

**Medical Career & Technical College**  
**CONSUMER INFORMATION AND DISCLOSURES**

In order to help consumers make well-informed decisions about postsecondary education, Federal regulations require higher education institutions to disclose certain information. This document includes those disclosures as well as important consumer information.

## GENERAL INFORMATION

Topic	Compliance
<b>Contact Information for Assistance in Obtaining Institutional or Financial Aid Information</b>	<p>Medical Career &amp; Technical College does not currently participate in Federal Financial Aid. Please contact the business office to obtain further information and how to apply for non-federal scholarships and to discuss payment alternatives.</p> <p>Financial Aid Officer            Tammy Hardwick            630 Eastern ByPass            Richmond, KY 40475            (859) 624-1988</p>
<b>Facilities and Services Available to Students with Disabilities</b>	<p>Any student who feels he/she may need an accommodation based on the impact of a disability should contact the instructor privately to discuss those specific needs. Accommodations for students with documented disabilities are coordinated with the Director of Education's office.</p> <p>Director of Education            Kristi Bertrand            630 Eastern ByPass            Richmond, KY 40475            (859) 624-1988</p> <p>As taken from the school catalog that can be found at <a href="http://medicalcareerandtechnicalcollege.edu">http://medicalcareerandtechnicalcollege.edu</a>:            The Medical Career &amp; Technical College provides, upon request, reasonable accommodations to participate in the programs. Students requiring accommodations must first provide professional verification by a licensed healthcare provider of the condition(s) that necessitate the accommodations with recommendation for accommodation. The college strives to attempt to identify reasonable accommodations. These accommodations do not include measures which fundamentally may place an undue financial burden on the school, or which may endanger the student or others at the college. A review of the document with a personal interview will be conducted to explore the needs of the student.</p> <p>Students with learning disabilities must provide professional testing and evaluation results that reflect students' level of achievement and information processing. A review of documents with a personal interview to review previous academic adjustments and accommodations will be conducted to explore the needs of the student. If accommodations are granted, the student will meet upon request with the Director of Education to evaluate effectiveness of accommodations.</p>
<b>Price of Attendance</b>	<p>The price of attendance is based on program of choice. Programs with their prices can be found at <a href="http://medicalcareerandtechnicalcollege.edu">http://medicalcareerandtechnicalcollege.edu</a> and found in the attached current College Catalog. Programs with their prices can also be found at the same website under each program.</p>

<p><b>Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid</b></p>	<p>Medical Career &amp; Technical College offers the following tuition refund policy. This policy is available in the current college catalog that can be found at <a href="http://medicalcareerandtechnicalcollege.edu">http://medicalcareerandtechnicalcollege.edu</a>.</p> <p>If a student withdraws prior to the start of classes, the student is entitled to all monies owed, minus the non-refundable fees.</p> <p>Tuition is assessed per program module with the following tuition refund policy:</p> <ul style="list-style-type: none"> <li>• Withdrawal during 1<sup>st</sup> two (2) weeks of class, 50% refund of module.</li> <li>• Withdrawal after 2<sup>nd</sup> week of instruction, no refund. The full course amount is still owed.</li> </ul> <p>Official withdrawal includes a written request made to Administration within the timeframes of the above for tuition refund approval. The dated letter will determine an official date of withdrawal. A student’s last day of attendance is the day a student last sat in class or the date the student had any academically related activity such as externship or clinical experience, or examination. If tuition refunds are owed, refunds are made within 45 days after the date the school determines that the student has withdrawn.</p> <p>The college at this time does not participate with Federal Financial Aid.</p>
<p><b>Educational Program, Instructional Facilities, and Faculty</b></p>	<p>Information on the schools various education programs, instructional facilities, and faculty may be found in the most recent college catalog available at <a href="http://medicalcareerandtechnicalcollege.edu">http://medicalcareerandtechnicalcollege.edu</a>. The website also includes this same information.</p>
<p><b>Transfer of Credit Policies and Articulation Agreements</b></p>	<p>The following is the school’s policy on transfer of credit and is taken from the current college catalog found at <a href="http://medicalcareerandtechnicalcollege.edu">http://medicalcareerandtechnicalcollege.edu</a>.</p> <p>For consideration of transfer credit from other institutions accredited by an agency recognized by the United States Department of Education (USDE) or the Council for Higher Education Accreditation (CHEA), it is the students’ responsibility for obtaining their specific transcripts of previous college credit for the school to review. Courses for consideration must be within the previous 5 years and have received a minimum grade of a B. Students must complete 75% of their courses from Medical Career &amp; Technical College and courses with clinical competencies are not approved due to the nature of the profession and the professions standards. No credit is given for on the job or experiential learning.</p> <p>The school does not have articulation agreements with other schools at this time.</p>
<p><b>Copyright Infringement</b></p>	<p>Downloading or distributing whole copies of copyrighted material for personal use or entertainment without explicit permission from the copyright owner is against the law and may result in civil and criminal liabilities. The Copyright law and its penalties can be found at <a href="http://www.copyright.gov/title17">www.copyright.gov/title17</a>. Disciplinary actions are taken against students who engage in illegal downloading or unauthorized distribution of copyrighted materials when used for school purposes or in use of the school Learning Resource Center (LRC). Disciplinary action may include school expulsion if deemed necessary by school administration.</p>
<p><b>School and Program Accreditation, Approval, or Licensure</b></p>	<p>A list of all agencies that accredit or provide approval can be found in the current college catalog found at <a href="http://medicalcareerandtechnicalcollege.edu">http://medicalcareerandtechnicalcollege.edu</a>.</p>
<p><b>Consumer Information on</b></p>	<p>This information will be reported to IPEDS after Title IV has been approved for Medical Career &amp; Technical College.</p>

<b>College Navigator Website</b>																															
<b>Federal Student Financial Aid Penalties for Drug Law Violations</b>	<p>A conviction for any offense, during a period of enrollment for which a student was receiving Title IV, HEA Program (Federal) funds, under any federal law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV, HEA grant, and loan or work study assistance. A student will be notified if loss of eligibility occurs with advice as to ways to regain eligibility.</p> <p>In addition, the school has a Drug Free School policy that is found in the current school catalog found at <a href="http://medicalcareerandtechnicalcollege.edu">http://medicalcareerandtechnicalcollege.edu</a>. Use of illegal or illicit drugs, prescribed or not, and intoxication is a violation of school regulations. Students must be physically free of any substance that may impair their intellectual, physical, and emotional functions. Students found in possession of such substances or found in violation of this policy will be terminated.</p>																														
<b>Student Body Diversity</b>	<p>Medical Career &amp; Technical College annually calculates information related to the diversity of its students. The most current calculations are below.</p> <table border="1" data-bbox="512 527 2018 852"> <thead> <tr> <th data-bbox="512 527 892 560"><u>Gender</u></th> <th data-bbox="892 527 1270 560"><u>% Enrolled</u></th> <th data-bbox="1270 527 2018 560"><u>% Enrolled Full-Time</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="512 560 892 592">Male</td> <td data-bbox="892 560 1270 592">8%</td> <td data-bbox="1270 560 2018 592">100%</td> </tr> <tr> <td data-bbox="512 592 892 625">Female</td> <td data-bbox="892 592 1270 625">92%</td> <td data-bbox="1270 592 2018 625">100%</td> </tr> <tr> <th data-bbox="512 625 892 657"><u>Race</u></th> <td data-bbox="892 625 1270 657"></td> <td data-bbox="1270 625 2018 657"></td> </tr> <tr> <td data-bbox="512 657 892 690">Caucasian</td> <td data-bbox="892 657 1270 690">97%</td> <td data-bbox="1270 657 2018 690">100%</td> </tr> <tr> <td data-bbox="512 690 892 722">African-American</td> <td data-bbox="892 690 1270 722">2%</td> <td data-bbox="1270 690 2018 722">100%</td> </tr> <tr> <td data-bbox="512 722 892 755">Hispanic</td> <td data-bbox="892 722 1270 755">0%</td> <td data-bbox="1270 722 2018 755">N/A</td> </tr> <tr> <td data-bbox="512 755 892 787">Self-Identified Asian</td> <td data-bbox="892 755 1270 787">1%</td> <td data-bbox="1270 755 2018 787">100%</td> </tr> <tr> <td data-bbox="512 787 892 820">Other</td> <td data-bbox="892 787 1270 820"></td> <td data-bbox="1270 787 2018 820"></td> </tr> <tr> <td data-bbox="512 820 892 852"><u>Federal Pell Grant Recipients</u></td> <td colspan="2" data-bbox="892 820 2018 852">N/A for this academic year</td> </tr> </tbody> </table>	<u>Gender</u>	<u>% Enrolled</u>	<u>% Enrolled Full-Time</u>	Male	8%	100%	Female	92%	100%	<u>Race</u>			Caucasian	97%	100%	African-American	2%	100%	Hispanic	0%	N/A	Self-Identified Asian	1%	100%	Other			<u>Federal Pell Grant Recipients</u>	N/A for this academic year	
<u>Gender</u>	<u>% Enrolled</u>	<u>% Enrolled Full-Time</u>																													
Male	8%	100%																													
Female	92%	100%																													
<u>Race</u>																															
Caucasian	97%	100%																													
African-American	2%	100%																													
Hispanic	0%	N/A																													
Self-Identified Asian	1%	100%																													
Other																															
<u>Federal Pell Grant Recipients</u>	N/A for this academic year																														
<b>Textbook Information</b>	<p>At registration students are given their perspective program textbook list to include textbook names and the corresponding ISBN number and bookstores available to rent or purchase those textbooks as the school does not currently house a campus bookstore. The school also posts textbooks required with those ISBNs with each terms schedule in various locations throughout the school when term schedule is posted. Currently, term schedules are not available electronically.</p> <p>Once the college is approved for Title IV, the school will operate an in-house bookstore. At that time, the bookstore will maintain the course schedule for subsequent academic terms, information provided for students regarding the required recommended textbooks and any supplemental materials for each course, and the number of students enrolled in each course with the maximum student enrollment for each course.</p>																														
<b>Accountability for Programs that Prepare Teachers</b>	Not applicable. Medical Career & Technical College does not prepare teachers for state certification or licensure.																														
<b>Completion/Graduation and Transfer-out Rates for Student Receiving Athletically Related Student Aid</b>	Not applicable. Medical Career & Technical College does not have an athletic program and has no plan for granting athletically related student aid.																														
<b>Intercollegiate Athletic Program Participation Rates and Financial</b>	Not applicable. Medical Career & Technical College does not have an athletic program and has no plan for granting athletically related student aid.																														

