to have this data retrieved directly from the IRS.
- If the applicant decides not to use the IRS data retrieval process and the application is chosen for verification, the applicant and the parents will be required to submit an IRS tax transcript.
- If the IRS tax retrieved information is changed on the FAFSA, the applicant will be required to submit an IRS tax transcript.
- However, the IRS data can be retrieved by the applicant when a correction is made to the FAFSA. If the retrieved data is not changed, then an IRS tax transcript will not be required.
- The IRS Tax Retrieval process will begin after February 1, 2012. The applicant must have a 2011 IRS tax return on file with the IRS.

**Tax Filers with Special Circumstances** – The IRS Tax Retrieval may not be available for the applicant in the following circumstances:

- A joint tax return was filed for 2011 and the student or the student’s parents have filed the FAFSA with a marital status of separated, divorced or widowed.
- If the tax filer is married to someone other than the individual included on the 2011 joint tax return.
- If the parent or student was not married in 2011 but is married at the time the FAFSA is filed. The current spouse’s income must be reported on the FAFSA.
- If the parents or the student is married but filed tax returns separately.
- If an amended tax return was filed.
Requesting an IRS Tax Transcript— There are three ways tax filers can request a tax transcript.

Online  Go to www.irs.gov - A paper transcript will be mailed to the requestor within 5 to 10 days. Please sign the tax transcript and send it to the Office of Financial Aid at NMSU.

Telephone (800) 908-9946 - A paper transcript will be mailed to the requestor within 5 to 10 days. Please sign the tax transcript and send it to the Office of Financial Aid at NMSU.

IRS Form 4506T-EZ 4506TEZ forms can be downloaded from http://www.irs.gov/pub/irs-pdf/f4506tez.pdf. A paper transcript will be mailed to the requestor within 5 to 10 days. Please sign the tax transcript and send it to the Office of Financial Aid at HOMESTEAD SCHOOLS. **Transcripts ordered using this method can be mailed directly to HOMESTEAD SCHOOLS by the IRS only if the tax filer requests this on line #5, in which case the signature would be waived.

IRS Data Availability – In general, tax filers can anticipate that the IRS data will be available within:

- Two weeks if the tax return has been filed electronically
- Eight weeks if the tax returns have been mailed.

If the tax filer has changed or corrected the federal income tax return, the amended information may not be available through the IRS data retrieval process. You will be required to submit both the original IRS tax transcript as well as the amended IRS tax account transcript.

If An IRS 1040 Will not and is not required to be filed The filers must attest that an IRS 1040 has not and will not be filed and that the IRS 1040 is not required to be filed. Copies of all W-2 forms from all employers must be submitted to the Office of Financial Aid at HOMESTEAD SCHOOLS. Applicants filing a Puerto Rico tax return or a foreign tax return may not use the IRS Tax Retrieval and must send a copy of their 2011 tax documents.

Food Stamp Recipients
Recipients of Food Stamps, also known as Supplemental Nutrition Assistance Program (SNAP) may be asked to provide the Office of Financial Aid with documentation that Food Stamps were received (FAFSA Question #75. If documentation is not provided when requested, there may be additional income and asset information requested by the Office of Financial Aid.

Child Support Paid
Applicants, who have been chosen for verification and who have indicated that child support was paid by the filer during 2011, the filer must confirm the amounts of child support paid, to whom the payments were made, and the names and address of the children receiving the child support.
**Time Period**
All students are encouraged to submit the required forms and documentation as quickly as possible. For federal aid recipients, the deadline for submitting verification documents is 60 days from the start date of the program. This includes making any necessary corrections, submitting those corrections to the Central Processor, and submitting the new correct Student Aid Report (SAR) to the institution.

**Interim Disbursements**
No Title IV aid will be released until the student has completed any required verification process.

**Consequences**
If a student fails to provide documentation or information within the required time frame, no Title IV aid will be released.

**Tolerances**
For the Federal Pell Grant Program, the tolerance values will be used in order to pay a student. If the student does not qualify for payment options based on tolerance, then a correction must be filed with the Central Processor.

**Notification**
All students to be verified are contacted by phone to meet one on one with the financial aid counselor. Students will be given the appropriate form and instructions during the meeting. Homestead Schools will verify all students selected for verification by the Department of Education. If the financial aid award has changed as result of the verification, students will meet with the financial aid director for explanation and final award letter.

**Referral Procedures**
If it is determined that a student has received funds that they were not entitled to receive, the student must repay the amount. If a repayment is not made, the overpayment will be referred to the US Department of Education.

**DISBURSEMENT AND CREDIT BALANCE INFORMATION**
On the date of the disbursement, Homestead Schools’ Business Office will request funds through the G5 system. Once the funds are transferred to the School’s account, funds will then be applied to each individual’s student account. After each disbursement, students are sent a written notice that funds were received and applied to their account. This notice is sent within 30 days after funds were applied to student’s account.
CREDIT BALANCE
A credit balance is the amount of money, usually from financial aid, that remains after a student’s charges are paid in full. Students with credit balance will receive a check of that amount within 14 days after all school related charges had been satisfied.

PROFESSIONAL JUDGMENT POLICY
Professional Judgment refers to the authority of a school's financial aid administrator to make adjustments to the data elements on the FAFSA and to override a student’s dependency status. The school does not have the authority to change the need analysis formula itself or to make direct adjustments to the Expected Family Contribution (EFC). Instead, the school may make adjustments to the inputs to the formula. The changes to the inputs are dictated by the impact of the special circumstances on the family's income and assets. The standard formula is then applied to the new data elements, yielding a new EFC figure. Professional Judgment is on a case by case basis only. Students requesting Professional Judgment will need to supply written official documents to support the request.

DEPENDENCY OVERRIDES
Financial aid administrators have the authority, through Section 480(d)(7) of the Higher Education Act, to change a student's status from dependent to independent in cases involving unusual circumstances.

Collecting and Maintaining Acceptable Documentation
Third party written documentation supporting a student's unusual circumstances is generally required. However, we understand that there may be some instances where the only documentation available to the financial aid administrator is a statement by the student. In these limited cases, the student's statement must include the facts related to the student's unusual circumstances, and the institution must include any other pertinent facts in writing.

Financial Aid Administrator's Written Determination
After reviewing all relevant documentation related to a student's assertion that there are unusual circumstances that support why he or she should be considered to be independent rather than dependent, the financial aid administrator must make a specific determination for the student. Upon making such a determination that a dependency override is warranted, the financial aid administrator must prepare a written statement of that determination, including the identification of the specific unusual circumstance upon which the financial aid administrator based his or her determination. The institution must maintain this documentation and the supporting documentation used to make each determination.

In particular, the following circumstances do not merit a dependency override, either alone or in combination:
• Parents refuse to contribute to the student's education;
• Parents are unwilling to provide information on the application or for verification;
• Parents do not claim the student as a dependent for income tax purposes;
• Student demonstrates total self-sufficiency.

Note that all of these circumstances are largely discretionary in nature. A student cannot become independent just because the parents are unwilling to help pay for the student's college education.

Although these circumstances are not sufficient for a dependency override, they do not preclude it. Sometimes there are additional circumstances that occur in conjunction with these circumstances that do merit a dependency override. These can include the following:

• an abusive family environment (e.g., sexual, physical, or mental abuse or other forms of domestic violence)
• abandonment by parents
• incarceration or institutionalization of both parents
• parents lacking the physical or mental capacity to raise the child
• parents whereabouts unknown or parents cannot be located
• parents hospitalized for an extended period
• an unsuitable household (e.g., child removed from the household and placed in foster care)
• married student's spouse dies or student gets divorced

**TITLE IV REFUND**

Homestead Schools Refund Policy complies with the amended version of 34 CFR Section 668.22 of the Higher Education Amendment of 1998.

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If a recipient of Title IV grant or loan funds withdraws from a school after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he/she is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.
The school's Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations.

Students who withdraw from all classes prior to completing more than 60% of an enrollment term will have their eligibility for aid recalculated based on the percent of the term completed. For example, a student who withdraws completing only 30% of the term will have "earned" only 30% of any Title IV aid received. The school and/or the student must return the remaining 70%.

Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

Percentage of payment period or term completed = The number of clock hours the student was scheduled to complete in the period divided by the total number of clock hours in the period.

