



Consumer Information

Your Right to Know

Disclosure of Consumer Information – Your Right to Know

CyberTex Institute of Technology is committed to providing its students, their families, and their campus communities, full disclosure of all consumer information as required by state and federal laws and regulations. The laws are intended to satisfy students' right to know and to give students the opportunity to make fully informed choices regarding the School they elect to attend. The information below should be read and understood. If you need clarification or additional information, please let your instructor know or contact the School Director.

Notice of Availability of School and Financial Aid Information

Student applicants may view accreditation, eligibility, and certification documents upon request. Accreditation and state license information may be viewed in the reception lobbies of each of our locations. Department of Education eligibility and certification letters may be viewed upon request to the School Director.

The information included within this publication is available to each enrolled student in printed form on request. Additionally, you may access this consumer information by visiting the CyberTex Institute of Technology web site, www.cybertex.edu.

Contact Information for Assistance in Obtaining School or Financial Aid Information

CyberTex Institute of Technology in Austin and Killeen have designated individuals to assist prospective and enrolled students in obtaining the School or financial aid information required to be disclosed under HEA Sec. 485(a)(1), Sec. 485(f), [Sec.485(h)], and Sec. 485(j).

<u>School</u>	<u>Address</u>	<u>Main Telephone</u>	<u>Financial Aid Contact</u>	<u>Website</u>
CyberTex Institute of Technology Austin/Main Campus OPE ID: 04187800	6300 La Calma Dr. Suite 350 Austin, TX 78752	(512) 454-6116	Javae Motley (512) 454-6116 javae.motley@cybertex.edu	www.cybertex.edu
CyberTex Institute of Technology Killeen/Branch Campus OPE ID: 04187801	2207 A Florence Rd. Killeen, TX 76542	(254) 634-3500	Julie Nabe Cell: (254) 634-3500 Julie.nabe@cybertex.edu	www.cybertex.edu

Student Financial Aid Information

The purpose of student financial aid is to provide assistance to students who, without financial aid, would be unable to attend.

Need-Based and Non-Need Based Financial Assistance Programs

There are many different types of aid available. Some of these are grants, loans, scholarships, and Veterans Benefits.

Federal Pell Grant (PELL)

Pell grants are the foundation of federal student financial assistance to which aid from other federal

and nonfederal sources might be added. These grants are generally awarded to undergraduate students and the award amounts can change yearly. Unlike loans, grants are not repaid unless, for example, you withdraw from school prior to the planned program completion date. All federal grants are awarded to students with financial need. The amount of your Federal Pell Grant depends on your cost of attendance, expected family contribution, enrollment status (full or part time) and whether you attend for a full academic year or less. For more information visit [Federal Pell Grant](#).

Iraq and Afghanistan Service Grant

A student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant.

Additional Student Eligibility Requirements:

- Must be ineligible for a Federal Pell Grant due only to having less financial need than is required to receive Pell funds, and
- Be under 24 years old, or
- Enrolled in college at least part-time at the time of the parent's or guardian's death.

The grant award is equal to the amount of a maximum Pell Grant for the award year – not to exceed the cost of attendance for that award year.

William D. Ford Federal Direct Loan Program

Student loans, unlike grants, are borrowed money (monies) that must be repaid with interest. Loans made through this program are referred to as Direct Loans. Eligible students and parents borrow directly from the U.S. Department of Education. For more information visit [William D. Ford Federal Direct Loan Program](#). The three types of loans in the program are: *Subsidized Stafford Loan*, *Unsubsidized Stafford Loan*, and *PLUS Loans*. CyberTex Institute of Technology only participates in PLUS Loans.

PLUS Loans

Parents of dependent students can borrow from the PLUS Loans program. The terms and conditions of this type of loan include a requirement that the applicant not have an adverse credit history, a repayment period that begins on the date of the last disbursement of the loan and a fixed interest rate of 7.9 percent for the Direct Loan. For more information visit [PLUS Loans](#).

Veteran's Education Benefits

The Department of Veterans Affairs administers a variety of education benefit programs. For more information, please visit: <http://gibill.va.gov>. Many Veterans and active duty personnel can qualify for more than one education benefits program, including the:

- [The Post-9/11 GI Bill](http://www.gibill.va.gov/benefits/post_911_gibill/index.html) http://www.gibill.va.gov/benefits/post_911_gibill/index.html
- [Montgomery GI Bill - Active Duty \(MGIB-AD\)](http://www.gibill.va.gov/benefits/montgomery_gibill/active_duty.html)
http://www.gibill.va.gov/benefits/montgomery_gibill/active_duty.html
- [Montgomery GI Bill - Selected Reserve \(MGIB-SR\)](http://www.gibill.va.gov/benefits/montgomery_gibill/selected_reserve.html)
http://www.gibill.va.gov/benefits/montgomery_gibill/selected_reserve.html
- [Reserve Educational Assistance Program \(REAP\)](http://www.gibill.va.gov/benefits/other_programs/reap.html)
http://www.gibill.va.gov/benefits/other_programs/reap.html
- [Veterans Educational Assistance Program \(VEAP\)](#)

- http://www.gibill.va.gov/benefits/other_programs/veap.html
- [Educational Assistance Test Program \(Section 901\)](http://www.gibill.va.gov/benefits/other_programs/educational_assistance_test_program.html)
http://www.gibill.va.gov/benefits/other_programs/educational_assistance_test_program.html
- [Survivors' and Dependents' Educational Assistance Program \(DEA\)](http://www.gibill.va.gov/benefits/other_programs/dea.html)
http://www.gibill.va.gov/benefits/other_programs/dea.html
- [National Call to Service Program](http://www.gibill.va.gov/benefits/other_programs/national_call_to_service_program.html)
http://www.gibill.va.gov/benefits/other_programs/national_call_to_service_program.html
- [Veterans Retraining Assistance Program](http://www.gibill.va.gov/benefits/other_programs/vrap.html)
http://www.gibill.va.gov/benefits/other_programs/vrap.html

Other Programs:

- [Reserve Educational Assistance \(REAP\)](#)
- [Survivors & Dependents Assistance \(DEA\)](#)
- [Veterans Educational Assistance Program \(VEAP\)](#)
- [Educational Assistance Test Program](#)
- [National Call to Service Program](#)
- [Veterans Retraining Assistance Program](#)

Veterans need to be aware of a few special circumstances when completing the Free Application or Federal Student Aid (FAFSA). These circumstances include the student aid treatment of veteran's education benefits and the definition of a veteran for student aid purposes.

- <http://www.finaid.org/military/vedbenefits.phtml> are usually treated as resources, not income, for federal student aid purposes. There are, however, a few exceptions.
- <http://www.finaid.org/military/combatpay.phtml> can be a source of confusion on the FAFSA.
- <http://www.finaid.org/military/veteranstatus.phtml> is not necessarily the same as veteran status for VA purposes.

CyberTex Institute of Technology is approved for some Veteran's Educational Benefits for veterans, eligible dependents of deceased or disabled veterans and active status National Guard and Reserve personnel. Any student interested in this type of benefit must verify with the school representative that the school is eligible for benefits. You can find more information on the web by visiting www.gibill.va.gov.

Survivors' and Dependents' Educational Assistance Program (DEA)

Of particular interest is the Survivors' and Dependents Education Assistance Program (DEA). It provides up to 45 months of education and training opportunities to eligible dependents of certain veterans. To be eligible, you must be the son, daughter, or spouse of a veteran who died or is permanently and totally disabled as the result of a service-connected disability, or who died while such a disability was in effect, or is MIA or captured in the line of duty by a hostile force, or is forcibly detained or interned in the line of duty by a foreign government or power. Sons and daughters must be between the ages of 18 and 26. Spousal benefits end 10 years from the date the VA finds the spouse as eligible or from the date of death of the veteran. To apply, complete VA Form 22-5490, Application for Survivors' and Dependents' Educational Assistance. For more information, call 1-888-GIBILL-1 (1-888-442-4551).

