

**New York Medical  
Career Training Center  
Financial Aid  
Policies & Procedures  
Manual**

**Clock Hour Schools**

Revised December 2025

## **GENERAL ADMINISTRATIVE REQUIREMENT**

### **Section A: Administrative Organization and Office Management**

Introduction to the Financial Aid Office  
Purpose & Philosophy of the Financial Aid Office  
Financial Aid Office Structure & Position Responsibilities  
Financial Aid Office Administration  
Policies & Procedures Development Responsibilities  
Administrative Organization & Office Management  
Job Descriptions for Key Positions  
Separation of Duties  
Admissions  
Admissions Office Principles of Good Practice  
Foreign Student Information  
Frequent Contact Information  
Accommodation for Disabilities  
Appointments with Staff  
Treatment of Correspondence/Forms  
Telephone  
Confidentiality of Student Records  
Records Management & Retention  
Information Sharing & the Family Education Rights and Privacy Act, 1994  
Authorization Consent Form  
Information Release via Telephone  
Title IV Code of Conduct  
Third Party Servicers  
Compliance Audits  
    Type of Audit  
    Audit Submission Schedule

### **B. STUDENT CONSUMER INFORMATION**

Completion or Graduation Rates  
Annual Security Report  
Campus Security Disclosure Statement  
State Required Consumer Information  
Federal Student Consumer Information Requirements  
Accrediting Agency Consumer Information  
Annual Fire Safety Report  
General Disclosures  
Sending/Receiving Sensitive Documents and Media  
Software Applications

Emergency Evacuation Procedures  
Reproduction of Copyrighted Works  
Textbook Information

**C: GENERAL FINANCIAL AID PROGRAM INFORMATION**

Institutional Eligibility Requirements  
Program Eligibility  
Ineligible Programs  
Division of Responsibility  
Evaluation of New Programs  
Division of Responsibility  
Electronic Processing  
Cohort Default Rates  
SSCR

**D.REPORTING AND RECONCILIATION:**

FISAP  
NSLDS

**E.APPLICATION PROCESSES**

Student Financial Aid Eligibility Requirements  
Application Process  
Deadlines  
Document Collection & Tracking  
Pre-Award Appeals  
File Review  
Independent Status  
Student Financial Aid Eligibility  
Need-Based Awards  
Financial Aid Programs  
Applications  
Scholarships  
Grants  
Loans  
Title IV Loan counseling

**F. VERIFICATION:**

Verification

Selection of Applicants to be Verified

Acceptable Documentation & Forms

Data Elements to be Verified

ISIR Review and Correction

Conflicting & Inaccurate Information

Professional Judgment

PJ Authority & Individuals Who May Exercise It

Circumstances Where PJ May be Used & Possible Actions

Procedures

Request for PJ Consideration

Procedures

PJ and Dependency Overrides

Written Determination

Policies and Procedures

Database Matches, Reject Codes, & "C" Codes Clearance

Secondary Confirmation of Citizenship

Review of Subsequent ISIR Transactions

Additional Institution Specific Data Elements

**G: AWARDING FINANCIAL AID**

Various Student Populations

How Budgets are Derived & Updated

Additional Costs

Packaging Philosophy

Available Amounts & Number of Eligible Students

Campus-Based Programs Amounts

Packaging Groups

Determining Award Amounts

Program-Specific Award Amount Determinations

Package Construction

Packaging Other Educational Resources

Award Package Notification

Packaging Appeals

Award Package Notification Revisions

Over-rewards

Resolving an Over-reward When Student is Liable

Resolving an Overpayment When School is Liable

**H: DISBURSING FINANCIAL AID**

Disbursement Process

Definition of Disbursements & Disbursement Methods

Pell Disbursements for Changes in Enrollment Status between Terms  
Disbursement Dates & Schedules  
Student & Parent Authorizations  
Disbursing Title IV Funds (Other Than FWS) to Pay Institutional Charges for  
    Educationally-Related Activities Other Than Tuition, Fees, Contracted  
    Room & Board, & Minor Prior-Year Charges  
Holding Excess Title IV Funds (Credit Balances)  
Student & Parent Notifications  
Crediting Title IV Loan Proceeds & Borrower's Cancellation Right  
Direct Loan Bank Account  
Direct Loan Quality Assurance Program  
Direct Loan Reconciliation  
Crediting Post-Withdrawal Disbursements Containing Title IV Loan Proceeds &  
Borrower's Cancellation Right  
Title IV Eligibility & Payment Information  
Offering Post-Withdrawal Disbursements Not Credited to Student's Account

**I: SATISFACTORY ACADEMIC PROGRESS**

Process Overview & Responsibilities  
Same As or Stricter Than  
Transfer Students  
Quantitative Measure of Satisfactory Academic Progress  
Probation Periods  
Qualitative Measure of Satisfactory Academic Progress  
Grading System  
Increments  
Treatment of Repeated Courses, Pass/Fail Courses, Withdrawals, Absences, &  
Incompletes  
Rules and Regulation-Attendance  
Completion of Degree Requirements  
Leave of Absence  
Rule and Regulations  
Appeals  
Documentation  
Regaining Eligibility  
Treatment of Transfer Credits  
    From another institution  
    To another institution  
    Between Programs  
Change of Address

**J: R2T4 & SCHOOL REFUNDS**

Process Overview & Applicability

Withdrawal Date

Formula Calculation

Post-Withdrawal Disbursements

Returning Unearned Funds and Over-reward Resolution

Institutional Refund Components

Institutional Refund Repayment Appeals

**K: APPENDICES**

## **GENERAL ADMINISTRATIVE REQUIREMENT**

This financial aid policies and procedures manual is intended to reflect updated federal, state and institutional regulations and provide guidance to the administrators in administering and monitoring financial aid processes. This is also useful to other offices for appeal and academic review, financial and compliance auditors, state and federal program reviewers.

### **SECTION A:**

## **ADMINISTRATIVE ORGANIZATION AND OFFICE MANAGEMENT**

### **Introduction to the Financial Aid Office**

The office of financial aid is central in the processing and monitoring of all financial aid including federal, state, outside agencies and institutions as applicable. This office works in close coordination with the admissions, accounts and registrar' s office.

### **Purpose & Philosophy of the Financial Aid Office**

Our mission is to fulfill the educational and professional career needs of growth-oriented individuals who are prepared to change or upgrade their careers and lives for the better. Therefore, we offer educational programs in the fields where potential job opportunities exist.

The Office of Financial Aid is dedicated to providing information, guidance and advice to students in securing funding to fulfill their financial obligations and educational needs and processing all Title IV aid for which students are eligible. The director and the staff members in the office are available during normal business hours.

### **Financial Aid Office Structure & Position Responsibilities**

The Director of Financial Aid is responsible for administering all Title IV awards including awarding, cancellation, and return of funds. The Director completes all regulatory reporting.

The staff members counsel, package, complete verification process and resolve 'C' code comments concerning FAFSA. They coordinate and consult with Gemcor - the third-party service provider for processing of all Title IV aid.

## **Financial Aid Office Administration**

The Office of Financial Aid is open for prospective and continuing students and parents all year round in the following hours and days except all national and institutional holidays and inclement weather-related emergency closures.

**Monday - Friday**

**9 a.m. - 5 p.m.**

**Telephone : ( 718) 460-4340**

**Fax: (718) 539-9655**

**E-Mail address: [gz@nymedtraining.com](mailto:gz@nymedtraining.com)**

The staff in the Office of Financial Aid at New York Medical Career Training Center is dedicated to assisting students and their families and opening the doors for them to a quality private education.

While the primary responsibility of meeting postsecondary education costs rests with the student and family, our financial aid professionals seek to maximize financial aid opportunities by providing guidance and information about Title IV grants, loan programs, student employment, and payment options.

More than 90 percent of New York Medical Career Training Center's students generally receive financial aid, take advantage of different payment options, or participate in the parent loan program.

## **Policies & Procedures Development Responsibilities**

The Board of Trustees/Directors is ultimately responsible for developing policies and procedures and their periodic reviews and updates.

Generally, updates are made as the federal and state regulations change, otherwise every year policies and procedures are reviewed and notified to all concerned via email and inter-office memorandum. These policies and procedures manual are available online in the institution's official website. The web address is [www.nymedtraining.com](http://www.nymedtraining.com)

The Office of Financial Aid frequently checks ED's Information for Financial Aid Professionals (IFAP) web site as it is a Title IV requirement for schools to have access to the IFAP website. Although it is not a requirement that school subscribe to IFAP's notification services, New York Medical Career Training Center subscribes and the IFAP's subscription service notifies its financial aid professionals via e-mail of new and timely statutory and/or regulatory changes. Also, Gemcor - the third-party service - keeps our school abreast of new

regulations, laws, and ED policy guidance. The school's Board of Director/Trustee minutes are also used as guides for new policies and procedures.

### **Administrative Organization & Office Management**

Various offices such as the financial aid office, bursar/registrar, admissions, academic affairs and accounting office work together in a cohesive manner to ensure compliance and a system of checks and balances with the Title IV programs and their regulations.

#### **Job Description for Key Positions:**

Financial Aid Director:

The candidate must possess a bachelor's degree and have a minimum of one year's experience in Financial Aid. The candidate must have very strong management skills as well as current knowledge of federal financial aid programs, processes and regulations.

Knowledge of the computer window system or other similar systems is necessary.

The names of three professional references, at least one a current or former supervisor, is required.

The Financial Aid Director must have the ability to communicate with other offices within the institution, government agencies, state agencies, students and parents. A sincere desire to assist students achieve their goals through education is a must. The ability to work with the other offices of the institution, the Admissions Office, the accounts office, the Registrar, Student Services is most important.

Director of Accounts:

The candidate must possess a bachelor's degree and have a minimum of one year's experience in the accounting field. The candidate must have very strong management skills as well as a current knowledge of the Blue Book which relates to financial aid programs, processes and regulations from an accounting standpoint.

Knowledge of the computer window system or other similar systems is required.

The Accounts Director must have the ability to communicate with other offices within the institution, government agencies, state agencies, students and parents. A sincere desire to assist students achieve their goals through education is a must. The ability to work with the other offices of the institution, the Admissions Office, the financial aid

office, the Registrar, Student Services is most important

### **Separation of Duties**

These various offices work independently as required by the regulatory agencies but in close coordination and report to CEO/President of the school. The admission office is responsible for recruitment, admissions, registration and orientation of new students. The office of financial aid is responsible for processing FAFSA applications, needs analysis, awarding and processing of all Title IV aids, institutional and outside grants and scholarships. The bursar/accounting office maintains all student records related to all payments including Title IV awards. They are responsible for maintaining individual student accounts and continuous update of the student ledger cards. Registrar or the Director of Academic Affairs is responsible for recording grades, monitoring and implementing attendance, leave of absence and satisfactory academic progress policies and procedures.

### **Admissions:**

This Admissions Policy is used to define the enrollment requirements for individuals who wish to enroll at New York Medical Career Training Center as a regular student. New York Medical Career Training Center must adhere to the University of The State of New York (USNY), and the Council on Occupational Education (COE).

**General Admission Requirements:** New York Medical Career Training Center is an equal opportunity employer and follows the same policies in accepting applications from potential students. New York Medical Career Training Center is open to all students without regard to race, color, religion, age, sex, creed, origin, sexual orientation, disability or marital status.

To be eligible for admission, an applicant must be able to read and write English, and the student must meet the following requirements.

- Be at least 18 years of age (Age will be verified with Individual's ID)
- Have an initial interview with an Admissions Representative (student, spouse or parent)
- Provide a valid driver's license, state ID with photo, or valid passport.
- Students have verifiable Social Security Number
- Students must also be able to provide proof of appropriate educational requirements such as:

- 1) Copy of high school diploma, or
- 2) Copy of high school transcript showing graduation date.

(Note: The high school diploma or transcript requirement can also be from a foreign school if the evaluation indicates it is equivalent to a US high school diploma; Documentation of proof of completion of secondary education from a foreign country must be officially translated into English and officially certified as the equivalent of high school completion in the United States.)

3) Copy of GED certificate

- Have a recognized equivalent of High School Diploma such as a home-schooled certificate by the state where the student resided during home school. The student must have completed homeschooling at the secondary level as defined by state law. Due to the passage of Consolidated Appropriations Act of 2012, students who do not have a high school diploma or equivalent and did not complete secondary school in a home-school setting can no longer gain eligibility for Title IV, HEA funds) by passing an “ability-to-benefit” test.
- Be able to speak, read, and write fluently in English (all classes are taught in English).
- Provide documentation of eligibility to work in the United States.
- Pay the required Registration Fee.
- A Skills and Achievement Commencement Credential for Students with Severe Disabilities is replacing the Individual Education Program (IEP) diploma effective July 1, 2013. Neither the IEP diploma nor the Skills and Achievement Commencement Credential are acceptable for entrance into the program requiring high school graduation or a GED.

### **Students with Disabilities:**

The school complies with the Americans with Disabilities Act of 1990 and is wheelchair accessible. If enrolled under training with a government agency, institution district, and/or other entities, students must meet the admission requirements set out in the training agreement and/or applicable state licensing or certifications requirements. The facility is equipped with ramp access from the parking lot, extra wide hallways and doors, A.D.A. required door handles and a restroom to accommodate disabled students.

If you are interested in attending the school but need reasonable accommodation, you should schedule an appointment with the Director. At this meeting, we will discuss the nature of the reported disability and its impact on learning. We will also discuss the process of receiving reasonable accommodation at the School, and the types of accommodation available.

Please bring copies of current documentation of a disability to this

meeting. Documentation must be provided by a medical expert within the last three years and include:

- a diagnosis of the disability;
- how the diagnosis was determined (what tests were given and the results); and
- A clinical summary, which includes an assessment of how the disability will impact the individual in a college environment and what accommodations are recommended.

Upon completion of the initial meeting, a formal request for the accommodation must be submitted in writing to the school. The initial meeting, formal request, and response from the school must take place prior to the pre-enrollment process.

**Note:** In order to be eligible for Title IV, HEA funding, you must be able to benefit with the reasonable accommodation.

### **Financial Arrangements:**

\*Students may not be accepted for enrollment if they cannot prove credit worthiness. Please see “Method and Terms of Payment”.

The student must make financial arrangements with the Financial Aid Office regarding FAFSA application, Scholarships and/or Cash payment plan prior to enrolling.

Prior to admission, the prospective student is given an enrollment agreement form, an interview with a school official and is given a pre-enrollment questionnaire packet, which they are required to read, understand and sign. The interview will elaborate on course description, the career opportunities and the physical demands of the job, the school and State Board requirements.

An explanation on attendance and academic requirements will be given to the prospective student and how those requirements can affect the student’s satisfactory performance requirements. The prospective student will be informed that attendance hours may be withheld for non-payment of tuition.

A staff member or instructor will give the prospective student a tour of the school facilities. Any questions from the prospective student will be answered truthfully, promptly and in sufficient detail to eliminate confusion.

### **Transfer Students**

Enrollment is available for students wishing to transfer to New York Medical Career Training Center after they have withdrawn from other schools both in and out of state. The school does not recruit students already attending or admitted to another school offering similar programs of study. All requests for

exemption or credit for prior education must be submitted prior to the start of training. All new students may request exemption from a course(s) based on post-secondary education or training. Transcripts from national or regionally accredited colleges and universities may be submitted for clock hours.

**Note:** All hours attempted will count toward the Title IV, HEA funding 150% quantitative requirements not just the hours that were accepted as transfer hours.

## **ADMISSIONS PROCESS**

1. Tour the facility and attend an Informational Interview. Parents or spouses are encouraged to be present.
2. Submit the proof of age, diploma and employability.
3. Complete the Enrollment Agreement.
4. Pay the Registration Fee.

## **How Eligibility is determined for TITLE IV, HEA**

### **To receive Federal Student Aid, you will need to:**

1. Qualify to obtain a college or career school education, either by having a high school diploma or General Educational Development (GED) certificate, or by completing a high school education in a homeschool setting approved under state law.
2. Be enrolled or accepted for enrollment as a **regular student** in an eligible degree or certificate program.
3. Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.
4. Completed a FAFSA and the school must have a current ISIR to start the initial eligibility process.
5. Sign certifying statements on the **FAFSA** stating that:
  - you are not in **default** on a **federal student loan**
  - do not owe a refund on a **federal grant**
  - Sign the required statement that you will use federal student aid only for educational purposes
6. Maintain **satisfactory academic progress (SAP)** while you are attending college or a career school.
7. Be enrolled at least halftime to receive assistance from the Direct Loan Program.
8. The Pell Grant program does not require half time enrollment, but the student enrollment status does affect the amount of Pell a student may receive. A student may receive Pell for a total of 12 payment periods or 600%. Once the student has reached this limit, no further Pell may be received.

**In addition, you must meet one of the following:**

1. Be a U.S. CITIZEN or U.S. NATIONAL  
You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or Swains Island, then you are a U.S. national.
2. Have a GREEN CARD  
You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.
3. Have an ARRIVAL-DEPARTURE RECORD  
You're Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:
  - Refugee
  - Asylum Granted
  - Cuban Haitian Entrant (Status Pending)
  - Conditional Entrant (valid only if issued before April 1, 1980)
  - Parolee
4. Have BATTERED IMMIGRANT STATUS  
You are designated as a “**battered immigrant-qualified alien**” if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the **Violence Against Women Act**.
5. Have a T-VISA  
You are eligible if you have a T-visa or a parent with a T-1 visa.

**Veterans Benefits/Other Funding Sources**

Selected programs of study at New York Medical Career Training Center are approved by the Veterans Affairs for enrollment of those eligible to receive benefits under Section 3676, Chapters 30 or 32, Title 38. The determination for VA funds is made directly through the department of Veteran's Affairs. Additional funding may be obtained for eligible candidates through many different programs including; New York State Department of Workforce Services, New York State Planning and Development, and the Adult Career and Continuing Education Services-Vocational Rehabilitation (ACCES-VR). The determinations for these funds are made through the respective organizations.

**Incarcerated Applicants**

A student is considered to be incarcerated if she/he is serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm, or similar correctional institution (whether it is operated by the government or a contractor). A student is not considered to be incarcerated if she/he is in a halfway house or home detention or is sentenced to serve only weekends. Our attendance policy specifies that all classed and practical studies are done at the school’s physical location; therefore, incarcerated students are not eligible for admission.

**Conviction for possession or sale of illegal drugs**

- A Federal or state drug conviction can disqualify a student for FSA funds. The student self-certifies in applying for aid that he/she is eligible for by using the FAFSA. The School is not required to confirm this unless there is evidence of conflicting information.
- The chart below illustrates the period of ineligibility for FSA funds, depending on whether the conviction was for sale or possession and whether the student had previous offenses. (A conviction for the sale of drugs includes conviction for conspiring to sell drugs)

	Possession of illegal drugs	Sale of illegal drug
1st Offense	1 year from date of conviction	2 years from date of conviction
2nd Offense	2 years from date of conviction	Indefinite period
3+ Offense	Indefinite period	

- If a student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different the student will be ineligible for the longer period
- A student regains eligibility the day after the period of ineligibility ends or when he/she successfully completes a qualified drug rehabilitation program. Further drug conviction will make him/her ineligible again.
- When a student regains eligibility during the award year, the institute may award Pell and/or Loan for the current payment period.
- A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:

- Be qualified to receive funds directly or indirectly from a federal, state or local government program.
- Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company.
- Be administered or recognized by federal, state or local government agency or court.
- Be administered or recognized by a federally or state-licensed hospital, health clinic or medical doctor.

Upon receipt of all required documents and in good order, the prospective student is eligible to enroll in the school. When all admissions criteria and requirements are met, the prospective student is given the date of the next class. The prospective student is asked to bring their Student Permit Fee, if applicable, a color photo of them and is informed of the appropriate dress code. The first day of class will include financial aid and academic orientation, in which the students will sign their enrollment contract, student permit form and additional required paperwork.