Up through the 60% point in each payment period a prorate schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. If a student withdraws after 60% (or more) of the term, he/she is considered to have "earned" all of the federal aid for the term. No repayment is necessary.

If a student after enrollment never attended any classes, he/she did not establish eligibility for any funds. All Title IV disbursed must be returned.

Refunds are allocated in the following order:
1. Pell Grant
2. FSEOG
3. Unsubsidized Direct Stafford Loans (other than PLUS loans)
4. Subsidized Direct Stafford Loans
5. Direct PLUS Loans

When a student withdraws from Homestead Schools, the withdrawal date used to determine the refund is the date the student began the school’s withdrawal process, although the school reserves the right to use the last date of attendance at an academically related activity as the withdrawal date.

The withdrawal date is:
1. First, the date the student began the institution’s withdrawal process or officially notifies the school of their intent to withdraw: or
2. Second, the last known attendance at a documented academically-related activity (i.e., exam, a tutorial, computer-assisted instruction, academic counseling, academic
advisement, turning in a class assignment, or attending a study group that is assigned by the institution); or
3. Third, the midpoint of the period for a student who leaves without notifying the institution.

If a student earned less aid than was disbursed, the school would be required to return a portion of the funds and the student would be required to return a portion of the funds.

If a student earned more aid than was disbursed to him/her, the school would owe the student a post-withdrawal disbursement. A post-withdrawal disbursement must be made within 180 days of the date the school determines that the student withdrew.

The following rules apply when completing a return calculation for a student:
1. The school will return any unearned Title IV funds within 45 days of the date the school determined the student withdrew, and offer any post-withdrawal disbursement of loan funds within 30 days of that date.
2. The school will disburse any Title IV funds a student is due as part of post-withdrawal disbursement within 45 days of the date the school determined the student withdrew, and disburse any loan funds a student accepts within 180 days of that date.

The student is obligated to return any Title IV overpayment in the same order mentioned above. Students who owe overpayments as a result of withdrawals initially will retain their eligibility for Title IV funds for a maximum of 45 days from the earlier of the date the school sends the student notice of the overpayment or the date the school was required to notify the student of the overpayment. Failure to return Title IV funds will result in the loss of eligibility for financial aid.

If the student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur:
1. The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
2. The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

This agreement is not operative until the student makes an initial visit to the institution and receives a thorough tour, or attends the first class or session of institution. This requirement is not applicable to correspondence or other distance learning programs.

**TUITION REFUND POLICY**

The student shall have the right to a full refund of all charges less the amount of $150.00 for the non-refundable registration charges if he/she cancels the agreement prior to or on the first day of instruction.
Further, the student may withdraw from a course after instruction has started and receive a pro rata refund for the unused portion of the tuition and other refundable charges if the student has completed 60% or less of the scheduled period/semester. Students who completed 60.01% or more of the scheduled period/semester will be charged the whole period/semester.

The following examples describe how a refund calculation is made.

Example #1: The vocational nursing program at Homestead Schools, Inc. has 1549 hours of instructional time and costs $28,500.00 in tuition, equipment, books, and uniforms, and includes $150.00 nonrefundable registration fee. The student withdraws from the program after attending 300 hours of 450 hours of the scheduled period of instruction at which point he has made a total payment of $7,000.00.

What would be his refund, if any?

First, the cost per hour of instruction is established by dividing the total hours of the program (1549) into the total cost of the program ($28,500.00): $28,500.00 / 1549 = $18.40/hour. In the example above the student attended 300 of 450 hours scheduled, 66.6%. Based on the policy above student is charged the full 450 scheduled hours. The student is charged $8,280 (450 x 18.40 = $8280) the student does not have a refund.

Example #2: The student withdraws from the program after attending 270 hours of 450 hours of the scheduled period of instruction at which point he has made a total payment of $7,000.00.

What would be his refund, if any?

In example #2 above the student attended 270 of 450 hours scheduled, 60%. Since student only completed 60% of the scheduled hours, based on the policy above student is charged only the 270 hours attempted. The student is charged $4968 (270 x 18.40 = $4968) the student’s refund is calculated below.

<table>
<thead>
<tr>
<th>Amount paid</th>
<th>$7,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less: Nonrefundable registration fee</td>
<td>150.00</td>
</tr>
<tr>
<td>Less: Tuition cost incurred</td>
<td>4,968.00</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Refund due the student</td>
<td>$1,882.00</td>
</tr>
</tbody>
</table>

The student is required to return the equipment, books, and uniforms. If the student fails to return these items, a charge will be made against the student in the amounts enumerated in the
Enrollment Agreement. The school will refund the amount owed to the student within 45 days of the date of withdrawal.

**COST OF ATTENDANCE**

<table>
<thead>
<tr>
<th></th>
<th>1st Yr 900 Hrs</th>
<th>2nd Yr 650 Hrs</th>
<th>1549 Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees (T&amp;F)</td>
<td>$17,402.00</td>
<td>$12,548.00</td>
<td>$29,950.00</td>
</tr>
<tr>
<td>Room and Board (R&amp;B)</td>
<td>$6,581.25</td>
<td>$5,568.75</td>
<td>$12,150.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,172.17</td>
<td>$991.83</td>
<td>$2164.00</td>
</tr>
<tr>
<td>Student Loan Fee (SLF)</td>
<td>$100.00</td>
<td>$80.00</td>
<td>$180.00</td>
</tr>
<tr>
<td><strong>Total COA</strong></td>
<td><strong>$25,255.42</strong></td>
<td><strong>$19,188.58</strong></td>
<td></td>
</tr>
</tbody>
</table>

**LEAVE OF ABSENCE POLICY**

Leave of absence may be granted to a student if acceptable reasons are presented. It should be understood that leave of absence is granted only in extreme cases and must be approved by the Program Director, who will prescribe the duration of the leave of absence and specific conditions for resumption of study.

The period of leave for which the student has been approved may be excluded from the maximum time frame in which an individual student will be expected to complete the program. The Leave of Absence together with any additional leaves of absence must not exceed a total of 180 days in any 12-month period. If the student does not resume attendance at the school on or before the end of a leave of absence, the school treats the student as a withdrawal.

**WITHDRAWAL POLICY**

Students planning withdrawal from a course should contact the Program Director and submit a completed withdrawal form. Students who do not officially withdraw from a course will automatically receive a grade of “F”.

The withdrawal date used to determine the refund is the date the student began the school’s withdrawal process, although the school reserves the right to use the last date of attendance at an academically related activity.

The withdrawal date is:
• First, the date the student began the institution’s withdrawal process or officially notifies the school of their intent to withdraw; or
• Second, the last known attendance at a documented academically-related activity (i.e. exam, a tutorial, computer-assisted instruction, academic counseling, academic advisement, turning in a class assignment, or attending a study group that is assigned by the institution); or
• Third, the midpoint of the period for a student who leaves without notifying the institution.

The student may withdraw from a course after instruction has started and receive a pro rata refund for the unused portion of the tuition and other refundable charges if the student has completed 60% or less of the instruction. If the non-recipient of Title IV funds has completed more than 60% of the program, he’ll not receive any refund. If a Title-IV fund recipient withdraws after 60% (or more) of the program, he/she is considered to have earned all of the federal aid and no repayment is necessary.

CREDIT GRANTING POLICY
The institution will consider credit from other institutions accredited by an agency recognized by the U.S. Department of Education or the Council of Higher Education Accreditation (CHEA). Credit granting for those students who wish to receive credit for previous education is based on the Vocational Nursing Practice Act Rules and Regulations Section 2535 and the Board of Vocational Nursing and Psychiatric Technician guidelines for developing a credit granting policy.

Transfer credit will be given for related previous education completed within the last five years. This includes the following courses:
1. Approved vocational or practical nursing courses.
2. Approved registered nursing courses.
3. Approved psychiatric technician courses
4. Armed services nursing courses.
5. Certified nurse assistant course.
6. Other courses the school determines are equivalent to courses in the program.

Competency-based credit shall be granted for knowledge and/or skills acquired through experience. Credit shall be determined by written and/or practical examinations.