Federal Benefits for Veterans and Dependents

Updated annually by the Department of Veterans Affairs (VA), the publication *Federal Benefits for Veterans and Dependents* contains information about education and training benefits available to

veterans and eligible dependents. [VA Pamphlet 80-02-1, 114 pages, Stock Number 051-000-00225-3.] The booklet may be obtained free of charge from VA hospitals or regional offices. To request a copy, visit your nearest VA facility, call 1-800-827-1000 or write to Department of Veterans Affairs, Office of Public Affairs (80D), 810 Vermont Avenue, NW, Washington, DC 20420. It is also available for download free in [PDF](#) format from the VA's web site.

The publication can also be purchased for \$5.00 (\$6.25, international customers) from the US Government Printing Office, Superintendent of Documents, PO Box 371954, Pittsburgh, PA 15250-7954.

The Military Spouse Career Advancement Accounts (MyCAA) Program

MyCAA is a career development and employment assistance program sponsored by the Department of Defense (DOD). MyCAA helps military spouses pursue a license, certificate, certification or Associate's Degree (excluding General Studies and Liberal Arts) necessary for gainful employment in a high demand, high growth portable career field and occupation. For more information, see www.militaryonesource.mil. Financial Aid available for those who qualify and may be subject to the terms of the scholarships, loans or grants applied for.

Workforce Investment Act (WIA) - TX

The Workforce Investment Act (WIA) combines federally-funded job training programs in Texas into a "workforce development" system where individuals can find a job or train for a new career.

The [Workforce Investment Act \(WIA\)](#) combines federally-funded job training programs in Illinois into a "workforce development" system where individuals can find a job or train for a new career.

Services are provided through the state's one-stop delivery system, Texas Workforce Centers. Individuals who wish to apply for available training programs, or obtain other services, should report to the nearest Texas Workforce Center for assistance.

While the employment services and training programs available in each Texas Workforce Center may be somewhat different, they reflect the opportunities and needs of the [Local Workforce Investment Area](#) (or "LWIA"), and are developed by a Local Workforce Investment Board.

Services Available

WIA establishes three basic levels of employment and training services to eligible individuals. All adults, age 18 or older, are eligible to receive "core services". Additional "intensive services" are available to unemployed individuals who have been unable to obtain jobs through core services and those who are employed but need additional training services to reach self-sufficiency. "Training services" are also available for those who meet intensive services eligibility but were unable to find employment through those services.

Core Services (available to all adults age 18 years or older):

- Job search and placement assistance (including career counseling)
- Labor market information (which identifies job vacancies; skills needed for in-demand jobs; and local, regional, and national employment trends)
- Initial assessment of skills and needs
- Information about and costs for local training providers
- Follow-up services to help customers keep their jobs once they are placed

Intensive Services (available to eligible adults who have been unable to find work through core services, or need additional training to reach self-sufficiency):

- Comprehensive assessments
- Development of individual employment plans
- Group and individual counseling
- Case management
- Short-term prevocational service
- Out-of-area job search assistance, or relocation assistance
- Internships, literacy activities

Training Services (for those who have received "intensive services" but are still unable to find employment):

- occupational skills training
- on-the-job training
- cooperative education programs, and private sector training programs
- job readiness training
- adult education and literacy activities
- customized employer training

Dislocated Worker and Youth Services

To be eligible for the dislocated worker program, a person must have received a lay-off notice or have been laid off due to a company closure or mass layoff. Workers may also be eligible if they are currently unemployed and are unlikely to return to their prior occupation due to economic conditions in that industry.

To be eligible for the youth program, a person must be between the ages of 14 and 21, have low income, and have a substantial barrier to employment such as: deficient in basic literacy skills, school dropout, homeless, a runaway or a foster child, pregnant or parenting, an offender, or be an individual who requires additional assistance to complete an educational program, or to secure and hold employment.

Services include:

- Tutoring, mentoring, study skills training, and instruction leading to completion of secondary school
- Alternative school services
- Paid and unpaid work experience (such as internships and job shadowing)
- Occupational skills training
- Leadership development
- Supportive services
- Guidance counseling
- Follow-up services

Occupational Information is available at: Texas Workforce Commission,
<http://www.twc.state.tx.us/customers/cwp/training-providers-resources.html>

Career training information is available at: www.careeronestop.org

Information about Federal Related Programs is available at: www.studentaid.ed.gov/funding

Texas Department of Assistive and Rehabilitative Services

To achieve its mission of preparing Texans with disabilities to work and lead productive and independent lives, Texas Department of Assistive and Rehabilitation Services (DARS) provides a variety of training and career preparation programs. Services include career and technical education and training, transition from school to work or postsecondary education, on-the-job training, and ancillary support services that clients may need for successful employment. Vocational rehabilitation (VR) services include the following:

- Diagnosis and evaluation of capacities and limitations
- Guidance and counseling
- Career and technical education
- Job placement
- Physical and cognitive restorative services
- Assistive technology
- Residential career training facility and hospital
- Transition services for high school students with disabilities who are moving from high school to further education or work
- Scholarships and leadership programs for students with disabilities
- Financial assistance to kidney transplant recipients
- Community rehabilitation programs
- Supported employment services
- Supported housing

DARS is funded through a federal and state partnership with federal funding from the Rehabilitation Services Administration of the U.S. Department of Education comprising nearly 80 percent of the budget.

To learn more about DARS programs and services, please call the toll-free number at (800) 628-5115 or <http://www.dars.state.tx.us/drs/vr.shtml> to locate the field office nearest you. Each field office is staffed by vocational rehabilitation counselors who can help you get started.

School Student Financial Assistance Program

There are special situations whereby students may participate in a School Student Financial Assistance Program through the School as a no interest installment plan. [For more information contact the FA department.](#)

Terms and Conditions of Title IV, HEA Loans

General Terms and Conditions

General Eligibility:

- Be a US citizen, eligible non-citizen, national, or permanent resident of the USA
- Show financial need (based upon an analysis of you and your family's income and assets)
- Have a high school diploma or General Education Development (GED) Certificate

- Have a valid Social Security number
- Be enrolled in a Title IV participating School and attending on at least a half time basis
- Make Satisfactory Progress
- Males must register (have registered) with the Selective Service
- Fully complete a Free Application for Federal Student Aid and any requested additional information
- Sign a statement of educational purpose and a certification statement on overpayment and default (found on the Free Application for Federal Student Aid)
- Not be delinquent; in default; or owe refund of an overpayment on any grant aid

How do I apply?

Applications for federal aid programs are made by completing a Free Application for Federal Student Aid (FAFSA) (www.fafsa.ed.gov) which collects your family's income and asset information. If you have any difficulty in accessing or understanding the FAFSA, you may make an appointment at any of our schools to have assistance in filling out the FAFSA.

Important!

- Know your deadlines.
- Use the School Code Search.
- Verification. We may be asked by the Department of Education for additional, supporting information regarding your FAFSA. We will not be able to process your application without any requested documentation.

Post-FAFSA

1. Your FAFSA will be analyzed and assigned an Eligibility Index Number (EFC) which stands for Estimated Family Contribution.
2. You will receive a Student Aid Report (SAR).
3. A School Student Information Record (ISIR) will be sent to the schools you selected.

Eligibility Index Number

Financial need is determined by an annual, congressionally approved formula applied for all financial aid applicants. To determine financial need, an index is created based upon facts about you and your family's income and assets; the size of your family; number of family members attending post-secondary school(s); and any unusual circumstances or financial hardships specific to you. This index is used to determine your financial aid assistance in meeting the cost of attending a post-secondary School.

Determining Financial Need

Financial need = Cost of Going to School less your < Expected Family Contribution >.

- Cost of Going to School is tuition, fees, books, supplies, equipment, and other educational costs.
- Expected Family Contribution is the amount that is determined to be your family's contribution to your education.