### **Federal Financial Aid**

To be considered for Federal Financial Aid, a student must complete the Free Application for Federal Aid online. The student and the parent (in the case of a dependent student) may sign the FAFSA online by using the FSA ID which is comprised of a user-selected username and password. Once the student completes the FAFSA, and it is processed by the government, the school will receive an ISIR which will contain the Student Aid Index (SAI) and let the student know if he/she is selected for verification.

### **Verification**

Each year the Department of Education selects a percentage of financial aid recipients randomly to be selected for verification. If a student is selected for federal verification, they will be asked to complete a Verification Worksheet (provided by the Office of Financial Aid) and must provide additional information before financial aid can be disbursed into the student account. This documentation may include but is not limited to federal income tax transcript and W-2 forms (student's, spouse and/or parents/guardians), proof of untaxed income, housing allowances, etc.

Students will be notified in writing of all documents required to fulfill this federal requirement. If after review by the Office of Financial Aid, there are any changes to the Estimated Family Contribution and possibly the financial aid available, the student will be notified by email or in writing.

## **CONTACT INFORMATION FOR ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION**

Disclosure Requirement: Made available through appropriate publications, mailings, or electronic media.

Each institution must make available to prospective and enrolled students' information regarding how and where to contact individuals designated to assist enrolled or prospective students in obtaining the institutional or financial aid information required to be disclosed under HEA Sec. 485(a). This information is posted on the school's website can be found in the student catalog. Paper copies are available upon request.

### **Frequent Contact Information**

For all admission related matters, contact

Wijanti Panjwani  
Director of Admissions  
New York Medical Career Training Center  
Tel: (718) 460-4340  
Fax: (718) 539-9655  
Email: [nymedical@hotmail.com](mailto:nymedical@hotmail.com)

For all financial aid matters, contact  
GuangZhen (Carter) Xiao  
Director of Financial Aid  
New York Medical Career Training Center  
Tel: (718) 460-4096  
Fax: (718) 539-9655  
Email: [gz@nymedtraining.com](mailto:gz@nymedtraining.com)

For all Academic Affairs matters, contact  
Wijanti Panjwani  
Director of Academic Affairs  
New York Medical Career Training Center  
Tel: (718) 460-4340  
Fax: (718) 539-9655  
Email: [nymedical@hotmail.com](mailto:nymedical@hotmail.com)

For all Student Accounts matters, contact  
Wijanti Panjwani  
Bursar  
New York Medical Career Training Center

Tel: (718) 460-4340  
Fax: (718) 539-9655  
Email: [nymedical@hotmail.com](mailto:nymedical@hotmail.com)

### **Appointments with Staff**

Students and parents may come and speak to our financial aid staff members as walk-ins during the regular office hours. They may also call ahead of time and make appointment to meet the financial aid counselors and the director if necessary. The office can also be reached via email, or fax. The student and/or the parent are notified and confirmed by email, return phone call or fax of such appointments.

The policies for hiring, evaluating, promoting and taking disciplinary action or termination of a staff member are available in the Human Resources Office. The school does not discriminate in its hiring procedures based on race, ethnicity or religion. The school is a drug free workplace. It distributes drug information to students and staff each year.

### **Treatment of Correspondence/Forms**

All forms such as Free Application for Federal Student Aid (FAFSA), verification worksheet, FERPA release form, Entrance & Exit Interview forms, dependency override form, professional judgment request form etc. are available in the Office of Financial Aid. These forms may be mailed to students upon request. A copy of Financial Aid estimate and award notification may be obtained upon request.

To obtain maximum consideration for financial aid, the student and family must learn:

- About eligibility for various funding programs that are available.
- To follow instructions provided on various application forms and other materials.
- To pay careful attention to deadline dates .

Timely submission of application forms and other required documentation will enable our staff to process your requests accurately and in a timely fashion for the start of classes each time.

### **Telephone**

The person assigned to answer telephones will route all calls concerning financial aid to the Office of Financial Aid. You can always contact us directly with any questions or concerns. Our direct contact number is 718-460-4340.

## **Confidentiality of Student Records**

New York Medical Career Training Center maintains complete confidentiality of student's records as per FERPA (Family Education Rights and Privacy Act) of 1974.

### **Record Management and Retention:**

The school maintains hardcopy individual student files (paper folders) and computerized student ledger cards, grade sheet, attendance records if applicable, academic records, admission records etc. and retains them for 5 (five) years. Some records such as Direct Loans Master Promissory Notes, entrance and exits interview forms are preserved indefinitely. Files older than two years if required by auditors, reviewers must be pulled out of archives and requests for such files must be made in advance in writing.

Electronic records are backed up each night, and a copy of the backup is housed off campus.

Each person has a password which allows them to have access to the computer system. Password changes must be made at set intervals and there is access revocation for unsuccessful logins.

The school maintains all required records for a minimum of three years from the end of the award year.

Pell grant records must be kept three years from the end of the award year for which the aid was awarded.

FISAP and supporting records must be kept three years from the end of the award year in which the report was submitted

Direct Loan reports must be kept for three years after the end of the award year in which they were submitted, while borrower records must be kept for three years from the end of the award year in which the student last attended.

## **Information Sharing & the Family Education Rights and Privacy Act of 1974**

### **What is FERPA?**

The Family Rights and Privacy Act of 1974, as amended, (commonly known as the Buckley Amendment) is a federal law which provides that schools will maintain the confidentiality of student education records. The law basically says that no one outside the institution shall have access to students' education records nor will the institution disclose any information from those

records without the written consent of students. There are exceptions, of course, so that certain personnel within the institution may see the records, including persons in an emergency to protect the health or safety of students or other persons.

### **What is considered Directory Information?**

In compliance with **FERPA**, the following statement reflects New York Medical Career Training Center's policy:

*The following directory information may be released by telephone: a) student's dates of attendance; b) date of graduation and degree or certificate earned. Other kinds of directory information, such as a student's address, telephone listing, program of study, awards received, and the most recent previous education agency or previous institution attended, will be released only in response to a written request. NEW YORK MEDICAL CAREER TRAINING CENTER reserves the right to refuse the above information if the reason for the request is not considered to be a sufficient need to know. Information regarding the student's record: grades, courses, GPA, social security number and other personal information will not be released without the student's written consent.*

However, the Act states that each student has the right to inform New York Medical Career Training Center that any or all of the information is not to be released. No information will be released without the written consent of the student. This status is binding until such time that NEW YORK MEDICAL CAREER TRAINING CENTER is notified in writing by the student to permit release of –directory information.

### **What about . . . ?**

#### **Parental Access to Children's Education Records**

At the postsecondary level, parents have no inherent rights to inspect a student's education record. The right to inspect is limited solely to the student. Records may be released to parents only under the following circumstances: (1) through the written consent of the student, (2) in compliance with a subpoena, or (3) by producing a copy of the most recent Federal Income Tax form showing that the student was claimed as a dependent.

#### **Posting of Grades by Faculty**

The public posting of grades either by the student's name, institutional student identification number, or security number without the student's written permission is a violation of **FERPA**.

#### **Your responsibilities as a Staff Member**

As an employee of New York Medical Career Training Center, you may have

access to student education records. Their confidentiality, use, and release are governed by **FERPA**. Your utilization of this information is governed by the regulations and the duties and responsibilities of your employment and position. Unless your job involves release of information and you have been trained in that function, any requests for disclosure of information, especially from outside the school should be referred to the Director of the Academic Affairs. Release of information contained on a student's record without the written consent of the person identified on the document is in violation of Sec. 438 Public Law 90-247. As a school employee, all of you should have your own accounts and passwords on the administrative computer system and on e-mail. You are responsible for your personal account and will be held accountable for any improper use. Protection of your sign-on password and procedure is critical for security. Your password is the only protection your account has, and the only way the computer system can verify that you are actually who you say you are. Please pick a good password and protect it.

**In Summary, Remember . . .**

- # checking a person's picture identification when releasing education records is required. Always check to see if the student permitted disclosure of information before you release any information on the student.
- # discussing a student's record with any person who does not have a legitimate educational interest is a violation of **FERPA**. This pertains to conversations on and off the job.
- # removing any document from the office for non-business purposes is a violation of **FERPA**.
- # releasing confidential student information (non-directory) to another student, College or University, organization, or to any person who does not have a legitimate educational interest, or to the parents of a dependent student without the student's written authorization is in violation of **FERPA**.
- # Leaving reports or computer screens containing confidential information in view of others who do not have a legitimate educational interest in the data or leaving your computer unattended is in violation of **FERPA**.
- # making personal use of student information is in violation of **FERPA**.
- # allowing another person to use your computer access code is in violation of **FERPA**.
- # putting paperwork in the trash with a student's information (i.e., social security number or grades) is also in violation of **FERPA**.
- # In addition to the possibility of personal litigation, proven **FERPA** violations may result in loss of federal funds to New York Medical Career Training Center
- # Violation of confidentiality and security may lead to appropriate personnel action.

Authorization Consent Form

**New York Medical Career Training Center  
FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT  
STUDENT RELEASE**

Student Name (Last, First) \_\_\_\_\_

Student ID# or SSN# \_\_\_\_\_

**Student's Authorization for Disclosure**

I hereby waive my rights under the Family Educational Rights and Privacy Act of 1974 (FERPA) and authorize New York Medical Career Training Center to discuss and/or disclose the following education records to the person listed below:

\_\_\_ Transcripts

\_\_\_ Financial records

\_\_\_ Disciplinary Records: \_\_\_\_\_

(Specify incident or indicate —All)

\_\_\_ Other \_\_\_\_\_

(Please specify)

\_\_\_ All information regarding my enrollment at New York Medical Career Training Center without limitation

Name of Authorized Person: \_\_\_\_\_

Relationship to Student: \_\_\_\_\_

Address of Authorized Person: \_\_\_\_\_

City \_\_\_\_\_ State: \_\_\_ Zip: \_\_\_

Telephone # (\_\_\_) \_\_\_ - \_\_\_\_\_

The purpose of releasing this information is

\_\_\_\_\_

**I understand that this authorization will be in effect as long as I am a student at New York Medical Career Training Center or until I revoke this authorization in writing.**

I affirm that I have carefully read the foregoing authorization and that I fully understand the meaning and intent of this document. I affirm that I have signed this authorization voluntarily.

Student Signature \_\_\_\_\_ Date \_\_\_\_\_

This authorization form is not required when school transmits information to state and federal agencies concerning processing Title IV aid. This

authorization is also not required if student files are subject to institutional, state and federal program review and audit.

### **Information Release via Telephone**

No information concerning any student is released to any individual, group or organization via telephone, cellular phone or other similar devices unless that individual, group or organization is involved in the awarding and processing of student Title IV aid.

### **Title IV Code of Conduct:**

New York Medical Career Training Center disseminates the following information annually to all the institution's officers and employees.

The institution's officers, and employees may not receive directly or indirectly, points, premiums, payments, stock or other securities, prizes, travel, entertainment expenses, tuition payment or reimbursement, the provision of information technology equipment at below market value, additional financial aid funds or any other inducement from a guaranty agency or eligible lender in payment for securing applicants for FFEL loans.

The institution or its employees may not provide names and addresses and/or e-mail addresses of students or prospective students or parents to eligible lenders or guaranty agencies for the purpose of conducting unsolicited mailings, by either postal or electronic means, of FFEL student loan applications.

The institution will not allow any employee of the guaranty agency or eligible lender to perform any school-required function for a school participating in the FFEL Program, except exit counseling. The institution will not permit guaranty agencies to conduct fraudulent or misleading advertising concerning loan availability, terms or conditions.

New York Medical Career Training Center will not permit an employee to enter into a consulting arrangement or other contract with an eligible lender.

The institution will not permit an employee working in the student financial aid office to serve on an advisory board for an eligible lender.

### **Third Party Servicers:**

New York Medical Career Training Center contracts with a third-party servicer, Gemcor, to request funds, draw down funds to the institutional Federal Bank account, process refunds and deal with questions between the school and the

Federal agencies.

Only the owner of the institution can make the decision to use a third-party servicer. He/she will confer with the various offices within the institution that will be affected by the contract with the third-party servicer.

New York Medical Career Training Center uses Gemcor as its third-party servicer.

## **Compliance Audits**

New York Medical Career Training Center participates in Title IV programs. As such, to meet the statutory requirements of the Department of Education it undergoes an annual compliance audit conducted by a CPA firm, currently Wayne R. Thompson CPA P.C., who is sufficiently independent of the school. The independent auditor must be a certified public accountant or a government auditor. All audits are submitted along with an audited financial statement to the Department of Education (ED) as required. In addition, Gemcor, the third-party service provider who performs certain student financial assistance functions for NEW YORK MEDICAL CAREER TRAINING CENTER does also submit an annual compliance audit and a financial statement.

The financial statements to be submitted must cover the New York Medical Career Training Center's last complete fiscal year. ED defines the scope of the financial statements needed, as well as any documentation deemed necessary to determine the school's financial responsibility. Accordingly, since NEW YORK MEDICAL CAREER TRAINING CENTER is a proprietary school, all required audits are submitted on-line via ED's EZ Audit Web site at [www.ezaudit.ed.gov](http://www.ezaudit.ed.gov).

## **Type of Audit**

The type of audit a school undergoes depends on its method of control: public, for profit, or nonprofit. The audit requirements for public colleges, state and local universities, and nonprofit institutions are satisfied by the Single Audit Act, in accordance with Office of Management and Budget's (OMB) Circular A-133. Since NEW YORK MEDICAL CAREER TRAINING CENTER is a proprietary school, it is required to use ED's Audit Guide as per GEN-00-05. Although the financial aid office may not be directly involved in every phase of an audit, staff should be knowledgeable about the process.

As per section 668.23(g)(4) of HEA 1965, NEW YORK MEDICAL CAREER TRAINING CENTER is solely responsible for any liability owed by the

institution's third-party servicer Gemcor for a violation incurred in servicing any aspect of that institution's participation in the Title IV programs.

The Offices of Financial Aid, Academic Affairs, Registration and Student Accounts are involved in the audit process and must cooperate fully with any audit or the ED, accrediting agency, state licensing agencies or Gemcor program review. The President/CEO of the School is responsible for coordinating the overall audit process. The School Director contacts with the auditor. A complete student file containing enrollment, academic, financial aid, and accounting records must be provided to the auditor upon request for any student under review or audit. The School Director is responsible for addressing, correcting and reconciling any findings within one month from the date of receipt of the audit report or the federal deadlines, whichever is earlier. Both the Office of Financial Aid and Student Accounts are responsible for ensuring any repayments (as a result of any liabilities) are made in the time frame as specified by the ED explained in the overpayment section in this manual.

The financial aid office participates in the audit process in the following manner:

The financial aid office receives notices of requested sample records from the Director of School and the Director of Financial Aid coordinates with the auditor as permitted by the Director of School and provides those records. Individual student files, computer printouts of the latest student ledger card, attendance records etc. are provided to the auditor in alphabetical order.

The Director of Financial Aid receives a copy of any audit findings. The Director of Financial Aid along with the Director of School coordinates information that is provided to an auditor, as well as communicates with the auditor during his or her time on the NEW YORK MEDICAL CAREER TRAINING CENTER campus.

### **Audit Submission Schedule**

All audits must be prepared on a fiscal-year basis i.e., January 1<sup>st</sup> through December 31<sup>st</sup> for NEW YORK MEDICAL CAREER TRAINING CENTER and must cover all Title IV transactions that have occurred since the previous audit. New York Medical Career Training Center's annual compliance and financial statements audit performed under ED's Audit Guide must be submitted within six months of the end of the school's fiscal year. Refer to 2025-26 FSA Handbook, Vol. 2, Chapter 12 for more details.

The OIG provides additional information about audits on the following Web site:

<http://www.ed.gov/offices/OIG/nonfed/sfa.htm>

## **SECTION B:**

### **STUDENT CONSUMER INFORMATION**

All required consumer information is available to all students through the Student services offices.

#### **Completion or Graduation Rates**

The New York Medical Career Training Center annually prepares its completion or graduation rate, and, if applicable, its transfer-out rate, and make these rates available to any enrolled or prospective student, on request. The Office of Academic Affairs prepares this report with all applicable rates and disseminates them through annual publication. The financial aid officer will create annual reports based on the financial assistant each award year with the assistant of office record managers and teachers in the acquiring student date.

#### **Retention Rates:**

The institution must have available to all prospective and current students the retention rates of students in a certificate or degree seeking program who are first-time full-time undergraduate students.

#### **Placement Rates:**

The institution must have information on placement of and types of employment obtained by graduates of the school's degree and certificate programs.

#### **Annual Security Report**

Campus security and safety are important features of post-secondary education. The Department of Education is committed to assisting schools in providing students nationwide with a safe environment in which to learn and to keep students, parents and employees well informed about campus security. These goals were advanced by the Crime Awareness and Campus Security Act of 1990. The Department is committed to ensuring that post-secondary institutions are in full compliance with that Act, and enforcement of the Act is a priority of the Department.

The New York Medical Career Training Center distributes an annual security report by October 1 of each year—including crime statistics and campus policies and procedures regarding security matters—to enroll students and current employees. The institution ensures that prospective students and prospective employees are informed of the availability of the report and given an opportunity to obtain it from the main administrative office. The statistics portion of the report is also submitted to ED, as required.

□ The Director of Campus Safety compiles, maintains, distributes, and the CEO /President submits the crime statistics to ED

□ The Board of Directors constructs and reports the institution's policies regarding campus security

□ The annual security report is disseminated to faculty, staff, students, and the regulatory agencies via official e-mail, campus bulletin board, and official mail.

□ One must request in writing to obtain a free copy of the full published report.

In addition to the required annual campus security report, schools are required to provide a timely warning to the campus community of any occurrences of the following crimes that are reported to campus security authorities or local police and are considered to represent a serious or continuing threat to students and employees. These crimes are: criminal homicide, forcible and non-forcible sex offenses, robbery, aggravated assault, burglary, motor vehicle theft and arson, crimes that show evidence of prejudice, violations of liquor and drug law, illegal weapon possession and persons referred for campus disciplinary action for liquor, drug and weapons law violations.

The annual security report must include the following:

1. The required school crime statistics including
  - a. criminal homicide, including murder and non-negligent manslaughter and negligent manslaughter
  - b. sex offenses including forcible and non-forcible sex offenses
  - c. robbery
  - d. aggravated assault
  - e. burglary
  - f. motor vehicle theft

g. arson

h. separately by category of prejudice, each crime listed above and any other crime involving bodily injury reported to local police agencies or to a campus security authority that shows evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity or disability.

i. Arrests for violations of liquor and drug law violations and illegal weapons possession

j. Persons not arrested but referred for campus disciplinary action for liquor, drug and weapons law violations

2. A statement of current campus policies regarding procedures for reporting crimes and other emergencies occurring on campus and the policies for the school's response to these reports including:

a. policies or making timely reports on above crimes to members of the campus community

b. policies for preparing the annual disclosure of crime statistics

c. list of the titles of each person or organization to whom the criminal offenses described should be reported for the purpose of making timely warning reports and the annual statistical disclosure

3. A statement of the school's policies concerning the security of, and access to, all campus facilities, including residences and security considerations used in the maintenance of campus facilities.

4. Statement of the school's policies concerning campus law enforcement including:

a. enforcement authority of campus security personnel, their working relationship with state and local police and other law enforcement agencies and whether the security personnel have the authority to arrest individuals

b. policies that encourage accurate and prompt reporting of crimes to campus police and the appropriate police agencies

c. procedures that encourage pastoral counselors and professional counselors, to inform clients of any procedures to report crimes on a voluntary, confidential basis for inclusion into annual disclosure of crime statistics.