RN-BSN Transfer of Credit:
The RN-to-BSN curriculum consists of a total of 120 credit hours.
Students with an ADN automatically receive: 60 Credit Hours
Students with ADN may transfer up to 12 credit hours of upper level general education. Additionally, students may transfer upper level core courses taken from other accredited schools’ RN-BSN completion program.
Students possessing only diploma automatically receive: 30 Credit Hours
Students with only the diploma must transfer an additional 24 units of lower level general education and may also transfer in 12 credit hours of upper level general education. Homestead Schools’ RN-BSN completion program is designed to fulfill the 60 credit hours upper level core courses required in the 120 credit hours requirement in order to earn the baccalaureate degree in nursing.

Homestead Schools, Inc. has not entered into an articulation or transfer agreement with any other college or university.

STANDARDS OF SATISFACTORY ACADEMIC PROGRESS (SAP)

Vocational Nursing Program
Federal guidelines require that financial aid recipients maintain Satisfactory Academic Progress (SAP) in order to remain eligible for Title IV federal student aid. This SAP policy is applied consistently to all Vocational Nursing (VN) students at Homestead Schools, regardless of whether or not federal student aid is received by the student. The VN program requires 1632 hours for completion. Satisfactory academic progress for full time students will be measured every term. This SAP is based on the Evaluation Methodology for Student Progress (EMSP) in the VN program. Student meeting the EMSP will meet the SAP policy and thus will remain eligible for federal student aid.

Homestead Schools has an SAP policy that monitors:

1.) Quality – Required Grade Averages

At the end of each term, the cumulative grade average will be determined and documented in the student’s official record. Student with a 76 or above grade point average (GPA) will be considered to be making satisfactory academic progress. Earning a grade of 75.9 or below in any theoretical subject within a period will have earned a “Failed” grade in that subject. Students who failed a theoretical subject are allowed one failed course to be remediated for each term. If a student fails a second course during a term, the student will not be allowed to proceed to the next term; the student will have to repeat the term. Upon successful completion of the repeated term, the student will have earned a satisfactory academic progress and will be allowed to progress to the next term.

In the event student fails to meet the cumulative 76% GPA due to one failed course in a term, the student will be on financial aid “Warning” status. Student is allowed to continue and receive federal student aid for the next term. Student must have 76% GPA cumulatively in both terms in order to remain eligible for federal student aid. Student falling below 76% GPA in both terms consecutively will not be eligible for federal student aid moving forward. Student may appeal the ineligibility through the appeal process. Please see next page regarding Financial Aid Probation Policy.

Student who is ineligible for financial aid can re-establish eligibility by successfully
completing the required number of hours and by attaining the overall required cumulative grade average before the next period at his/her own expense. Withdrawal from school has no effect on the student’s satisfactory academic progress upon re-entering. Please see the financial aid department for more information regarding ineligibility due to unsatisfactory SAP, re-entry, and withdrawal from the program.

<table>
<thead>
<tr>
<th>FULL TIME SCHEDULE</th>
<th>1st AY 1st Period</th>
<th>2nd AY 1st Period</th>
<th>1st AY 2nd Period</th>
<th>2nd AY 2nd Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>After each increment in weeks</td>
<td>13 wks</td>
<td>26 wks</td>
<td>38 wks</td>
<td>50 wks</td>
</tr>
<tr>
<td>Students in the 1st Period must have a cumulative grade of at least 76% to meet the SAP requirements for 1st Period.</td>
<td>76%</td>
<td>76%</td>
<td>76%</td>
<td>76%</td>
</tr>
<tr>
<td>Students in the 2nd Period of 1st Academic Year must have a cumulative grade of at least 76% to meet the SAP requirements.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students in the 1st Period of 2nd Academic Year must have a cumulative grade of at least 76% to meet the SAP requirements.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students in the 2nd Period of 2nd Academic Year must have a cumulative grade of at least 76% to meet the SAP requirements.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PART TIME SCHEDULE</th>
<th>1st AY 1st Period</th>
<th>2nd AY 1st Period</th>
<th>1st AY 2nd Period</th>
<th>2nd AY 2nd Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>After each increment in weeks</td>
<td>26 wks</td>
<td>52 wks</td>
<td>72.5 wks</td>
<td>93 wks</td>
</tr>
<tr>
<td>Students in the 1st Period must have a cumulative grade of at least 76% to meet the SAP requirements for 1st Period.</td>
<td>76%</td>
<td>76%</td>
<td>76%</td>
<td>76%</td>
</tr>
<tr>
<td>Students in the 2nd Period of 1st Academic Year must have a cumulative grade of at least 76% to meet the SAP requirements.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students in the 1st Period of 2nd Academic Year must have a cumulative grade of at least 76% to meet the SAP requirements.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students in the 2nd Period of 2nd Academic Year must have a cumulative grade of at least 76% to meet the SAP requirements.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2.) Quantity – A Student is expected to complete his or her educational objectives within a specified time frame. Student must complete their program of study at HSI within 150% of the normal program length. The school will recalculate all attempted hours for student required to repeat a term to make sure student do not exceed the 150% maximum timeframe. Student must be progressing toward successful completion of the program within a maximum time frame. The maximum time frame of the VN program is \((1632 \times 1.5 = 2448)\) 2448 hours. Scheduled hours are any hours that HSI schedules for instructional time, either in the classroom, or at a clinical site. Students who miss scheduled hours need to take care that they do not miss so many hours that they are unable to complete the program within the maximum time frame. Students in the FULL TIME VN program must attend up to 33 hours per week and must successfully complete the program within 50 weeks up to 75 weeks and students in a PART TIME program must attend up to 17.5 hours per week and must successfully complete the program within 93 weeks up to 139.5 weeks.
(Students meeting the minimum hours within the period will be on pace to complete the program within the 150% maximum time frame of the program length)

<table>
<thead>
<tr>
<th>Period</th>
<th>1st AY 1st Period</th>
<th>1st AY 2nd Period</th>
<th>2nd AY 1st Period</th>
<th>2nd AY 2nd Period</th>
<th>100 to 150% Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>After each increment in weeks</td>
<td>13 wks</td>
<td>26 wks</td>
<td>37 wks</td>
<td>48 wks</td>
<td>72 wks</td>
</tr>
<tr>
<td>Minimum clock hours required to complete to move forward</td>
<td>302 of 450</td>
<td>603 of 900</td>
<td>848 of 1266</td>
<td>1093 of 1632</td>
<td>1632 of 2448</td>
</tr>
</tbody>
</table>

**PART TIME SCHEDULE**

<table>
<thead>
<tr>
<th>Period</th>
<th>26 wks</th>
<th>52 wks</th>
<th>72.5 wks</th>
<th>93 wks</th>
<th>139.5 wks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum clock hours required to complete to move forward</td>
<td>302 of 450</td>
<td>603 of 900</td>
<td>848 of 1266</td>
<td>1093 of 1632</td>
<td>1632 of 2448</td>
</tr>
</tbody>
</table>

All grades are given in numeric averages. The lowest grade average to pass a course is 76%. There are no excused absences all hours must be completed/made-up to be considered successfully completed. Student must achieve a cumulative grade average of 76% or better in order to graduate.

**Medical Assisting**

Federal guidelines require that financial aid recipients maintain Satisfactory Academic Progress (SAP) in order to remain eligible for Title IV federal financial aid. This SAP policy is applied consistently to all students at Homestead Schools regardless of whether or not federal aid is received by the student. The medical assisting (MA) program requires 720 hours for completion. Satisfactory academic progress for full time students will be measured every 12 weeks or in two equal periods (Part-Time Students).

Homestead Schools has an SAP policy that monitors:

1.) Quality – Required Grade Averages

At the end of each increment, the cumulative grade average will be determined and documented in each student’s official record. Students with a 76 or above grade point average (GPA) as specified in the chart below will be considered to be making satisfactory academic progress. Earning a grade of 75 or below in any theoretical subject within a period will have earned a “Failed” grade in that subject.

In the event student fails to meet the cumulative 76% GPA in the 1st period of a program that is less than an academic year the student will be terminated from the program. Student terminated may appeal the decision. Please see Appeal’s Policy and Procedures. Student who successfully appealed the decision, will need to follow the academic plan provided in order for the student to successfully complete the program. If the student must repeat a subject and is eligible for Federal Student Aid, the aid will be utilized to cover the repeated coursework charges but only within the maximum award limit for the academic year. Student is subject to 150% timeframe allowed when repeating failed subjects.
1.) Quantity – A Student is expected to complete his or her educational objectives within a specified time frame. Students must complete their program of study at HSI within 150% of the normal program length.