Pell Grants

Pell Grants are awarded based upon financial eligibility determined by your Free Application for Federal

Student Aid (www.fafsa.ed.gov) . To become eligible and to maintain eligibility, a student must be enrolled and meet or exceed satisfactory academic progress (SAP), including attendance minimums.

Federal Direct Stafford Loan

The amount of this loan, in combination with other financial aid, cannot exceed the cost of attendance as determined by the School.

CIT Policy of Clock Hour Programs and Definition of Academic Year

Academic Programs and Academic Year

All clock hour certificate programs must have an academic year with a minimum length of 15 weeks and 600 clock hours, in order for students to be eligible to receive federal financial aid. Students considered attending full time if they attend classes at least 20 hours per week. The following programs at CyberTex Institute are equal to or exceed these minimums:

Definition of an Academic Year in hours = 900 clock hours and 30 weeks.

Vocational Nursing Program is a total of 1706 clock hours. 68 weeks

Medical Assistant Program is a total of 740 clock hours and 37 weeks

Network Engineer Program is a total of 750 clock hours and 37 weeks

Students enrolled in the Vocational Nursing Program will complete two academic years for financial aid. For Direct loans students may receive up to two academic years.

Students enrolled in the Medical Assistant program that is 740 clock hours will complete less than a full academic year. The financial aid for these students will be pro-rated per federal guidelines based upon the number of clock hours (740 clock hours) in the program. 740 hours/900 clock hours

Students enrolled in the Network Engineer program that is 750 clock hours will complete less than a full academic year. The financial aid for these students will be pro-rated per federal guidelines based upon the number of clock hours (750 clock hours) in the program. 750 clock hours/900 clock hours

Please visit the financial aid office if you have any questions. The doors are always open.

Educational Costs

Defining Estimated Cost of Attendance

Cost of Attendance (COA) is an average figure to determine your financial aid eligibility. It includes estimates of standard expenses such as tuition, fees, textbooks, testing, supplies, room, board, and personal expenses such as unreimbursed medical/dental expenses, clothing, and transportation.

Estimated Cost of Attendance at CyberTex Institute of Technology by Program

Program Name: Medical Assistant – 20 HPW

Year: 1

Hours: 740

Actual Weeks: 38

Months: 9

<u>Cost Type</u>	<u>Living on Own</u>	<u>Living with Parent</u>
Tuition*	\$11,800	\$11,800
Room & Board	\$ 10,674	\$ 4,392
Transportation	\$ 1,737	\$ 1,737
Miscellaneous/Personal	\$ 2,781	\$ 2,781
Total Cost of Attendance:	\$26,992	\$20,710

***Note:** Tuition includes all tuition, fees, textbooks, testing, and supplies.

Program Name: Network Engineer – 20 HPW

Year: 1 **Hours:** 750 **Actual Weeks:** 39 **Months:** 9

<u>Cost Type</u>	<u>Living on Own</u>	<u>Living with Parent</u>
Tuition*	\$18,000	\$18,000
Room & Board	\$ 10,674	\$ 4,392
Transportation	\$ 1,737	\$ 1,737
Miscellaneous/Personal	\$ 2,781	\$ 2,781
Total Cost of Attendance:	\$33,192	\$26,910

***Note:** Tuition includes all tuition, fees, textbooks, testing, and supplies.

Criteria for Selecting Recipients and Determining Amount of Award

Expected Family Contribution

The Expected Family Contribution (EFC) is a measure of your family's financial strength and is calculated according to a formula established by law. Your family's income, family size, and the number of individuals in your family who will attend college during the year are all considered.

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

For more information, please visit: *Funding Education Beyond High School: The Guide to Federal Student Aid* at: http://studentaid.ed.gov/students/publications/student_guide/index.html.

To request a free copy of *Funding Education Beyond High School: The Guide to Federal Student Aid*, call the Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)**.

Determining Independent Student Status

If you can answer **No** to **all** of the following questions, you are considered a dependent student on the Free Application for Federal Student Aid (FAFSA):

- Were you born before January 1, 1989?
- As of today are you married?
- At the beginning of the 2012-2013 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?

- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2012 and June 30, 2013?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2013?
- At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- As determined by a court in your state of legal residence, are you or were you in legal guardianship?
- At any time on or after July 1, 2011, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2011, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2011, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you are considered a dependent student, your parents must answer the parental questions on the FAFSA.

If you can answer **Yes** to **any** of the questions above, you are considered an independent student and information about your parents is not required on the FAFSA .

If you have a special circumstance that prevents you from providing parental information you **may** be able to submit your FAFSA. However, your FAFSA will be incomplete. You must contact the financial office at your college and provide them with documentation to verify your situation.

Student Eligibility Requirements

The school does not discriminate in its employment, admission, instruction, or graduation policies on the basis of sex, age, race, color, religion, or ethnic origin nor does it recruit students already attending or admitted to another school offering similar programs of study.

Note: Students enrolling with “Ability to Benefit” do not have access to Financial Aid.

Frequency of Disbursements

When financial aid is awarded, it is awarded for the academic year. The financial aid award is required to be split equally between two parts of the academic year. Financial aid is paid to a student's account when the following conditions are met. Once determined, Credit Balances are issued by check to the student's address on file and mailed via USPS.

1. The student is determined to be eligible and is awarded.

2. Loan funds have been received from the lender.
3. The student has achieved the appropriate number of hours.
4. The student is determined to be maintaining Satisfactory Academic Progress.
5. The disbursement date for the term has been reached.

CyberTex Institute of Technology continues to release funds throughout the term to student accounts as students are awarded and as funds arrive from the lenders.

Rights and Responsibilities of Students Receiving Title IV

Rights

Students receiving financial aid have the right to:

- Accept or decline any of your financial aid award(s).
- Know what financial assistance is available, including all federal, state, and School aid programs.
- Know the procedures and deadlines for submitting applications for each financial aid program (including federal, state, and school aid programs).
- Know how your financial aid awards were calculated, the criteria to receive each award, and how the funds will be distributed or disbursed.
- Know the school policy on enrollment, attendance and good academic standing.
- Seek financial aid counseling.
- Know the consequences of defaulting on a student loan.
- Know that the information you give to the Student Financial Aid Office will be treated confidentially as mandated by the Family Educational Rights and Privacy Act (FERPA).
- Know information regarding a loan lender, interest rate, the total amount to be repaid, deferment options, repayment procedures, and the length of time you have to repay the loan, and when repayment begins.
- Submit a request to review extenuating circumstances, requesting reconsideration of your financial aid eligibility if you or your family's financial conditions change.
- Submit an Academic Progress Appeal if you do not meet the Standards of Satisfactory Academic Progress.
- Know the TAMHSC refund and the Federal Return to Title IV policies.

Note: Financial aid administrators are given the authority (by the Higher Education Act of 1965) to use professional judgment in reviewing requests by students to consider special or extenuating circumstances that are not reflected on the FAFSA or included in the standard Cost of Attendance.

Revision of a student's estimated Cost of Attendance to include educational costs not already incorporated. Circumstances not allowed by Federal regulation to be considered include vacation expenses, tithing, credit card expenses/debt, and standard living expenses such as rent, utilities, and allowances.

Responsibilities

Students receiving financial aid are responsible for:

- Completing all applications and forms accurately and on-time.
- Re-applying for financial aid each year.
- Providing requested documentation and information in a timely manner and keeping copies for

your own records.

- Reading and understanding all materials sent to you

Circumstances that can be considered include but are not limited to:

- Recent unemployment or change in income of a family member(s) reported on the FAFSA
- Unusually high child care costs
- Substantial changes in assets, household size or student status
- Out of pocket medical/dental bills not covered by insurance or included in itemized deductions
- Roth IRA rollovers included in the respective year's tax formula
- Override of a student's dependency status determined by the FAFSA

Note: A request for professional judgment must be submitted with the proper form(s); documentation for verification (signed tax return, verification worksheet) and supporting the circumstance(s). Review is done on a case-by-case basis only and the decision by the financial aid administrator is final. Approval of the request does not guarantee additional financial aid eligibility. Please contact OSFA for more information.