<b>Support (Equity in Athletics in Disclosure Act)</b>	
<b>Types of Graduate and Professional Education in Which the School's Graduates Enroll</b>	Not applicable. Medical Career & Technical College does not offer 4-year degree programs.
<b>Voter Registration Forms</b>	<p>Medical Career &amp; Technical College is required to advise you that voter registration forms for Kentucky are available at <a href="http://www.elect.ky.gov">www.elect.ky.gov</a> or the State Board of Elections Office.</p> <p>State Board of Elections  140 Walnut Street  Frankfort, KY 40601  (502) 573-7100</p>
<b>Privacy of Student Records- Family Educational Rights and Privacy Act (FERPA)</b>	<p>Medical Career &amp; Technical College has a commitment to protect the confidentiality of student records. The College makes every effort to release information only to those individuals who have established a legitimate educational need for the information. Documents submitted to the College by the student or other authorized person or agency for the purpose of admission to the College become the property of Medical Career &amp; Technical College and cannot be released to another party by request.</p> <p>The Family Education Rights and Privacy Act (FERPA) permit students certain rights with respect to their education records. These rights include:</p> <ol style="list-style-type: none"> <li>1. <u>The right to inspect and review the student's education records within 45 days of the day the College receives a written request for access.</u>  Students should make written request to the Registrar or the Director of Education that identify the record(s) they wish to inspect. The College official will make arrangements for access and notify the student of the time and placed where the records may be inspected.</li> <li>2. <u>The right to request the amendment of the student's education records that the student believes in inaccurate.</u>  The student needs to make written request to the College official and clearly identify the part of the records they want changed, and specify why it is inaccurate. If the College decides not to amend the record as requested by the student, the College will notify the student with the decision and advise the student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.</li> <li>3. <u>The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosures without consent.</u>  One exception which permits disclosure without consent is disclosure to school officials with legitimate educational interest. A school official is a person employed by the College in an administrative, supervisory, academic role; a person the College has contracted such as attorney, auditor, or collector. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility. The College may disclose information without consent to government agencies and accreditation bodies as necessary to the administration of Title IV Financial Aid, Veteran Benefits, and/or compliance with government or accreditation reporting requirements. In case of disaster or emergency, school officials may disclose</li> </ol>

	<p>information to appropriate parties, without consent, if necessary to protect the health and safety of the student or other individuals.</p> <p>4. <u><i>The right to file a complaint with the U.S. Department of Education concerning alleged failures by Medical Career &amp; Technical College to comply with the requirements of FERPA.</i></u>  The name and office that administrates FERPA is:  Family Compliance Policy Office  U.S. Department of Education  400 Maryland Ave, SW  Washington, DC, 20202-4605</p> <p>FERPA request that the College obtains written consent prior to the disclosure of personally identifiable information from the student’s education records. However, the College may disclose designated information, such as that found in graduation programs, or student’s testimony for website or social media publication, without written consent, unless the student has advised the College to the contrary in accordance with the above procedures. This permission is obtained during school orientation and the student has the right to request differently anytime throughout their program.</p> <p>The College may disclose education records to the parents and/or guardian of a dependent student, as defined in Title 26 USC 152 of the Internal Revenue Code. Proof of dependency must be on record with the College or provided to the office responsible for maintaining records prior to disclosure of the records. Students may also sign authorization to disclose education records to parents and/or third parties to release grades and other necessary information to insurance agencies, scholarship providers, etc.</p>
<p><b>Gainful Employment (GE)</b></p>	<p>Medical Career &amp; Technical College will disclose for each of its GE programs the required information about the programs to prospective students. Information about each program is provided in the College Catalog accessible through <a href="http://www.medicalcareerandtechnicalcollege.edu">www.medicalcareerandtechnicalcollege.edu</a>.</p> <p>While all programs at Medical Career &amp; Technical College are designed to lead to employment, the U.S. Department of Education has mandated that institutions disclose specific information about programs that meet the federal government’s Gainful Employment (GE) Program definition. To comply with the federal mandate, Medical Career &amp; Technical College has provided the required information for its programs over 600 clock hours using the template created by the U.S. Department of Education.</p> <p>For programs less than 10 graduates, the College is exempt from disclosing media debt amounts, on-time completion rates, and placement rates. See the following programs:</p>

## Dental Assistant

For the most recent fiscal year of July 1, 2013 and to June 30, 2014 there were fewer than 10 graduates.

### Medical Career & Technical College

Program Level - Undergraduate certificate

Program Length - 36 weeks

**Q.**

**How much will this program cost me?\***

**A.**

**Tuition and fees: \$5,400**

**Books and supplies: \$270**

**On-campus room & board: *not offered***

What other costs are there for this program?<sup>1</sup>

For further program cost information, visit <http://www.medicalcareerandtechnicalcollege.edu/programs/single/dental-assistant>

\* The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

**Q.**

**What financing options are available to help me pay for this program?**

**A.**

Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:

**Federal loans: \***

**Private education loans: \***

**Institutional financing plan: \***

\* There were fewer than 10 graduates in this program. Median amounts are withheld to preserve the confidentiality of graduates.

**Q.**

**How long will it take me to complete this program?**

**A.**

**The program is designed to take 36 weeks to complete. Of those that completed the program in 2013-2014, \*% finished in 36 weeks.**

\* Fewer than 10 students completed this program in 2013-14. The number who finished within the normal time has been withheld to preserve the confidentiality of the students.

**Q.**

**What are my chances of getting a job when I graduate?**

**A.**

**The job placement rate for students who completed this program is \*%.**

\* This institution is not currently required to calculate a job placement rate for program completers.

For more information on jobs related to this program.<sup>3</sup>

For additional information related to this program and/or the information provided above.<sup>2</sup>

**Date Created: 9/15/2015**

<sup>1</sup> **Other costs for this program**

No additional information provided.

<sup>2</sup> **Additional information related to this program and/or the information provided above**

No additional information provided.

<sup>3</sup> **More information on jobs related to this program**

Dental Assistants <http://online.onetcenter.org/link/summary/31-9091.00>

## Medical Assistant

For the most recent fiscal year of July 1, 2013 and to June 30, 2014 there were fewer than 10 graduates.

## Medical Assistant

Program Level - Undergraduate certificate

Program Length - 54 weeks

**Q.**

**How much will this program cost me?\***

**A.**

**Tuition and fees: \$7,900**

**Books and supplies: \$270**

**On-campus room & board: *not offered***

What other costs are there for this program?<sup>1</sup>

For further program cost information, visit <http://www.medicalcareerandtechnicalcollege.edu/programs/single/medical-assistant>

\* The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

**Q.**

**What financing options are available to help me pay for this program?**

**A.**

**Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:**

**Federal loans: \***

**Private education loans: \***

**Institutional financing plan: \***

\* There were fewer than 10 graduates in this program. Median amounts are withheld to preserve the confidentiality of graduates.

**Q.**

**How long will it take me to complete this program?**

**A.**

**The program is designed to take 54 weeks to complete. Of those that completed the program in 2013-2014, \*\*% finished in 54 weeks.**

\* Fewer than 10 students completed this program in 2013-14. The number who finished within the normal time has been withheld to preserve the confidentiality of the students.

**Q.**

**What are my chances of getting a job when I graduate?**

**A.**

**The job placement rate for students who completed this program is \*\*%.**

\* This institution is not currently required to calculate a job placement rate for program completers.

For more information on jobs related to this program.<sup>3</sup>

For additional information related to this program and/or the information provided above.<sup>2</sup>

**Date Created: 9/15/2015**

<sup>1</sup> **Other costs for this program**

No additional information provided.

<sup>2</sup> **Additional information related to this program and/or the information provided above**

No additional information provided.