5. description of type and frequency of programs that

a. informs students and employees about campus security procedures

b. encourages students and employees to be responsible for their own security and security of others

6. a description of school crime prevention programs

7. statement of policies concerning the monitoring and recording of criminal activity at off-campus locations

8. policies concerning the possession, use and sale of alcoholic beverages including the enforcement of state underage drinking laws

9. statement of school policies concerning the possession, use, and sale of illegal drugs including the enforcement of state and federal drug laws

10. description of the drug and alcohol-abuse education programs available to students and employees

11. statement of sexual assault prevention programs available and procedures to be

followed when a sexual offense occurs including:

- a. description of educational programs to promote awareness of rape and other forcible and non-forcible sex offenses
- b. procedures a student should follow if a sex offense occurs
- c. options for the notification of local law enforcement officials and a statement that school personnel will assist students in notifying authorities
- d. availability of on and off campus counseling, mental health or other student services for victims of sex offenses
- e. Notice to students that the school will change a victim’s academic situations after the alleged sex offense and the options for change, if changes reasonably available.

f. Procedures for campus disciplinary action in cases of alleged sex offense including clear statement that both the accuser and accused are entitled to same opportunities to have others present during disciplinary proceeding; will be informed of school’s final decision

g. Sanctions the school may impose following final determination of school disciplinary proceeding regarding rape, acquaintance rape, or other forcible or non-forcible sex offenses

h. A statement advising the campus community where to find law enforcement agency information concerning registered sex offenders who might be present on campus

**New York Medical Career Training Center  
Campus Security Act Disclosure Statement**

The Campus Security Act (Public Law 102-26) requires postsecondary institutions to disclose the number of instances in which certain specific types of crimes have occurred in any building or on any property owned or controlled by this institution which is used for activities related to the educational purpose of the institution and/or any building or property owned or controlled by student organizations recognized by this institution. In compliance with that law, the following reflects this institution crime statistics for the period between 1/1/2022 and 12/31/2024 (three most completed calendar years)

Report Distribution Date  
Occurrences within the 2022, 2023 and 2024 Calendar Years

<b>Crimes Reported</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>Location:</b>	<b>*Hate Crime?</b>
				<b>C=Campus</b>	
				<b>N=Non-campus</b>	
				<b>P=Public</b>	
Murder (Includes non-negligent manslaughter)	0	0	0		

A Model Financial Aid Policies and Procedures Manual

Negligent manslaughter	0	0	0
Sex offenses (forcible & non-forcible)	0	0	0
Robberies	0	0	0
Aggravated assaults	0	0	0
Burglaries	0	0	0
Motor Vehicle Thefts (on Campus)	0	0	0
Arson	0	0	0

<b>Number of arrests made for the following crimes</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>Referred for campus disciplinary action? (Yes)(No)</b>
Liquor Laws	0	0	0	
Drug Laws	0	0	0	
Weapons Possession	0	0	0	

**\*Crimes of murder, manslaughter, arson, forcible rape and aggravated assault that show evidence of prejudice based on race, religion, sexual orientation, ethnicity or disability as prescribed by the Hate Crime Statistical Act.**

1. This institution does not employ campus security personnel but encourages both its employees and students to immediately report suspected criminal activity or other emergencies to the nearest available campus security officer, institutional official and/or in the event of emergency to directly contact local law enforcement or other emergency response agencies by dialing (911).

2. All students and employees are required to report any crime or emergency to their institutional official promptly. If a student or employee wishes to report a crime on a voluntary or confidential basis, the institutional official will be prepared to record and report the crime, but not the name of the informant. The student or employee may, in order to maintain confidentiality, submit the information in writing to his/her institutional official without signature. If the student wishes no to maintain confidentiality, the student will contact his/her teacher or school official who in turn will contact the nearest supervisor to report criminal actions or emergencies to the appropriate agency by calling (911).

Preparation for the Annual Disclosure of Crime Statistics report is obtaining by the institution's secretary who contacts the correct police department District for statistics and the institution's

“Daily Incident Log” and then records those statistics.

3. Only students, employees and other parties doing business with this institution should be on institutional property. Staff, faculty, students, and prospective students or any person entering the premises must have and display at all times a security identification badge. Those without an identification badge must sign in at the entrance and identify their purpose of visit, the person to be visited and register their time in and out of the building. The visitor must also wear a visitor’s badge while on campus. All rear access doors leading to the campus are closed and locked during evening hours starting at 5:00pm. When the school closes for the night, the school’s official or supervisor will inspect each floor to see that it is empty and then set the alarms on each floor and then lock down the campus. Other individuals present on institutional property at any time without the express permission of the appropriate institutional official(s) shall be viewed as trespassing and may as such be subject to a fine and/or arrest. In addition, students and employees present on institutional property during periods of non-operation without the express permission of the appropriate institutional official(s) shall also be viewed as trespassing and may also be subject to a fine and/or arrest.

4. Current policies concerning campus law enforcement are as follows:

a) Institution’s officials have no powers of arrest other than the Citizens Arrest Law, and are required in the event of a crime or emergency to call the correct agency or

dial (911) for the police and emergency services. The Citizens Arrest Law will be invoked only as a last resort, and after all other possibilities have been explored.

b) Employees shall contact their immediate or nearest ranking supervisor to report any criminal action or emergency to the appropriate agency by calling (911). If possible, in the interim, the security guard(s) and or institutional official shall attempt to non-violently deal with the crime or emergency with the appropriate agency on campus. Individual discretion must be used, as undue risk should not be taken.

c) The institution currently has no procedures for encouraging or facilitating pastoral or professional counseling (mental health or otherwise), other than the student or employee is encouraged to seek such aid.

5. Though this institution does not offer regularly scheduled crime awareness or prevention programs, students are encouraged to exercise proper care in seeing to his/her own personal safety and the safety of others. The following is a description of policies, rules and programs designed to inform students and employees about the prevention of crimes on campus.

- a) Do not leave personal property in classrooms
- b) Report to your institutional official, any suspicious persons.
- c) Always try to walk in groups outside the school premises.
- d) If you are waiting for a ride, wait within sight of other people
- e) Employees (staff and faculty) will close and lock all doors, windows and blinds and turn off lights when leaving a room.
- f) The “Crime Awareness and Campus Security Act” is available upon request to students,

employees (staff and faculty) and prospective students.

g) The School has no formal program, other than orientation, that disseminates this information. All information is available on request.

h) Information regarding any crimes committed on the campus or leased/attached properties (parking lot) will be available and posted in a conspicuous place within two (2) business days after the reporting of the crime and be available for sixty (60) business days during normal business hours, unless the disclosure is prohibited by law, would jeopardize the confidentiality of the victim, or an ongoing criminal investigation the safety of an individual, cause a suspect to flee evade detection: or result in the destruction of evidence. Once the reason for the lack of disclosure is no longer in force, the institution must disclose the information. If there is a request for information that is older than sixty 60 days, that information must be made available within two (2) business days of the request.

6. The institution does not offer regularly scheduled crime awareness or prevention programs other than orientation where all the institution's policies and regulations are properly disclosed to prospective students.

7. All incidents shall be recorded in the NEW YORK MEDICAL CAREER TRAINING CENTER daily Incident Log located on campus at the director's office. The log includes the date, time, location, incident reported, and disposition of incident and the name of the person who took the report. The report must be entered in the log with two (2) business days after it is reported to the school's official, unless that disclosure is prohibited by law, would endanger the confidentiality of the victim.

8. This institution does not permit the sale, possession or consumption of alcoholic beverages on school property and adheres to and enforces all state underage-drinking laws.

9. The institution does not permit the possession, use or sale of illegal drugs by its employees and students and adheres to and enforces all state and Federal drug laws. The violations of these policies by students or employees may result in expulsion, termination and/or arrest.

10. Sexual assaults (criminal offences) on campus will be reported immediately to school director Dr. Nand, who will report it to (911) emergency and police units. The person who was victimized will be encouraged to seek counseling at a rape crisis center and to maintain all physical evidence until such a time as that person can be properly transported to a hospital or rape crisis center for proper treatment. This institution has zero tolerance of such assault; the violation of this policy by students or employees may result in expulsion, while investigations are being followed, termination and/or arrest.

Students and employees should refer to the following person or agency when reporting or seeking help on a criminal incident. Please note that any emergency that requires immediate

attention should not be waited upon to report to the school's officer but rather contact the appropriate agency by calling (911).

Dr.NandPanjwani  
136-20 38<sup>th</sup> Avenue 5F Flushing NY 11354

### **Violence Against Women Reauthorization Act (VAWA)**

On March 7, 2013, President Obama signed the Violence Against Women Reauthorization Act of 2013 (VAWA) (Pub. Law 113-4), which, among other provisions, amended section 485(f) of the Higher Education Act of 1965, as amended (HEA), otherwise known as the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act). The Clery Act requires institutions like NEW YORK MEDICAL CAREER TRAINING CENTER to comply with certain campus safety- and security-related requirements as a condition of participating in the Federal student financial aid programs authorized by Title IV of the HEA. Notably, VAWA amended the Clery Act to require institutions to compile statistics for incidents of domestic violence, dating violence, sexual assault, and stalking and to include certain policies, procedures, and programs pertaining to these incidents in their annual security reports (ASRs).

The changes made to the Clery Act by VAWA did not affect in any way Title IX of the Education Amendment of 1972 (Title IX), its implementing regulations or associated guidance issued by the Department's Office for Civil Rights (OCR). Nothing in the Clery Act, as amended by VAWA, alters or changes an institution's obligations or duties under title IX as interpreted by OCR.

In compliance to VAWA, NEW YORK MEDICAL CAREER TRAINING CENTER's Campus Security and Crime Prevention Policy includes procedures to follow once an incident of domestic violence, dating violence, sexual assault, or stalking has been reported, including a statement of the standard of evidence that will be used during any institutional conduct proceeding arising from such a report.

This policy also includes information about a victim's options for, and available assistance in, changing academic, living, and/or transportation situations if requested and reasonably available, regardless of whether the victim chooses to report the crime to campus authorities or local law enforcement.

Below is a list of the major changes that have been made to the Clery Act regulations and information regarding the 2025 Campus Safety and Security Survey, used to report Campus crime statistics to the Department:

#### **Summary of the Major Changes to the Clery Act Regularions:**

- Require institution to collect and report information regarding incidents of dating violence, domestic violence, sexual assault, and stalking that occur on an institution's Clery Geography and are reported to a Campus Security Authority or to local law enforcement agencies;

- Require institutions to disclose statistics of such incidents in their Annual Security Reports (ASRs) and the Campus Safety and Security Survey to maintain credible documentation that substantiates the institution's crime statistics.
- Require institutions to have policies and procedures for victims or witnesses to report crimes on a voluntary, confidential basis for inclusion in the institution's crime statistics.
- Clarify the very limited circumstances in which an institution may remove reports of crimes that have been "unfounded" by law enforcement officials and require institutions to report to the Department and disclose in the ASR the number of crimes that were "unfounded" and subsequently withhold from their crime statistics.
- Revise the definition of "rape" to reflect the Federal Bureau of Investigation's (FBI) updated definition in the Uniform Crime Reporting (UCR) Summary Reporting System, which encompasses the categories of rape, sodomy, and sexual assault with an object that are used the UCR National Incident-Based Reporting System;
- Revise the categories of bias for the purposes of Clery Act hate crime reporting to add gender identity and to separate ethnicity and national origin into different categories;
- Require institutions to provide information on culturally relevant, inclusive prevention awareness programs to incoming students and new employees, as well as describe these programs in their ASRs. These programs must include: a statement that the institution prohibits the crime of dating violence, domestic violence, sexual assault and stalking; the definitions of these terms in the applicable jurisdiction; the definition of "consent," in reference to sexual activity, in the applicable jurisdiction; a description of safe and positive options for bystander intervention; information on risk reduction; and information on the institution's policies and procedures after a sex offense occurs;
- Require institutions to provide and describe in their ASRs, ongoing prevention and awareness campaigns for students and employees. These campaigns must include the same information as the institution's primary prevention and awareness program;
- Define the terms "awareness programs," "bystander intervention," "ongoing prevention and awareness campaigns," "primary prevention programs," and "risk reduction";
- Require institutions to describe each type of disciplinary proceedings used by the institution in cases of alleged dating violence, domestic violence, sexual assault, or stalking; the steps, anticipated timelines, and decision-making process for each type of disciplinary proceeding; how to file a disciplinary complaint; how the institution determines which type of proceeding to use based on the circumstances of an allegation of dating violence, domestic violence, sexual assault, or stalking; and the standard of evidence that will be used during the disciplinary proceeding;
- Require institutions to list all of the possible sanctions that the institution may impose following the results of any institutional disciplinary proceedings for an allegation of dating violence, domestic violence, sexual assault, or stalking;
- A student victim's past sexual conduct may not be used against them during a rape trial.

- A victim will not be forced to bear the expense of their own rape exams or for service of a protection order. The protection order will be recognized and enforced in all states, tribal and territorial jurisdictions within the U.S.
- Require institutions to describe the range of protective measures that the institution may offer following an allegation of dating violence, domestic violence, sexual assault, or stalking;
- Require institutions to provide students or employees who report being victims of dating violence, domestic violence, sexual assault or stalking with a written explanation of their rights and options, regardless of whether the offense occurred on campus, including written notification of counseling, health, mental health, victim advocacy, legal assistance, visa and immigration assistance, student financial aid, and other services available for victims both within the institution and in the community, and the availability of changes to academic, living, transportation, and working situations, or protective measures regardless of whether the victim reports to law enforcement.
- Focus attention on the needs of underserved communities, including creating legal relief for battered immigrants so that abusers cannot use the victim’s immigration status to prevent victims from calling the police or seeking safety and supporting tribal governments in building their capacity to protect American Indian and Alaska Native women.
- Require institutions to provide for a prompt, fair, an impartial disciplinary proceeding in cases of alleged dating violence, domestic violence, sexual assault, or stalking in which: (1) officials are appropriately trained and do not have a conflict of interest or bias for or against the accuser or the accused; (2) the accuser and the accused have equal opportunities to have others present, including an advisor of their choice; (3) the accuser and the accused receive simultaneous notification, in writing, of the result of the proceedings and any available appeal procedures; (4) the proceeding is completed in a reasonably prompt time frame; (5) the accuser and the accused are given timely notice of meetings at which one or the other or both may be present; and (6) the accuser, the accused and appropriate officials are given timely and equal access to information that will be used during information and formal disciplinary meetings and hearings.
- Define the terms “proceeding” and “result”; and
- Specify that compliance with these provisions does not constitute a violation of section 444 of the General Education Provisions Act, commonly known as FERPA (1974).

2025 ASRs and Statistics for the 2024 Calendar Year:

For their 2025 ASRs, institutions were required to make a good-faith effort to include incidents of dating violence, domestic violence, sexual assault, and stalking in the crime statistics for calendar year 2024. Institutions also were required to make a good-faith effort to ensure that the statistics for the new crime categories were accurate and complete in their ASRs with the understanding that institutions may not have complete statistics for 2024.

## **Data on Campus Crime**

Parents and students can now use the Internet to review campus crime statistics for NEW YORK MEDICAL CAREER TRAINING CENTER campus online. through the following website:

<http://ope.ed.gov/security/search.asp>

The data are presented in four parts:

- Arrests
- Criminal Offenses
- Hate Crimes
- Disciplines

## **State-Required Consumer Information**

The office of financial aid is responsible for making all state required information available to all prospective and current students. Yearly review is done to update and include all current regulation and fulfill state requirements in disseminating information.

## **Federal Student Consumer Information Requirements**

New York Medical Career Training Center provides financial aid in the form of grants, and educational loans to approximately 90 percent of its student body annually. The application process begins when students complete and submit the Free Application for Federal Student Aid (FAFSA). The FAFSAs are entered by the New York Medical Career Training Center to CPS electronically. When the school receives ISIR, then it determines eligibility for students using a combination of programs in an attempt to both reward academic achievement and meet their demonstrated financial needs based on a federally mandated formula of:

## **Accrediting Agency Consumer Information**

The office of financial aid is responsible for making all accrediting agencies required information available to all prospective and current students. Yearly review is done to update and include all current regulation and fulfill the agency requirements in disseminating information.

### **Annual Fire Safety Report:**

New York Medical Career Training Center does not maintain any on-campus student housing; and so is not required to prepare an Annual Fire Safety Report.

### **General Disclosures:**

New York Medical Career Training Center makes the following information available to all prospective and current students:

- The retention rate as reported to IPEDS.
- The placement of, and types of employment obtained by, graduates of New York Medical Career Training Center.

### **Student Aid Policy and Procedures for Sending and Receiving Sensitive Documents and Media Using Land Shipment Methods**

Due to a history of damaged/ripped packages shipped via private carriers and the U.S. Mail, Federal Student Aid has implemented additional safeguards related to data exchanged between Federal Student Aid and our data exchange partners.

Policy and Procedures:

1. All tapes that are “Returned Tapes” shall be degaussed or erased fully prior to shipping.
2. All sensitive documents and media shall be double packaged in opaque materials that are approved by the shipping agent. (DHL, FedEx, UPS, etc.)
3. The receiver may return an undamaged package if sent in a single package. Damaged packages (single or double packages) shall not be returned.
4. Both the “To” and “From” addresses shall be included on both inner and outer packages
5. Shipping agents shall have the capability of tracking the shipment’s status
6. Shipments shall require signatures upon receipt.
7. Packages shall not identify the sensitivity of the contents.
8. Shipments shall include a manifest inside the package. The receiver shall validate the package contents against the manifest: (1) immediately upon receipt of a damaged package, or a package suspected of being compromised; (2) within one business day of receipt for a package that does not fit within (1)
9. Manifests that include sensitive information that do not match contents of the package shall be immediately reported to the sender, the carrier, the system Security Officer, Federal Student Aid’s Computer Security Officer and the Department of Education’s Incident Handling Coordinator. Do not return the package.

10. This policy shall be provided to all parties that send or receive sensitive Federal Student Aid documents or media.

11. If any portion of this policy cannot be complied with by any party, that party shall notify the Federal Student Aid Computer Security Officer by email, identifying what cannot be complied with and why.

### **Type of Software Application:**

Before Gemcor sends any information via ShareFile to the institution it is password protected to protect the student and the institution.

The institution uses DELL Window 7 computer system to keep track of the financial aid and disbursements for each student. The student is packaged and receives an award letter. Monthly reconciliations compare the information in the institution to the information in the Gemcor system. Any discrepancies are handled immediately.

The institution's Window 10 system is backed up nightly.

Any information sent to Gemcor is password protected.

### **Emergency Evacuation Procedures:**

The Office of Student Affairs has set up an e-mail group that will reach all current students, faculty and administration to inform them of any emergency on campus. The Office of Student Affairs will be responsible for updating this e-mail group as changes in student, faculty and administration occur. In addition, a text message will be sent to students, faculty and administrators. The Office of Student Affairs will be responsible for updating this system as needed. On specified days, the system will be checked each year. The evacuation plan is the same as the fire evacuation plan which is posted throughout the building. All personnel will be advised of this plan each year.

### **Reproduction of Copyrighted Works**

The making of an electronic or paper copy of a copyrighted work by any means (photocopying, electronic reproduction, scanning, digitizing, etc.) constitutes reproduction that is governed by copyright law. The copyright principles that apply to the use of copyrighted works in electronic environments are the same as those that apply to such use in paper environments.

The reproduction or copying of a work subject to copyright protection typically requires the permission of the copyright owner. However, copyright law recognizes that in

certain situations, copyrighted work may be reproduced without the copyright owner's consent. One such situation is where the doctrine of "fair use" applies.