- Completing pre-loan counseling prior to receiving the first disbursement and exit counseling prior to graduation or leaving school.
- Repayment of all loans in accordance with the terms of your promissory note. You are responsible for notifying your lender if any of the following occurs before your loan is repaid: change of address, graduation, withdrawal, name change, or transfer to another School.
- Requesting personal assistance if you have questions or don't understand the information provided to you.
- Knowing the financial aid information provided to you.
- Notifying the School of any name or address changes.
- Knowing and complying with the rules governing your financial aid awards.
- Compliance with School policies on refunds and Federal Return to Title IV Aid should you withdraw from the School (either officially or unofficially).
- Notifying the School of any financial awards you receive from outside resources (including scholarships, grants, Veteran's Benefits, tuition waivers, or other educational/tuition assistance) not already reported on your Financial Aid Award Notification.
- Maintaining Satisfactory Academic Progress.
- Using financial aid for educational expenses incurred while enrolled.
- Repayment of any over-award of financial aid.

Satisfactory Academic Progress

Students are required to maintain satisfactory academic progress throughout their training to be in compliance with School policy and to remain eligible for HEA, Title IV federal student financial assistance. Satisfactory academic progress is measured in both quantitative terms (attendance), as well as qualitative terms (academics/grades). Students must meet the school's attendance standard and the academic standard on a cumulative basis (start date to evaluation date) to maintain eligibility for federal student financial assistance funds unless the student is on "Financial Aid Warning" or "Probation" as defined in this policy.

Attendance Standard

Students must attend at least 75% of the hours they are scheduled to attend based on the

student's enrollment agreement. A student's attendance pace is determined by the following formula:

Cumulative clock hours of actual attendance as of the evaluation date

Cumulative clock hours of scheduled attendance as of the evaluation date

Example: A student who is enrolled for 30 clock hours per week for 20 weeks would have a cumulative scheduled attendance of 600 clock hours. If the student attended 450 of the 600 scheduled hours, his/her attendance pace would be 75.0% (450/600) and would be meeting the attendance requirement of this policy.

Academic Standard

All theory, practical, and lab/clinic exams will be graded using the following scale:

90% - 100%	A	Excellent
80% - 89%	B	Above Average
70% - 79%	C	Satisfactory
0% - 70%	D	Unsatisfactory

Students must maintain an academic average of at least 70% (C) or higher on a cumulative basis as of the evaluation date to meet the academic standards of this policy and be considered as making satisfactory academic progress.

Review and Evaluation Periods

Student progress will be reviewed by the School at the end of each grading period to identify students who may be at risk regarding satisfactory academic progress. At risk students will be advised regarding efforts to improve progress. Formal satisfactory academic progress evaluations, which determine continuing eligibility for federal student aid, will be performed at the end of each financial aid payment period. Students who meet the attendance and academic standards described herein will be considered to be making satisfactory academic progress until the next scheduled evaluation.

"Financial Aid Warning" and "Probation"

Financial Aid Warning: The school evaluates Satisfactory Academic Progress at the end of each payment period. If a student falls below a 70% (Unsatisfactory Performance) or if the student is not completing the required amount of hours to keep Pace with the requirements for graduation within the 150% time frame; the student will be placed on financial aid warning for one payment period. If they are still not meeting SAP at the end of the warning period, the student maybe placed on Financial Aid Probation. (See "Financial Aid Probation" below.) A student who is put on a Financial Aid Warning can continue to receive Title IV aid for the next payment period after they receive the warning status. The status will be conferred automatically without the student appealing their SAP status. If the student does not make SAP at the end of the financial aid warning period, they lose their financial aid eligibility. The student has the opportunity to have their financial aid eligibility reinstated by appealing the decision and being placed on Financial Aid Probation.

Financial Aid Probation: When the student on Financial Aid Warning does not make SAP at the end of the next payment period, the student is now informed that they can appeal and must win the appeal to be placed on Financial Aid Probation. The student must advise the school as to why his/her grades have

fallen below SAP and devise a plan to improve grades during the next payment period. A plan must be developed to assist a student to achieve success in the coming payment period.

Reinstatements

Generally, most students who enroll in the school are considered to be making satisfactory academic progress during their initial evaluation period. Students who are returning to school after a temporary interruption are reinstated under the same SAP status as they had prior to their departure.

Appeals

A student may file an appeal due to a death in the family, illness, or other serious reasons. The appeal must be in writing to the Dean explaining what caused the problem. The student would have to submit how circumstances have changed that will allow him/her to attain satisfactory academic progress once the probationary period is over.

The student will receive a written decision as to the status of their appeal and any SAP plan that may be attached to it. Students on financial aid probation, who fail to make satisfactory academic progress by the next payment period, will lose their financial aid eligibility.

Incompletes and Repeat Subjects

Under the Texas Education Code, Section 132.061(f) a student who is obligated for the full tuition may request a grade of “incomplete” if the student withdraws for an appropriate reason unrelated to the student’s academic status. Student are allowed to receive a grade of incomplete to re-enroll in the program during the 12-month period following the date the student withdraws and complete those incomplete subjects without payment of additional tuition.

If a student repeats a course only the highest grade will be counted and previous grades will be deleted. The previous grades will be excluded when considering the qualitative progress standard, but the credits will be counted when determining the Pace SAP standard.

If a student receives a “C” grade or better, and the student retakes the course to obtain a better grade, that course can be counted for the enrollment period. However, a full-time student may only take one repetition of a previously passed course or any repetition of a previously passed course due to the student failing other coursework and still receive title IV aid.

If a student receives a “D” grade in a course and retakes the course so he/she may obtain credit for the course, the course is counted for the enrollment period and may be counted for financial aid purposes.

Non-Credit and Remedial Courses

Noncredit and remedial courses do not apply to this School. Therefore, these items have no effect upon the school's satisfactory progress standards.

Reinstatement of Federal Financial Aid

Federal student financial aid is suspended when a student is considered as not making satisfactory academic progress. Aid will be reinstated when the student improves his/her attendance or academics to a level such that minimum standards have been met. If the student begins a payment period not making satisfactory academic progress, but reverses that designation before the end of that payment period, the student will be eligible for federal aid for that payment period.

Normal and Maximum Time Frames

The normal time frames and maximum time frames required for program completion are listed below.

<u>Program Name</u>	<u>Normal Time Frame</u>	<u>Maximum Time Frame</u>
Medical Assistant – 20 HPW	38 weeks/740 hours	57 weeks/1110 hours
Network Engineer – 20 HPW	39 weeks/750 hours	59 weeks/1125 hours

Evaluation Periods

Student progress will be reviewed by the School at the end of each grading period. Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the course.

Sample Loan Repayment Schedule

Below is a sample loan repayment grid showing the monthly payments and total amounts repaid. The minimum payment for Direct Stafford loan is \$50.00 per month.

Standard Repayment Plan at 8.25% Interest				
Loan Amount	Number of Payments	Monthly Payment	Interest Charges	Total Repaid
2,600.00	65	\$50.00	\$628.42	\$3,228.42
4,000.00	120	\$50.00	\$1,827.30	\$5,827.30
7,500.00	120	\$91.99	\$3,538.80	\$11,038.80
10,000.00	120	\$122.65	\$4,718.00	\$14,718.00
15,000.00	120	\$183.98	\$7,077.60	\$22,077.60

Necessity for Repaying Loans

Student loans are real loans and it is imperative that you pay them back. The following is directly from the Department of Education's website:

<http://studentaid.ed.gov/PORTALSWebApp/students/english/repaying.jsp#default>

If you default, it means you failed to make payments on your student loan according to the terms of your promissory note, the binding legal document you signed at the time you took out your loan. In other words, you failed to make your loan payments as scheduled. Your school, the financial School that made or owns your loan, your loan guarantor, and the federal government all can take action to recover the money you owe. Here are some consequences of default:

- National credit bureaus can be notified of your default, which will harm your credit rating, making it hard to buy a car or a house.
- You will be ineligible for additional federal student aid if you decide to return to school.
- Loan payments can be deducted from your paycheck.
- State and federal income tax refunds can be withheld and applied toward the amount you owe.