<sup>3</sup> **More information on jobs related to this program**

Medical Assistants <http://online.onetcenter.org/link/summary/31-9092.00>

<p><b>Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members</b></p>	<p>Executive Order 13607, signed April 27, 2012 by the President of the United States, established Principles of Excellence (POE) for educational institutions serving service members, veterans, spouses, and other family members. Eight Principles of Excellence are described in the Order.</p> <p>Compliance with the POE is intended to ensure an institution provides meaningful information to prospective and current military associated students about the financial cost and quality of the institution; to assist those students in making choices about how to use their Federal educational benefits; prevent abusive and deceptive recruiting practices that target the recipients of Federal military and veterans educational benefits; and ensure that the institution provides high-quality academic and student support services to the respective group of students.</p> <p>Medical Career &amp; Technical College complies with the Principles of Excellence. Demonstration of compliance is provided as follows:</p>									
	<table border="1"> <thead> <tr> <th data-bbox="512 597 1255 634"><b>Principles of Excellence</b></th> <th data-bbox="1255 597 2020 634"><b>How we Comply</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="512 634 1255 1203"> <p>Prior to enrollment, provide prospective students who are eligible to receive Federal military and veterans educational benefits with a personalized and standardized form, as developed in a manner set forth by the Secretary of Education, working with the Secretaries of Defense and Veterans Affairs, to help those prospective students understand the total cost of the educational program, including tuition and fees; the amount of that cost that will be covered by Federal educational benefits; the type and amount of financial aid they may qualify for; their estimated student loan debt upon graduation; information about student outcomes; and other information to facilitate comparison of aid packages offered by different educational institutions</p> </td> <td data-bbox="1255 634 2020 1203"> <p>A Financial Aid Shopping Sheet to veterans and service members before they decide to attend the institution. The College will provide the Shopping Sheet to students who are eligible to receive Federal military or veterans' education benefits.</p> <p>The Financial Aid Shopping Sheet is a consumer tool that participating institutions use to notify students about their financial aid package. It is a standardized form that is designed to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school.</p> <p>Upon request, the College will provide a completed Shopping Sheet to any accepted student.</p> </td> </tr> <tr> <td data-bbox="512 1203 1255 1455"> <p>Inform students who are eligible to receive Federal military and veterans' educational benefits of the availability of Federal financial aid and have in place policies to alert those students of their potential eligibility for that aid before packaging or arranging private student loans or alternative financing programs.</p> </td> <td data-bbox="1255 1203 2020 1455"> <p>The College will email all identified prospective students information regarding the availability of federal and state financial aid and VA benefits. Upon receipt of admission application, additional information will be provided detailing the steps to apply for financial aid or VA benefits at the College to those applicants who declare their intent to utilize those benefits.</p> </td> </tr> <tr> <td data-bbox="512 1455 1255 1490"> <p>End fraudulent and unduly aggressive recruiting</p> </td> <td data-bbox="1255 1455 2020 1490"> <p>The College does not conduct fraudulent or aggressive</p> </td> </tr> </tbody> </table>	<b>Principles of Excellence</b>	<b>How we Comply</b>	<p>Prior to enrollment, provide prospective students who are eligible to receive Federal military and veterans educational benefits with a personalized and standardized form, as developed in a manner set forth by the Secretary of Education, working with the Secretaries of Defense and Veterans Affairs, to help those prospective students understand the total cost of the educational program, including tuition and fees; the amount of that cost that will be covered by Federal educational benefits; the type and amount of financial aid they may qualify for; their estimated student loan debt upon graduation; information about student outcomes; and other information to facilitate comparison of aid packages offered by different educational institutions</p>	<p>A Financial Aid Shopping Sheet to veterans and service members before they decide to attend the institution. The College will provide the Shopping Sheet to students who are eligible to receive Federal military or veterans' education benefits.</p> <p>The Financial Aid Shopping Sheet is a consumer tool that participating institutions use to notify students about their financial aid package. It is a standardized form that is designed to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school.</p> <p>Upon request, the College will provide a completed Shopping Sheet to any accepted student.</p>	<p>Inform students who are eligible to receive Federal military and veterans' educational benefits of the availability of Federal financial aid and have in place policies to alert those students of their potential eligibility for that aid before packaging or arranging private student loans or alternative financing programs.</p>	<p>The College will email all identified prospective students information regarding the availability of federal and state financial aid and VA benefits. Upon receipt of admission application, additional information will be provided detailing the steps to apply for financial aid or VA benefits at the College to those applicants who declare their intent to utilize those benefits.</p>	<p>End fraudulent and unduly aggressive recruiting</p>	<p>The College does not conduct fraudulent or aggressive</p>	
<b>Principles of Excellence</b>	<b>How we Comply</b>									
<p>Prior to enrollment, provide prospective students who are eligible to receive Federal military and veterans educational benefits with a personalized and standardized form, as developed in a manner set forth by the Secretary of Education, working with the Secretaries of Defense and Veterans Affairs, to help those prospective students understand the total cost of the educational program, including tuition and fees; the amount of that cost that will be covered by Federal educational benefits; the type and amount of financial aid they may qualify for; their estimated student loan debt upon graduation; information about student outcomes; and other information to facilitate comparison of aid packages offered by different educational institutions</p>	<p>A Financial Aid Shopping Sheet to veterans and service members before they decide to attend the institution. The College will provide the Shopping Sheet to students who are eligible to receive Federal military or veterans' education benefits.</p> <p>The Financial Aid Shopping Sheet is a consumer tool that participating institutions use to notify students about their financial aid package. It is a standardized form that is designed to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school.</p> <p>Upon request, the College will provide a completed Shopping Sheet to any accepted student.</p>									
<p>Inform students who are eligible to receive Federal military and veterans' educational benefits of the availability of Federal financial aid and have in place policies to alert those students of their potential eligibility for that aid before packaging or arranging private student loans or alternative financing programs.</p>	<p>The College will email all identified prospective students information regarding the availability of federal and state financial aid and VA benefits. Upon receipt of admission application, additional information will be provided detailing the steps to apply for financial aid or VA benefits at the College to those applicants who declare their intent to utilize those benefits.</p>									
<p>End fraudulent and unduly aggressive recruiting</p>	<p>The College does not conduct fraudulent or aggressive</p>									



	<p>techniques on and off military installations, as well as misrepresentation, payment of incentive compensation, and failure to meet State authorization requirements, consistent with the regulations issued by the Department of Education (34 C.F.R. 668.71-668.75, 668.14, and 600.9).</p>	<p>recruiting on or off military installations or in any other venue, nor do we misrepresent ourselves, our programs, or our mission. We do not pay incentive compensation to anyone for recruiting actions. We meet all State authorization requirements consistent with those issued by the Department of Education.</p>
<p>Obtain the approval of the institution's accrediting agency for new course or program offerings before enrolling students in such courses or programs, provided that such approval is appropriate under the substantive change requirements of the accrediting agency.</p>	<p>The College obtains approval from the Accrediting Bureau of Health Education Schools (ABHES) and the Kentucky Commission on Proprietary Education for new course or program offerings before enrolling students in such courses or programs.</p>	
<p>Allow service members and reservists to be readmitted to a program if they are temporarily unable to attend class or have to suspend their studies due to service requirements, and take additional steps to accommodate short absences due to service obligations, provided that satisfactory academic progress is being made by the service members and reservists prior to suspending their studies.</p>	<p>The College allows service members and reservists to be readmitted to a program if they are temporarily unable to attend class or have to suspend their studies due to service requirements. If necessary, the College takes additional steps to accommodate short absences due to service obligations, provided that satisfactory academic progress is being made by the service members and reservists.</p>	
<p>Agree to an institutional refund policy that is aligned with the refund of unearned student aid rules applicable to Federal student aid provided through the Department of Education under Title IV of the Higher Education Act of 1965, as required under section 484B of that Act when students withdraw prior to course completion.</p>	<p>The College's institutional refund policy aligns with the Title IV refund policies. In the event that veterans or their eligible persons, sponsored as students under Chapters 30, 32, 33, 35 of Title 38 and Chapter 1606 or Title 10 U.S. Code, fail to enter the program, withdraw or are discontinued from their program at any time prior to completion, the amount charged for tuition, fees and other charges shall not exceed the approximate prorated portion of the total charges for tuition, fees and other charges that the length of the non-accredited program bears to its total length. A copy of this policy will be provided to all students receiving educational benefits from the Veterans Administration.</p>	
<p>Provide educational plans for all individuals using Federal military and veterans educational benefits that detail how they will fulfill all the requirements necessary to graduate and the expected timeline of completion.</p>	<p>If request is made for the transfer of credit from previous coursework from other accredited institutions the plan will indicate how many, if any after review by the Director of Education, transfer credits the College intends to award and how these transfer credits will be applied toward the student's educational program. The evaluated educational plan will be provided within 60 days after the individual has selected a degree program and all required official</p>	

		transcripts have been received.	
	Designate a point of contact for academic and financial advising (including access to disability counseling) to assist service member and veteran students and their families with the successful completion of their studies and with their job searches.	Financial Aid Officer Tammy Hardwick 630 Eastern ByPass Richmond, KY 40475 (859) 624-1988	Director of Education Kristi Bertrand 630 Eastern ByPass Richmond, KY 40475 (859) 624-1988

## HEALTH & SAFETY

Topic	Compliance
<b>Vaccinations Policy</b>	<p>Medical Career &amp; Technical College recommends all students receive the Hepatitis B Vaccination (HBV) series. Students receive at school orientation information on Hepatitis B and the potential risks to healthcare staff. The following is taken from the HBV Recommendation Form signed by students at orientation.</p> <p>“I understand that due to my clinical exposure to blood or other potentially infectious materials (OPIM) during my training program, I may be at risk of acquiring hepatitis B virus (HBV) infection. Infection with HBV may be asymptomatic (no obvious symptoms) in the people who have the virus however, it is still transferable to others. The best protection in preventing Hepatitis B infection is immunization (vaccination) and always using standard/universal precautions during labs at the school and clinical rotations.</p> <p>I have been informed that if I have not had the HBV vaccination series, it is recommended I begin it prior to entering clinical training. I understand that by declining this recommendation I may be at risk of acquiring hepatitis B, a serious disease.</p> <p>I understand that if, in the future, I want to be vaccinated I can take the vaccine series at any time. I also understand that the school is not responsible for paying for the vaccination.”</p>
<b>Drug and Alcohol Abuse Prevention Program</b>	<p>The information on Drug and Alcohol Abuse Prevention applies to the entire campus community including students, faculty, and staff, and visitors to campus.</p> <p><b>STANDARDS OF CONDUCT</b> The unlawful manufacture, distribution, dispensing, possession, or use of illicit drugs and alcohol on Medical Career &amp; Technical College’s property or as a part of any College function is prohibited. Reporting to work, class, or any College function under the influence of alcohol or illicit drugs is prohibited.</p> <p><b>DISCIPLINARY ACTIONS</b> The College will impose disciplinary sanctions on students and employees consistent with local, State, and Federal laws for violation of the “Standards of conduct” outlined above. All persons should be aware that violations could result in expulsion from school, termination of employment, or referral for prosecution. College Sanctions—will be imposed consistent of procedures used in other disciplinary actions. Violations of drug and alcohol standards are of the most serious type and will result in expulsion from the College.</p> <p>State, Local, and Federal Sanctions—legal sanctions include substantial fines and prison time for federal sanctions. State and</p>

local sanctions are dependent upon the classification of the controlled substance, the severity of the offense, and dependent upon first or multiple convictions. Sanctions include fines from hundreds to thousands of dollars and time spent in jail or prison is imposed in local counties and/or the state.