The following four factors must be considered for determining "fair use"

- The purpose and character of the use, including whether such use is of a commercial nature or is for nonprofit educational purposes.
- The nature of copyrighted work
- The amount and substantiality of the portion used in relation to the copyrighted work
- The effect of the use upon the potential market for or value of the copyrighted work.

The school distributes materials informing the community about the appropriate use of copyrighted materials. This information is included in the student catalog, codes of conduct, in addition to e-mail and/or paper disclosures.

Any unauthorized distribution of copyrighted materials will be handled by the Dean of the school, and a disciplinary hearing may be called.

The school presently has installed on its computer server "Watchdog Software", which monitors the traffic of computer usage. The software also restricts access to only those websites which are on a "safe list". In addition, it prohibits the users from downloading restricted information without the consent of the administrators in charge of the program.

The Academic committee reviews the effectiveness of the plan to combat the unauthorized distribution of copyrighted materials on an outcome basis. A check of a "before and after" comparison of bandwidth or relapsing into previous problem situations is a way to check on outcomes.

The institution provides an annual notice on a one-to-one basis through direct notice to each enrolled student. Any student involved in a copyright situation will be referred to the Dean and the proper authorities.

### **Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws:**

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

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

For more information, please see the Web site of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov) , especially their FAQ’s at [www.copyright.gov/help/faq](http://www.copyright.gov/help/faq) .

### **Textbook Information:**

The institution has, on its internet course schedule, the International Standard Book Number (ISBN) and retail price for required and recommended textbooks and supplemental material. If the ISBN is not available, the author, title, publisher and copyright date, or, if such disclosure is not practicable, the designation “To be Determined”

The institution will include in the written course schedule a reference to the textbook information available on its internet schedule and the internet address for that schedule

## **SECTION C:**

### **FINANCIAL AID PROGRAM INFORMATION**

#### **Institutional Eligibility Requirements:**

New York Medical Career Training Center is a Postsecondary vocational institution.

This documentation is available to all enrolled and prospective students upon request. The New York Medical Career Training Center is a proprietary institution of higher education eligible to participate in the Title IV programs. A copy of the Program Participation Agreement, Eligibility and Certification Approval Report, accrediting agency letters, state authorization and licensure documents are displayed and available for inspection in the Office of School Director for all enrolled and prospective students and families.

The Director of Financial Aid and the CEO/President track the expiration of PPA and coordinate the recertification process with Gemcor our third-party

service provider. Internal programs reviews, compliance audits by the independent financial auditors, third party service provider's program review and audits are routinely conducted to ensure Title IV compliance and institutional eligibility is in good standing at all times.

Gemcor, our third-party servicer, identifies the expiration date of the PPA and notifies New York Medical Career Training Center 2-3 months before the due date to update the PPA. Several reminders are received by New York Medical Career Training Center before the actual expiration date.

### **Program Eligibility**

The New York Medical Career Training Center offers the following programs that are eligible for Title IV aid. Medical Assistant and Diagnostic Medical Sonographer are eligible to participate in the Federal student financial assistance

### **Ineligible Programs**

Medical Billing, EKG & Phlebotomy, Nurse Aid/Assistant, Pharmacy Technician and Patient Care Technician Program are not eligible to participate in the Federal student financial assistance.

### **Evaluation of New Programs**

All new programs are evaluated and must meet the following criteria in order to be considered as Title IV aid eligible programs.

- Meet minimum clock hours and time requirement
- Approved by a Department of Education-recognized accrediting agency
- Approved by the state agency

Only then the new programs upon meeting ED's requirements and obtaining ED's approval are included in the PPA and ECAR.

### **Division of Responsibilities:**

The Director of Financial Aid has the responsibility to update PPA, to keep the Policies and Procedures manual up to date and to prepare all necessary reports with regard to Financial Aid to the Department of Education.

The Financial Aid Office has the responsibility of administering the Title IV programs. The Office deals with the students, makes them aware of the aid

available, packages the students with Title IV aid, and requests the Financial Aid through the Third-Party Servicer. The Accounting Office has the responsibility of releasing the funds onto the student's account and making whatever refunds are necessary.

**Electronic Processes:**

New York Medical Career Training Center complies with the FTC standards for safeguarding customer information. The school's risk assessment includes employee training and management; information systems, including network and software design as well as information processing, storage, transmission and disposal and detecting, preventing and responding to attacks, intrusions or other systems failures.

New York Medical Career Training Center has implemented information safeguards and adjusts its information security program in light of the results of the required testing and monitoring.

**Cohort Default Rate:**

The Cohort Default rate for New York Medical Career Training Center is the percentage of the federal student loan borrowers who enter repayment within the cohort fiscal year divided by those who default before the end of the following fiscal year. Beginning FY 2021 there is a three-year school CDR calculation (this is increased from two years). The Federal Government will provide yearly the cohort default rates for the school.

Numerator – number of borrowers who default within a cohort Period  
Denominator: number of borrowers who enter repayment within a cohort period

Example:

$$\frac{\text{FY 21} \quad \text{FY 22} \quad \text{FY 23}}{125 \quad 230 \quad 250}{5000} = \frac{605}{5000} = .121 \text{ or } 12.1\%$$

Two sets of draft and official cohort default rates will be issued annually for fiscal years 2021, 2022 and 2023.

Congress created a transition period during which –no schools sanctions will be taken based on the 3-year calculated rate until after there have been three consecutive cohort years of such rates calculated. (2012)

Effective 2010, HEOA requires schools with a CDR equal to or greater than

30% to establish a default prevention task force which prepares a default prevention plan:

- To identify the factors causing the school's CDR to exceed the threshold
- To establish measurable objectives and identify steps to take to improve the school's CDR.
- To specify action the school will take to improve student loan repayment, including loan repayment counseling.

A school whose CDR rate for each of the three most recent fiscal years that data is available, is less than 15%, may disburse a DL in one installment.

Also the school is not required to delay delivery of the first disbursement of a loan to a first year, undergraduate student (the 30-day delay rule).

Schools participating in the Federal Stafford Loan Program for the first time, or schools that have had a change of ownership that resulted in a change in control are required to use a default prevention and management plan to participate in the Title IV programs.

NEW YORK MEDICAL CAREER TRAINING CENTER participates in following nine Default Prevention and Management Activities:

1. Entrance Counseling: Requires first time borrowers to have explanations of how the master promissory note works, that the loan must be repaid, the consequences of default and be shown sample monthly repayment amounts. The school will collect as much contact information as possible to facilitate future contact if needed.

2. Financial Literacy for Borrowers: The school will offer the students written information on their loans, how to manage debt, etc. The following will be provided at entrance and exit interviews:

- a. estimate of required monthly payments on loan balance
- b. calculations to help estimate and manage debt
- c. Loan servicer contact information
- d. Contact information for delinquency and default prevention assistance on campus
- e. Introduction to NSLDS for students
- f. Repaying Your Student Loans publication

3. Communication throughout the Campus: The school will review its communication among departments to determine a student's academic progress, attendance, enrollment status, etc. The Financial Aid Director will try to ensure all departments are involved.

4. Exit Counseling: The school will comply with Federal Regulations and hold exit interviews. Explanation of payment plans and choices that fit the borrowers' needs is essential. The exit interview will attempt to clear up any misconceptions that the student may have regarding the loan. Students who withdraw, rather than graduate, must also complete exit interviews. These students have the highest risk of default and every effort must be made to reach these students.

5. Timely and Accurate Enrollment Reporting: Completing the Student Status Confirmation Report (SSCR) accurately and completely on current students and returning this to NSLDS within the time allotted is the most important. This will ensure the student data is accurate, and that end dates are good for exit interviews.

6. NSLDS Date Entered Repayment Report: The SSCR also handles students who have left school. This assures that student status is correct and that students enter the correct cohort year that schools receive accurate cohort default rates.

7. Late-Stage Delinquency Assistance: When notified that students are more than 240 but less than 361 days delinquent the school will make every effort to contact these students and inform them of their delinquency.

8. Loan Record Detail Report (LRDR) Data Review: NEW YORK MEDICAL CAREER TRAINING CENTER reviews its LRDR and challenges any incorrect data on this report if found.

9. Analyze Defaulted Loan Data to Identify Defaulter Characteristics: NEW YORK MEDICAL CAREER TRAINING CENTER gathers information to discern who is defaulting and why. NEW YORK MEDICAL CAREER TRAINING CENTER uses this information to improve its default prevention.

**SECTION D:  
REPORTING AND RECONCILIATION:**

**Financial Responsibility**

New York Medical Career Training Center receives a Quarterly audit by Gemcor to review Financial Aid Files, Student Accounts and Academic Records. The school is also audited annually by an independent outside auditor to review files and assure compliance with all Federal regulations.

**Program Financial Statements:**

The Accounting Office records the receipt and expenditure of title IV funds in accordance with generally accepted accounting principles. All bank accounts are reconciled monthly, including title IV bank accounts. Internal records and records from the third-party servicer are reconciled by the Financial Aid Staff and the Accounting Office in conjunction with Gemcor.

Each general ledger account is set up to distinguish the Federal Programs and reconcile with the internal accounting system and the Federal transactions.

**Reconciliation of Title IV**

Reconciliation of all title IV funds will be done on a monthly basis. The institution will request from Gemcor a report from the Federal Processor which will be compared to the accounting records. Any discrepancies will be resolved as soon as possible. Gemcor also conducts monthly reconciliations of title IV aid with the funds transmitted to the institution.

**Reporting & Reconciliation**

NEW YORK MEDICAL CAREER TRAINING CENTER must reconcile the students' accounts with the money drawn down from the Federal Government for Pell, and Federal Stafford Subsidized and Unsubsidized loans. Gemcor provides Pell and Loan Disbursement reports and individual student awards notifications which will help in the reporting and reconciliation aspects of NEW YORK MEDICAL CAREER TRAINING CENTER statutory obligations.

**Preparation for Reconciliation:**

The Federal Government informs the institution approximately three months before the E-app is due to be completed and forwarded to the Federal Government. In addition, Gemcor, the Third-Party Processor, reminds the institution 10 weeks before the submission is due.

### **Responsible Parties:**

The Financial Aid Director is responsible for completing the E-App and forwarding it to the necessary parties to have it reviewed and signed.

The Financial Aid Director will also be responsible for obtaining a password from the Feds for NSLDS. Each applicant to the institution will be reviewed in NSLDS to be sure he/she is not in default and does not owe a refund on Title IV funds. The Financial Aid Director will also update the Student Status Confirmation Report which will be sent by Gemcor every other month.

### **Copies of E-app**

Once the E-app is approved by the Feds, the ECAR is sent to the institution to be signed and returned.

Any changes that occur at the institution such as: change in the name of the school, a new location, the name of the CEO, CFO or Financial Aid Director changes, if the school switches from clock hours to credit hours, closure of a location, addition of a third-party servicer or ATB tester, must be reported as a change to the E-App as soon as the change occurs.

### **National Student Loan Data System**

Gemcor provides information to New York Medical Career Training Center concerning directions on how to sign up for NSLDS. Personal information must be provided to NSLDS in order to sign on. NEW YORK MEDICAL CAREER TRAINING CENTER uses this information to obtain information on defaulted loan status or owed grant repayments before the student enrolls. NEW YORK MEDICAL CAREER TRAINING CENTER also enters Pell overpayments into the NSLDS system.

NSLDS passwords are individual and not shared among the staff. NSLDS printouts do not show complete social security numbers and pages are placed in the student file as needed.

## **SECTION E:**

### **APPLICATION PROCESS:**

Prospective students and families can visit the school or speak to our Office of Admission staff members. Application forms are available in the office. The New York Medical Career Training Center admits as regular students only persons who have graduated from a school providing secondary high school education, or the equivalent (GED), or admits as regular students, persons who are beyond the age of compulsory school attendance, and have the ability to benefit from the training offered by the school. For students who do not have graduated from high school or met the equivalent requirement (GED), the school will be administered by a private tester, a test which is approved by the US Department of Education for this purpose. A signed statement is acceptable for foreign high school graduates who otherwise cannot provide a copy of the diploma due to circumstances beyond student' s control.

The Free Application for Federal Student Aid (FAFSA) is the only required application. The federal formula is used to determine eligibility for financial aid, but students must reapply each year they are seeking assistance.

The Office of Financial Aid provides assistance to students and parents in completing the FAFSA form. The complete FAFSA application and a valid ISIR serve as the basis for financial aid packages for all qualified students.

A FAFSA must be received by Federal Student Aid Programs by June 30 of the current academic year for it to be processed; however, your application information must be received the latest by New York Medical Career Training Center by your last date of attendance.

ISIRs are reviewed as they are received by the school from Gemcor. The school contacts students and collects relevant documents to resolve any or all conflicting information and ensures completeness of the application. Similar steps are taken when students submit paper Student Aid Reports (SARs) or SAR Acknowledgements. It is checked to ensure that the school is named on the FAFSA. The financial aid office staff add the school to the list to ensure the school receives Institutional Student Information Reports (ISIRs) electronically via ED Express, or Gemcor Access to the CPS Online.

If unusual circumstances are identified during the application process, the school follows guidelines as prescribed in the Professional Judgment section of the manual.

## **Deadlines**

The Federal deadline for submission of the Free Application for Federal Student Aid (FAFSA) is June 30 of the current year.

The last date by which federal loans can be processed to ensure compliance with cash management regulations and guaranty agency rules is June 30 for the current aid year.

Deadlines for submission of verification worksheets, relevant income verification documents and various comment code clearance documentation, etc. may vary. Students must speak to staff members in financial aid to find the required deadlines. Students are also informed of deadlines by telephone calls, emails, general letters and financial aid bulletin board displayed in the reception area of the financial aid office.

## **Document Collection & Tracking**

Students are informed of required documents when ISIRS are received and reviewed for accuracy and completeness. The office of financial aid monitors and follows up with those students who are yet to submit required documentation.

All required documents properly signed are submitted to the office of financial aid. The staff members are assigned to complete review of the documents, take appropriate actions and file.

Incomplete documents are returned to students for resubmission in completeness indicating and explaining what additional documents are required. The Director of Financial Aid is responsible for overseeing all these processes.

## **Pre-Award Appeals**

The New York Medical Career Training Center does not have any provision for pre-award appeals. However, refer to the Professional Judgment section of the manual that indicates institutional policy when a student requests the school to review student's family income situation, extenuating circumstances and other circumstances that may affect student's eligibility for Title IV aid.

If a dependent student who is not otherwise independent according to FAFSA questions, wishes to apply for financial aid as an independent student based

on exceptional circumstances, may use the Dependency Status Appeal Form' to file an appeal. The Director of Financial Aid reviews the appeal and all supporting documents and makes the final determination of the status. The student is notified in writing of the outcome of the appeal process and the final decision. Filing an appeal does not guarantee a change in status. The director's decision is final and cannot be appealed to the Department of Education.

In order to complete the appeal, students must provide a signed and dated written statement that describes the life events that led to his/her current separation from the family. A Monthly Income and Expense Worksheet form must be completed to provide resource and financial information as a vital part of the appeal. Students must also provide separate statements from at least two adult professionals who are not family members that can verify the family circumstances that student described in his/her appeal and personal statement. All statements must be originals NOT photocopies.

### **File Review**

Reviewing a student's file often involves more than just the verification process. In addition to verification, the financial aid staff members must review an applicant's file for database matches; reject codes, and "C" codes. The financial aid staff members must also review a student's file for other need analysis data elements that are not included in the federally required verification process but are designated as necessary verification data elements by the school. Any inconsistent information must be reviewed and updated as needed. Schools must also review subsequent ISIR records for changes that may impact on the applicant's aid eligibility. For these reasons, verification is considered under the broader process of file review. For more information, please refer to *2025-26 FSA Handbook, Application and Verification Guide*.

### **Independent Student Status:**

You will be considered independent if you are:

- 24 years of age or older on or before December 31st of the award year
- a veteran of the U.S. Armed Forces
- currently serving on active duty in the U.S. Armed Forces for purposes other than training
- accepted and enrolled in a graduate/professional program
- At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- Are you an emancipated minor, as determined by a court in your state of legal residence?
- Are you or were you in legal guardianship as determined by a court in your state of legal residence?
- Have children who will receive more than half of their support from you between July 1, 2025, and June 30, 2026.

- Has a dependent (other than children or spouse) who live with you and who receive more than half their support from you now and through June 30, 2026.
- married
- At any time, on or after July 1, 2025, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time, on or after July 1, 2025, did the director of an emergency shelter or transitional housing program, funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2025, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.

**Student Financial Aid Eligibility Requirements:**

To receive Title IV financial aid the student must:

- Be enrolled as a regular student in an eligible program
- Not be enrolled simultaneously in secondary school
- Have a valid social security number
- Be a U.S. citizen or eligible noncitizen
- Be registered with Selective Service, if required
- Sign a statement of Educational Purpose which certifies he or she will use federal student financial aid only to pay educational costs
- Not be in default on a Title IV loan, or if in default, have made satisfactory repayment arrangements.
- Have not obtained loan amounts that exceed annual or aggregate loan limits.
- Meet one of the following academic criteria:
  1. Have a high school diploma or its recognized equivalent
  2. Have a passing score on an approved ability-to-benefit test
  3. Have met the requirements of the State for a home-schooled student
- Not have been convicted of an offense involving the possession or sale of illegal drugs that occurred while the student was enrolled and receiving Title IV aid.
- Be making satisfactory academic progress

All students who wish to apply for Federal Financial Aid must complete the Free Application for Federal Student Aid. As a result of completing this application and forwarding it to the Federal processor, the student will receive an ISIR which has an SAI (Student Aid Index) in the upper right-hand corner of the first page.

**Need-Based Awards:**

Eligibility for need-based financial aid is based on a need analysis. A formula established by Congress is applied to the information you provide on your application resulting in an SAI (Student Aid Index). The difference between the budget; i.e., the annual costs of attending school (COA), and the SAI is your need (COA-SAI=Need).

**Financial Aid Programs:**

**APPLICATION:** All financial aid is applied for by completing the FAFSA. The Office of Student Financial Aid will assist with this process. Please contact them for assistance.

**GRANTS**

**FEDERAL PELL GRANTS:** A Pell Grant is considered to be the first source of aid to the student and packaging begins with Pell eligibility.

A student must be enrolled in an undergraduate course of study to receive a Pell grant. A student who has earned a baccalaureate degree is not considered an undergraduate and cannot receive a Pell grant.

The amount of a Pell grant is determined by the student's SAI on the ISIR, and the Cost of Attendance at an institution. The Pell schedule for 2025-2026 is included in this chapter. The Pell grant maximum award for the 2025-2026 year is \$7,395.

A Pell grant must be prorated if the student attends less than 900 hours in a year. Included in this chapter are the rules for proration.

**Maximum Duration of Pell Eligibility:**

In December 2011, President Obama signed into law the Consolidated Appropriations Act, 2012 (Public Law 112-74). This law has significantly impacted the Pell Grant Program. Beginning July 1, 2012, Students are now limited to six full years (12 semesters / 600%) of Pell Grant eligibility during their lifetime. This change affects all students regardless of when or where they received their first Pell Grant. Students who have already used 600% of their Pell Grant eligibility will no longer be eligible to receive a Pell Grant starting summer 2012. There are no exceptions to this regulation. Students with 500% - 600% may have limited Pell eligibility remaining for the current year.

**Maximum Pell for Children of Soldiers who Died:**

As a result of Reauthorization and effective July 1, 2009, children of soldiers who died as a result of military service in Iraq or Afghanistan after 9/11/2001, provided the student is less than 24 years of age or enrolled as a student at an

institution of higher education at the time of the parent or guardian's death, will receive the maximum Pell Grant, provided they are otherwise Pell eligible.