- You will have to pay late fees and collection costs on top of what you already owe
- You can be sued.

For more information and to learn what actions to take if you default on your loans see the [Department of Education's Default Resolution Group Web site](#).

Study Abroad

CyberTex Institute of Technology does not participate in any programs which are approved for study abroad.

Financial Aid Applicable to Employment

CyberTex Institute of Technology does not have any financial aid conditions or terms applicable to employment.

Exit Counseling

CyberTex Institute of Technology provides to every student borrower of loans under the Federal Direct Loan program, exit counseling information whenever the student ceases enrollment. If the student does not appear for exit counseling, we will mail the Exit Counseling Guide for Direct Loan borrowers. Additionally, borrowers can find additional information: http://www.nslds.ed.gov/nslds_SA/ and <http://studentaid.ed.gov/PORTALSWebApp/students/english/repaying.jsp>

The exit counseling packet will provide information on:

- average anticipated monthly repayment amounts
- repayment plan options
- options to prepay or pay on shorter schedule
- debt management strategies
- use of Master Promissory Note
- the seriousness and importance of the student's repayment obligation
- terms and conditions for forgiveness or cancellation
- rights and responsibilities of students under Title IV, HEA loan programs
- terms and conditions for deferment or forbearance
- consequences of default
- options and consequences of loan consolidation
- tax benefits available to borrowers

Privacy of Records-Family Educational Rights and Privacy Act (FERPA)

Family Policy Compliance Office (FPCO) Home

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

Parents or eligible students have the right to inspect and review the student's education records maintained

by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.

Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.

Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- School officials with legitimate educational interest;
- Other schools to which a student is transferring;
- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student;
- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;
- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies; and
- State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

For additional information, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800-437-0833.

Recordkeeping

Source: Federal Student Aid Handbook, Volume II, Privacy of Student Information (FERPA Rules)

The Family Educational Rights and Privacy Act (FERPA) sets limits on the disclosure of personally identifiable information from school records, and defines the rights of the student to review the records and request a change to the records.

With exceptions such as those noted in this section, FERPA generally gives postsecondary students the right:

- to review their education records,
- to seek to amend inaccurate information in their records, and
- to provide consent for the disclosure of their records.

These rules apply to all education records the school keeps, including admissions records (only if the student was admitted) and academic records as well as any financial aid records pertaining to the student. Therefore, the financial aid office is not usually the office that develops the school's FERPA policy or the notification to students and parents, although it may have some input.

Student's & parents' rights to review educational records

A school must provide a student with an opportunity to review his or her education records within 45 days of the receipt of a request. A school is required to provide the student with copies of education records, or make other arrangements to provide the student access to the records, if a failure to do so would effectively prevent the student from obtaining access to the records. While the school may not charge a fee for retrieving the records, it may charge a reasonable fee for providing copies of the records, provided that the fee would not prevent access to student records.

While the rights under FERPA have transferred from a student's parents to the student when the student attends a postsecondary School, FERPA does permit a school to disclose a student's education records to his or her parents if the student is a dependent student under IRS laws.

Note that the IRS definition of a dependent is quite different from that of a dependent student for FSA purposes. For IRS purposes, students are dependent if they are listed as dependents on their parent's income tax returns. (If the student is a dependent as defined by the IRS, disclosure may be made to either parent, regardless of which parent claims the student as a dependent.)

Prior written consent to disclose the student's records

Except, under one of the special conditions described in this section, a student must provide written consent before an education agency or school may disclose personally identifiable information from the student's education records. The written consent must—

- state the purpose of the disclosure,
- specify the records that may be disclosed,
- identify the party or class of parties to whom the disclosure may be made, and,
- be signed and dated.

If the consent is given electronically, the consent form must—

- identify and authenticate a particular person as the source of the electronic consent, and
- indicate that person's approval of the information contained in the electronic consent.

The FERPA regulations include a list of exceptions where the school may disclose personally identifiable information from the student's file without prior written consent. Several of these allowable disclosures are of particular interest to the financial aid office, since they are likely to involve the release of financial aid records.

Disclosures to school officials

Some of these disclosures may be made to officials at your school or another school who have a legitimate interest in the student's records. Typically, these might be admissions records, grades, or financial aid records.

Disclosure may be made to:

- other school officials, including teachers, within the school whom the school has determined to have legitimate educational interests.
- to officials of another postsecondary school or school system, where the student receives services or seeks to enroll.

If your school routinely discloses information to other schools where the student seeks to enroll, it should include this information in its annual privacy notification to students. If this information is not in the annual notice, the school must make a reasonable attempt to notify the student at the student's last known address.

Disclosures to government agencies

Disclosures may be made to authorized representatives of the U.S. Department of Education for audit, evaluation, and enforcement purposes. "Authorized representatives" includes employees of the Department—such as employees of the Office of Federal Student Aid, the Office of Postsecondary Education, the Office for Civil Rights, and the National Center for Education Statistics—as well as firms that are under contract to the Department to perform certain administrative functions or studies. In addition, Disclosure may be made if it is in connection with financial aid that the student has received or applied for. Such a disclosure may only be made if the student information is needed to determine the amount of the aid, the conditions for the aid, the student's eligibility for the aid, or to enforce the terms or conditions of the aid.

A school may release personally identifiable information on an F, J, or M nonimmigrant student to U.S. Immigration and Customs Enforcement (formerly the Immigration and Naturalization Service) in compliance with the Student Exchange Visitor Information System (SEVIS) program without violating FERPA.

Disclosures in response to subpoenas or court orders

FERPA permits schools to disclose education records, without the student's consent, in order to comply with a lawfully issued subpoena or court order.

In most cases, the school must make a reasonable effort to notify the student who is the subject of the subpoena or court order before complying, so that the student may seek protective action. However, the school does not have to notify the student if the court or issuing agency has prohibited such disclosure.

A school may also disclose information from education records, without the consent or knowledge of the student, to representatives of the U.S. Department of Justice in response to an *ex parte* order issued in connection with the investigation of crimes of terrorism.

Documenting the disclosure of information

Except as noted below, school must keep a record of each request for access and each disclosure of personally identifiable student information. The record must identify the parties who requested the information and their legitimate interest in the information. This record must be maintained in the student's file as long as the educational records themselves are kept.

FERPA Responsibilities and Student Rights

A school is required to—

- Annually notify students of their rights under FERPA;
- Include in that notification the procedure for exercising their rights to inspect and review education records; and
- Maintain a record in a student's file listing to whom personally identifiable information was disclosed and the legitimate interests the parties had in obtaining the information (does not apply to school officials with a legitimate educational interest or to directory information).

Student has the right to—

- Inspect and review any education records pertaining to the student;
- Request an amendment to his/her records; and
- Request a hearing (if the request for an amendment is denied) to challenge the contents of the education records, on the grounds that the records are inaccurate, misleading, or violate the rights of the student.

Rights under FERPA

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. These rights include:

- The right to inspect and review the student's education records within 45 days of the day the School receives a request for access.

A student should submit to the registrar, dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The School official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the School official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

- The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the School to amend a record should write the School official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If the School decides not to amend the record as requested, the School will notify the student in writing of the decision and the student's 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.

- The right to provide written consent before the School discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The School discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by the School in an administrative, supervisory, academic or research, or support staff

position (including law enforcement unit personnel and health staff); a person or company with whom the School has contracted as its agent to provide a service instead of using School employees or officials (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks.

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 responsibilities for the School.