2.) Required Completion Rate
In addition to the cumulative grade average listed above, students must also be progressing toward successful completion of the program within a maximum time frame. The maximum time frame of the MA program is \((720 \times 1.5 = 1080\) Hours) within 36 weeks. Scheduled hours are any hours that HSI schedules for instructional time, either in the classroom, or at an externship site. Students who miss scheduled hours need to take care that they do not miss so many hours that they are unable to complete the program within the maximum time frame.

### FULL TIME SCHEDULE
(Students meeting the minimum hours within the period will be on pace to complete the program within the 150% maximum time frame of the program length)

<table>
<thead>
<tr>
<th>After each increment in weeks</th>
<th>12 wks</th>
<th>24 wks</th>
<th>36 wks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students in the 1st Period must have a cumulative grade of at least 76% to meet the SAP requirements for 1st Period.</td>
<td>76%</td>
<td>76%</td>
<td></td>
</tr>
<tr>
<td>Students in the 2nd Period of 1st Academic Year must have a cumulative grade of at least 76% to meet the SAP requirements.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**RN-BSN Program**

Federal guidelines require that financial aid recipients maintain Satisfactory Academic Progress (SAP) in order to remain eligible for Title IV federal student aid. This SAP policy is applied consistently to all RN to BSN students at Homestead Schools regardless of whether or not federal student aid is received by the student. The RN to BSN program requires 60 credit hours to complete within 80 weeks. Student progress will be measured in a 4-point scale grading system. Student in a full time, ¾ time, and half time must have a 2.0 GPA in a semester in order to meet the SAP requirement. Student with less than 2.0 GPA will be on “Warning” status. Student with 2 consecutive semesters below 2.0 GPA will be terminated from the program.

Homestead Schools has an SAP policy that monitors:

1.) Quality – Required Grade Averages
At the end of each semester, the cumulative grade average will be determined and documented in the student’s official record. Student with 2.0 GPA or above will be considered to be making satisfactory academic progress.
In the event student fails to meet the 2.0 GPA in a 1st semester, the student will be on financial aid “Warning” status. Student is allowed to continue and receive federal student aid for the 2nd semester. In order to avoid termination from the program, student must have 2.0 GPA or above in the 2nd semester. Student terminated may appeal the ineligibility through the appeal process. Please see next page regarding Financial Aid Probation Policy.

Student who is ineligible for financial aid can re-establish eligibility by successfully completing the required number of credit hours and by attaining the overall required cumulative grade average before moving forward to the next semester at his/her own expense. Withdrawal from school has no effect on the student’s satisfactory academic progress upon re-entering. Please see the financial aid department for more information regarding ineligibility due to unsatisfactory SAP, re-entry, and withdrawal from the program.

2.) Quantity – A Student is expected to complete his or her educational objectives within a specified time frame. Student must complete their program of study at HSI within 150% of the normal program length. The school will recalculate all attempted credit hours for student required to repeat a course to make sure student do not exceed the 150% maximum timeframe. Student must be progressing toward successful completion of the program within a maximum time frame.

**Maximum Time Frame:**
The maximum time frame of the RN to BSN program is 120 weeks. Scheduled hours are any hours that HSI schedules for instructional time, either in the classroom, online, or at a clinical site.

The maximum time frame is to be divided in to the following increments:

<table>
<thead>
<tr>
<th>FULL TIME SCHEDULE</th>
<th>1st AY 1st Semester</th>
<th>1st AY 2nd Semester</th>
<th>2nd AY 1st Semester</th>
<th>2nd AY 2nd Semester</th>
<th>3rd AY 1st Semester</th>
<th>100 to 150% Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students taking less than 12 units per semester will need more than 80 weeks to complete the program.</td>
<td>16 wks</td>
<td>32 wks</td>
<td>48 wks</td>
<td>64 wks</td>
<td>80 wks</td>
<td>120 wks</td>
</tr>
<tr>
<td>Minimum credit hours required to complete to move forward</td>
<td>8 units of 12 units</td>
<td>16 units of 24 units</td>
<td>24 units of 36 units</td>
<td>32 units of 48 units</td>
<td>40 units of 60 units</td>
<td>60 units of 90 units</td>
</tr>
</tbody>
</table>

Student in the FULL TIME RN to BSN program must take a minimum of 12 credit hours per semester to complete the program within 80 weeks. Student taking less than 12 credit hours must complete the program within 120 weeks and student repeating a failed subject must complete the program within 120 weeks at the following rate:
**Financial Aid Probation Policy:**
A Financial Aid Probation is a status assigned by an institution to a student who has failed to meet SAP and who has appealed a determination of ineligibility.

If the student’s appeal is granted the School may disburse Title IV funds for one payment period and by next payment period, student is expected to:
- Be making SAP; or
- Be successfully following an academic plan designed to ensure student will be able to meet SAP by a specific point in time

**Appeal Procedures:**
In the event a student fails to meet the above criteria for two consecutive periods, the student will be deemed ineligible and terminated. However, a student may appeal the decision to the school’s program director by stating in writing, the reasons why the minimum requirements were not met.

The Financial Aid Administrator and the Program Director will review the appeal and determine whether suspending financial aid is justified. The student will be advised, in writing, of the decision.

**Appeal Policy:**
On a written appeal by a student, failure to meet one or more satisfactory academic progress requirements will be evaluated by the financial aid administrator and program director. The student will be notified of the decision within 14 days of the financial aid office receiving the written appeal request. The following types of information may be considered in determining if a student is still maintaining satisfactory academic progress:
- Unusual circumstances, such as extended illness
- Death or serious illness in the family
- Disruptive internal family problems
- Other unforeseeable circumstances beyond the control of the student that caused the student to fall below the satisfactory progress standards

**Non-Title IV Programs:**
1. NURSE ASSISTANT TRAINING
2. HOME HEALTH AIDE PROGRAMS

All students must satisfactorily complete their program within 150% of the normal timeframe.

<table>
<thead>
<tr>
<th>Course Name</th>
<th>Clock Hours</th>
<th>Maximum Clock Hours (150%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nurse Assistant Training</td>
<td>150</td>
<td>225</td>
</tr>
</tbody>
</table>
Home Health Aide | 40 | 60

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress.

**The Effect of Course Withdrawals, Incomplete Grades, Repeated Courses, Non-credit Courses, Transfer Credits and Remedial Courses on Satisfactory Academic Progress**

If a student withdraws from a course officially or unofficially, the credit hours for which he/she registered will still be calculated as hours attempted for that term; and therefore, the withdrawal would have effect on the student’s academic status in terms of the Policy on Satisfactory Academic Progress.

If a student enrolls for a course and does not withdraw officially, incomplete grade will be assigned. A student who receives an incomplete grade is expected to complete whatever remains to be completed and to remove the incomplete grade by the end of the Term. For each grade of Incomplete that is not removed within the established time limit, a grade F will be recorded on the student’s permanent record.

However, incomplete grade counts as credits attempted for the purpose of calculating the successful course completion percentage, but is not included in the GPA and credits completed until the incomplete grade changes to a passing or failing grade.

A student who repeats a course for any reason will affect the quantitative measure since they count toward courses attempted.

The course which a student remediates as well as earned noncredit courses will be counted in the quantitative measure of the student’s progress.

Credits from other institutions will be added to resident enrolled credits to determine the total number of enrolled credits when calculating the Maximum Time Frame. All transfer credits are not included as attempt but treated as completion of program’s total hours. Transfer credits do not affect the GPA for Satisfactory Academic Progress.

**Reinstatement**

The Program Director may waive the Standards of Satisfactory Academic Progress for circumstances of poor health, family crisis, or other significant occurrence outside the control of the student. These circumstances must be documented by the student to demonstrate that they had an adverse impact on the student’s performance.

Students who do not meet the requirements of Satisfactory Academic Progress will be placed on probation. Required academic progress for students placed on academic probation includes the
achievement of 76% or better as well as satisfactory class attendance and completion of hours attempted. If the student meets requirements, he/she will be removed from probation and may be reinstated.

Student on academic probation who fails to meet either the quantitative or qualitative requirement by the end of probationary status is subject to termination from the program.

If a student desires to continue the program, academic evaluation will be conducted by the Student Performance Evaluation Committee to determine the ability of the student to satisfactorily complete the program.

**Academic Probation**
A student’s unsatisfactory progress due to test failure will result in academic probation and will require mandatory remediation of the test failed.