The students must provide VA and Department of Defense documentation to the Department of Education.

**Iraq and Afghanistan Service Grants:**

Students who are not Pell eligible and had a parent or guardian who died as a result of service in Iraq or Afghanistan after September 11, 2001 may be eligible for an Iraq and Afghanistan Service grant equivalent to the maximum Federal Pell Grant. The 2010-2011 ISIRS of eligible students will include the new –DoD Match Flag, associated with comment code 298, and the parent or guardian's date of death. This will allow the school to identify the students.

\*Note: A student cannot have both a Pell Grant award and an Iraq and Afghanistan Service Grant from the same school in the same award year.

**LOANS**

**FEDERAL SUBSIDIZED DIRECT LOANS:**

Federal Subsidized Direct Loans are need-based full amount or prorated loans made available to students by the Department of Education. The maximum amount students can borrow each year is based on their enrollment levels in school. For example, a student can borrow up to \$3,500. The Subsidized Stafford aggregate loan limit for students enrolled in undergraduate programs of study is \$23,000. Subsidized Stafford Loans current interest rate is a fixed rate of 6.39 percent, for 2025-2026. All students must complete Master Promissory Notes (MPN). Repayment begins six months after students, graduate, cease enrollment, or drop below half-time enrollment status.

**FEDERAL UNSUBSIDIZED DIRECT LOANS:**

Unsubsidized Stafford Loans are not based strictly on demonstrated need. A Dependent student whose parents can borrow a PLUS loan may borrow \$2,000 in Unsubsidized loans each year. Independent undergraduate students and dependent students under certain conditions can borrow \$6000 in this program. The interest rate is fixed at 6.39 percent. Interest accrues and can compound on this type of loan. Repayment begins at disbursement unless you tell your lender to capitalize the interest on your loan. Dependent students can receive a combination of Unsubsidized and Subsidized Stafford Loans but not to exceed in aggregate \$31,000. An independent student can receive a combination of Unsubsidized and Subsidized Stafford Loans but not to exceed in aggregate \$57,500.

**FEDERAL PARENT LOANS FOR UNDERGRADUATE STUDENTS (PLUS):**

PLUS loans are fixed rate loans made available to the parents of dependent undergraduate students to assist with educational expenses. The maximum

amounts that parents can borrow are equal to cost of attendance minus other aids their students are receiving. These loans require credit checks and repayment of both principal and interest, beginning 60 days after the final disbursement is made. Parents must complete a Master Promissory Note (MPN). This loan also has a fixed interest rate at 8.940 percent. A parent may apply to delay repayment until the student graduates or withdraws from school; however, the interest is capitalized.

#### **Title IV Loan Counseling:**

Each student who applies for a Federal Direct Student Loan will be required to complete an entrance interview. The student must read, complete and sign the required form. If possible, the interview will be held in person, and any questions will be addressed. The Financial Aid Office will address the responsibilities of the borrower and the problems the student will experience if the loan is not paid back.

Entrance counseling may also be held on the Direct Loan Website, where the student may read and complete the counseling. New York Medical Career Training Center has access to the website to be sure the student completed the interview.

This information is again explained when the student graduates or withdraws from school. At this time the student is given an exit interview form to complete. Questions are entertained and consequences of non-payment are explained. In addition, deferments and cancellations of loans are explained and the student, through NSLDS, can contact the Direct Loan servicer.

The student may complete the exit interview on the Direct Loan Website. The school has access to this website to be sure the student completes the interview.

#### **SECTION F: VERIFICATION**

When the school receives an ISIR from the Federal Government as a result of completing the FAFSA, the ISIR will have an SAI (Student Aid Index) number in the upper right-hand corner. If there is an asterisk after the SAI number, the ISIR is selected for a process called verification.

The federal processor uses a system of edits, or flags, which produces a selection of certain applications for verification. If a student's application is selected for verification, this may mean that a data element in his/her application does not fit generally recognized patterns (not necessarily that the element is incorrect; it merely must be verified), or that the student was simply selected at random.

Federal financial aid cannot be disbursed until verification is complete. The Federal Direct/Stafford Loans may not be certified and processed until verification is complete. Estimated financial aid awards will be removed if

verification is not completed within specified deadlines. Any deferred tuition and fees become due immediately. Students will be notified of any adjustments that need to be made. If the corrections are done electronically, the student will be sent an updated Student Aid Report (SAR) from the federal processor.

### **Selection of Applicants to be Verified**

The New York Medical Career Training Center's Office of Financial Aid may also select files for verification if there appears to be a conflict of information. If a student is selected for verification, the student is notified on the Student Aid Report (SAR).

Verification must be completed no later than 90 days past the last day of your enrollment for each academic year. Corrections involving the federal processor must be made prior to mid-August.

Following students are excluded from verification.

- a) Applicants who die during award year (regardless of conflicting information)
- b) Applicants who are legal residents (or dependents of parents who are legal residents) of the Commonwealth of the Northern Mariana Islands, Guam, or American Samoa
- c) Applicants who are citizens of (and dependents of parents who are citizens of) the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau
- d) Incarcerated students
- e) Dependent students whose parents reside outside the United States and cannot be contacted by normal means of communication (exclusion is applicable to parental information only)
- f) An applicant who is an immigrant and arrived in the U.S. during either calendar year of the award year
- g) An applicant whose parents' address is unknown and cannot be obtained (exclusion is applicable to parental information only)
- h) A dependent applicant and both parents are deceased or physically or mentally incapacitated (exclusion is applicable to parental information only)
- i) An applicant who will not receive Title IV assistance for reasons other than the applicant's failure to verify the information on the application
  
- j) A transfer student who completed verification at the previous school and the current school obtains the correct information/data
- k) Any other applicants excluded from verification by the school

Based on manual ISIR review, those applicants or applications selected for verification are identified. Periodic review of the latest corrections and ISIRs

monitors and ensures that all selected applicants are verified and appropriately documented.

### **Acceptable Documentation & Forms**

2025-2026 Verification Worksheet (Dependent or Independent) completed and signed.

- V1 Dependent Worksheet
- V1 Independent Worksheet
- V4A Dependent Worksheet
- V4A Independent Worksheet
- V4B Dependent Worksheet
- V4B Independent Worksheet
- V5A Dependent Worksheet
- V5A Independent Worksheet
- V5B Dependent Worksheet
- V5B Independent Worksheet
- V6 Dependent Worksheet
- V6 Independent Worksheet

Signed copy of 2023 Parents' Return Transcript from IRS.

Signed copy of 2023 Student's (and Spouse if applicable) Return Transcript from IRS.

If you need a copy of you or your parents' 2023 Return Transcript, order the most recent return transcript from [www.irs.gov](http://www.irs.gov).

Untaxed income documentation (e.g., letters from the Social Security Administration to verify social security benefits, W-2 forms for contributions to retirement plans, etc.)

Other documents as needed

Verification must be completed no later than 120 days past the last day of your enrollment for each academic year. Corrections involving the federal processor must be made prior to mid-August. An applicant's failure to provide required documentation within the specified time frame results in the loss of all Title IV aid and all balance tuition charges become due immediately.

### **Data Elements to Be Verified**

In the verification process, New York Medical Career Training Center verifies the following data elements:

- Adjusted gross income
- U.S. taxes paid

- Household size
- Number of family members enrolled in a postsecondary educational institution
  
- Untaxed income
- Any institutionally selected data elements

The following data elements may be excluded from verification, such as:

- Household size or number in college does not have to be verified if output document is received within 90 days of applicant/parent signing it.
- Number of family members in the household or the amount of child support reported by an applicant selected for verification does not need to be verified or it is the same as that verified by the institution in the previous award year
- Enrollment of family members at least half-time in postsecondary educational institutions does not have to be verified if they are enrolled at the same institution as the applicant, and the institution verifies their enrollment status from its own records
- Untaxed income and benefits need not be verified if the applicant or the applicant's spouse or, in the case of a dependent student, the applicant's parents receive untaxed income or benefits from a federal, state, or local government agency determining their eligibility for that income or those benefits by means of a financial needs test.

The financial aid staff member is responsible for recording changes to verification data elements manually on a paper verification checklist. The student SAR/ISIR records are thus resented or retransmitted to the CPS for reprocessing. After processing, when school receives the latest and corrected ISIRs, it sends them to school for review and filing.

All documents are filed in student's financial aid file in the school and retained for 5 years. For additional guidance regarding the verification process please refer to the *Application and Verification Guide* of ED's 2025-26 *Federal Student Aid Handbook*.

NASFAA has developed a guide called *Using Tax Returns in Need Analysis* to assist financial aid administrators in reviewing and verifying tax return data. This guide is located under Management Tools on NASFAA's Web site at: <http://www.nasfaa.org>.

#### Conflicting & Inaccurate Information

Gemcor the school's third-party service provider strongly recommends the following guidelines that must be followed when a financial aid professional

reviews ISIR and completes verification of the income process.

The Application and Verification Guide (AVG) indicates that ISIRs containing zero income information may be selected for verification by CPS. If CPS does not select it for verification, you may still choose to ask the applicant for further information about her means of support during the base year. Any cash support (not in-kind support) from friends or relatives should be reported on Gemcor's nontaxable income form which has directions on how to report on the FAFSA

The AVG Chapter 4 states, A school must verify any application information that it has reasons to believe is incorrect [34 CFR 668.54(a) (3)] or discrepant [34 CFR 668.16(f)]. Students with these applications are considered to be selected for verification by the school even though it may not be verifying the same data as for CPS-selected applications. For example, a Financial Aid Counselor noticing in the ISIR that a dependent student's parents have not filed a tax return indicated 4 in the household, 1 attending college and reported \$2500 income for the year. This could be an example of incorrect and discrepant information.

When you receive the student's verification information, you should make sure that the worksheet is signed, that all required sections are completed, and that the relevant tax returns or alternative documents are attached. For example, a relevant tax document and filing status for a married parent or student is 1040, 1040A or 1040EZ and \_married filing joint return or married filing separate return.

The AVG Chapter 4 further states, —Financial aid professionals are not expected to have special knowledge or expertise regarding the U.S. tax code. If someone whose data were required on the FAFSA submits a signed statement claiming non-filer status and you have reason to believe that person would have been required to file a U.S. tax return, this constitutes conflicting information and must be resolved. .... For example, in such a case, you might require a letter from the IRS, a copy of the applicable tax provision, or other documentation supporting the claim to non-filer status. **Conflicting information must be resolved before you can disburse federal student aid.**

### **ISIR Review and Corrections**

Errors can occur if the student submits the wrong information or if the information she provided was not scanned or entered correctly. In general, your school must have correct data before it can pay the student, which in some cases means that you or the student must submit corrections for reprocessing.

**Dependency status:** A student must update his dependency status any time during the award year unless it changes because his marital status changed. This update is required whether or not he was selected for verification. For the Pell Grant Program, the updated information must be submitted to the CPS for reprocessing.

**Household size and number in college:** Unlike dependency status, household size or number in college **cannot** be updated unless the student is selected for verification. If he is selected, these items **must** be updated to be correct at the time of verification unless they changed due to a change in the student's marital status, in which case updating is not permitted.

**PROFESSIONAL JUDGMENT:**

**Policies:** As per the Higher Education Act (HEA) 1965, the Director of Financial Aid exercises discretion in a number of areas to change data used in determining financial aid eligibility when a student has special or unusual circumstances. This authority is known as "Professional judgment." It allows the director to treat a student individually when extenuating circumstances and conditions exist that differentiate that student from a class of students. The professional judgment (PJ) decisions are made on a case-by-case basis as the result of examining a particular student's unique circumstances.

Verification must be done before a PJ. The PJ is exercised usually before packaging. If warranted, at the time of ISIR or FAFSA application review. Sometimes it may be done when conflicting and inconsistent information on the ISIR is resolved. For more information check the file review, verification and conflicting and inaccurate information sections on the manual.

Financial Aid Director has the authority to exercise Professional Judgment. Financial Aid Director's decision is final and cannot be appealed to the U.S. Department of Education (ED).

Professional Judgment will be exercised after conflicting or inconsistent information has been resolved. For example, unemployment students must provide proof and support documents before exercising Professional Judgment. Professional Judgment will be exercised after New York Medical Career Training Center received student's ISIR from Gemcor. Gemcor will review students' professional Judgment and make the final decision.

**Procedures:**

Students must provide supporting documents before exercising their Professional Judgment. Professional Judgment will be exercised after New York Medical Career Training Center received students' ISIR from GEMCOR. GEMCOR will review students' professional Judgment and make the final decision. New ISIR will be sent to New York Medical Career Training Center after GEMCOR has reviewed Professional Judgment.

**Circumstances for Which PJ Adjustments allowed and resulting actions are taken:**

The financial aid administrator can exercise discretion in certain areas when a student's family has special or unusual circumstances that are not adequately addressed by need analysis, regulations, or legislation. Ed does not regulate PJ. The HEA explicitly authorizes the financial aid administrator to exercise PJ in the following areas:

- Dependency status (dependent to independent only)
- Certain data elements used to calculate the Student Aid Index (SAI)
- Cost of Attendance (COA)
- Satisfactory Academic Progress (SAP)
- Unsubsidized Stafford Loan eligibility for dependent students whose parents refuse to complete the FAFSA and borrows a PLUS
- Denial or reduction of FFEL and Direct Loan eligibility
- Unusually high medical or dental expenses not covered by insurance.
- Unemployment (adjust SAI)
- Abusive family relationships (adjust dependency status)
- Unusually high child care expenses (adjust either SAI or COA)
- Natural disasters that impact a family's income or assets (adjust SAI)

There are circumstances for which PJ is never used by Medical Career Training Center, or for which other PJ restrictions apply. Include examples such as:

- An independent student cannot be made dependent
- Changes cannot be made to the Federal Methodology need analysis formula
- No new cost components may be added to the COA
- Costs incurred after students are no longer enrolled (e.g., bar exams) cannot be added to the COA

Each student or parent need analysis data element is adjusted based on information such as:

- Financial aid administrator is responsible for adjusting need analysis data elements
- a financial aid counselor enters all PJ data element adjustments and sets an SAI recalculation flag; an electronic batch process then automatically recalculates SAI for all flagged records and generates a report reflecting the calculation results; finally, a counselor uses the report to adjust financial aid packages based on the new SAI
- The procedures for returning institutional Student Information Records (ISIRs) or Student Aid Reports (SARs) to the Central Processing system (CPS) for reprocessing and/or the procedures for adjusting and transmitting the data electronically using Ed's Electronic Data Exchange application processing software (ED Express) or Ed's FAA Access to CPS Online Web site.

### **Requests for PJ Consideration:**

#### **Policies:**

When describing your policies for considering PJ requests from students and parents, include details, such as:

- The method by which students and parents may submit requests. New York Medical Career Training Center requires all PJ requests to be submitted in writing, but allows exceptions under certain circumstances.
- Deadlines by which requests for PJ consideration must be received
- Supporting documentation required by the school, including time frames and deadlines for submission
- Signature requirements (e.g., at least one parent must sign a PJ request submitted for a dependent student)
- The financial aid office's philosophy on treatment of PJ requests made by the same students or parents in subsequent years (e.g., imposing a one-year limit on students who request PJ consideration every year based on the same set of circumstances)

#### **Procedures:**

The process of how students and parents submit requests for PJ consideration to the financial aid office and the actions taken once PJ requests are received. Include information such as:

- How students and parents are made aware that PJ consideration may be requested and that adjustments may be possible (to the extent allowable under school policy).
- Any institutional forms or other documentation required by the school (you may wish

to cross-reference the forms and correspondence and the document collection and tracking sections of your manual here.

- How requests are routed to appropriate financial aid office personnel
- Actions taken if PJ requests or other documents are submitted without required signature(s) or are otherwise incomplete.
- Actions taken when requests are submitted without adequate supporting documentation
- How and when students and parents are notified once requests are approved or denied, as well as any subsequent actions to be taken (e.g., a revised financial aid award notification will be mailed within a week or any approved PJ adjustments)

## **PJ Documentation**

The law gives the financial aid administrator the authority to request supplemental information beyond that which is reported on the Free Application for Federal Student Aid (FAFSA) and to collect other documentation which supports a well-informed, well-reasoned PJ decision. This is important because the special circumstances, upon which the PJ decision is based, as well as any actions taken as a result of that decision, must be thoroughly documented in the student's file. If you decide that a student's situation does not warrant special consideration, this decision must also be noted

### **Professional Judgment and Dependency Override:**

If you make the decision to use Professional Judgment or to perform a Dependency Override, you **MUST** keep all the documentation in the file.

Also, according to the U.S. Department of Education's Colleague Letter on the subject of Dependency Override's, they stated the following:

A financial aid administrator has the ability to make a documented determination of independence based upon "unusual circumstances." Dependency Override decisions should focus on truly exceptional circumstances and consideration of individual cases, rather than contradicting the fundamental principles of independency. Dependency Override decisions in a situation when a student's parent cannot be located, or where an otherwise dependent student has been a victim of domestic violence and is no longer residing with his or her parents are good examples of "unusual circumstances."

The Department of Education has identified four conditions that, individually or in combination with one another, **DO NOT** qualify as "unusual circumstances" and **DO NOT MERIT** a dependency override.

Circumstances are:

1. Parents refusing to contribute to the student's education;
2. Parents unwilling to provide information on the application or for verification;
3. Parents not claiming the students as a dependent for income tax purposes;

4. Student demonstrating total self-sufficiency.

The law also requires that a determination of unusual circumstance(s) must be made each award year.

**Financial Aid Administrator's Written Determination**

The written documentation from at least two third parties who are not family members are generally required to support a student's unusual circumstances. If possible, a letter or two from other people to substantiate the facts in the student's letter should be obtained. (A letter from a pastor, guidance counselor, doctor, landlord, or other outside person would be helpful). 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.

The student must submit a signed statement explaining the circumstances that led him/her to current situation and surrounding the fact that they do not live with their parents. In the letter explains where the parents are located. The letter must state the –unusual circumstance of why they are no longer living with their parents. For example, court documents regarding legal guardianship or other situations are excellent pieces of documentation. Federal and state tax returns are also treated as excellent documents to verify income information. The student also completes a form called \_Monthly Income and Expense Worksheet. This form and the dependency override instructions are available in the Office of Financial Aid.

Then the Director of Financial Aid writes a statement stating after reviewing all the facts and documentation he/she feels the person should be considered as an independent student.

The Director of Financial Aid is responsible for making changes to the ISIR data elements manually based on PJ. The student SAR/ISIR records are thus resented or retransmitted to the CPS for reprocessing. After processing, when GEMCOR receives the latest and corrected ISIRs, it sends them to school for review and filing.

### **Request for PJ Consideration**

The students and parents depending on the areas of professional judgment indicated above may submit requests for a professional judgment call. All requests must be in writing and submitted within the term of enrollment or as soon as the situation arises at the Office of Financial Aid. The Office will not accept any incomplete application. The student or parent is notified in writing once the request is approved or denied. If the PJ resulted in a revised award package, student also receives a revised award notification by mail.

There are circumstances where PJ would not be used such as an independent student cannot be made dependent, a change cannot be made to the Federal Methodology need analysis formula, post-enrollment costs cannot be added to a student's budget etc.

PJ consideration must be documented on a case-by-case basis. The documentation must relate to the student's special circumstances that differentiate the individual student (not to conditions that may relate to a whole class of students). All documentation must be kept in the student's file. New York Medical Career Training Center resolves all conflicting information for a student before exercising professional judgment.

### **Policies**

Written documents from students are acceptable documents. For example, a student who incurs unusually high day care expenses might submit a statement of costs from the day care center or copies of cancelled checks, as well as an explanation of why it is necessary to incur day care expenses that are higher than normal for that community.