For further information on State and Federal Penalties and Sanctions visit <http://www.lrc.ky.gov/statutes/index.aspx>.

*Federal Penalties and Sanctions for Illegal Possession of a Controlled Substance*

*21 U.S.C. 844 (a) First conviction: Up to one (1) year imprisonment and fine of at least \$1,000 but not more than \$100,000, or both. After one (1) prior drug conviction: At least fifteen (15) days in prison, not to exceed two (2) years, and fine of at least \$2,500 but not more than \$250,000, or both. After two (2) or more prior drug convictions: At least ninety (90) days in prison, not to exceed three (3) years, and fine of at least \$5,000 but not more than \$250,000, or both. Special sentencing provisions for possession of crack cocaine: Mandatory sentence of at least five (5) years in prison, not to exceed twenty (20) years, and fine of up to \$250,000, or both, if:*

*a. first conviction and the amount of crack possessed exceeds five (5) grams.*

*b. second crack conviction and the amount of crack possessed exceeds three (3) grams.*

*c. third or subsequent crack conviction and the amount of crack possessed exceeds one (1) gram. 21 U.S.C. 853 (a) (2) and 881 (a) (7) Forfeiture of personal and real property used to possess or to facilitate possession of a controlled substance if that offense is punishable by more than one (1) year imprisonment. (See special sentencing provision re: crack.)21 U.S.C. 881 (a) (4) Forfeiture of vehicles, boats, aircraft, or any other conveyance used to transport or conceal a controlled substance. 21 U.S.C. 844a Civil fine of up to \$10,000 (pending adoption of final regulations). 21 U.S.C. 853a Denial of federal benefits, such as student loans, grants, contracts, and professional and commercial licenses, up to one (1) year for first offense, up to five (5) years for second and subsequent offenses. 18 U.S.C. 922 (g) Ineligible to receive or purchase a firearm.*

#### HEALTH RISKS

Substance abuse and drug dependency are problems of staggering size in our society today. They are the leading causes of preventable illness and injury in the United States, and are estimated to afflict over 25 million Americans. While alcoholism may develop in anyone, it tends to appear first between the ages of 20 and 40, and is more prevalent when a family history of alcohol abuse exists. Alcohol abuse is often characterized by one of three different patterns: (1) regular and daily use, (2) drinking large amounts of alcohol (binging) at specific or irregular times, or (3) periods of sobriety interspersed by periods of heavy drinking and intoxication. The disorder is progressive, and is usually fatal. If you recognize any tendencies toward alcohol abuse in yourself, your friends, or loved ones, *please seek help as outlined below in the "Counseling and other assistance" section.*

Health risks of other drugs include:

Narcotics (including opium, morphine, codeine, heroin and others). Physical addiction, loss of awareness, respiratory restriction, and possible death.

Depressants (including barbiturates, Quaaludes, and others). Slurred speech, disorientation, shallow respiration coma likely with overdose.

Stimulants (including cocaine, amphetamines, and others). Increased heart rate and blood pressure, possibly leading to death, increased excitation, and loss of appetite.

Hallucinogens (including LSD, "mushrooms," PCP, mescaline, and others). Illusions and hallucinations, poor perception of time and distance, psychotic and unpredictable behavior, often leading to injury and arrest. Symptoms may reappear some time after use.

Cannabis (marijuana, hashish, THC, others). Unrealistic euphoria, diminished inhibitions, disoriented behavior, diminished motivation, increased pulse.

**COUNSELING**

Help is available off-campus through various organizations such as Alcoholics Anonymous. Community resources can be accessed through the College's Director of Admissions Office. The College will maintain confidentiality.

Admissions Office  
630 Eastern ByPass  
Richmond, KY 40475  
859-624-1988

**Fire Safety Report**

Not applicable as the College does not maintain on-campus student housing facilities.

**Fire Log**

Not applicable as the College does not maintain on-campus student housing facilities.

**Security Report (Including Emergency Response and Evacuation Procedures) Timely Warnings, and Crime Log**

**2014 Annual Security Report**

The Clery Act requires colleges and universities including Medical Career & Technical College to publish an annual report on safety and security issues. This report contains statistics for the previous three years of reported crimes that occurred on College property controlled by Medical Career & Technical College and on public property immediately adjacent to and accessible from the campus. The report also includes institutional policies concerning campus safety and security, such as the policies concerning alcohol and drug use, crime prevention, the reporting of crimes, sexual assault, and other matters. As indicated by the statistics for the College campus; Medical Career & Technical College is an exceptionally safe environment for both students and employees. Maintaining this positive trend is a continuing high priority for the College.

Emergency Contact Number: 859-624-1988

For emergencies requiring police, ambulance, and/or fire department: 911

**Crime Statistics-Richmond, KY  
(January 1, 2012 to December 31, 2014)**

<b>Criminal Offense</b>	<b>Year</b>	<b>Citations</b>	<b>Counts</b>
Total Traffic	2012	0	0
	2013	0	0
	2014	0	0
Total Criminal	2012	0	0
	2013	0	0
	2014	0	0
Total Juvenile	2012	0	0
	2013	0	0
	2014	0	0
Total Outstanding Warrant	2012	0	0
	2013	0	0
	2014	0	0

Total Criminal Summons	2012	0	0
	2013	0	0
	2014	0	0
Total Murders	2012	0	0
	2013	0	0
	2014	0	0
Total Rapes	2012	0	0
	2013	0	0
	2014	0	0
Total Robberies	2012	0	0
	2013	0	0
	2014	0	0
Total Assaults	2012	0	0
	2013	0	0
	2014	0	0
Total Burglaries	2012	0	0
	2013	0	0
	2014	0	0
Total Larceny	2012	0	0
	2013	0	0
	2014	0	0
Total Auto Thefts	2012	0	0
	2013	0	0
	2014	0	0
Total Arson	2012	0	0
	2013	0	0
	2014	0	0

#### **Tips for a Safe Campus**

While the safety policies and procedures at Medical Career & Technical College are designed for your safety and welfare, you help to maintain your own safety both on and off campus by following all safety and security policies and by using common sense safety practices. For instance, report any suspicious persons to your instructor and/or administration immediately, don't leave books, coats, purses, backpacks, or any items of value unattended in public areas, or locking car doors at all times and securing valuables in the trunk.

The following document will provide you with an overview of helpful security facts. While some of this material may seem more relevant to students, most of the information is of value to faculty and staff members as well. Everyone on campus should be safety-conscious and follow safety and security procedures.

#### **Campus Wide Emergency Notification**

In the event that it becomes necessary to notify the entire campus of a significant emergency or dangerous situation involving an immediate threat to the health or safety of students, faculty and staff, Medical Career & Technical College has developed a campus alert procedure. To further expand on the procedure, alerts may include but are not limited to notifications for campus closings or delays due to inclement weather, tornado warnings, the need for immediate building evacuation such as fire, and potential or actual acts of campus violence. Dependent on the emergency the Emergency Notification will be notified immediately to those on campus or posted directly to the Facebook page and/or the college's webpage.

#### **To Report a Crime**

Security must be everyone's concern and you are encouraged to support your campuses safety. It may be through direct involvement or by observation only but by reporting an incident you will be positive in affecting everyone's safety and security. To report any incident on Campus, go to administration. You will be asked to complete an incident form. Administration will advise you what to do next. Of course, if the crime is very serious or resulted in physical harm and the need for law enforcement action is obvious; call 911. Because college reports are public records, the College cannot hold reports of crime in confidence.

#### **Information for Crime Victims about Disciplinary Proceedings**

Victims have the right to make request at any time the results of any disciplinary proceedings conducted by the school against a student who is alleged perpetrator of such crime or offense. If the alleged victims are deceased as a result of the crime or offense, the information shall be provided, upon request, to the next of kin of the alleged victim.

#### **Access Policy**

Medical Career & Technical College has open hours when students, faculty, staff, and visitors are authorized for entry onto the campus. As much as possible, in concern for the safety and security of our students; students are not provided access to classrooms, etc. unless a responsible faculty or staff member is present to take charge. In the case of an emergency closing, the College will only admit those persons who have prior approval.

#### **Campus Security**

As the campus is located in Richmond, KY, in the University Shopping Center, the local Richmond City Police Department patrols the campus parking lot and outside facility. Those officers have the liberty to make full arrests if needed. Campus personnel request that all visitors sign in and out at the administration window and to wear a visitor name badge. If at any time a visitor is unescorted on campus, personnel may request to see picture ID. Criminal incidents are referred to local law enforcement. All crime victims are encouraged to reports incidents immediately to proper authority.