- The student has the right to file a complaint with the U.S. Department of Education concerning alleged failures by the School to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-5901

Record Keeping and Access

- All files are the property of CyberTex Institute of Technology.
- We do not copy; we do not fax, and we do not electronically scan files and their contents.
- Files are kept for a minimum of 5 years.
- Students are encouraged to keep their own records of attendance and grades. It is the student's responsibility to maintain THEIR copies of important documents: Enrollment Agreements, Financial Aid documents, written requests, SAP reports, etc.

A school representative must be present during the review of the files; their intent is to clarify questions concerning these records.

Consumer Information on College Navigator Website

<http://nces.ed.gov/collegenavigator/>. **Note: Information for CyberTex Institute of Technology will not be available on this website until March 2014.**

Student Body Diversity

As part of the admission process, CyberTex Institute of Technology collects confidential information on diversity from each enrolled student regarding who is enrolled full-time, or male, or female, or a self-identified member of a major racial or ethnic group, or a Federal Pell Grant recipient. This confidential information is only shared with appropriate government agencies.

Price of Attendance

Information related to the Price of Attendance for programs offered at CyberTex Institute of Technology is available in the School Catalog on the website, www.cybertex.edu, and in printed form upon request.

Net Price Calculator

To see the CyberTex Institute of Technology's Net Price Calculator, please direct your attention to:

School	Website Location for Net Price Calculator
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CyberTex Institute of Technology	www.cybertex.edu
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Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid

To see the CyberTex Institute of Technology's Refund Policy, please direct your attention to the School Catalog that is available on the school website, www.cybertex.edu, or in printed form upon request.

Retention Rate

Information concerning retention rates is available at the IPEDS Data Center (<http://nces.ed.gov/ipeds/>).

Note: The information for CyberTex Institute of Technology will not be available on the above web site until March 2014.

Program Completion/Program Employment/Program Placement Rates

S1738	CyberTex Institute of Technology Austin/Main Campus	6300 La Calma Dr. Suite 350 Austin, TX 78752		OPE ID: 04187800		Main Telephone: (512) 454-6116	
CIP Code	Program Name	Completion ¹ Rate		Employment ² Rate		Placement ³ Rate	
		2014/2015	2015/2016	2014/2015	2015/2016	2014/2015	2015/2016
15.1202	Computer Support Specialist	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
51.2602	Home Health Aide	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
51.0710	Medical Administrative Assistant	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
51.0801	Medical Assistant	92.30%	83.33%	70.00%	90.00%	50.00%	70.00%
11.1002	Network Administrator – Window 2003	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

11.0901	Network Engineer	87.50%	90.00%	75.00%	77.78%	45.00%	44.44%
11.0901	Network Support Specialist	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

S3185	CyberTex Institute of Technology Killeen/Branch Campus	2207 A Florence Rd. Killeen, TX 76542		OPE ID: 04187801		Main Telephone: (254) 634-3500	
CIP Code	Program Name	Completion ¹ Rate		Employment ² Rate		Placement ³ Rate	
		2014/2015	2015/2016	2014/2015	2015/2016	2014/2015	2015/2016
15.1202	Computer Support Specialist	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
51.0710	Medical Administrative Assistant	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
51.0801	Medical Assistant	74.70%	85.05%	78.40%	76.83%	55%	76.83%
11.1002	Network Administrator – Window 2003	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11.0901	Network Engineer	75.00%	80.00%	78.40%	72.22%	46.00%	72.22%
11.0901	Network Support Specialist	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

1 = Completion Rate is the number of students who graduated as a percentage of all students who left school, not counting those who left because they entered another post-secondary education program, the military, or incarceration, or died.

2 = Employment Rate is the number of graduating students who were employed in the field they were training in by the program, as a percentage of all students who graduated, again not counting those who entered another post-secondary education program, the military, or incarceration, or died.

3 = Placement Rate is the number of graduating students who were employed in the field that they were trained in by the program, and actually placed in those jobs by the school, as a percentage of all students who graduated, again not counting those who entered another post-secondary education program, the military, or incarceration, or died.

Types of Graduate and Professional Education in which the School's Graduates Enroll

CyberTex Institute of Technology does not offer any 4-year degree programs; therefore, there are not types of graduate and professional education in which graduates enroll.

Intercollegiate Athletic Program Participation Rates and Financial Support Data

CyberTex Institute of Technology does not have an intercollegiate athletic program; therefore, there is no consumer information available on this Subject Area.

Voter Registration Forms

Information regarding voter registration forms is in the School Catalog that is available on the web site, www.cybertex.edu and in printed form upon request.

State Grant Assistance

Please see Need-Based and Non-Need-Based Financial Assistance in this booklet.

Student Loan Information Published by the Department of Education

To obtain copies of publications please contact the Education Publications Center (ED Pubs).

www.EDPubs.gov

Toll-free phone # : 877-4-ED-Pubs (877-433-7827) TTY/TDD toll-free number: 877-576-7734

FAX: 703-605-6794

e-mail: edpubs@inet.ed.gov

Mail: ED Pubs

U.S. Department of Education

P.O. Box 22207

Alexandria, VA 22304

For multiple copies of publications contact the Government Printing Office at (202) 512-1800

National Student Loan Data System (NSLDS)

International Institute for the Advancement of Aesthetics Inc. hereby informs you whether you are a potential student, student, or parent of a student that enters into an agreement regarding a Title IV, HEA loan that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and Schools determined to be authorized users of the data system. To access the site, visit www.nsls.ed.gov.

Entrance Counseling for Student Loan Borrowers

Your guaranteed student loan is a serious obligation; therefore, it is important that you understand your rights and responsibilities involved in this transaction. Your responsibilities are summarized below:

- I understand that I may be subject to prosecution under the provisions of the United States Criminal Code if I deliberately make any false statements on my loan application or use the loan proceeds for purposes other than approved educational expenses.
- I understand that I must sign a Selective Service Registration Compliance Statement at the school I am attending.
- I understand that as an independent student that I may borrow a total amount up to
 - \$3,500 in subsidized loan and \$6,000 in unsubsidized loan for a first year
 - undergraduate study. 2nd year would be \$3,000 in subsidized loan and \$4,000 in unsubsidized loan. As a dependent student I may borrow a total amount up to
 - \$3,500 in subsidized loan and \$2,000 in unsubsidized loan for a first year undergraduate study. 2nd year would be \$3,000 subsidized and \$1,333 unsubsidized loan. I understand that these loan amounts may differ accordingly to the program of study.
 - I understand that I must return to my original lender to apply for additional loans.
 - I understand that all borrowers, regardless of personal or family income, are subject to a Needs Analysis.
 - I understand that my lender will deduct two non-refundable fees from the proceeds of my loan:
 - A Federal Origination Fee
 - A State Insurance Premium not to exceed 5% of the principal amount borrowed.

- I understand that if the amount of my loan is greater than \$1,000, and covers an enrollment period greater than six months, I may receive the proceeds in more than one installment.
- I understand that my signature on the application/promissory note establishes my personal responsibility for repayment of this loan.
- I understand that I must without exception, notify my lender if I fail to enroll or cease to be enrolled, transfer to another school, or change my enrollment status, name or permanent address.
- I understand that I will have a grace period of 6 months after I cease to be enrolled at an eligible School before I must begin payment. (Students who borrow at 7% are entitled to a grace period of 9 months).
- I understand that my lender will provide me with a repayment schedule before my repayment period begins.
- I understand that I must make monthly payments of no less than \$50 over a repayment period between 5- 10 years at my lenders option.
- I understand that my payments may be made to other than my original lender if my loan(s) are sold to a secondary market.
- I understand that making my scheduled payments promptly will help me establish a favorable credit rating, but if I fail to repay my loan as scheduled:
- I may seriously injure my credit rating and jeopardize my future ability to borrow.
- I may face default and the legal action deemed necessary by the State of Texas.
- I understand that my loan obligation will be cancelled only if I die or become permanently and totally disabled.
- I understand that I may go online to:
<http://www.ed.gov/offices/OSFAP/DirectLoan/student.html> to complete my entrance counseling.