If a student has the same request for a PJ in the next award year, a new request must be made. The student must submit documentation again and consideration will be given in a reasonable time.

- The student will normally notify the Financial Aid Office if they are requesting a PJ based on unusual circumstances.
- When the student makes the school aware of special circumstances, they are advised of the documents needed to verify the status.
- The student or parent is informed of the specific type of document he or she must submit (e.g., a doctor's statement for a parent who has lost wages due to a prolonged illness)
- If the requested documentation is insufficient or unclear (e.g., the financial aid counselor calls the student to clarify the information verbally and then notes that conversation in the student's file or the counselor mails the

document back to the student requesting written clarification.

□ If required documents are submitted after deadlines have passed, the school will do all they can to work with the student.

An aid administrator may use professional judgment (PJ), on a case-by-case basis only, to alter the data elements used to calculate the SAI. The alteration is valid only at the school making it. You submit a PJ change electronically, via FAA Access to CPS Online or third-party software, and you may do it without a signature from the student or parent. The reason for the adjustment must be documented in the student's file, and it must relate to the special circumstances that differentiate him.

***How to handle discrepant tax data?*** The ED has already stated that financial aid administrators do not need to be tax experts, yet there are some issues that even a layperson with basic tax law information can evaluate. Because conflicting data often involve such information, financial aid administrators must have a fundamental understanding of relevant tax issues that can considerably affect the need analysis. You are obligated to know: (1) whether a person was required to file a tax return, (2) what the correct filing status for a person should be, and (3) that an individual cannot be claimed as an exemption by more than one person. Publication 17 of the IRS, *Your Federal Income Tax*, is a useful resource for aid administrators. You can view it on the Web at [www.irs.gov](http://www.irs.gov) or you can call the IRS at 1-800-829-3676 to order a copy. For example, a Financial Aid Administrator noticing that a dependent student's married parents have each filed as —head of household (which offers a greater tax deduction than filing as single or married) must question whether that is the correct filing status. Publication 17 explains on pp. 22–23 the criteria a person must meet to file as head of household. Resolution of the conflict may be a reasonable explanation of why there appears to be a conflict but is none, or the parents may re-file and submit a copy of the amended return.

***Is a school obligated to resolve conflicting information?*** The school must resolve all such conflicting information, except when the student dies during the award year. If your school has conflicting information concerning a student's eligibility or you have any reason to believe a student's application information is incorrect, you **must** resolve the discrepancies before disbursing FSA funds. If you discover discrepancies *after* disbursing FSA funds, you must still reconcile the conflicting information and take appropriate action under the specific program requirements.

***Do I have to resolve conflicting information?*** You may not disburse aid until you have resolved conflicting information, which you must do for any student as long as he is at your school. Even if the conflict concerns a previous award year, you must still investigate it. You have resolved the matter when you have determined which data are correct; this might simply be confirming that an earlier determination was the right one. Of course, you must document your findings in the student's file and explain why, not simply assert that, your decision is justified.

**What should your school do if a tax return isn't available?**

If a copy of the tax return is not available, the student must instead submit a copy of any IRS form that lists tax information and provides the information needed for verification. The form **must** be signed by the student unless the IRS sent the form directly to the school. A common form is the tax transcript. A student can order one by calling the IRS at 1-800-829-1040 and following the directions below or by completing and mailing Form 4506-T, *Request for Transcript of Tax Return*. If the transcript does not have as much financial information as the tax return, the student may have to provide additional documents to complete verification. If the IRS can't provide a copy of the return or any form with tax account information, you must get a copy of the W-2 unless the filer is self-employed or a W-2 is otherwise unavailable; in those cases, you can accept a signed statement from the filer certifying that his or her income and other appropriate information is correct.

**How to obtain a tax transcript or a copy of a return?**

If a person wants a copy of a return, she must complete and mail a Form 4506; if she wants a tax transcript, she can either submit a Form 4506-T or she can call 1-800-829-1040 and use the automated system to request one. The steps in the automated system are generally: choose the option for —personal tax account, enter the SSN or EIN, choose —transcripts, enter the numbers of one's street address, and enter the year of the return requested.

**What is a completed and acceptable tax document?**

For verification purposes, you can accept a copy (such as a photocopy, fax, or digital image) of the original signed return filed with the IRS. If a fax, photocopy, or other acceptable copy was made of an unsigned return, the filer (or at least one of the filers of a joint return) must sign the copy. You can also accept a tax form that has been completed to duplicate the filed return; this duplicate must contain at least one filer's signature. Instead of a return the filer has signed, you may accept a paper return on which the tax preparer has stamped, typed, signed, or printed her name (not the name of her company) and her SSN, EIN (Employer Identification Number), or PTIN (Preparer Tax Identification Number).

You may also accept a copy of an IRS form with tax account information that the IRS mailed directly to your school (otherwise at least one of the filers must sign the form). Documentation from electronic returns must be signed by the filer, as explained in the following section. In some cases, you can waive the requirement for spouse information and signatures (see –Verification exclusions, p. 77). For details, please refer to Application and Verification Guide: Chapter 2, 4, and 5 of 2025-26 FSA Handbook

In the event school discovers fraudulent activities and misrepresentation of facts in the FAFSA application, it refers suspected fraud to ED's Office of Inspector General (OIG) under the Section 668.16(g) (1) of the federal regulations.

### **Student Notification of Verification Changes**

The Office of Financial Aid notifies students in writing of the results of verification if, as a result of verification, the applicant's Student Aid Index (SAI) changes and results in a change in the applicant's award or loan amounts.

The changes in the applicant's award or loan amounts are revised in the packaging worksheet/estimated financial aid and documented in student files. For details, please refer to the award letter/package notification section of the manual.

### **Database Matches, Reject Codes, & "C" Codes Clearance**

The Office of Financial Aid must review the latest ISIR or the copy of Student Aid Report (SAR) as it receives from GEMCOR or student for the following vital information for their correctness and accuracy.

#### Social Security Number

Match student's name and social security number on the Social Security Card with the ISIR. Students must use same name on ISIR as on SS card.

#### Citizenship Status

Students must be a permanent resident or meet other criteria which is outlined on IFAP. If the

citizenship status cannot be confirmed, a form G845 must be sent to the Department of Immigration to confirm citizenship status.

Drug Offense Conviction

If the student had a conviction while receiving title IV funds, you must have the student complete the Drug worksheet to see if they are eligible.

Name and DOB mismatch

Obtain birth certificate, driver's license etc. to verify information

NSLDS Default

Student must resolve default or repay grant to the Guaranty Agency or to the Federal Government. No aid may be given without letter from appropriate Agency.

### **Secondary Confirmation of Citizenship:**

If the database matches with immigration records doesn't confirm a student's claim to be an eligible non-citizen, the DHS will automatically check if it has documentation to determine the student's citizenship.

The CPS will wait for up to three days to give the DHS time to conduct the automated secondary confirmation. After three days the CPS will process ISIRs with a secondary confirmation match flag of "P," meaning the procedure is still in progress. Once DHS finishes the confirmation, the CPS will generate SARS and ISIRS reporting the results.

If the student didn't pass automated secondary confirmation or the financial aid staff has conflicting information about the immigration status, the school institutes a paper secondary confirmation. The student must give unexpired documentation showing he is an eligible noncitizen. If the documentation demonstrates that the student is an eligible noncitizen, it is submitted to USCIS to confirm it as valid.

### **Review of Subsequent ISIR Transactions**

The Office of Financial Aid reviews subsequent Institutional Student Information Record (ISIR) transactions as they receive them from GEMCOR and complete review within one week to ensure correctness of the information based on the corrections made in the previous transaction.

The subsequent ISIR transactions are identified as the office of financial aid receives ISIR printouts from GEMCOR, the school's third-party service provider. The financial aid staff members are responsible for ISIR reviews check for subsequent verification, C code problems, unauthorized student changes etc.

The student, if necessary, is then contacted by writing or via telephone to provide documentation to resolve issues and conflicting information contained in the latest ISIR. If a student becomes ineligible for any or all Title IV aid, the aid must be cancelled immediately.

### **Additional Institution-Specific Data Elements**

It is important to note that the New York Medical Career Training Center uses only federally required verification data elements to calculate a student's aid eligibility.

## **SECTION G:**

### **AWARDING FINANCIAL AID**

#### **Budget (Cost of Attendance)**

Because there is more to pay for a student than tuition, the COA includes more than just tuition and fees. The elements that are included are: • Tuition • Fees • Room • Board • Books and Supplies • Transportation • Personal Expenses. New York Medical Career Training Center develops separate budgets for Dependent and Independent Students. Special consideration in the budget may be given to Students with dependent care costs and students with disabilities.

The terms budget, cost of attendance (COA), and cost of education are synonymous. The New York Medical Career Training Center uses the term 'budget' .

New York Medical Career Training Center construct separate budgets for two categories below:

#### Category I

1. Independent students with dependents other than a spouse
2. Single independent students
3. Married independent students without other dependents
4. Dependent students/living on their own

#### Category II

1. Dependent students/living with parents
2. Single independent students/living with parents

The financial aid staff members manually assign a budget to each student based on information available in the latest ISIR and school admission records.

Budget assignments are verified for accuracy by comparing the student's enrollment status from admission and registration records and ISIR information.

### **How Budgets are Derived & Updated**

New York Medical Career Training Center uses the following federally mandated basic components to derive a student budget. These basic components are:

- Tuition and fees
- Books and supplies
- Room and Board HEA
- Transportation HEA
- Miscellaneous HEA

Tuition and Fees are determined by the Board of Directors annually based on last year's administrative and operating costs, and inflation adjustments. The following calculations based on the average costs resulted from the cost-of-living survey, student questionnaires, and surveys are used every year by June 30 to determine the annual Pell budget (9-month period) for Room and Board, Transportation and Miscellaneous components for the upcoming academic year.

Room and board 1213 / month x 9= 10,917 for Category I

Room and board \$813 per month x 9 = \$7,317 (20 meal @ \$15.00 per month) for Category II

Transportation: \$25/ wk. in gas. (\$5 per day in gas--avg. of 60 miles/day.)

MISC expense: \$200 per month x 9 months = 1800

The assigned budgets are discussed with students during the financial aid counseling session and documented in a form called Estimated Financial Aid and Budget form. The student accepts and signs the form and receives a copy of it. The form is kept in student file for future reference.

### **Additional Costs**

Students are made aware of the possibility of increased budgets during the initial financial aid information session. Under special circumstances student documentation such as rental agreements is used to justify additional room and board expenses. Additional costs are not automatically included in the budget. Students must request a budget increase in writing with verifiable supporting documentation to justify and request such increase. Review of budget adjustments is done manually prior to packaging in most cases. The

financial aid staff members are responsible for determining and approving additional costs based on verifiable supporting documents. All documents are kept on student files. The modification of award package is not necessary as the review of budget increase is done prior to packaging a student.

The student is notified of any budget change in writing or via phone call by the financial aid staff members.

For new students entering the 2025-26 academic year, the following is provided to assist you with your planning:

**TOTAL COST OF ATTENDANCE (BUDGET) ALL COMMUTER**

<b>Tuition and Fees</b>	<b>\$ 12,000</b>
<b>Room and Board</b>	<b>\$ 41,508</b>
<b>Books and Supplies</b>	<b>\$ 400</b>
<b>Transportation</b>	<b>\$ 9,924</b>
<b>Miscellaneous</b>	<b>\$ 14,700</b>

**Packaging Philosophy**

The staff in the Office of Financial Aid at New York Medical Career Training Center is dedicated to assisting students and their families to open the doors to a quality private education to enhance the quality of work life. While the primary responsibility of meeting college costs rests with the student and family, our financial aid professionals under the leadership of the Director of Financial Aid seek to maximize financial aid opportunities by providing guidance and information about scholarships, grants, loan programs, student employment, and payment options. More than 90 percent of New York Medical Training Center's students receive financial aid, take advantage of different payment options, or participate in the Direct/Stafford loan programs.

To obtain maximum consideration for financial aid, the student and family must learn:

- About eligibility for various funding programs that are available.
- To follow instructions provided on various application forms and other materials.
- To pay careful attention to deadline dates .

Timely submission of application forms and other required documentation will enable our staff to process students' requests accurately and in a timely

fashion for the start of classes.

### **Packaging Groups**

New York Medical Career Training Center uses \_\_\_2\_\_\_ different packaging groups based on the number of eligible academic programs under two different budget categories (see budget section of the manual). Packaging categories are based on academic programs which are different in terms academic period and tuition & fees. Packaging groups are as follows:

- A. Medical Assistant-25 Hours/Weekly
- B. Medical Assistant-20 Hours/Weekly

The financial aid staff members manually assign a packaging and budget group to each student based on information available in the student's enrollment agreement, latest ISIR and other school admission records. The packaging and budget assignments are verified later for accuracy by comparing the student's enrollment status from admission and registration records and ISIR information.

### **Available Amounts & Number of Eligible Students**

New York Medical Career Training Center participates in the following federal and state financial aid programs:

A. Federal Pell Grant is a federal grant that does not have to be repaid. It is awarded based on the SAI calculated by the federal processor. Grants may be made for students enrolling for as few as 900 clock hour's class if eligible. In the 2025-26, average Pell grant award amount was \$7,395 and the number of students funded was 256.

B. Federal Direct/Stafford Loans are fixed interest rate loans made for students. Students are eligible for the following levels of awards: freshman \$3,500 subsidized. The unsubsidized loan amount is \$6,000 who is independent. A dependent student may borrow \$2,000 in the unsub program if the parents are eligible for a PLUS loan. If the parents are not eligible the student may borrow \$6,000 in the unsub program. All Sub loans have to be repaid in monthly installments in 10 years starting six months after graduation or discontinuation of enrollment below half time. Unsub loans interest must be paid while the student is in school or may be capitalized and repaid with the principal after graduation.

C. PLUS loans are low-variable interest rate loans available to the parents of dependent undergraduate students to help with educational expenses. Parents may borrow up to an amount equaling the budget minus any other aid received. Repayment of these loans begins within 60 days after the final disbursement. A parent may request to begin repayment after the student graduates or withdraws, but the interest is capitalized during the time the student is in

school.

### **Determining Award Amounts**

New York Medical Career Training Center participates in the Federal Pell and Direct Loan program at this time. The financial aid staff members determine the amount of Pell and Loan based on the SAI (Student Aid Index), student's budget and estimated financial need. Although students and parents can borrow up to their total budgets, New York Medical Career Training Center encourages students to keep their federal direct loan borrowing to the minimum.

### **Package Construction**

The Office of Financial Aid must have and follow consistent packaging policies. All accepted and eligible students are awarded equitably and consistently within established need parameters. The estimated financial aid need is determined by subtracting expected family contribution from the student's budget. All outside resources and grant/scholarships are considered as part of the financial aid package.

All eligible students receive an estimated financial aid package as soon as they are accepted and the FAFSA application is completed and processed. The entire packaging process is manual. However, no Title IV aid can be requested to GEMCOR to be disbursed and credited to student's ledger card until verification, file review, reject codes, "C" codes issues are resolved. Once the student's Federal Pell, and Federal Direct/Stafford Loans are processed, GEMCOR generates a Title IV Award Notification and sends to School to be notified to student and filed.

The Director of Financial Aid is responsible for overseeing the packaging process. GEMCOR, school's third-party service provider, conducts annual file review to ensure school is within Title IV, state and institutional compliance.

### **Award Package Notification**

All students who have been packaged are notified through mail or during the financial aid counseling session. The award notification provides students with the students' budget, indicates the Student Aid Index (SAI), the student's total need and remaining need amounts. It also indicates the enrollment period, terms, or payment periods as they relate to awards and their disbursement for student costs. The award notification also provides detailed information describing the amount and type of aid awarded and any conditions linked to

award eligibility for each type.

A statement disclosing a student's financial aid rights and responsibilities, including appeal, revision, and renewal procedures, as well as the standards a student must meet to continue to receive aid when a student does not respond to the award notification, the Office of Financial Aid must send a reminder via e-mail, phone calls, and/or paper notices.

### **Packaging Appeals**

If a student wishes to appeal, he/she may do so in writing along with all relevant and supporting documentation within 15 days of the receipt of such award notification. All appeals must be sent directly to the Director of Financial Aid. The Director of Financial Aid reviews the appeal, makes determination and adjusts award package, if necessary, within two weeks from the date the appeal is received. The student is informed of the appeal process in writing.

### **Award Package Notification Revisions**

Certain conditions such as changes in program of study or enrollment status, additions of outside grants/scholarships may arise that might require an award package notification revision. The Director of Financial Aid is responsible for overseeing this process. Generally, budget is reviewed first and then loans depending on student's preferences are revised. The revision is done manually in a packaging worksheet labeled as "Revised Packaging Worksheet".

For details, please refer to the award package notification and over-reward sections of the manual.

### **Over-rewards**

The financial aid office must ensure that a student does not receive more Title IV aid than the amount for which he or she is eligible. Over-reward is defined as the financial aid offered that exceeds student's budget and unmet need.

Over-rewards can occur for a variety of reasons such as change of program, and enrollment status, receipt of outside scholarships, packaging errors caused by school etc. For example, in a situation where a student did not report receipt of an outside scholarship to the financial aid office; but the student accounts office reports receipt of those funds to the aid office, an over-reward is discovered and must be resolved.

### **Resolving an Over-reward When Student is Liable**

The financial aid package is adjusted to correct any over-reward situation by reducing or canceling award(s), terminating the student's CWS employment, and/or returning loan proceeds that have not been credited to the student. The student is then notified in writing, and a revised award notification is sent. The Federal Pell Grant awards are not reduced to resolve over-rewards of campus-based or Direct Loan funds. When the school has determined that the

student is liable for the over-reward, he/she is notified in writing regarding his/her obligation to return those funds.

**Resolving an Over-payment When School is Liable**

When students are not liable for any Title IV funds overpayments caused by school error and that such overpayments cannot be corrected by reducing subsequent disbursements, the New York Medical Career Training Center immediately processes a return within 45 days of such discovery of an overpayment situation.

**SECTION H:  
DISBURSEMENTS**

**Payments and Anticipated Aid**

All students are sent billing statements at their permanent home addresses with instructions for making payments. All billing statements list school-assessed charges less any anticipated aid. All students must complete the FAFSA and have a valid ISIR to be considered for federal aid. Failure to apply for financial aid in a timely manner does not relieve the student from meeting all school payment deadlines. All School charges are listed in the School Catalog.

**Please note: All current school charges for tuition, fees, books & supplies must be paid in full BEFORE students are allowed to register for the following next term’s classes.**

For new students entering in the 2025-26 academic year, the following is provided to assist you with your planning:

TOTAL COST OF ATTENDANCE (BUDGET)	ALL COMMUTER
<b>Tuition and Fees</b>	<b>\$ 12,000</b>
<b>Room and Board</b>	<b>\$ 41,508</b>
<b>Books and Supplies</b>	<b>\$ 400</b>
<b>Transportation</b>	<b>\$ 9,924</b>
<b>Miscellaneous</b>	<b>\$ 14,700</b>

Federal monies are requested through GEMCOR the third-party servicer. GEMCOR provides forms to be completed which assure that the correct amount of funding is drawn down for each student from the Federal Processor. The form requires the school to complete the student’s

name, social security number, Cost of Attendance, if the student is dependent or independent, any other aid the student receives and the amount the school expects to receive. If it is a second disbursement, the school is also required to provide Satisfactory Academic Progress information

**Definition of an Academic Year:**

An academic year is the measure of the academic work to be accomplished by a student each year as defined by the school. For instance, at a school that uses terms, the academic year must contain at least 30 weeks of instructional time in which a full-time student is expected to complete at least 24 semester or trimester hours, 36 quarter hours, or 900 clock hours.