#### **Security Awareness and Crime Prevention**

Faculty and staff receive security awareness prevention through orientation upon hire and during periodic staff meetings to also include safety and emergency preparedness. This training encourages awareness their responsibility of their security and the security of others. The school utilizes various methods to provide information on crime prevention that includes the distribution of literature and discussion at school orientation, annual security reports made available to students and staff, timely reports (if applicable) made to students and staff upon any incidents, and daily patrols through the campus by

administration.

**Crime Logs and Statistics**

Medical Career & Technical College maintains a crime log that is open to the public for inspection. To comply with the Clery Act requirements, the college's administration prepares an annual report intended to provide disclosure of college safety and security and crime statistics for the previous three years. This statistical report on crimes committed or reported is prepared in cooperation and input of local law enforcement departments and is provided at the end of this section. Yearly, this report is made available to all enrolled students via e-mail or available in administration.

**Campus Crime Statistics-Richmond, KY  
(January 1, 2012 to December 31, 2014)**

<b>Criminal Offense</b>	<b>Year</b>	<b>Citations</b>	<b>Counts</b>
Total Traffic	2012	0	0
	2013	0	0
	2014	0	0
Total Criminal	2012	0	0
	2013	0	0
	2014	0	0
Total Juvenile	2012	0	0
	2013	0	0
	2014	0	0
Total Outstanding Warrant	2012	0	0
	2013	0	0
	2014	0	0
Total Criminal Summons	2012	0	0
	2013	0	0
	2014	0	0
Total Murders	2012	0	0
	2013	0	0
	2014	0	0
Total Rapes	2012	0	0
	2013	0	0
	2014	0	0
Total Robberies	2012	0	0
	2013	0	0
	2014	0	0
Total Assaults	2012	0	0
	2013	0	0
	2014	0	0

Total Burglaries	2012	0	0
	2013	0	0
	2014	0	0
Total Larceny	2012	0	0
	2013	0	0
	2014	0	0
Total Auto Thefts	2012	0	0
	2013	0	0
	2014	0	0
Total Arson	2012	0	0
	2013	0	0
	2014	0	0

Federal Bureau of Investigation's Crime Definitions:

Arson-Any willful or malicious burning or attempt to burn, with or without intent to defraud, a dwelling, public building, motor vehicle or aircraft, personal property of another, etc.

Aggravated Assault-An unlawful attack by one person upon another for the purpose of inflicting severe or aggravated bodily injury. This type of assault usually is accompanied by the use of a weapon or by means likely to produce death or great bodily harm.

Burglary-The unlawful entry of a structure to commit a felony or a theft. For reporting purposes, this definition includes: unlawful entry with intent to commit a larceny or felony; breaking and entering with intent to commit a larceny; housebreaking; safecracking; and all attempts at these offenses.

Hate crimes-is defined as a crime against a person or property motivated by bias toward race, religion, ethnicity/national origin, disability, or sexual orientation. Current regulations have added the crimes of larceny-theft, simple assault, intimidation, and destruction/damage/vandalism of property in addition to the other categories previously required.

Motor Vehicle Theft-is defined as the theft or attempted theft of a motor vehicle (Classify as motor vehicle theft all cases where automobiles are taken by persons not having lawful access even though the vehicles are later abandoned; includes joyriding.)

Murder and Non-negligent Manslaughter-the willful (non-negligent) killing of one human being by another. Divided into two classes: lawful (justifiable) and unlawful (unjustifiable).

Negligent Manslaughter-is defined as the killing of another person through gross negligence.

Robbery-the taking or attempting to take anything of value from the care, custody, or control of a person or persons by force or threat of force or violence and/or by putting the victim in fear.

Sex Offenses (Forcible and Non-Forcible)-



\*Forcible-any sexual act directed against another person, forcibly and/or against that person's will; or not forcibly or against the person's will where the victim is incapable of giving consent. This includes: forcible rape, forcible sodomy, sexual assault with an object or forcible fondling.

\*Non-forcible-unlawful, non-forcible sexual intercourse. This includes incest or sexual battery committed against a person deemed too young to consent.

### **Drugs and Alcoholic Beverages**

Medical Career & Technical College is a Drug-Free Work Place and a Drug Free School. College employees, students, and visitors are prohibited from the unlawful possession, use, or distribution of alcohol or other drugs on College property or as part of College activities. Individuals involved in such activities can expect immediate dismissal and may be subject to prosecution under federal, state and local laws. See the "Drug and Alcohol Abuse Prevention Programs" section for more information. **According to Federal law:** *Liquor law violations: The violation of state or local laws or ordinances prohibiting the manufacture, sale, transportation, possession or use of alcoholic beverages, not including driving under the influence and drunkenness. Drug abuse violations: Violations of all laws (state and local laws are included) that prohibit the production, distribution and/or use of certain controlled substances and the equipment or devices utilized in their preparation and/or use. The unlawful cultivation, manufacture, distribution, sale, purchase, use, possession, transportation or importation of any controlled drug or narcotic substance. The relevant substances includes: opium or cocaine and their derivatives (morphine, heroin, codeine); marijuana; synthetic narcotics (Demerol, methadone); and dangerous non-narcotic drugs (barbiturates, Benzedrine).*

### **SEXUAL ASSAULT PREVENTION AND RESPONSE**

Medical Career & Technical College does not tolerate any form of sexual harassment by its students, employees, and staff, and persons doing business with the College. Complaints of any form of sexual harassment should be reported immediately. Students, employees and third parties are encouraged to promptly report complaints of sexual harassment to the Administrative Offices at 859-624-1988.

Medical Career & Technical College strictly maintains that the criminal act of sexual battery, as defined by Kentucky statutes will not be tolerated. For this reason all such incidents on College property or in connection with the College, whether on or off campus, shall be reported to the appropriate person as noted above. Violation, whether by a student or employee, will be subject to disciplinary action by the College including expulsion or employment termination.

Victims or witnesses of sexual battery shall immediately contact local law enforcement authorities. Immediate reporting is

stressed since delays may jeopardize the collecting of evidence. Employees or students who are either victims or witnesses shall report the incident to the Administrative Offices. Any student or employee learning of a sexual battery incident in connection with a College sponsored or College related function, whether on or off campus, shall report the incident to administration.

**SEXUAL PREDATOR OR OFFENDER NOTICE**

Federal and State laws require a person designated as a sexual predator or offender to register with the State of Kentucky. The State is then required to provide notification to the local law enforcement agency of where the registrant resides. In addition, information may be obtained through the state at: <http://kpsor.state.ky.us/sor/html/SORSearch.htm>.

Administrative Offices  
 630 Eastern ByPass  
 Richmond, KY 40475  
 859-624-1988

**Missing Student Notification**

Not applicable to Medical Career & Technical as the Federal law under (34 CFR 668.4 6) requires that an institution that provides any on-campus student housing facilities must include a statement of policy and procedures regarding missing student notification.

**Conclusion**

The annual security report is a requirement and we take satisfaction in the number of zero's reported of crimes in the campus vicinity; however, we willingly seek the challenge of assuring a safe and secure atmosphere for our students, employees, and persons who may visit our campus. We attempt to accomplish this by providing ample training of our staff, emergency notification procedures, reporting procedures, and timely response to issues that may arise. We feel confident that our College and campus community is very safe and therefore able to enjoy the experience of being at Medical Career & Technical College.

**STUDENT OUTCOMES**

Topic	Compliance
Completion/Graduation Rates	Medical Career & Technical College annually calculates the completion/graduation rates for all students. The calculation rate

**and Transfer-out Rates  
(Including Disaggregated  
Completion/Graduation Rates)  
(Student Right-to-Know Act)**

is calculated based on the federal standard of 150% of the normal completion time. Medical Career & Technical College will begin reporting this information to IPEDS after Title IV has been approved to include disaggregation by gender, major racial and ethnic subgroup, recipients of Federal Pell Grant, recipients of a subsidized Stafford Loan who did not receive a Pell Grant, and students who did not receive either a Pell Grant or subsidized Stafford Loan.

Medical Career & Technical College also tracks a transfer-out rate, which is the percentage of the full-time, first-time students who transferred to another institution.

For the most recent reporting year:

Graduation Rate (Completed Degree or Certificate within 150% of Scheduled time): 100%

Transfer-Out Rate (Transferred to Another School within 150% of scheduled time Did Not Complete Degree or Certificate): 0%

Student Right to Know Act

The Admissions Office, Director of Education, Office of Financial Assistance, and the Registrar's Office work together to assure the necessary information provided in the policy is communicated to current and perspective students. These offices are responsible for reviewing and updating the information listed in this policy.

Student Requests

The above mentioned offices is designated to provide students with requested information concerning financial assistance, general questions regarding the school, graduation and completion rates, crime statistics and policies/procedures regarding security. All offices work together to assure there is at least one capable individual available on campus, Monday-Friday from 9am-5pm to provide this information to students when requested.

Distribution of Disclosure

Medical Career & Technical College agrees to annually send pertinent disclosure's to enrolled students regarding consumer information and how it may be accessed. The College agrees to send the required information via U.S. Postal mail and/or via electronic mail to enrolled students. Below is an outline of topics which may be found in disclosure statements sent to current students requesting information:

- Annual reports and statements regarding campus security and fire safety
- General disclosure's for enrolled and prospective students
- Information regarding the Family Educational Rights and Privacy Act of 1974

To satisfy the reporting of general disclosures to the student body at Medical Career & Technical College, the College agrees to utilize the internet and or email to send reports and disclosures to students annually. When communicating by electronic means, the College will include in the annual notice, pertinent information and a specific electronic address in which the actual disclosure is found.