The student must successfully complete and pass remediation for the failed test. The passing score for the remediation exam will replace the previously failed grade.

Remediation will remain on the student’s probationary record until student successfully demonstrates meeting of objectives in the remediated subject.

Probationary status may also be initiated if a student’s performance jeopardizes minimum patient care standards, or when patterns of behavior of performance interfere with a student’s progress. The administration may initiate probation when the student is not meeting the theory and/or clinical objectives.

When this happens, student shall be promptly informed in writing of probationary status. Student placed on probation shall be counseled, according to established probationary status. The terms of the probation will be stated in writing, to include criteria for removal of probationary status.

Required academic progress for students placed on academic probation includes the achievement of 76% or better as well as satisfactory class attendance and completion of hours attempted. If the student meets requirements, he/she will be removed from probation and may be reinstated.

If it has been concluded that all efforts of remediation have been exhausted, and a student still continues to be deficient in theory and/or clinical practice despite several remediation sessions, he/she may be terminated from the program.

**Appeal Process**
An appeal process is available to students who are placed on suspension or termination for lack of Satisfactory Academic Progress. If unusual circumstances have affected a student’s progress, the decision to suspend or terminate may be appealed. Requests for appeals must be made in writing to the Student Performance Evaluation Committee through the Program Director. Appeals must be submitted no later than the end of the first week of classes following the suspended term or within 10 calendar days of the date on the academic progress letter, whichever is later.

ADMISSIONS REQUIREMENTS
Homestead Schools, Inc. requires applicants to meet certain qualifications before admission into its programs. Its purpose is to maintain a high standard with entry-level students and maintain a lower attrition and failure rate.

To qualify for the educational programs at Homestead Schools, an applicant must meet the following:

**Vocational Nursing Program:**

Pre-admission Requirements:

1. Submit completed admission application packet with School Performance Fact Sheet
2. Copy of high school diploma or GED from an accredited school. If foreign graduate, credentials must be evaluated to prove US Education equivalency
3. Speak, read, and comprehend the English language. Communicate effectively during the interview process
4. Pass the School-made Entrance Test with a score of 76% or higher. If the applicant did not pass on the first attempt, the applicant is given two weeks to review and prepare for the second and final attempt.
5. Interview
6. Obtain background check clearance
7. Picture for student ID badge
8. Proof of legal residence
9. Social Security Number
10. Complete Credit Granting Form if applying for transfer of credits from other institutions. Submit official transcript of records from schools attended. Provide a copy of US education equivalency if applicable.
11. Complete financial application
12. Complete Enrollment Agreement

Pre-clinical Requirements

1. Physical Exam
2. Annual PPD
3. Hepatitis B Series
4. MMR/Rubeola AB, Rubella AB, Varicella /Varicella AB, DPT
5. American Heart Association Healthcare Provider Card (BLS/CPR)
6. Fire Safety Card
7. Student Nursing Malpractice/NSO Insurance

**Medical Assisting Program:**

Pre-admission Requirements:

1. Submit completed admission application packet with School Performance Fact Sheet
2. Copy of high school diploma or GED from an accredited school. If foreign graduate, credentials must be evaluated to prove US Education equivalency.
3. Speak, read, and comprehend the English language. Communicate effectively during the interview process
4. Pass the Preadmission Test with a score of 76% or higher
5. Interview
6. Obtain background check clearance
7. Picture for student ID badge
8. Proof of legal residence
9. Social Security Number
10. Complete Credit Granting Form if applying for transfer of credits from other institutions. Submit official transcript of records from schools attended. Provide a copy of US education equivalency if applicable
11. Complete financial application
12. Complete Enrollment Agreement

Pre-clinical Requirements

1. Physical Exam
2. Annual PPD
3. MMR/Rubeola AB, Rubella AB, Varicella /Varicella AB, DPT
4. American Heart Association Healthcare Provider Card (BLS/CPR)
5. Fire Safety Card
6. NSO Insurance

**Nurse Assistant/HHA Training Program:**

1. Submit completed admission application packet with School Performance Fact Sheet
2. Copy of high school diploma or GED from an accredited school. If foreign graduate, credentials must be evaluated to prove US Education equivalency.
3. Social Security or Tax I.D. number
4. Can speak, read, and understand the English language
5. Must arrange an appointment with the Admission Coordinator who will confirm that eligibility requirements have been met and will issue a permit to take the entrance test.
6. Obtain background check clearance
7. Picture for student ID badge
8. Proof of legal residence

Pre-clinical Requirements
1. Physical Exam
2. Annual PPD
3. American Heart Association Healthcare Provider Card (BLS/CPR)
4. NSO Insurance

*HHA Applicants must submit a copy of CNA Certification.

For applicants with special needs, make an arrangement with the Admission office for special accommodation. All students who present previous education related to the program must complete the Credit Granting Request form.

Coursework from all other institutions, including foreign institutions, require an institution equivalency report. Previous education relating to the course program taken may be given credits upon presenting an official transcript of record. Hours of credit will be calculated based on hours of equivalency. Request for credit granting and approval must be done and completed before commencing the program.

**RN-BSN Program:**
To qualify for admission to the RN-BSN program, an applicant must possess an Associate Degree in Nursing (ADN) or a diploma in Registered Nursing (RN) from a nationally or regionally accredited college or university. Prospective students interested in enrolling in the RN-BSN program must possess the following:

- Current and active RN license to practice nursing.
- Possess an Associate Degree in Nursing or a Diploma in Registered Nursing.
- Minimum of 2.5 GPA on a 4.0 scale in their Associate Degree in nursing or their Diploma. International students' transcripts must be evaluated with United States equivalent and may be required to take an additional English writing course.
- Complete the required online orientation before enrolling in the first nursing course if enrolled as an online student.
- All students must complete the program orientation module prior to beginning the program.
- Show proof of legal residence in the United States.
- Only California residents are admitted to the nursing program.
- Possess a valid Social Security card.

** International Students Transcripts: International student with CA RN license who needs to order the transcripts from his/her native country can be admitted as "Conditional Admission: student.**
Student will need to provide his/her transcripts within 30 days from the start of the program. Failure to provide transcripts will result termination from the program.

Only California residents are admitted to the online nursing program.

Clinical Requirements
1. Physical Exam
2. Annual PPD
3. Hepatitis B Series / Titer
4. MMR/Rubeola AB, Rubella AB, Varicella /Varicella AB
5. DPT
6. American Heart Association Healthcare Provider Card (BLS/CPR)
7. Fire Safety Card
8. Student Nursing Malpractice/NSO Insurance

READMISSION POLICY & PROCEDURE
A student may re-enroll and repeat a Term in which the student has failed or did not complete depending upon space availability in the program. Homestead Schools will make every possible attempt to allow the applicant to repeat the Term. However, the student must first submit a signed and dated letter to the Program Director detailing why he/she should be considered a viable candidate for readmission, including specific reference to resolution of the issue(s) that led to the termination. In cases where a student was terminated due to his or her lack of attendance or progress, the student must show positive proof that the problem causing the termination has been corrected, thereby ensuring proper attendance and/or progress. The Program Director will make final approval of readmission, as well as the right to test any student for knowledge/skills assessment prior to consideration for readmission. Readmission to the program depends on space availability.

When a term is repeated, the student must take both the theory and clinical segments of the program concurrently. The student must repeat the entire term. The student’s grade received when repeating the term will supersede any previous grade for that term. All satisfactory academic progress standards must be maintained to ensure completion of the program within the maximum time-frame allowed (one and half times the program scheduled hours).

ATTENDANCE POLICY
The school emphasizes the need for all students to attend classes on a regular and consistent basis in order to develop the knowledge, skills and attitudes necessary to complete the program. Consistent attendance is a requirement for graduation.

The following rules govern the theory and clinical absences that a Vocational Nurse student may acquire during his/her program:
1. Students are tardy when they arrive five (5) minutes late at the start of class or are five (5) minutes later returning from any break. Thirty (30) minutes late is considered as absent for the day. Students are tardy if they leave any class period five (5) minutes prior to dismissal time and considered as absent if they leave thirty (30) minutes before the dismissal time. Tardy students may remain in class for the lecture, but will receive an assignment to ensure any missed materials is presented to the student in which is due at the next meeting for that theory class. Failure to turn in will result in issuance of an Attendance Probation. Tardiness disrupts the learning environment and is discouraged. Continued excessive tardiness in any class could lead to disciplinary action up to and including dismissal. Three tardies equal one absence.