An academic year for a credit-hour program must be defined as at least 30 weeks of instructional time, and for a clock hour program at least 26 weeks of instructional time.

The number of weeks of instructional time is based on the period that begins on the first day of classes in the academic year and ends on the last day of classes or examinations. For all FSA programs a week of instructional time is any period of 7 consecutive days in which at least one day of regularly scheduled instruction, examination or after the last day of classes, at least one scheduled day of study for examinations occurs.

The following are the minimum standards for coursework earned by a full-time student in an academic year in an undergraduate program:

- 24 semester or trimester credit hours or 36 quarter credit hours for a program measured in credit hours or
- 900 clock hours for a program measured in clock hours.

**Payment Periods**

NY Medical Training Center has clock hour programs. The payment period is defined not only in clock hours but also in weeks of instructional time

The following types of programs must use payment periods that are based on the time it takes for the student to successfully complete clock hours and weeks of instructional time in the payment period:

1. Clock hour programs

If the program is one **academic year or less**, the academic year or program is divided into two payment periods. The first payment period is the period in which the student successfully completes ½ clock hours AND ½ the weeks of instructional time in the program. The second payment period is the period in which the student completes the remainder of the program.

If the program is **more than one academic year in length**: Use the rule for one Academic year for each full academic year in the program.

For any remaining portion of a program that is  $\frac{1}{2}$  an academic year or less, the remaining portion is treated as a single payment period.

For any remaining portion of a program that is more than  $\frac{1}{2}$  an academic year but less than a full academic year, the remaining portion is divided into 2 payment periods and the first payment period is the period in which the student successfully completes  $\frac{1}{2}$  of the credit or clock hours and  $\frac{1}{2}$  the weeks of instructional time in the remaining portion

#### **How Title IV Funds are Disbursed:**

Pell funds are disbursed on or after the first day the student starts school. Loan Funds are disbursed after 30 days of attendance at the school. The second disbursement is made once a student enters the second payment period. SAP must be tested to be sure the student has completed the required credits, quarter credits, and clock hours to finish the first payment period with the correct number of weeks. The student must have passed all the courses with a 2.0 GPA. The Registrar enters the grades and credits into the computer. The Financial Aid Staff checks SAP and informs the Accounting Office to disburse the funds.

#### **Student Refunds**

If personal payments and/or financial aid posted to a student's account create a credit balance, the student is issued a refund. Generally, refunds are issued within 14 days of a credit balance being created. Please contact the New York Medical Career Training Center's Bursar's Office at (718) 460-4340.

The students are given the option to request that first disbursement credit balances be kept by the school to pay for the second payment period tuition. A form is offered to the student and if the student desires this option, the form is signed by the student and kept in the student file.

Any refunds of excess funds from PLUS loans are made directly to the parent unless the parent requests otherwise.

The Bursar's office uses Quick Books and Excel to handle the receipt of Federal Money, which is kept in separate bank accounts, one for Pell and one for Loans. The bank accounts are marked as Federal Pell Account and Federal Direct Loan Account.

#### **Disbursement Process**

In accordance with the cash management regulations, New York Medical Career Training Center assigns two organizationally independent entities to handle the two related but distinct functions of awarding and authorizing payments and disbursing (or delivering) Title IV funds. No office alone is responsible for both functions. While the Office of Financial Aid after resolving all pending student eligibility issues awards and authorizing Title IV fund

payments to students, GEMCOR - the Third-party service provider for the school upon receipt of the Data Input Form from the Office of Financial Aid, disburses or delivers the Title IV funds. The Office of Student Accounts/Bursar is responsible for crediting such payments to students' accounts upon receipt of such funds from Gemcor. This requirement is taken so seriously by the School that the individuals responsible for each of these functions may not be related to one another, nor may they together exercise substantial control over the institution.

The Bursar's Office uses monthly attendance reports, and other reports generated by the Office of Academic affairs to verify the identity and enrollment status of students, endorsement requirements, student notifications, and timely delivery of credit balances. The Office of Financial Aid Offices receives monthly all updated Student Ledger Cards from Bursar's Office.

### **Definition of Disbursements & Disbursement Methods**

The financial aid office staff members are trained and made fully aware of the school's policies and procedures regarding what constitute disbursement and disbursement methods even though these activities are under the purview of Gemcor and Bursar's Office. This awareness of the New York Medical Career Training Center's practices ensures better counseling of students and clearer instructions from the aid office.

The New York Medical Career Training Center's policies regarding disbursement of Title IV funds are that the School credits individual student accounts only after the GEMCOR disburses Title IV funds. NEW YORK MEDICAL CAREER TRAINING CENTER does not penalize any Title IV recipients for nonpayment of fees due to financial aid regulations or delays attributable to the school.

Money from Federal Funds is disbursed to a student's account within three days of receiving the funds.

Bursar and Financial Aid Office records should match monthly with COD school totals to assure totals match.

### **Disbursement Dates & Schedules**

The New York Medical Career Training Center prepares a roster for disbursement dates and schedules for all its programs that are eligible to participate in Title IV aid programs. See 2025-26 *FSA Handbook*, Vol. 2, Chapter 5 for details on the federal regulations.

Although New York Medical Career Training Center discourages late

disbursements, however, in the events where late disbursements and post-withdrawal disbursements are necessary, the financial aid office looks at individual students and determines such eligibility for late disbursements or post-withdrawal disbursements as per 668.164(g) of HEA 1965.

### **Prior Year Charges**

The amended regulations in 34CFR 668.164(d)(2) increase from \$100 to \$200 the maximum amount of prior year charges that may be paid with current year funds but remove the provision that allowed an institution to pay for prior year charges above that amount under certain circumstances.

For purposes of these regulations the cost of education and other services an institution provides to a student are associated with the —year for which the education and services are provided. If a student’s aid package includes a Direct Loan, the year is the loan period. If the student does not have a Direct Loan the year is the award year.

The institution complies with the regulation.

### **Holding Excess Title IV Funds (Credit Balances)**

The New York Medical Career Training Center has a policy for obtaining a student’s or a PLUS borrower’s authorization to disburse Title IV funds by crediting the student’s account to pay charges for educationally-related activities other than tuition, fees, contracted room and board, and minor prior-year charges and hold excess fund to pay for the future terms. In each aid year this authorization is collected at the time student accepts his/her financial aid. Students may cancel this waiver any time by notifying financial aid and bursar office in writing.

WAIVER OF REFUND AND PERMISSION TO RETAIN FUNDS FROM CREDIT  
BALANCES ON STUDENT ACCOUNT

I hereby waive my right to an immediate refund of any credit balance that may appear on my student account as a result of all Title IV funds (except FWS) including other outside financial aid funds applied against my tuition account. I understand that these credit balances may be applied against institutional charges for educationally related activities other than tuition, fees, other direct institutional & minor prior-year charges. I further understand that if any credit balance remains at the end of my course of study it will be refunded to me within 14 days of my graduation date. I have the right to revoke this waiver at any time by informing the school in writing and I will receive a refund of any existing credit balance that may exist at the time of my revocation within 14 days. I further understand that as stated in the school catalog that the full program's tuition payment is due on the day of registration.

\_\_\_\_\_  
STUDENT SIGNATURE

\_\_\_\_\_  
DATE

**Student & Parent Notifications**

Crediting Title IV Loan Proceeds & Borrower's Cancellation Right  
Crediting Post-Withdrawal Disbursements Containing Title IV Loan Proceeds & Borrower's Cancellation Right

Under certain circumstances, schools are required to provide notifications to students and PLUS borrowers. The Bursar or Financial Aid Office of NEW YORK MEDICAL CAREER TRAINING CENTER must notify:

1. Students of their eligibility for funds from each of the Title IV programs and provide payment information 668.165(a)(1)(i), 675.16(a)(2)
2. If the school disburses Title IV loan proceeds (other than FFEL proceeds the lender disbursed to the school by individual check) by crediting the student's account, notify the borrower of the disbursement date and amount, his or her right to cancel all or a portion of the loan, and the procedures for requesting cancellation 668.165(a)(2).
3. If the school made a post-withdrawal disbursement containing loan proceeds (other than FFEL proceeds the lender disbursed to the school by individual check) by crediting the student's account, notify the borrower of the disbursement date and amount, his or her right to cancel all or a portion of the loan, and the procedures for requesting cancellation 668.22(a)(4)(i)(B)

The Bursar's Office offers a student (or PLUS borrower) any portion of a post-withdrawal disbursement not credited to the student's account, and notifies the student and PLUS borrower of the procedures for requesting the

un-disbursed funds as per 668.22(a)(4)(ii), 668.165(a)(2)-(5), 668.22(a)(4)(i)(B) 668.165(a)(2)-(5) of HEA 1965. In all the events indicated above, if cancellation and/or reduction of loans are necessary, the student and parent must notify the school within 14 days from receipt of such notice. If the school does not receive any request within 14 days, it will assume both student and parents have accepted full disbursements and allow school to credit students' accounts.

### **Direct Loan Program Bank Account**

The institution maintains a bank account into which Ed transfers Direct Loan Funds. The account is federally insured. The institution maintains a separate account for Federal Direct Loan funds;

### **Direct Loan Quality Assurance Program**

The institution maintains a Quality Assurance Program for Federal Direct Loans as required by the Direct Loan regulations.

### **Direct Loan Reconciliation**

The institution works with the third-party servicer to reconcile COD records with institutional records on a monthly basis.

### **Title IV Eligibility & Payment Information**

New York Medical Career Training Center's Office of Financial Aid and Bursar Office notify all students of the amount he or she can expect to receive from each of the Title IV programs, including PLUS, and providing the student with required information regarding the payment of those funds such as the payment method, expected amount, expected date of disbursement, etc.

The written notification is sent to students via mail when all financial aid awarding processes, submission and review of all supporting documentations are complete and students' eligibility is confirmed. The Office of Financial Aid sends notification regarding the expected award amounts. The Bursar Office is responsible for sending the notification regarding the payment method and expected date of disbursement as per 668.165(a)(1) and 675.16(a)(2) of HEA 1965.

### **Offering Post-Withdrawal Disbursements Not Credited to Student's Account**

New York Medical Career Training Center notifies the student and PLUS borrower of post-withdrawal disbursements not credited to the student's account and of the procedures for requesting the un-disbursed funds in writing. If the fund has to be cancelled or reduced, the borrower must request so within

14 days from the receipt of such notification from the Bursar's Office.

The Bursar's Office must generate a report to review the group of such students and monitor the 14-day time period to comply with the regulations 668.22(a)(4)(ii) and 668.165(a)(2)-(5) of HEA 1965.

## **SECTION I:**

### **Satisfactory Academic Progress Policy**

Satisfactory Academic Progress (SAP) standards are published and are reasonably applied for measuring whether an otherwise eligible student is making SAP in his/her educational Program. In order to maintain eligibility for financial aid, students must make adequate academic progress toward completion of his/her program.

#### **PROCESS OVERVIEW**

Federal regulations require all schools to participate in state and federal financial aid, Title IV, and HEA programs to properly monitor and document SAP. These standards are applicable to all students enrolled in our Educational Programs and are used to measure their satisfactory progress toward graduation. The policy is provided to all students prior to the first-class session and is consistently applied to all applicable students

New SAP definitions went into effect on July 1, 2011. Policies were developed to determine the academic standards that students must meet. A schedule of measuring the achievement of Quantitative (Pace), Qualitative standards as well as the maximum time allowance to achieve SAP.

SAP standards are established by the faculty in consultation with the Director of Education Programming. Students must maintain SAP according to the set standards in order to continue enrollment. SAP is measured at the end of each payment period and will be checked prior to disbursement of aid.

#### **SAME AS, OR STRICTER THAN**

The SAP policy for Title IV, HEA students is consistently applied and identical to the school's actual measurement used to monitor qualitative and quantitative standards, as well as maximum time frame for students enrolled in the same educational programs who are not receiving Title IV aid.

The Financial Aid Administrator reviews the Title IV SAP policy to ensure it

meets all federal requirements. The Director of Education Programming notifies the Financial Aid Office if the school changes academic policies.

**EVALUATION PERIODS**

At each formal SAP evaluation point (end of each payment period), the school checks:

- Qualitative Measure (grade based)  
Remedial course work may be part of or separate from regular qualitative measure
- Quantitative Measure (Pace)
- Maximum time frame.

Formal evaluations for SAP must coincide with the end of a payment period. The formal evaluations must be placed in each student’s file. Evaluations determine if students have met the minimum requirements for SAP.

In a 1500-hour program evaluations would be conducted

Clock hours (after first payment period) 450 Hours	Clock hours (end of second payment period) 900 Hours
3 <sup>rd</sup> evaluation	4 <sup>th</sup> and final evaluation

**ACADEMIC YEAR DEFINITION**

900 CLOCK HOURS AND 26 WEEKS for a clock hour school

**QUANTITATIVE MEASURE**

To be considered making SAP, Students are required to attend a minimum of 67% of his/her educational program in no longer than 100% of the published length of the program as measured in clock hours and determined by the program. Evaluations are conducted at the end of each payment period to determine if students have met the minimum requirements and are based on the cumulative attendance percentage as of the last day of the evaluation period.

Pace is calculated by dividing the total hours accrued (successfully completed)

by the total number of hours scheduled. At the end of each evaluation period, the school determines if students have maintained at least 67% cumulative attendance since the beginning of the course. This indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed. Remedial coursework may be included at the school's option.

Full-time students are scheduled to attend (30) clock hours weekly and part-time students are scheduled to attend (12) clock hours weekly.

**MAXIMUM TIME FRAME**

A school may use a graduated standard instead of the fixed standard above. This would mean that the student could attend less than 67% in the first payment period but would have to eventually “catch up” to complete the program in the required 150% of the time.

SAP policies contain a Pace measure. Students must progress through the Program at a sufficient pace to ensure completion within the maximum timeframe of 150% of the published length of cumulative clock hours.

The maximum time for students to complete the Program is as follows:

For undergraduate programs measured in credit hours, this is a period that is no longer than 150% of the published length of the program measured in credit hours attempted.

For undergraduate programs measured in clock hours, it is a period that is no longer than 150% of the published length of the program as measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time.

Normal Clock Hours 900	Normal Timeframe 34 weeks	Maximum Clock Hours 1350	Maximum Timeframe 51 weeks
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\*\*Example: If an undergraduate academic program is 27 weeks and  $1.5 \times 27 = 40.5$  the time cannot be rounded. If, at any time the student cannot complete the program within the maximum time frame, then the student must successfully appeal for an extension to the maximum time frame to continue receiving title IV aid.

To calculate the pace at which the student is progressing the school would:

- Divide the cumulative hours the student has successfully completed by the cumulative number of hours the student has attempted.

$$\frac{\text{Cumulative hours completed}}{\text{Cumulative hours attempted}}$$

The maximum time frame must be measured at each evaluation point (the student is ineligible at the evaluation point when it is determined that the student will exceed the maximum timeframe NOT at the point when they actually reach the maximum timeframe.)

If a student is meeting satisfactory academic progress before the beginning of a payment period but will exceed the maximum time frame before the end of the payment period, the student must submit a successful appeal to extend the maximum time frame to at least the end of the payment period.

### **QUALITATIVE MEASURE**

The qualitative measure, used to determine SAP, is based on grades. Students must maintain a cumulative grade point average of at least 2.0 at the end of each semester. (A school may have an overall cumulative GPA AND a semester GPA requirement, but the Cumulative GPA must be used for SAP).

The school uses a fixed standard (the school may use a graduated standard, such as requiring a 1.5 at the end of the first payment period and 2.0 after that, but if this is done the school must check to be sure the student can graduate on time.)

Students must make up failed or missed evaluations and assignments. Students receive a letter grade as indicated on the chart below which is based on the end-of-payment period evaluation. Mid-point evaluations are for informational purposes and therefore students do not receive a letter grade.

Schools may choose to exclude certain types of courses, such as developmental or remedial courses, ESL courses and non-credit courses, from the GPA calculation, but the school must track these courses qualitatively in some manner.

Students receive a letter grade as indicated on the chart below and is based on the end-of-semester evaluations. Students who receive an “F” course grade will

be required to repeat that course.

GRADING CHART			
GPA	GRADE	NUMERICAL EQUIVALENT	PROGRESS
4.00	A	97-100	Excellent
3.67	A-	95-96	
3.33	B+	91-94	
3.00	B	87-90	Above Average
2.67	B-	84-86	
2.33	C+	81-83	
2.00	C	77-80	Below Average, But passing
1.67	C-	74-76	Failure
1.00	D	65-73	Failure
0.00	F	0-64	Failure
0.00	I		Incomplete

Students who fail to meet the Qualitative standards are placed on Financial Aid Warning. If there is no improvement by the end of the next payment period, students could be placed on Financial Aid Probation. Students have the option to appeal the decision. The Financial Aid Administrator and the Director of Education Programming monitor qualitative progress

**CHECKING SAP:**

Student’s SAP evaluations, whether after each payment period, annually or less often than each payment period, **MUST OCCUR AT THE END** of a payment period. Official evaluation cannot be less than a payment period.

Frequency of evaluation determines options

- School must evaluate SAP at the end of each payment period for a program that is one academic year or less in length.
- For programs longer than one academic year:
  - School may evaluate at least annually to correspond to the end of a payment period
  - School may evaluate at the end of each payment period.
- Each evaluation must include qualitative, quantitative and maximum timeframe standards.

At the time of review, any student who is not in compliance with SAP standards is no longer eligible to receive any title IV assistance. This is true whether the

student has not achieved the required qualitative assessment or is not successfully completing the program at the required pace of completion and will not complete within the maximum time frame.

Each student will be notified by mail of the results of their evaluation and how it impacts his/her Title IV eligibility.

### **FINANCIAL AID WARNING**

The school evaluates SAP at the end of each payment period. Students who do not meet SAP measures described above will automatically be put on Financial Aid Warning for one payment period. This status may only be given to a student who was in compliance with the institution's SAP standards at the previous evaluation. Students who are put on a Financial Aid Warning continue to receive Title IV aid for the next payment periods after they receive the warning status. The student's academic progress will be evaluated at the end of the Warning period. It may not be assigned for consecutive payment periods.

The Warning status is applied only to students with a reasonable expectation of improvement in one payment period.

If a student is making SAP at the end of the Financial Aid Warning period, they shall be returned to normal SAP status with no loss of Title IV eligibility.

A student, who has not improved his standing and still fails to comply with the satisfactory academic progress policy at the end of the Warning Period, will be ineligible for future aid disbursements. It is advisable for any student on warning status to meet with both a financial aid counselor and an academic advisor to ensure future satisfactory progress and aid eligibility.

The student may continue on a cash-pay basis with an approved payment plan. Arrangements for payment must be approved within 10 school days after notification of loss of SAP.

### **APPEAL PROCESS**

The Financial Aid Appeal process allows students who are not meeting SAP standards to petition the institution for reinstatement of title IV aid eligibility. (If a school does not allow an appeal, a student may not be placed on financial aid probation).

Students may have the opportunity to have their financial aid eligibility reinstated by appealing the decision and being placed on Financial Aid Probation. Students have five (5) business days after being notified to

institute an appeal. The appeal must be in writing and given to the Executive Director, who will meet with the Financial Aid Academic Appeals Committee to make a decision on the appeal.

The bases on which a student may file an appeal are: injury or illness; death of a relative; or other special circumstances. Students must provide supporting documents and describe in writing any unusual circumstances that warrant special consideration. Students must provide information as to why they did not make SAP and what has changed that will allow them to make SAP by the next evaluation point.

The Executive Director will provide a decision in writing within ten (10) business days.

### **FINANCIAL AID PROBATION**

If the institution approves the appeal, the student may be placed on probation after the institution evaluates the student's progress and determines that the student did not make Satisfactory Academic Progress during the warning or previous evaluation period. Probation will only be for one additional payment period during which the student remains eligible for federal aid.