	<p><u>Job Placement Rates</u>  Not applicable. Medical Career &amp; Technical College does not advertise job placement rates as a means of recruiting students. If at any time current or prospective student requests information regarding the placement of employment or types of employment obtained by program graduates, the school will make that information available.</p> <p><u>Retention Rates</u>  Medical Career &amp; Technical College annually calculates the retention rates for new students. Schools must make available to current and prospective students the retention rate of first-time, undergraduate students as reported to IPEDS. Retention Rate information for Medical Career &amp; Technical College will be collected in the first IPEDS Enrollments Survey after the College has been approved for Title IV.</p> <p>Director of Education  Kristi Bertrand  630 Eastern ByPass  Richmond, KY 40475  (859) 624-1988</p>
--	--

## STUDENT FINANCIAL ASSISTANCE

Topic	Compliance
<p><b>Notice of Availability of Institutional and Financial Aid Information</b></p>	<p>This notice will be distributed to student after Medical Career &amp; Technical College has been approved for Title IV. For each term thereafter, it will be distributed to all enrolled students during registration and orientation.</p> <p>As provided by the Higher Education Opportunity Act reauthorized in 2008, Medical Career &amp; Technical College students are entitled to access information related to the College, financial aid available, and the Family Education Rights and Privacy Act of 1974 (FERPA). The information is accessible through the links provided in the Consumer Information and Disclosures and further information can be found in the College Catalog, the Student Handbook, and Medical Career &amp; Technical College website.</p> <p>Students may request paper copies of any of this information by contacting the Office of Admissions, the Director of Education, or the Office of Financial Aid.</p> <p>Financial Aid Officer  Tammy Hardwick  630 Eastern ByPass  Richmond, KY 40475  (859) 624-1988</p>
<p><b>Student Financial Aid Information</b></p>	<p>Medical Career &amp; Technical College believes that the cost of high-quality education should not be a deterrent to prospective applicants. We expect the primary or maximum effort to pay for college to come from students and their families. The</p>

system used to determine the family's ability to pay contains the following assumptions:

- To the extent able, parents have the primary responsibility to pay for their children's education.
- Students as well as their parents, have a responsibility to help pay for their education.
- The family must be considered in its present financial conditions.
- The family financial situation must be evaluated in a consistent and equitable manner recognizing, however, that special circumstances can and do alter a family's ability to contribute.
- Most family will need to pay for educational expenses over an extended period of time.

In the administration of need-based financial aid programs, "demonstrated financial need" is considered to be the difference between the cost of attending a college and the total family contribution toward that cost as shown in the following formula.

Cost of Attendance (COA) minus Expected Family Contribution (EFC) equals financial need.

Cost of Attendance: A student's estimated cost of attendance at Medical Career & Technical College is based on enrollment status (i.e. part-time) and housing status (i.e. off-campus).

For the 2016-2017 Academic year of the Medical Assistant program:

Budget Item	Estimated Cost Per Academic Year
Tuition	\$8500
Fees	\$270
Books & Supplies	\$1525
Transportation	\$2430
Room & Board	5850
Other Expenses	4500
Total	\$23,075

\*See College Catalog for more details.

For the 2016-2017 Academic year of the Dental Assistant program:

Budget Item	Estimated Cost Per Academic Year
Tuition	\$7500
Fees	\$270
Books & Supplies	\$1300
Transportation	\$1620
Room & Board	\$3900
Other Expenses	\$3000
Total	\$17,590

\*See College Catalog for more details.

For the 2016-2017 Academic year of the Medical Administration program:

Budget Item	Estimated Cost Per Academic Year
Tuition	\$6500
Fees	\$195
Books & Supplies	\$1450
Transportation	\$1890
Room & Board	\$4550
Other Expenses	\$3500
Total	\$18,085

\*See College Catalog for more details.

Family Contribution: As indicated above, the parents of a student are expected to make a maximum effort to assist the student with college expenses. Additionally, students have a responsibility to help pay for their own educational expenses. The information provided by families on the Free Application for Federal Student Aid (FAFSA) is used to assist the financial aid office in determining an expected family contribution according to standard federal formulas and institutional policies. In general, the family income and assets are considered to produce a comprehensive index of family financial strength and capacity to absorb the costs of the college education.

If the full cost of attendance at Medical Career & Technical College is beyond reach, students are first expected to take advantage of assistance available through federal government payers, in addition to scholarships and grants available from private organization.

Financial Aid Officer  
Tammy Hardwick  
630 Eastern ByPass  
Richmond, KY 40475  
(859) 624-1988

Federal Aid Processing

- FAFSA <https://fafsa.ed.gov/>  
Students must complete the Free Application for Federal Student Aid to be eligible for and receive Federal student aid funds.
- Federal Financial Aid [www.studentaid.ed.gov](http://www.studentaid.ed.gov)  
This website provides information from the U.S. Department of Education on preparing for and funding education beyond high school.
- Federal Personal Identification Number (PIN) [www.pin.ed.gov](http://www.pin.ed.gov)  
This website provides information for your federal PIN and allows you to file your renewal FAFSA, sign your FAFSA

electronically and access the National Student Loan Data System (NSLDS) website to view your federal financial aid history.

- Federal Student Loan Servicing [www.studentloans.gov](http://www.studentloans.gov)

This website is your source for information from the United States of Education on how to manage your student loans.

- Tax Benefits-Parents and Student Guide to Federal Tax Benefits for Tuition and Fees

<http://www.irs.gov/uac/Tax-Benefits-for-Education:-Information-Center>

#### Financial Aid Programs

Title IV Federal Financial Aid:

Grants:

- Pell-Grant-maximum award for 2014-2015 \$5730

Loans:

- Direct Subsidized Loan-maximum subsidized annual award for a first year independent student \$3500. Maximum total subsidized undergraduate borrowing limit \$23,000. Maximum eligibility time limit for the government interest subsidized 150% of the published length of the student program of study. For dependent and other than first-year independent annual award limits contact the Office of Student Financial Assistance.
- Direct Unsubsidized Loan-Maximum annual award for a first-year independent student (subsidized and unsubsidized) \$9,500. Maximum total undergraduate degree borrowing limit (subsidized and unsubsidized) \$57,500. For dependent maximum total undergraduate award limits contact the Financial Aid Office or go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov).
- Direct PLUS Loan—Direct PLUS Loans are funds borrowed by the parent for the parent's dependent student's educational expenses. The annual amount borrowed cannot exceed the student's cost of attendance minus the student's other aid.
- Private Educational Loans (Non-Federal Loans)-Provided by banks, credit unions, etc.—Maximum amount up to the student's cost of attendance (includes actual tuition and fees and standard allowances for room and board, books and supplies, transportation, and personal expenses). Not recommended by Medical Career & Technical College unless the student cannot fund his or her education through a combination of personal funds, Title IV financial aid, and scholarships. Most students will need a credit worthy co-signor. Borrowing in excess of the amount allowed by the government will have a substantial impact on the student's ability to purchase a home, a car, and provide for his or her family once the student graduates and repayment begins.

#### Selection of Award Recipients and Determination of Financial Aid Packages

Applicants for financial aid are evaluated on the basis of demonstrated financial need, potential for academic success and standards of satisfactory academic progress. Financial need is defined as the difference between the cost of attending Medical Career & Technical College and the amount you and your parents are expected to contribute from income and assets. A student's cost of education is determined based on enrollment status, grade level and housing status. Student expense budgets have been established which include actual charges for tuition, fees and room as well as standard allowances for books and supplies, meal services, transportation and personal/miscellaneous expenses. The expected family contribution toward educational cost is determined using the information provided by you and your family on the Free

Application for Federal Student Aid (FAFSA).

At the time your application was evaluated, you were automatically considered for all types of Federal Title IV and institutional assistance, including grants, loans, employment, and scholarships. The Financial Aid Office determined your eligibility for each type of aid and assigned a combination of assistance in accordance with your eligibility. The specific components of your aid package depend upon the availability of funds and your demonstrated financial need. Non-institutional scholarships obtained from a provider (i.e. WIOA, etc.) are awarded towards the student's account. A student awarded a non-institutional scholarship should immediately inform the Financial Aid Office so that the student's aid package reflects the non-institutional aid and does not exceed the student's COA.

Your aid package has been constructed using all resources known at the time of the award. If the Financial Aid Office is aware that you are eligible for financial aid from an outside source, an estimate has been provided on the Financial Aid Award Notification. If you receive additional assistance not indicated on your Financial Aid Award Notification, you can usually expect an adjustment in your financial aid package.

The Financial Aid Office reserves the right to request documentation to verify any information used to determine eligibility for financial assistance. Changes required as a result of the verification process may require an adjustment in the total expected family contribution and the student's financial need.

#### Financial Aid Award Notification and Acknowledgment of Financial Aid Package

Based on your choice of aid types, your enrollment status, and the aid for which the processed results of your FAFSA known as the Student Aid Report (SAR) indicate you are eligible, your aid will be awarded and an Award Notice will be sent to you. Unless you notify the Financial Aid Office in writing that you do not wish to receive one or more of the aid types which you have been awarded, it is assumed that you wish to receive all aid awarded to you on the Award Notice. Please note that the loans on your Award Notice will not disburse unless/until you complete Loan Entrance Counseling and the Loan Master Promissory Note (MPN) on the Department of Education's website [www.studentloans.gov](http://www.studentloans.gov). However, Entrance Counseling and the MPN are only required to be completed once prior to the first time a student receives a loan. Indicate whether you wish to accept or decline each type of aid offered on the Financial Aid Award Notice. If it becomes necessary to adjust your financial aid package for any reason during the academic year (e.g. receipt of outside sources of aid, changes in enrollment or housing status, or changes required as a result of the verification process), you will be sent a revised Financial Aid Award Notification.

Direct Parent Loans to Undergraduate Students (PLUS) loans will not be awarded unless the parent applies for a PLUS loan. PLUS loan applications and Master Promissory Notes are available on the same website the student uses to apply for Direct Subsidized and Unsubsidized Loans [www.studentloans.gov](http://www.studentloans.gov).