Exit Counseling for Student Loan Borrowers

After you graduate or drop from our school, it is your responsibility to adhere to the following regarding your loans:

- I understand that if I change my address or name, I must notify the Lender within 10 days
- I understand that if I meet certain requirements, I have the right to defer payments on my loan(s). These deferment provisions are set forth under the section titled Deferent in my Promissory Note. I understand that if I default on my loan(s), I lose these rights.
- I understand that if I am temporarily unable to make payments, I may request my
- Lender to grant me a forbearance which can be:
 - A short period of time in which I make no payments, or
 - A longer period of time for making payments, or
 - A different repayment schedule than was first given to me.
- I know that it is up to the Lender whether to grant this request and I recognized the importance of requesting forbearance before my payments are overdue.
- I understand that if I have borrowed student loans from more than one lender,
- I can explore loan consolidation or refinancing.
- I acknowledge that all of the material covered on this acknowledgement form was explained to me. I know that I am responsible for repaying my student

loans and may go online to:

<http://www.ed.gov/offices/OSFAP?DirectLoan/student.html> for further exit counseling.

Private Education Loan Disclosures (Including Self-Certification Form)

Code of Conduct for Education Loans

CyberTex Institute of Technology is required by the Department of Education to develop, publish, and enforce a code of conduct. The Higher Education Opportunity Act (HEOA) set the code of conduct into law on August 14, 2008. The Code of Conduct below applies to all officers, employees, and agents of our School.

Ban on Revenue Sharing

Neither International Institute for the Advancement of Aesthetics Inc. nor any of their officers, employees or agents will enter into revenue-sharing arrangements with any lender or servicer which is defined by the Higher Education Opportunity Act of 2008, amending the Higher Education Act of 1965, Pub. L. # 110-315 (2008), (HEOA) as any arrangement between a school and a lender that results in the lender paying a fee or other benefits, including a share of its profits, to the school, or its officer, employees or agents, as a result of our School recommending lender to its students or families of those students.

Ban on Gifts

Financial Aid Officer (or employees who otherwise have responsibilities with respect to education loans or financial aid) will not accept gifts from any lender, guaranty agency or loan servicer. This prohibition is not limited just to those providers of Title IV loans but includes lender of private educational loans as well. The law does provide for some exceptions related to specific types of activities or literature including:

- Brochures or training material related to default aversion of financial literacy.
- Food, training or informational material a part of training as long as that training contributes to the professional development of those individuals attending the training.
- Entrance and Exit counseling as long as the School's staff are in control and they do not promote the services of a specific lender.
- Philanthropic contribution from a lender, guarantee agency or loan servicer unrelated to education loans.

Ban on Contracting Arrangements

No Financial Aid Officer (or employees who otherwise have responsibilities with respect to education loans) will accept any fee, payment or financial benefit as compensation for any type of arrangement or contract to provide services to or on behalf of a lender relating to education loans.

Prohibition against Steering Borrowers

Financial aid Officers (or employees who otherwise have responsibilities with respect to education loans) will not steer borrowers to particular lenders, or delay loan certifications. This prohibition includes assigning any first-time borrower's loan to a particular lender as part of the award packaging or other methods.

Prohibition on Offers of Funds for Private Loans

Financial Aid officers or employees at our School will not request or accept any agreement of or offer of funds for private loans. This includes any offer of funds for loans to students at the School, including funds for an opportunity pool loan, in exchange for providing concessions or promises to the lender for a specific number of loans, or inclusion on a preferred lender list.

Ban on Staffing Assistance

No Financial Aid Officer or employees at our School will not request or accept any assistance with call center staffing or financial aid office staffing. However, HEOA does not prohibit schools from requesting or accepting assistance from a lender related to:

- Professional development training for financial aid administrators.
- Providing educational counseling materials, financial literacy materials, or debt management material to borrowers, provided that such materials disclose to borrowers the identification of any lender that assisted in preparing or providing such materials.
- Staffing services on a short-term, nonrecurring basis to assist the school with financial aid related functions during emergencies, including State-declared or federally declared natural disasters, and other localized disasters and emergencies identified by the Secretary.

Ban on Advisory Board Compensation

School employees will not receive anything of a value from a lender, guarantor, or group in exchange for servicing on an advisory board. They may, however, accept reimbursement for reasonable expenses incurred while servicing in this capacity.

Sanctions

Employees that violate this Code of Conduct will be disciplined in a manner consistent with our School policies and procedures. Disciplinary action may include termination of employment.

Note: To report student aid fraud, including identity theft, and waste or abuse of U.S. Department of Education, contact: 1-800-647-8733 or email oig.hotline@ed.gov.

Preferred Lender Lists

CyberTex Institute of Technology does not have any specific lenders for private education loans or for Title IV, HEA loans.

Preferred Lender Arrangements

CyberTex Institute of Technology does not have any specific lenders for private education loans or for Title IV, HEA loans.

Private Education Loans

CyberTex Institute of Technology does not have any specific lenders for private education loans or for Title IV, HEA loans.

Annual Report on Preferred Lender Arrangements

CyberTex Institute of Technology does not have any specific lenders for private education loans or for Title IV, HEA loans.

GRADUATION RATES

COHORT PERIOD 09/01/13 TO 08/31/14

A Graduation Rate calculation is based on a group of students who did not attend another college or university prior to attending CyberTex Institute of Technology. These students enrolled from September 1, 2013-August 31, 2014 and completed their program within 150% of the program's length. In addition, certain students are excluded from the rate above in accordance with National Center for Education Statistics (NCES) guidelines and as reported to the Integrated Postsecondary Student Data System (IPEDS).

The chart below reflects a breakdown of the percentage of students, students contained in the graduation rate calculation, by:

- Gender
- Race/ethnicity
- Federal grant recipients
- Subsidized federal loan recipients who did not receive federal grants
- Non-federal aid recipients (students who did not receive a subsidized federal loan or federal grant)

	STUDENTS IN THE COHORT	TOTAL EXCLUSIONS ¹	TOTAL GRADUATES	GRADUATION RATE %
OVERALL RATE DISPLAYED ON COLLEGE NAVIGATOR				26%
MEN				
Nonresident alien	0	0	0	-
Hispanic/Latino	14	0	5	36%
American Indian or Alaska Native	0	0	0	-
Asian	0	0	0	-
Black or African American	13	0	2	15%
Native Hawaiian or Other Pacific Islander	0	0	0	-
White	8	0	1	13%
Two or more races	1	0	0	0%
Race and ethnicity unknown	5	0	1	20%
TOTAL MEN	41	0	9	22%

WOMEN				
Nonresident alien	0	0	0	-
Hispanic/Latino	63	0	20	32%
American Indian or Alaska Native	0	0	0	-
Asian	0	0	0	-
Black or African American	23	0	2	9%
Native Hawaiian or Other Pacific Islander	0	0	0	-
White	31	0	9	29%
Two or more races	0	0	0	-
Race and ethnicity unknown	5	0	2	40%
TOTAL WOMEN	122	0	33	27%
GRAND TOTAL	163	0	42	26%

¹Exclusions include student who are deceased, permanently disabled or left to serve in military, church mission, or foreign aid service.

DISAGGREGATED GRADUATE DATA	STUDENTS IN COHORT	EXCLUSIONS ²	TOTAL GRADUATES	GRADUATION RATE %
Graduate-Recipients of Pell Grant	130	0	29	22%
Graduate-Recipients of Subsidized Loan (No Grant)	15	0	8	53%
Graduate-Non-Recipient of Pell Grant or Subsidized Loan	18	0	5	28%
GRAND TOTAL	163	0	42	26%

RETENTION RATES

FULL-TIME RETENTION RATE: 64 % PART-TIME RETENTION RATE: 76 %

CyberTex Institute of Technology's retention rate is based on a group of students who enrolled at CyberTex Institute of Technology during the period of August 1, 2015–October 31, 2015. The students contained in the calculation did not attend another college or university prior to enrolling in an Associate's Degree or Diploma program at CyberTex Institute of Technology. The calculation reflects the percentage of students who began their studies in the fall of 2015, continued their programs of study and remained in their program of study as of August 1, 2016.