The student will be placed on an academic plan to regain satisfactory academic progress status to continue to be eligible for federal aid beyond the initial probationary period, the student must either be meeting the cumulative attendance and grade standards as published by the school or be in compliance with any customized written academic plan.

The academic plan may be as complicated as a course-by-course plan toward completion, or as simple as a mathematical formula that specifies the percentage of coursework that the student must now complete. An academic plan may continue for multiple payment plans. The student is now on financial aid probation. At the completion of the plan the student will either be in compliance with SAP or have completed the program. If the student fails to meet the standards established in the plan, the student will no longer be eligible for title IV aid.

In the academic plan, the school determines the minimum grade point average the student must achieve and the number of credits that the student may take.

An academic plan can be changed if the student files another appeal. The reasons for changing the academic plan are related to unusual circumstances that presented the student from meeting the requirements of the original academic plan. These reasons may include:

- Two required courses are only available in the same time slot.
- The school is unable to offer a required course during the term outlined in the plan.
- Personal situation or emergency.

All documents concerning a written appeal of an SAP evaluation must be kept in the student file, including the school's written determination of such appeal and details of any academic plan that may be developed.

### **REINSTATEMENT OF TITLE IV, HEA AID**

Reinstatement of aid is limited to the period under evaluation. Students making SAP by the conclusion of the Warning or Probation period will be removed from the warning/probation status and will regain eligibility for Title IV, HEA funding.

A former student requesting to be reinstated as an active student should do so in writing. Supportive documentation and/or information concerning any mitigating circumstances should be noted in the request. The students shall be notified of the Reinstatement Review within five (5) business days following the decision of the Financial Aid Academic Appeals Committee.

Students who regain SAP at the end of the next payment period will have regained full eligibility for Title IV, HEA funding.

### **LEAVE OF ABSENCE, INTERRUPTIONS, COURSE INCOMPLETES, CHANGE OF MAJOR, WITHDRAWALS, AND TRANSFER CREDITS**

If enrollment is temporarily interrupted for a Leave of Absence, students return to school in the same SAP status prior to the leave of absence. Clock hours that have elapsed during a leave of absence will extend students' contract period by the same number of clock hours and days taken in the leave of absence and will not be included in the cumulative attendance percentage calculation. A school's Leave of Absence Policy must specify that all requests for an LOA be in writing, be signed, and be dated. Before a school grants an LOA, there must be reasonable expectation that the student will return from the leave. The school's LOA policy must specify that the reason for the student's leave must be included on a student's application for an LOA.

It is more difficult to obtain a Leave of Absence at a Credit hour school since many times the same courses are not offered each semester, and it would be impossible for the student to return at the same point as before they took the

leave.

Students who do not return from a Leave of Absence will be unofficially withdrawn from the school within 14 days after the return date and will have their last date of attendance as the last day they attended before the start of the leave.

Students who withdraw prior to completion of the course and wish to re-enroll within 180 days of the original official withdrawal date will return in the same SAP status as at the time of withdrawal.

Course incomplete, repetitions and non-credit remedial courses do not apply. Therefore, the school does not issue incompletes or offer non-credit remedial courses. All hours attended are considered attempted. Students are not permitted to withdraw from individual subjects. Students withdrawing from school will receive credit for all work successfully completed up to the point of withdrawal.

Change of Major or Program: If a student changes his/her major or program, the school does not count for SAP purposes, classes taken in the first major or program that do not apply to the second or subsequent major or program.

Transfer credits accepted toward the completion of a student's program must count as both house attempted and hours completed. It is the school's option to include grades earned for transfer credits in its cumulative GPA calculation.

### **OFFICIAL WITHDRAWAL FROM SCHOOL**

In the event a student must withdraw, she/she must consult with the Executive Director and/or Director of Education Programming and notify in writing of his/her official last day.

### **UNOFFICIAL WITHDRAWAL FROM SCHOOL**

If the school unofficially withdraws a student from the school, the Executive Director and/or Director of Education Programming will record the circumstances and last day in writing and include the information in the student's official file.

## **SECTION J:**

When a student applies for financial aid, a statement is signed that the funds will be used for educational purposes only. Therefore, if a student withdraws before completing the program, a portion of the funds received may have to be returned. The School will calculate the amount of tuition to be returned to the Title IV, HEA Federal fund programs according to the policies listed below.

### **RETURN TO TITLE IV FUNDS POLICY**

This policy applies to students' who **withdraw officially, unofficially or fail to return from a leave of absence or are dismissed from enrollment** at the School. It is separate and distinct from the School refund policy. (Refer to institutional refund policy)

The calculated amount of the Return of Title IV, HEA (R2T4) funds that are required to be returned for the students affected by this policy, are determined according to the following definitions and procedures as prescribed by regulations.

The amount of Title IV, HEA aid earned is based on the amount of time a student spent in academic attendance, and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the order of return of unearned funds do not include funds from sources other than the Title IV, HEA programs.

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

The Payment Period for Clock Hour Schools is one-half of the academic year or program length (whichever is less).

The Date of Determination is the date that the institution determines the student has withdrawn from the program. For schools that are required to take attendance, the date of determination is no longer than 14 days after the Last Date of Attendance. For a student who withdraws while on a Leave of Absence the expected return date will be the date of determination for R2T4 purposes. The Date of Determination starts the clock for timely refunds of Title IV funds, within 45 days after the “Date of Determination”.

The Withdrawal Date for schools required to take attendance is the Last Date of Attendance (LDA).

The institution has 45 days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. The school is required to notify the students if they owe a repayment via written notice.

The school must advise the student or parent that they have 14 calendar days from the date that the school sent the notification to accept a post withdraw disbursement. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV, HEA programs.

Post-withdraw disbursements will occur within 90 days of the date that the student withdrew.

## **WITHDRAWAL POLICY**

### **“Official” Voluntary Withdrawal**

A student is considered to be “Officially” withdrawn on the date the student notifies the Financial Aid Director or School Director in writing of their intent to withdraw. The date of the determination for return and refund purposes will be the earliest of the following for official withdrawals:

1. Date student provided official notification of intent to withdraw, in writing.

or

2. The date the student began the withdrawal from the School's records.

A student will be permitted to rescind his notification in writing and continue the program, if so chosen. However, if the student subsequently drops, the student's withdrawal date is the original date of notification of intent to withdraw.

Upon receipt of the withdrawal information the School will complete the following:

1. Determine the student's last date of attendance as of the last recorded date of academic attendance on the school's attendance record, and
2. Perform two calculations
  - a. The student's ledger card and attendance record are reviewed to determine the calculation of Return of Title IV, HEA funds the student has earned, and if any, the amount of Title IV, HEA funds for which the school is responsible. Returns made to the Federal Funds Account are calculated using the Department's Return of Title IV, HEA Funds Worksheets, scheduled attendance and are based upon the payment period.
  - b. Calculate the school's refund requirement (see school refund calculation).
3. The student's grade record will be updated to reflect his/her final grade.
4. The School will return the amount for any unearned portion of the Title IV, HEA funds for which the school is responsible within 45 days of the date the official notice was provided.
5. If applicable, the School will provide the student with a letter explaining the Title IV, HEA requirements. To include,
  - a. The amount of Title IV, HEA assistance the student has earned. This amount is based upon the length of time the student was enrolled in the program based on scheduled attendance and the amount of funds the student received.
  - b. Any returns that will be made to the Federal program on the student's behalf as a result of exiting the program. If a student's scheduled attendance is

more than 60% of the payment period, he/she is considered to have earned 100% of the Federal funds received for the payment period. In this case, no funds need to be returned to the Federal funds.

- c. Advise the student of the amount of unearned Federal funds and tuition and fees that the student must return, if applicable.
6. Supply the student with ledger card record noting outstanding balance due to the school and the available methods of payment. A copy of the completed worksheet, check, letter and final ledger card will be kept in the student's file.

In the event a student decides to rescind his or her official notification to withdraw, the student must provide a signed and dated written statement indicating he/she is continuing his or her program of study and intends to complete the payment period. Title IV, HEA assistance, will continue as originally planned. If the student subsequently fails to attend or ceases attendance without completing the payment period, the student's withdrawal date is the original date of notification of intent to withdraw.

### **Unofficial Withdrawal**

Any student that does not provide official notification of his or her intent to withdraw and is absent for more than 14 consecutive calendar days, fails to maintain satisfactory academic progress, fails to comply with the school's attendance and /or conduct policy, does not meet financial obligations to the school, or violates conditions mentioned in the School contractual agreement, will be subject to termination and considered to have unofficially withdrawn.

Within two weeks of the student's last date of academic attendance, the following procedures will take place.

1. The education office will make three attempts to notify the student regarding his/her enrollment status.
2. Determine and record the student's last date of attendance as the last recorded date of academic attendance on the attendance record.
3. The student's withdrawal date is determined as the date the day after 14 consecutive calendar days of absence.
4. Notify the student in writing of their failure to contact the school and attendance status resulting in the current termination of enrollment.
5. The School calculates the amount of Federal funds the student has earned, and, if any, the amount of Federal funds for which the school is responsible.
6. Calculate the school's refund requirement (see school refund calculation).

7. The School's Controller will return to the Federal fund programs any unearned portion of Title IV funds for which the school is responsible within 45 days of the date the withdrawal determination was made, and record on student's ledger card.
8. If applicable, the School will provide the student with a refund letter explaining Title IV requirements:
  - a. The amount of Title IV Aid the student has earned based upon the length of time the student was enrolled and scheduled to attend in the program and the amount of aid the student received.
  - b. Advise the student in writing of the amount of unearned Title IV, HEA aid and tuition and fees that he/she must return, if applicable.
9. Supply the student with final student ledger card showing outstanding balance due the school and available methods of repayment.
10. A copy of the completed worksheet, check, letter, and final ledger card will be kept in the student's file.

### **Withdraw Before 60%**

The institution must perform a R2T4 to determine the amount of earned aid through the 60% point in each payment period. The institution will use the Department of Education's prorate schedule to determine the amount of the R2T4 funds the student has earned at the time of withdrawal.

### **Withdraw After 60%**

After the 60% point in the payment period, a student has earned 100% of the Title IV, HEA funds he or she was scheduled to receive during this period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

The School measures progress in clock hours and uses the payment period for the period of calculation.

### **The Calculation Formula:**

Determine the amount of Title IV, HEA Aid that was disbursed plus Title IV, HEA aid that could have been disbursed.

Calculate the percentage of Title IV, HEA aid earned:

- a) Divide the number of clock hours scheduled to be completed (from the first day of class until the last date of attendance) in the payment period as of the last date of attendance in the payment period by the total clock hours in the payment period.

HOURS SCHEDULED TO COMPLETE

TOTAL HOURS IN PERIOD = % EARNED (rounded to one significant digit to the right of the decimal point, ex . . .  
4493 = 44.9 %.)

- b) If this percentage is greater than 60%, the student earns 100%.
- c) If this percent is less than or equal to 60%, proceeds with calculation.

Percentage earned from (multiplied by) Total aid disbursed or could have been disbursed = AMOUNT STUDENT EARNED.

Subtract the Title IV aid earned from the total disbursed = AMOUNT TO BE RETURNED.

100% minus percent earned = UNEARNED PERCENT

Unearned percent (multiplied by) total institutional charges for the period = AMOUNT DUE FROM THE SCHOOL.

If the percent of Title IV aid disbursed is greater than the percent unearned (multiplied by) institutional charges for the period, the amount disbursed will be used in place of the percent unearned.

If the percent unearned (multiplied by) institutional charges for the period are less than the amount due from the school, the student must return or repay one-half of the remaining unearned Federal Pell Grant.

Students are not required to return the overpayment if this amount is equal to or less than 50% of the total grant assistance that was disbursed /or could have been disbursed. The student is also not required to return an overpayment if the amount is \$50 or less.

The School will issue a grant overpayment notice to student within 30 days from the date the school's determination that student withdrew, giving students 45 days to either:

1. Repay the overpayment in full to New York Medical Career Training Center
2. Sign a repayment agreement with the U.S. Department of Education.

### **Order of Return**

The School is authorized to return any excess funds after applying them to current outstanding Cost of Attendance (COA) charges. A copy of the Institutional R2T4 work sheet performed on your behalf is available through the office upon student request.

In accordance with Federal regulations, when Title IV, HEA financial aid is

involved, the calculated amount of the R2T4 Funds" is allocated in the following order:

- Unsubsidized Direct Stafford loans (other than PLUS loans)
- Subsidized Direct Stafford loans
- Direct PLUS loans
- Federal Pell Grants for which a Return is required
- Federal Supplemental Educational Opportunity Grant
- Iraq and Afghanistan Service Grant for which a Return is required
- Other Title IV assistance
- State Tuition Assistance Grants (if applicable)
- Private and institutional aid
- The Student

### **Earned AID:**

Title IV, HEA aid is earned in a prorated manner on a per diem basis (clock hours) up to the 60% point in the semester. Title IV, HEA aid is viewed as 100% earned after that point in time. A copy of the worksheet used for this calculation can be requested from the financial aid director.

### **Post Withdraw**

If you did not receive all of the funds that you have earned, you may be due a post-withdraw disbursement. The School may use a portion or all of your post-withdraw disbursement for tuition and fees (as contracted with the School). For all other school charges, the School needs your permission to use the post-withdraw disbursement. If you do not give permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

The post-withdrawal disbursement must be applied to outstanding institutional charges before being paid directly to the student. Both grants and loans must be disbursed within 180 days of the date of determination in a post-withdrawal disbursement.

## **Institution Responsibilities**

The School's responsibilities in regards to Title IV, HEA funds follow:

- Providing students information with information in this policy;
- Identifying students who are affected by this policy and completing the return of Title IV funds calculation for those students;
- Returning any Title IV, HEA funds due to the correct Title IV programs.

The institution is not always required to return all of the excess funds; there are situations once the R2T4 calculations have been completed in which the student must return the unearned aid.

## **Overpayment of Title IV, HEA Funds**

Any amount of unearned grant funds that a student must return is called an overpayment. The amount of grant overpayment that you must repay is half of the grant funds you received. You must make arrangements with the School or Department of Education to return the amount of unearned grant funds.

## **Student Responsibilities in regards to return of Title IV, HEA funds**

- Returning to the Title IV, HEA programs any funds that were dispersed to the student in which the student was determined to be ineligible for via the R2T4 calculation.
- Any notification of withdrawal should be in writing and addressed to the appropriate institutional official.
- A student may rescind his or her notification of intent to withdraw. Submissions of intent to rescind a withdraw notice must be filed in writing.
- Either these notifications, to withdraw or rescind to withdraw must be made to the official records/registration personnel at your school.

## **Refund vs. Return to Title IV**

The requirements for the Title IV, HEA program funds when you withdraw are separate from any refund policy that The School may have to return to you due to a cash credit balance. Therefore, you may still owe funds to the school to cover unpaid institutional charges. The School may also charge you for any Title IV, HEA program funds that they were required to return on your behalf.

If you do not already know what the School refund policy is, you may ask your Schools Financial Planner for a copy.

## **Return to Title IV questions?**

If you have questions regarding Title IV, HEA program funds after visiting with your financial aid director, you may call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). TTY users may call 800-730-8913. Information is also available on student aid on the web [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

**\*This policy is subject to change at any time, and without prior notice.**

## **School Refund Components and Policy**

New York Medical Career Training Center's institutional refund policy in accordance with the accrediting agency and state education department policies is expressed as a schedule of revised institutional charges incurred by students who withdraw, based on the length of time they remain enrolled or the consumption of services. The refund policy is entirely the purview of Bursar's office. Bursar's Office is responsible for developing, updating, and distributing the policy to all offices and students. New York Medical Career Training Center includes the institutional refund policy as a part of the Enrollment Agreement form which applies to all NEW YORK MEDICAL CAREER TRAINING CENTER students.

A student (or in the case of student under legal age, his/her parent or legal guardian) who cancels within 7 days of signing the enrollment agreement

receives 100% refund of all money paid including the registration fees. A student (or in the case of student under legal age, his/her parent or legal guardian) who cancels after 7 days of signing the enrollment agreement, but prior to beginning classes, receives a 100% refund of all monies paid except the registration fees.

1. This policy is applicable whether or not a student has begun training by physically attending the classes.
2. The date of cancellation will be determined by the postmark on written notification or by using the date the cancellation information was delivered to any school administrator in person or via phone call.
3. A student whose enrollment is cancelled by school will have all monies returned.
4. The date of withdrawal for a student who is on approved Leave of Absence (LOA) shall be the earlier of the date of expiration of the LOA or the date the student notifies the institution that the student will not be returning.

After the beginning of the enrollment period, a student is liable for the cost of textbooks and supplies provided by New York Medical Career Training Center. Textbook and supplies become personal property of the student when received and accepted by him/her. In addition, the student is liable for tuition charges for the term during which the student withdrew or was dismissed including all other outstanding charges from prior terms, as per the following schedule.

#### A. First and Second Terms

If withdrawal or dismissal occurs.....student is liable for

Prior to or during the first week .....	0% of the total tuition charges for the term
During the second week.....	20%
During the third week.....	35%
During the fourth week.....	50%
During the fifth week.....	70%
After the fifth week.....	100%

#### Subsequent Terms

If withdrawal or dismissal occurs.....student is liable for

Prior to or during the first week .....	20% of the total tuition charges for the term
During the second week.....	35%
During the third week.....	50%
During the fourth week.....	70%

After the fourth week.....100%

All refunds based on the above policy are calculated by the Bursar's Office manually. All refunds due to student shall be made within 30 days of formal cancellation by the student or formal dismissal by the school. The student is notified of the results of the refund calculation and notified of his/her liabilities in writing. A follow-up phone call must be made by the Bursar's Office. The financial aid office performs the Title IV refund calculation and determines student's and institution's liability for program specific return of overpayments to the Department of Education.

### **Institutional Refund Repayment Appeals**

New York Medical Career Training Center does not have any provisions for students to appeal the amount of an institutional refund, the number of outstanding charges, or the repayment process. However, the student may contact Bursar's Office and speak to a representative to further discuss their outstanding charges if he/she wishes to do so.

### **SECTION K; FRAUD**

New York Medical Career Training Center will report any student fraud to the Inspector General. The school will make every attempt to verify any suspect information and speak with the student/parent before such a report is made. New York Medical Career Training Center finds these actions unacceptable and will withdraw any student whom it finds guilty of fraud.

### **SECTION L:**

#### **APPENDICES**

##### Forms

Provide copies of all forms the school uses for the administration of all Title IV programs. Such forms might include, but are not limited to:

- a. Appeal forms for professional judgment (e.g., satisfactory academic progress appeals, budget adjustments, change of dependency status, etc.)
- b. Application forms (e.g., FAFSAs, institutional applications, scholarship forms, state aid forms, outside aid forms etc.)

- c. Award notifications
- d. Revised award notifications
- e. FERPA authorization consent (student release) forms
- f. Satisfactory academic progress correspondence
- g. Verification forms
- h. Samples of tax forms (e.g., 1040, 1040A, 1040EZ, Tele file forms, etc.)
- i. Samples of alternative tax forms (e.g., tax transcripts, electronic filings, etc.)
- j. Samples of untaxed income documentation (e.g., W-2 forms, Social Security Administration forms, child support documentation, etc.)
- k. Authorization or Waiver forms for cash management requirements and refunds
- l. Return of Title IV funds calculation worksheets
- m. Return of Title IV funds correspondence to students/parents
- n. Overpayment referral forms
- o. Withdrawal forms
- p. Leave of Absence Request Form
- q. I-9 forms for student employees (for FWS or CWS only)
- r. Eligible non-citizen secondary confirmation form (i.e., G-845S)