Title IV Financial Aid and cannot be reserved beyond the response deadline given on your Financial Aid Award Notification. Non-institutional aid types such as scholarships have their own deadlines and are the responsibility of the student.

#### Responsibilities of Financial Aid Recipients

You are required to notify the Financial Aid Office of any additional financial aid you receive from sources outside of Medical



Career & Technical College. Receipt of additional financial aid may result in an adjustment of the financial aid offered on the Award Notice.

You are required to notify the Financial Aid Office of any change in your name, address, enrollment status, anticipated graduation date, housing status (on-campus, off-campus), or other changes related to your attendance at Medical Career & Technical College.

#### Disbursement Procedures

The total dollar amounts listed on the Financial Aid Award Notification are yearly awards which are divided in equal amounts (unless specified otherwise) between the terms. All financial aid is credited to your student account as soon as it is determined that you have a) registered for the required number of contact hours and b) completed all processes and procedures as required by each financial aid program.

Federal Title IV funds disburse to the school and are applied to each student's account. Funds not needed to complete payment of the College charges will be refunded by check within the later of 14 days after the first day of the enrollment period or 14 days after the creation of a credit balance on the student's account by the application of the deposited financial aid funds to the student's account. Students should be aware that the different financial aid fund types generally disburse on different dates so the first deposit of financial aid funds to a student's account may not create a credit balance. Please note that the amount of funds necessary to create a credit balance depend on the aid types, the aid amounts, and the student's eligibility for them so it is possible that a particular student's aid may not cover his or her balance or may not result in a credit balance.

The proceeds from student loans are credited to a student's account after the College receives confirmation that an electronic master promissory note for each program has been completed and signed. New Federal Direct Stafford Loan borrowers must complete "Entrance Counseling" before loan proceeds can be credited.

Students who accept loans must complete the loan application, the loan master promissory note(s), loan entrance counseling, and truth-in-lending acknowledgement documents that are associated with each loan program. Access information for these items will be provided by the Financial Aid Office.

When a student withdraws from Medical Career & Technical College and is due a refund under the College's refund policy and has received financial assistance from federal student aid programs, a portion of the refund will be returned to the programs from which the student was funded. The federal student aid portion of the refund will be determined according to the Return of Title IV procedures specified by the U.S. Department of Education.

The first disbursement of federal student loans is delayed for 30 days for first-time, first-year undergraduate borrowers.

#### Satisfactory Academic Progress and Renewal of Awards

Although individual programs may set different minimum enrollment standards that are necessary to qualify for the award, in order to receive the maximum award, you must be continuously enrolled for 24 hours per week. You must notify the

Office of Financial Aid if you fail to register for the required number of contact hours for any term in which you are receiving aid. If you are considering withdrawing from a course, you should first contact the Office of Financial Aid to determine what effect such action may have on your financial aid award and on your compliance with the Satisfactory Academic Progress standards.

Federal regulations require that a student receiving federal financial aid make Satisfactory Academic Progress (SAP) in accordance with standards set by the College. See the most current Student Catalog.

Financial aid based on federal and institutional eligibility formulas is granted for one academic year only. The Free Application for Federal Student Aid (FAFSA) must be submitted each year you are applying for financial aid. Renewal awards are based on continued demonstrated financial need and satisfactory academic progress.

Under the Federal Higher Education Opportunity Act (HEOA), students who are convicted for any offense related to any federal or state law involving the possession or sale of illegal drugs will lose eligibility for any type of Title IV, HEA grant or loan assistance. See the College's policy on Drug and Alcohol Abuse Prevention Program.

#### Return of Title IV Funds Policy

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed or take a leave of absence prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations.

If a student leaves the institution prior to completing 60% of a payment period or term, the financial aid office recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

\* Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.)

This percentage is also the percentage of earned aid.

\* Aid to be returned. Add the disbursed aid to any aid that could have been disbursed for the payment period and *multiply* the total by the percentage of earned aid (see above). If the amount of aid the student earned is less than the amount of aid disbursed, a return of aid is necessary. Additional calculations will be necessary to determine the amount to be returned.

If a student earned less aid than was disbursed, the institution will be required to return a portion of the funds and the student may also be required to return a portion of the funds. Keep in mind that when Title IV funds are returned by the institution, the student borrower will generally owe a debit balance to the institution.

If the amount of aid disbursed to the student is less than the amount of aid earned by the student, a post-withdrawal disbursement may be available to assist the payment of any outstanding tuition and fee charges on the student's account. The post-withdrawal disbursement will be made from Title IV grant funds before available Title IV loan funds. If part of the post-withdrawal disbursement is a grant, the institution may apply the grant funds to tuition and fees or disburse the grant funds directly to the student.

If a student is eligible to receive a post-withdrawal disbursement from Title IV loan funds, the student (or parent in the case of a PLUS loan) will be asked for his/her permission to either disburse the loan funds to the student's account to reduce the balance owed to the institution, or disburse the excess loan funds directly to the student. Medical Career & Technical College has 30 days from the date of determination the student withdrew to offer the post-withdrawal disbursement of a loan to the student (or the parent in the case of a PLUS loan). The student (or parent) has 14 days from the date Medical Career & Technical College sends the notification to accept the post-withdrawal disbursement in writing. If the student accepts the post-withdrawal disbursement, Medical Career & Technical College will make payment as soon as possible, but no later than 180 days from the student's withdrawal date. No portion of the post-withdrawal disbursement of loan funds will be disbursed if the student (or parent) does not respond to Medical Career & Technical College's notification.

The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal.

Refunds are allocated in the following order:

- Federal Direct PLUS Loans
- Federal Pell Grants for which a Return of funds is required
- Federal Supplemental Opportunity Grants for which a Return of funds is required

#### Student and Parent Educational Loan Programs

All students who demonstrate financial aid eligibility based on financial need are expected to meet their first level of need through the federal grant programs and then by borrowing through federal student loan programs. The maximum annual amount students are allowed to borrow through a combination of federal and institutional student loan programs is determined on an annual basis.

Students who do not demonstrate need based on the federal need analysis formula may consider borrowing funds through the unsubsidized versions of the federal and private alternative student loan programs. Interest begins to accrue immediately after the first disbursement on unsubsidized student loans.

Parents of undergraduate students may borrow up to the full cost of attendance minus other forms of financial aid through the Federal Direct Parent Loans for Undergraduate Students (PLUS) Program. This loan program is unsubsidized and not need-based.

Please note: students should always utilize the grant programs for which they are eligible, then the subsidized and unsubsidized loan programs before turning to PLUS loans and should only use private educational loans as a last resource after all other forms of aid have been awarded.

Financial Aid Officer  
Tammy Hardwick  
630 Eastern Bypass

	<p>Richmond, KY 40475 (859) 624-1988</p>
<p><b>Disbursement of Books and Supplies</b></p>	<p>All Pell eligible students who have been awarded financial aid, and whose awarded aid is in excess of charges billed by the institution for those courses may use their projected excess funds to purchase books and supplies. Students should also be aware that changes in their enrollment status after the disbursement of funds may result in lowered or no eligibility for financial aid funds and thus the student may owe the institution a return of some or all of the funds disbursed for books and supplies.</p> <ul style="list-style-type: none"> <li>• If the projected excess aid amount is less than the amount estimated by the institution for books and supplies for the term, the amount disbursed to the student will be the amount of the projected excess aid.</li> <li>• If the projected excess aid amount is greater than the amount estimated by the institution for books and supplies for the semester, the amount disbursed to the student will be the amount estimated by the institution for books and supplies for the term.</li> </ul> <p>The amount estimated by the institution for books and supplies per semester is the amount used by the institution to determine its students' Title IV Cost of Attendance budgets. Non-Title IV financial aid will not be considered in the projected excess aid calculation unless it has been disbursed to the institution at least 10 days before the beginning of the payment period.</p> <p>Pell eligible students who meet the above requirements and do not wish to have funds disbursed to them for books and supplies must notify the Financial Aid Office in writing by the first day of school. Pell eligible students who do not decline the funds for books and supplies who meet the above requirements will have funds disbursed to them in the form of a check by the seventh day of the payment period. Pell eligible students projected to have aid funds in excess of the charges billed by the institution for their enrollment after the books and supplies disbursement will have their actual excess funds disbursed to them based on the regular Title IV disbursement policy.</p> <p>Financial Aid Office Tammy Hardwick 630 Eastern ByPass Richmond, KY 40475 (859) 624-1988</p>
<p><b>State Grant Assistance</b></p>	<p>Medical career &amp; Technical College is not yet an eligible institution for Kentucky State Grant Assistance.</p>
<p><b>Student Loan Information Published by the U.S. Department of Education</b></p>	<p>Medical Career &amp; Technical College is required to provide information published by the U.S. Department of Education to students at any time that information regarding loan availability is provided. The publication includes information about rights and responsibilities of students and schools under Title IV, HEA loan programs.</p> <p>For student loan information published by the U.S. Department of Education, go to: <a href="http://studentaid.ed.gov/types/loans">http://studentaid.ed.gov/types/loans</a></p> <p><b><i>Your Federal Student Loans: Learn the Basics and Manage your Debt</i></b> <a href="https://studentaid.ed.gov/sites/default/files/your-federal-student-loans.pdf">https://studentaid.ed.gov/sites/default/files/your-federal-student-loans.pdf</a> <b><i>Entrance Counseling Guide</i></b></p>