2. Students will be placed on probation after two (2) absences in any given Term and terminated from the program after three (3) absences in any one Term.

3. Should an emergency arise, the clinical instructor must be notified by calling the clinical facility at least one hour prior to the expected beginning time. Contagious illnesses, the demise of a family member, and equally catastrophic absences will be taken into consideration for student retention. Student absences from three consecutive sessions for reasons of illness must provide a physician’s release to be allowed to return to classes or clinical education.

4. Objectives that have been missed because of absences will have to be met before the student progresses to the next course. All missed theory periods must be remediated by fulfilling course objectives through the completion of a specific assignment. All theory absences must be remediated in a timely manner to maintain theory to clinical correlation.

5. Arrangements have to be made with the instructor and approved by the program director. Regardless of the score achieved on the make-up exam, the maximum grade that will be entered into the student’s grade record for any make-up examination in a theory class will be 76%.

6. Acceptable methods of theory make-up include the following:
   a. Attending ongoing theory classes
   b. Review/tutorial sessions
   c. ATI sessions through practice test, focused review materials, videos
   d. Case studies
   e. Library research

7. All clinical absences in a given term must be remediated in a timely manner to maintain theory to clinical correlation. The student should see the program director for clinical assignment and assigned instructor for make-up. Acceptable methods of make-up include the performance evaluation in skills laboratory or additional time in the clinical area with clients/patients.
GED DISCLOSURES

Test Centers
If you are searching for GED testing locations near Homestead Schools, please see our listings below.

**Torrance Adult School - Levy Center**
3420 W. 229th Place
Torrance, CA 90505
310-533-4689

**Torrance Adult School**
2606 West 182Nd Street
Torrance, CA
Phone: 310-533-4459
3.47 miles away

**Centinela Valley Adult School**
4953 Marine Avenue
Lawndale, CA
Phone: 310-263-3165
4.74 miles away

**Compton Adult School** 1104 East 148Th Street
Compton, CA
Phone: 310-898-6470
7.84 miles away

**Inglewood Adult School**
106 E. Manchester Blvd. Suite 350
Inglewood, CA
Phone: 310-330-5225
9.37 miles away

**Lynwood Adult School**
4050 Imperial Highway
Lynwood, CA
Phone: 310-604-3096
12.14 miles away
The GED test credential is recognized in all states and it is considered equivalent to high school qualifications. It comprises four subjects that must be passed to receive certification. It provides a practical way to demonstrate academic knowledge in GED math, social studies, science and language arts. Students that pass the examination are issued a certificate or diploma. In addition, individuals obtain a GED transcript that allows them to apply for jobs or enroll for higher education.

The examination takes up to seven hours to complete. The test and GED practice are administered in various centers around the country. This helps provide easy access to anyone keen on acquiring the certification.

The credential is updated every ten to fifteen years. It is designed to provide an alternative route for anyone who does not complete or meet basic criteria for a high school diploma.

The GED Testing Service is operated under a joint venture agreement between the American Council on Education and Pearson (the developer of the examination). You are required to take
the test in person using a computer. Also, it is expected that you meet the minimum passing score to obtain the Certificate of High School Equivalency or alternative credential.

**Why take the GED Test?**

Certificate holders can take advantage of increased opportunities when it comes to higher education. Many educators are convinced that GED practice and achieving high test scores has the capacity to build self-confidence. In turn, this helps students work hard towards higher education qualifications. According to the United States Department of Education, low self-esteem is linked to a wide variety of unfavorable outcomes. Hence, the need to strive for a good education by taking GED classes and mastering the GED study guide.

Achieving good GED prep results allows you to build a solid foundation and avoid a low socio-economic status. Many adult learners have managed to advance careers by switching from lower paying positions to roles that require basic education. Research conducted by the GED Testing Service suggests that the certification may help individuals increase confidence. GED math is one of the key subjects that help open new doors in the labor market.

**GED Sections**

It is important to familiarize with the content and structure of the GED test. The GED math test is designed to evaluate your knowledge relating to mathematical concepts and their application. Some of the topics include probability, geometry, algebra, stat and more. These areas of focus are covered substantially in the GED study guide.

The math exam has two sections, which feature up to 46 questions in total. You are required to complete the sections in 115 minutes. Test-takers who commit sufficient time to GED prep will find it easy to complete the exam within the allotted time. Meanwhile, the use of online or physical calculators is allowed in section two only.

The GED Reasoning through Language Arts (RLA) test evaluates your capacity to edit and revise informational documents. The exam takes up to 150 minutes to complete. It encompasses topics like mechanics, sentence structure, organization and application. This portion of the exam is divided in two three sections.

The wide variety of questions fielded in the sections require critical thinking. Reading the questions carefully allows you to pick the important details. Dedicating time to GED practice test improves chances of a positive outcome. The exam is designed to test your ability to peruse, understand and respond clearly to complex texts.

The science test focuses on four key areas: physical, life, earth and space science. It is aimed at testing your knowledge of fundamental concepts surrounding these topics. The physical science
section concentrates on chemical properties, flow of energy, motion, conservation and more. It is vital that you prepare for this section through GED practice.

On the other hand, the earth and space science section covers topics, such as astronomy, organization of the cosmos, interaction between Earth’s systems, including structure and more.

The social studies portion of the exam focuses on questions drawn from a broad range of areas, including geography, government, economics, history and civics. The test is aimed at assessing your abilities when it comes to comprehending basic concepts of the aforementioned topics.

The test comes with a time limit of 90 minutes, which provides you sufficient time to complete both multiple choice and short answer questions. The multiple choice part is allotted 65 minutes while the short questions has a 25-minute cap. The questions are designed to assess your analytical skills and reasoning.

**How to Pass GED**

To ensure success, you need to prepare well in advance. One of the best ways to achieve the objective entails creating a suitable study space. Also, make an effort to familiarize with the GED study guide as well as the content of various sections covered in the exam.

There are free GED prep materials available online consisting of a detailed how-to-succeed study plan, up-to-date learning materials, numerous practice tests, study tools and various tips & tricks that allow you to prepare for the GED at your own pace.

**SELECTIVE SERVICE**

Males between the ages of 18 through 25 are required to register with the Selective Service System to receive financial aid.

Selective Service "mail-back" registration forms are available at any Post Office. A man can fill it out, sign it, affix postage, and mail it to Selective Service. Another way is to check a box on the application form for Federal Student Financial Aid (FAFSA form). He can check "Yes" on Box #29 of that form, and the Department of Education will furnish Selective Service with the information to register him.

Students may also register online by going to the Selective Service website at Hhttp://www.sss.gov.

**VOTER’S REGISTRATION**

The Program Participation Agreement (PPA) includes a voter registration requirement that applies to general elections and special elections for federal office, and to the elections of governors and other chief executives within a state.
You can pick up a voter registration form at your county elections office, library, or U.S. Post Office. It is important that your voter registration form be filled out completely and be postmarked or hand-delivered to your county elections office at least 15 days before the election. You will need to re-register to vote when you move to a new permanent residence or change your name.

Registered voters may apply for a vote-by-mail ballot for an upcoming election at any time. If you apply by mail, your application must be received no later than 7 days before an election, otherwise you will need to apply in person to get a vote-by-mail ballot for that election. You can use the application printed on your Sample Ballot that is mailed to you by your county elections official prior to every election. If you don’t want to wait for your sample ballot, you can write to your county elections official for an application or you may use the California Vote-By-Mail Ballot Application. Read the instructions, type your information directly into the application, then print, sign and date the application, and mail it to your county elections office.

Voter Registration Forms are available online at Election Assistance Commission Website www.eac.gov.

You may receive voter registration forms from the Financial Aid Office.

**STUDENTS WITH DISABILITY**
Homestead Schools does not discriminate in admission or access to our program on the basis of age, race, color, sex, disability, religion, sexual orientation or national origin. The school is committed to providing reasonable accommodations for eligible students with documented disabilities as defined by state and federal laws relating to the Americans with Disabilities Act (ADA). This school offers assistance for students with disability depending on the physical ability of the handicapped student. We provide reasonable accommodation for the known disability including intellectual disability of a qualified applicant or student when the accommodation imposes an undue hardship on the school and other students. If you would like to request academic adjustment or auxiliary aids, please contact the school’s Chief Academic Officer.