	<p><a href="http://www2.ed.gov/offices/OSFAP/DirectLoan/pubs/entrancelguide.pdf">http://www2.ed.gov/offices/OSFAP/DirectLoan/pubs/entrancelguide.pdf</a>  <b>Exit Counseling Guide</b>  <a href="http://www.direct.ed.gov/pubs/exitcounselguide.pdf">http://www.direct.ed.gov/pubs/exitcounselguide.pdf</a></p>
<p><b>National Student Loan Data System (NSLDS)</b></p>	<p><b>Loan Reporting</b>  General student loans obtained by a student or parent are reported to and tracked on the National Student Loan Data System (NSLDS). NSLDS loan records are accessible to all authorized NSLDS users, including schools, student loan guaranty agencies, lenders, federal agencies, and other authorized users. Alternative and private education loan information is not reported to NSLDS.</p>
<p><b>Entrance Counseling for Student Loan Borrowers</b></p>	<p><b>Entrance and Exit Counseling for Student Borrowers</b>  <a href="https://studentloans.gov/myDirectLoan/index.action">https://studentloans.gov/myDirectLoan/index.action</a>  <b>Entrance Counseling Guide</b>  <a href="http://www2.ed.gov/offices/OSFAP/DirectLoan/pubs/entrancelguide.pdf">http://www2.ed.gov/offices/OSFAP/DirectLoan/pubs/entrancelguide.pdf</a>  <b>Terms and Conditions of Aid Awards</b>  Prior to requesting loan funds, Medical Career &amp; Technical College provides first-time borrowers of a Federal Direct Loan information regarding the terms and conditions of the loan and the borrower’s rights and responsibilities. The terms and conditions of the loan program are defined in the Master Promissory Note. The Master promissory Note is the contract that connects the Direct Loan borrower to the loan. Information regarding the master Promissory Note as well as the rights and responsibilities of the borrower is outlined during Entrance Counseling. Entrance Counseling identifies the seriousness and importance of a students’ repayment obligation, interest information, key terms and concepts regarding the Federal Direct Loan program, payment information, etc. Entrance Counseling tutorials and Master Promissory Notes can be found by visiting <a href="https://studentloans.gov/myDirectLoan/index.action">https://studentloans.gov/myDirectLoan/index.action</a>.</p> <p>Financial Aid Officer  Tammy Hardwick  630 Eastern ByPass  Richmond, KY 40475  (859) 624-1988</p>
<p><b>Exit Counseling for Student Loan Borrowers</b></p>	<p><b>Exit Counseling Guide</b>  <a href="http://www.direct.ed.gov/pubs/exitcounselguide.pdf">http://www.direct.ed.gov/pubs/exitcounselguide.pdf</a></p> <p>Medical Career &amp; Technical College provides exit counseling services to borrowers of loans under the Federal Direct Loan program. Exit counseling provides information on repayment terms, debt management strategies, borrower’s rights and responsibilities, tax benefits available to borrowers, etc. Information regarding exit counseling can be found at <a href="https://studentloans.gov/myDirectLoan/index.action">https://studentloans.gov/myDirectLoan/index.action</a>.</p> <p>Financial Aid Officer  Tammy Hardwick  630 Eastern ByPass  Richmond, KY 40475  (859) 624-1988</p>

<p><b>Private Education Loan Disclosures (Including Self-Certification Form)</b></p>	<p>Medical Career &amp; Technical College is pleased to provide the Private Education Loan Applicant Self-Certification Form to the student who finds it necessary to obtain a private/alternative student loan in order to finance a “gap” between the total of the student’s personal funds, family funds, Federal and State financial aid, and scholarships and the student’s Cost of Attendance (COA). However, the decision to borrow funds through a private/alternative student loan should only be made after all other sources of funds have been exhausted and after careful consideration of the effect of borrowing those funds will have on the budget of the student and/or the student’s family when the student graduates and begins repaying the loans.</p> <p>In addition to the strain on the student’s resources caused by the increase in the student’s debt, the student should be aware that private/alternative student loans will require a co-signer and will have a much higher interest rate, accruing interest as soon as the funds are borrowed, rather than after graduation, and will have less favorable repayment terms. Please also note that a student cannot receive aid in excess of the student’s COA so a private/alternative student loan should never be obtained prior to Federal Financial Aid, State aid, institutional aid, and private scholarship aid. Additional information concerning private/alternative student loans is available from the Financial Aid Office.</p> <p>If after careful consideration of the above the student wishes to obtain a private/alternative student loan, the student should print out the Private Education Loan Applicant Self-Certification Form by clicking on the link: <a href="http://www.ifap.ed.gov/dpccletters/attachments/GEN1001A-AppSelfCert.pdf">http://www.ifap.ed.gov/dpccletters/attachments/GEN1001A-AppSelfCert.pdf</a>. Once the student has printed out the form, the student should contact the Financial Aid Office to obtain the information necessary for the student to complete Section Two. The student may also contact the Financial Aid Office and request that the form be sent to the student with Section Two already completed.</p> <p>Financial Aid Officer  Tammy Hardwick  630 Eastern ByPass  Richmond, KY 40475  (859) 624-1988</p>
<p><b>Self-Certification Form</b></p>	<p>If after careful consideration of the above the student wishes to obtain a private/alternative student loan, the student should print out the Private Education Loan Applicant Self-Certification Form by clicking on the link: <a href="http://www.ifap.ed.gov/dpccletters/attachments/GEN1001A-AppSelfCert.pdf">http://www.ifap.ed.gov/dpccletters/attachments/GEN1001A-AppSelfCert.pdf</a>. Once the student has printed out the form, the student should contact the Financial Aid Office to obtain the information necessary for the student to complete Section Two. The student may also contact the Financial Aid Office and request that the form be sent to the student with Section Two already completed.</p> <p>Financial Aid Officer  Tammy Hardwick  630 Eastern ByPass  Richmond, KY 40475  (859) 624-1988</p>
<p><b>Code of Conduct for Education Loans</b></p>	<p>The Higher Education Opportunity Act (HEOA) of 2008 requires institutions of higher education to develop and enforce a code of conduct that prohibits conflicts of interest for financial aid personnel. Medical Career &amp; Technical College Code of</p>

	<p>Conduct includes policies prohibiting the conflict of interest with responsibilities of an agent of the school and students. Medical Career &amp; Technical College faculty and staff are expected to uphold high standards of personal integrity in instances such as but not limited to revenue-sharing with any lender, accepting gifts from a lender, guarantor or loan servicer, contracting with lender or lender affiliate for financial gain, directing borrowers to particular lenders or refusing or delaying loan certifications, offers of funds for private loans, call center or financial aid office staffing assistance, or advisory board compensation.</p> <p><u>Conflict of Interest</u> No employee shall have a conflict of interest with respect to any education loan program or other student financial aid program for which the employee has responsibility.</p> <p><u>Ban on Revenue Sharing Arrangements</u> The College shall not enter into any revenue-sharing arrangement with any lender or other vendor working with its financial aid office. The College shall not accept any fee or other material benefit in exchange for recommending a lender to its students.</p> <p><u>Gift Ban</u> No College officer or employee with financial aid responsibilities shall solicit or accept a gift from a lender, a guarantor, or a loan service provider.</p> <p><u>Contracting Arrangements Prohibited</u> No College officer or employee with financial aid responsibilities shall accept from any lender or lender affiliate any payment or other financial benefit as compensation for any type of consulting arrangement or other contract to provide services to a lender.</p> <p><u>Interaction with Borrowers</u> The College shall not automatically assign a particular lender to any borrower, and shall not refuse to certify or delay certification of any loan based on the lender or guarantee agency selected.</p> <p><u>Prohibition on Offers of Funds for Private Loans</u> The College shall not request or accept from any lender an offer of funds to be used for private education loans in exchange for the College providing the lender with a specified number or volume of federal loans made or in exchange for placement on a preferred lender list.</p> <p><u>Ban on Staffing Assistance</u> The College shall not request or accept from any lender any assistance with call center staffing or financial aid office staffing.</p> <p><u>Advisory Board Assistance</u> Employees with financial aid responsibilities shall be prohibited from receiving anything of value from a lender or guarantor in return for service to assist on its' advisory board. Reimbursement for reasonable expenses incurred in connection with such service, however, is permitted.</p>
<b>Preferred Lender Lists</b>	Not applicable. Medical Career & Technical College does not participate in a preferred lender arrangement.
<b>Preferred Lender Arrangements</b>	Not applicable. Medical Career & Technical College does not participate in a preferred lender arrangement.
<b>Private Education Loans</b>	Not applicable. Medical Career & Technical College does not participate in a preferred lender arrangement.
<b>Annual Report on Preferred Lender Arrangements</b>	Not applicable. Medical Career & Technical College does not participate in a preferred lender arrangement.

## DISCLOSURES CONTAINED IN COLLEGE CATALOG

Topic	Compliance
<b>Filing a Complaint with the Kentucky Commission on Proprietary Education</b>	To file a complaint with the Kentucky Commission on Proprietary Education, each person filing must submit a completed "Form to File a Complaint" (PE-24) to the Kentucky Commission on Proprietary Education by mail to Capital Plaza Tower, Room 302, 500 Mero Street, Frankfort, Kentucky 40601. This form can be found on the website at <a href="http://www.kcpe.ky.gov">www.kcpe.ky.gov</a> .
<b>Student Protection Fund</b>	KRS 165A.450 requires each school licensed by the Kentucky Commission on Proprietary to contribute to a Student Protection Fund which will be used to pay off debt incurred due to the closing of a school, discontinuance of a program, loss of license, or loss of accreditation by a school or program. To file a claim against the Student Protection Fund, each person filing must submit a completed "Form for Claims Against the Student Protection Fund". This form can be found on the website at <a href="http://www.kcpe.ky.gov">www.kcpe.ky.gov</a> .