**COPYRIGHT INFRINGEMENT POLICIES & SANCTIONS**
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.

Criminal Penalties for Violation of Federal Copyright Laws 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. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense. All equipment, services and technologies provided to students as part of the school’s computer system constitute the exclusive property of Homestead Schools. Similarly, all information composed, transmitted, received or stored via the school’s computer system is also considered the property of Homestead Schools. As such, all stored information is subject to disclosure to management, law enforcement and other third parties, with or without notice to the student.

Students are responsible for complying with copyright law and applicable licenses that apply to software, files, documents, messages and other material they wish to download, copy, or transmit. This includes peer-to-peer sharing of files and applications. All students obtaining access to any material prepared or created by another company or individual must respect any attached copyrights and may not copy, retrieve, modify or forward such copyrighted materials, except with written permission of the lawful owner. Students receiving electronic files via the school’s e-mail system or Internet connection should ensure that the sender is the lawful owner or has obtained the necessary license or permission.

The school monitors and filters all internet activity and provides regular reports of internet use to the office of the President. Therefore, to avoid disciplinary or criminal consequences, students should be very careful to investigate any material obtained via the Internet to be sure it is legal before copying. Students found to be in violation of any part of the policy will be subject to disciplinary action up to and including dismissal from the school.

Homestead Schools shall notify students and employees annually of the school’s obligation to combat illegal file sharing and the information available on this disclosure.

**COMPLYING WITH THE CONSTITUTION DAY LAW**
Institutions receiving Title IV Financial Aid, are required to hold a program pertaining to the United States Constitution for all students attending the institution. Higher education institutions must offer educational programs about the Constitution on Constitution Day (Sept. 17) in order to remain eligible for Title IV funding.
Homestead Schools encourages students to come to understand freedoms and struggles of our great nation. Examples of activities that Homestead Schools are conducting to meet the requirement are: classroom resources engaging students in the current events and civic education, readings of the Constitution, writing opinions about Constitutional issues, student debates on the Constitution; film showing, playing games that include questions about the
constitution, viewing instructional videos about the Constitution, and visiting websites for National Constitution Center.

**HEALTH AND SAFETY EXEMPTION REQUIREMENT**
Homestead Schools adheres to all requirements pertaining to the protection of student information. However, there are limited exceptions to FERPA regulations under which the school is permitted to disclose education records or personally identifiable, non-directory information from education records in connection with a health or safety emergency without student consent.

The situation must present imminent danger to a student, other students, or members of the school community in order to qualify as an exception. This action is not taken lightly and only under circumstances that present imminent danger.

**VACCINATION POLICY**
School catalog provides a list of required immunizations prior to student clinical training for student’s safety and the safety of patients. Please see the school catalog for complete list of required immunizations.

**TIMELY WARNING PROTOCOLS**
Timely warnings are triggered by crimes that have already occurred but represent an ongoing threat. Timely warnings are issued for any Clery crime committed within the Clery geography that is reported to the campus security authorities or a local law enforcement agency and is considered by the institution to represent a serious or continuing threat to students and employees. A warning is being issued as soon as the pertinent information is available. In the event of a situation which, in the judgment of the campus security authority, constitutes an ongoing or continuing threat of a criminal nature to the campus community, a timely warning will be issued by the school designated official.

Events that qualify for timely warnings include, but are not limited to, the following:

1. Burglary
2. Homicide
3. Motor Vehicle Theft
4. Arson
5. Hate Crimes
6. Manslaughter
7. Sex Offenses
8. Robbery
9. Aggravated Assault
10. Any crime considered to represent a threat to the public
In order to determine if timely warning is required, and to determine the content of the warning, the School Administrator will consult with all relevant outside authorities, including local emergency responders and police department.

The school will consider any factors reflecting on whether the alleged crime represents a serious or continuing threat to the school community, including, but not limited to:
(a) the nature of the incident;
(b) when and where the incident occurred;
(c) when it was reported;
(d) the continuing danger to the school community and
(e) the risk of compromising law enforcement efforts.

Upon confirmation of an emergency affecting the school community, the School Administrator or designee will, without delay, take into account the safety of the students and employees, determine the content of the notification and initiate the emergency notification system, and respond to the emergency. Emergency notifications may be issued for fires and explosion emergencies, natural gas leaks, unplanned utility outages, bomb threats, weather emergencies or other situations requiring building or campus evacuations; criminal or violent acts that may require building lockdowns or shelter-in-place instructions; and other situations requiring communications to the community, such as disease outbreaks.

The school will post applicable messages about the dangerous condition on the school website to ensure the rest of the campus is aware of the situation and the steps they should take to maintain personal and campus safety.

The following forms of communication may be used to provide timely warnings:
1. E-mail
2. Text/voice messages
3. Website
4. Classroom’s door-to-door contact

Campus Security Authority:
1. Christy Magles (310) 791-9975 Ext. 8687 / Cell: (310) 951-1304
2. Hector Correa (310) 791-9975 Ext. 8686 / Cell: (424) 297-9856
3. Raffy Tolentino (310) 791-9975 Ext. 8672 / Cell: (830) 968-9763

EMERGENCY NOTIFICATIONS
Emergency notification is triggered by an event that is currently occurring on or imminently threatening the school facilities. Emergency notification procedures are initiated for any significant emergency or dangerous situation involving an immediate threat to the health or safety of students or employees. Upon confirmation of a serious or emergency situation that
poses an immediate threat to the health or safety of the campus community, a campus-wide notice will be disseminated, unless issuing a notification will, in the judgment of the responding authorities, compromise the efforts to assist a victim or to contain, respond to, or otherwise mitigate the emergency events that qualify for emergency notifications include, but are not limited to:

1. Outbreak of Meningitis, Norovirus, or other serious illness
2. Approaching extreme weather conditions
3. Earthquake
4. Gas leak
5. Terrorist incident
6. Active Shooter/Armed Intruder
7. Bomb Threat
8. Civil Unrest
9. Explosion
10. Nearby chemical or hazardous waste spill
11. Aircraft crash
12. Fire

The notification will be distributed as soon as possible. The authorized designee will determine an incident’s extent and scope, and whether it meets the criteria for an emergency notification. Once requested by a designated authority, notifications will be made as soon as practicable. All messages should include the type of situation, the location of the situation, the time and date, instructions for the recipient and an additional method for the public to obtain information.

The following forms of communication may be used to provide emergency notifications:
1. E-mail
2. Text/voice messages
3. Website
4. Classroom’s door-to-door contact

RESPONSE & EVACUATION
Homestead Schools has a plan that is designed to assist school in providing a safe learning environment. It focuses on the steps that can be taken to plan for various emergency scenarios. Preparedness involves the coordination of efforts between the school and the community at large. The School Emergency Teams develop the plan to meet individual school needs and implement the plan in the event of an emergency.

Please see the published Emergency Preparedness Plan.

FIRE/EVACUATION DRILL
Evacuation drills are monitored by the school emergency team leader. Reports are prepared by participating departments which identify deficient equipment so that repairs can be made immediately during meetings and during other educational sessions that they can participate in throughout the year. Annually, Homestead Schools conducts announced or unannounced drills to test the emergency response and evacuation procedures and to assess and evaluate the emergency evacuation plans and capabilities.

The purpose of evacuation drills is to prepare building occupants for an organized evacuation in case of an emergency. During the drill, occupants practice drill procedures and familiarize themselves with the location of exits. In addition to educating the occupants of each building about the evacuation procedures during the drills, the process also provides an opportunity to test the operation of fire alarm system components.

Homestead Schools will publish a summary of its emergency response and evacuation procedures in conjunction with at least one drill or exercise each calendar year following this table:

**ANNUAL DISCLOSURE OF CRIME STATISTICS**
The "Jeanne Clery Disclosure of Campus Security Policy and Crime Statistics Act" is a federal law that requires institutions of higher education (colleges and universities) in the United States to disclose campus security information including crime statistics for the campus and surrounding areas. All institutions of post-secondary education (both public and private) that participate in federal student aid programs must publish and disseminate an annual campus security report in addition to providing timely warnings of any criminal activities.

To comply with the Clery Act Homestead Schools is responsible for gathering crime statistics and providing safety information to all students, staff, faculty, visitors, and prospective students of the school. Homestead Schools is required to provide the Department of Education with an annual report containing the number and types of criminal offenses committed within the jurisdiction of the school. The Clery Act requires the college to provide additional information to the community, including instances of murder, manslaughter, sex offenses (forcible and non-forcible), domestic violence, dating violence, robbery, aggravated assault, burglary, motor vehicle theft, arson, liquor law violations, drug abuse violations, illegal weapon possession, and VAWA amendment offenses such as domestic violence, dating violence, and stalking.

Please see the published 2016 Annual Report Security.

**DRUG AND ALCOHOL ABUSE PREVENTION PROGRAM (DAAPP)**
The Drug Free Schools and Campuses Regulations (34 CFR Part 86) of the Drug-Free Schools and Communities Act (DFSCA) requires an institution of higher education to certify that it has
implemented programs to prevent the abuse of alcohol and use and/or distribution of illicit drugs both by students and employees both on its premises and as a part of any of its activities.

It is a goal of the school to provide a safe, productive, and healthy environment in which all members of the school community can learn, work, and grow from a wealth of different school experiences. The school is determined to establish and maintain working, living, and learning conditions that are free from the negative effects of alcohol and other drug abuse. The school recognizes that the misuse or abuse of any drug can be detrimental to the health, safety, learning, and well-being of individuals as well as the school community. Therefore, in compliance with the U.S. Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act Amendments of 1989, the school offers substance abuse prevention programs for its students and employees and will identify resources and provide assistance and support for those who have, developed or are in recovery from problems with AODs.

The illegal or abusive use of alcohol and/or other drugs by students, faculty or staff adversely affects school’s commitment to provide an environment of excellence in teaching, research and learning. As members of the school community, we all share in the responsibility for creating and maintaining a healthy and productive environment for work and study alike.

Homestead Schools comprehensive approach to addressing substance abuse emphasizes:
1. Taking effective steps to create and maintain a drug-free workplace and educational environment for students, faculty and staff.
2. Providing continual prevention, education and counseling services along with referrals to off-campus treatment facilities as appropriate.
3. Encouraging individuals who are experiencing problems associated with alcohol and/or other drugs or chemical dependency to seek assessment, counseling and/or treatment voluntarily with the understanding that this assistance is confidential and will not be used against them.

Please see the published Drug and Alcohol Abuse Prevention Program Annual Information 2016

NET PRICE CALCULATOR
Net price is the key to understanding what a specific college is likely to cost, and allows you to better compare your out-of-pocket expenses from one college to another.

COLLEGE NAVIGATOR WEBSITE
College Navigator is your direct link to nearly 7,000 colleges and universities in the United States

STUDENT-RIGHT-TO-KNOW-ACT
Student Right-to-Know disclosures must be made by July 1 of each Year. The Student Right-to-
Know Act requires schools to disclose completion or graduation rates and, if applicable, transfer out rates for a specific cohort of the general student body. This cohort is of certificate- or degree-seeking, full-time, first-time undergraduate students.

**Reporting completion or graduation and transfer-out rates to the Department:**
To calculate completion or graduation and transfer-out rates, a school must identify a group of students each year (a cohort) and review the performance of that cohort over time to determine the percentage of those students who complete their programs or transfer out of the school. The same snapshot approach is used to determine rates for both the general student body cohort and those rates related to students receiving athletically related student aid. The school must report its completion or graduation rates every spring to the Department through the IPEDS Web site [www.nces.ed.gov/ipeds](http://www.nces.ed.gov/ipeds).

**Disclosing and reporting information on completion or graduation rates for the general student body cohort:**
The information on completion, graduation rates and, if applicable, transfer-out rates must be made available by the July 1 immediately following the 12-month period ending August 31 during which the expiration of 150% of normal time took place for the group of students on which the school bases its completion and transfer-out rate calculation. Schools must disseminate the information on completion or graduation and, if applicable, transfer-out rates to enrolled and prospective students upon request, through appropriate publications, mailings, or electronic media (for example, school catalogs or admissions literature). Schools are strongly encouraged to provide this information to other interested parties, such as guidance counselors, upon request.

For Homestead Schools report, please go to [https://nces.ed.gov/collegenavigator](https://nces.ed.gov/collegenavigator)

**Completion Rate Reported to BPPE for Calendar Year 2015**

1. Vocational Nursing

<table>
<thead>
<tr>
<th>Calendar Year</th>
<th>Number of Students Who Began Program</th>
<th>Students Available for Graduation</th>
<th>Number of on-time Graduates</th>
<th>On-time Completion Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>107</td>
<td>107</td>
<td>82</td>
<td>77</td>
</tr>
</tbody>
</table>
Students Completing After within 150% of Published Program Length

<table>
<thead>
<tr>
<th>Calendar Year</th>
<th>Number of Students Who Began Program</th>
<th>Students Available for Graduation</th>
<th>150% Graduates</th>
<th>150% Completion Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>107</td>
<td>107</td>
<td>87</td>
<td>81</td>
</tr>
</tbody>
</table>

2. Medical Assisting

On-Time Completion Rates: (Graduation Rates)

<table>
<thead>
<tr>
<th>Calendar Year</th>
<th>Number of Students Who Began Program</th>
<th>Students Available for Graduation</th>
<th>Number of on-time Graduates</th>
<th>On-time Completion Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>100</td>
</tr>
</tbody>
</table>

Students Completing After within 150% of Published Program Length

<table>
<thead>
<tr>
<th>Calendar Year</th>
<th>Number of Students Who Began Program</th>
<th>Students Available for Graduation</th>
<th>150% Graduates</th>
<th>150% Completion Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>100</td>
</tr>
</tbody>
</table>

3. RN-BSN

On-Time Completion Rates: (Graduation Rates)

<table>
<thead>
<tr>
<th>Calendar Year</th>
<th>Number of Students Who Began Program</th>
<th>Students Available for Graduation</th>
<th>Number of on-time Graduates</th>
<th>On-time Completion Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>18</td>
<td>18</td>
<td>Still completing the program</td>
<td>N/A</td>
</tr>
</tbody>
</table>

METHODS OF DISCLOSURE

Homestead School annually distributes to all prospective and enrolled students a notice of the availability of the consumer information disclosures that is required to be made available.

Homestead Schools publishes the required consumer information disclosures on the website at [www.homesteadschools.net](http://www.homesteadschools.net) and school catalog.
These disclosures include the following:

1. Admissions/Readmissions Policy
2. Satisfactory Academic Progress Policy
3. Attendance Policy
4. Withdrawal Policy
5. Leave of Absence Policy
6. Return of Title IV Funds Policy
7. Verification Policy
8. Awarding of Title IV Funds
9. Campus-Based Programs
10. Credit Balance
11. Professional Judgment
12. Dependent Overrides
13. Course Repeats
14. Financial Assistance Information such as:
   a. A description of the federal, state, institutional, local, and private student financial assistance programs available to students who enroll at Homestead Schools;
   b. For each aid program, a description of procedures and forms by which students apply for assistance, student eligibility requirements, criteria for selecting recipients from the group of eligible applicants, and criteria for determining the amount of a student’s award;
   c. A description of the rights and responsibilities of students receiving financial assistance, including federal Title IV student assistance programs, and the criteria for continued student eligibility under each program;
   d. The satisfactory academic progress standards that students must maintain for the purpose of receiving financial assistance and criteria by which a student who has failed to maintain satisfactory progress may reestablish eligibility for financial assistance;
   e. The method by which financial assistance disbursements will be made to students and the frequency of those disbursements;
   f. The way the school provides for Pell-eligible students to obtain or purchase required books and supplies by the seventh day of a payment period and how the student may opt out;
   g. The terms of any loan received as part of the student’s financial aid package, a sample loan repayment schedule, and the necessity for repaying loans;
   h. The general conditions and terms applicable to any employment provided as part of the student’s financial aid package;
   i. The terms and conditions of the loans students receive under the Direct Loan Programs;
   j. The exit counseling information the school provides and collects for student borrowers; and
   k. Contact information available for financial aid concerns.
If you need assistance obtaining the information listed on the website or to receive a paper copy of the information, please contact:

George Dayrit, Financial Aid Administrator  
Phone: (310) 791-9975  
E-mail: georgedayrit@homesteadschools.com.  
Monday thru Friday from 9:00am until 4:00pm.