DIVERSITY OF PELL GRANT RECIPIENTS

CyberTex Institute of Technology's diversity of Pell Grant recipients is based on a group of students who received a Pell Grant award during the period July 1, 2015-June 30, 2016.

GENDER	ETHNICITY	PERCENT OF TOTAL
MALE	American Indian or Alaska Native	0%
	Asian	0%
	Black/African American	3%
	Hispanic/Latin American	7%
	Native Hawaiian or Other Pacific Islander	0%
	Two or More Races	0%
	White	3%
	Race and Ethnicity Unknown	2%
MALE TOTAL		15%
FEMALE	American Indian or Alaska Native	0%
	Asian	1%
	Black/African American	16%
	Hispanic/Latin American	43%
	Native Hawaiian or Other Pacific Islander	0%
	Two or More Races	1%
	White	17%

	Race and Ethnicity Unknown	6%
FEMALE TOTAL		85%
GRAND TOTAL		100%

² Exclusions include student who are deceased, permanently disabled or left to serve in military, church mission, or foreign aid service.

TOTAL STUDENT BODY DIVERSITY

CyberTex Institute of Technology's student body diversity is based on a group of students who enrolled at CyberTex Institute of Technology during the period July 1, 2015-June 30, 2016.

The chart below reflects a breakdown of the percentage of students by:

- Gender
- Recipient of a Pell Grant
- Race/ethnicity

GENDER	% OF STUDENT POPULATION
Male	16%
Female	84%
GRAND TOTAL	100%

	% OF STUDENT POPULATION
RECIPIENTS OF PELL GRANT	78%

RACE/ETHNICITY	% OF STUDENT POPULATION
Nonresident alien	0%
Hispanic/Latino	46%
American Indian or Alaska Native	0%
Asian	1%
Black or African American	19%
Native Hawaiian or Other Pacific Islander	0%
White	24%
Two or more races	2%
Race and ethnicity unknown	7%
GRAND TOTAL	100%

LINK TO COLLEGE NAVIGATOR

Follow the link below to access institutional data reported to the U.S. Department of Education's Integrated

Postsecondary Education Data System (IPEDS):

<https://nces.ed.gov/collegenavigator/?q=cybertex&s=all&id=480888>

AUS - CyberTex Institute of
Technology: Austin, TX
Distribution Date: 07/01/17
Next Distribution Date: 07/01/18

FA Policies and Procedures for Verification

- All applicants selected by Central Processing System (CPS) will be verified.
- Selected Applicants must submit documents within (15 days) of notification. No later than - Verification must be completed no later than 90 days past the last day of your enrollment for each academic year. Corrections involving the federal processor must be made prior to mid-August. Financial Aid Director **may** make concessions for extenuating circumstances.
- Verification notification may be communicated in various methods in order complete verification. This is not limited to electronic method or sending a student a written financial aid notification to contact financial aid given to an instructor and/or the financial aid office may attempt to call or text a student to come and speak to a financial aid officer about verification.
- If the student fails to provide the required documentation within the established timeframe, then the student will be treated as a cash pay-paying student until the documents are provided.
- If the student does not meet the deadline and is not capable of making a cash payment at the end of the deadline, he/she will be dismissed from the CIT. The student may re-enter CIT only when he/she can provide the documentation.
- The Student Financial Aid Office reserves the right to make exceptions to the above-stated policies due to extenuating circumstances on a case by case basis.
- Students will be given a clear explanation of the documentation needed to satisfy the verification requirements and the process for documentation submission.
- CIT will inform students in a timely manner of the consequences of failing to complete the verification requirements and the actions CIT will take if the student does not submit requested documentation within the time period specified by CIT.
- Students will be informed of their responsibilities regarding verification of application information, including CIT deadline for completion of any actions required. This information will be various methods in order complete verification. This is not limited to electronic method or sending a student a written financial aid notification to contact financial aid given to



an instructor and/or the financial aid office may attempt to call or text a student to come and speak to a financial aid officer about verification.

- Students will be notified by an updated Award letter in person. If any results of verification change the student's scheduled award.
- CIT will assist the student in correcting erroneous information and resolve all conflicting information.
- Any suspected case of fraud will be reported to the Regional Office of Inspector General or if more appropriate, to a state or local law enforcement agency having jurisdiction to investigate the matter. Referrals to state or local agencies will be reported on an annual basis to the Inspector General.
- No interim disbursements of Title IV aid will be made prior to the completion of verification.

Title IX at the CyberTex Institute of Technology

POLICY

It is the policy of the CyberTex Institute of Technology (CIT) to prohibit discrimination on the basis of age, color, disability, gender, national origin, race, religion, sex, or veteran's status in regard to the administration of all campus programs, services and activities including intercollegiate athletics, and the admission of students, employment actions, or other sponsored activities.

Title IX of the Education Amendments of 1972 and certain other federal and state laws prohibit discrimination on these bases in education programs and activities operated by CIT, which complies with Title IX of the Education Amendments of 1972, 20 U.S.C. Sec. 1681, et seq., and its enabling regulations (see, e.g., 34 C.F.R. §§ 106, 668.46). This policy applies to all members of the CIT community, including students, faculty, and administrators as well as third-parties (e.g., vendors and invitees). Discrimination or harassment on those bases listed above is not tolerated at our institution. Additional information this policy is available to students, faculty, and staff from CIT's designated Title IX Coordinator (see below for contact information).

PURPOSE

All campuses of CIT seek to foster a collegial atmosphere where students are nurtured and educated through close faculty-student relationships, student camaraderie, and individualized attention.

Discrimination or harassment of any kind is prohibited. CIT will undertake efforts to resolve complaints of identified discrimination in a timely, effective, and fair manner which respects the rights of all parties involved to the maximum extent possible. CIT will also take necessary action (including, for example, appropriate accommodations) to ensure instances of discrimination do not recur.

REPORTING HARRASSHMENT OR DISCRIMINATION

If you believe you have been harassed or discriminated against (or have been a bystander or witness to an instance of perceived harassment or discrimination), CIT encourages you to promptly contact its designated Title IX Coordinator, Ali Azam, by Telephone: (512) 454-6116 or email: ali.azam@cybertex.edu

When CIT receives notice of or a complaint regarding harassment, it will take prompt and effective corrective action reasonably calculated to stop the harassment, prevent its recurrence, and as appropriate, remedy its effects. This may or will include conducting an appropriate investigation.

DEFINITIONS

Discrimination and Harassment

Title IX, and its implementing regulations, prohibit discrimination based on sex, including sexual harassment. Sexual harassment is unwelcome conduct of a sexual nature and can include sexual advances, request for sexual favors, and other verbal, non-verbal, or physical conduct. Environmental harassment (sometimes referred to as hostile environment) is sexually harassing conduct that is sufficiently severe, persistent or pervasive to limit an individual's ability to participate in or receive benefits, services, or opportunities at CIT. This can include persistent comments or jokes about an individual's sex; verbal behavior, including insults, remarks, epithets, or derogatory statements; nonverbal behavior, including a writing (including comments or photos transmitted via electronic means, such as on social media, email, or text message), inappropriate physical advances short of

physical violence such as repeated and unwanted touching; and assault, including physical violence or the threat of physical violence.

CIT further prohibits the crimes of dating violence, domestic violence, sexual assault, and stalking. Dating violence is violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim. Domestic violence is a felony or misdemeanor crime of violence committed by (i) a current or former spouse/intimate partner of the victim, (ii) a person with whom the victim shares a child, (iii) a person who is (or was) cohabitating with the victim as a spouse or intimate partner, (iv) a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction where the crime of violence occurred, or (v) any other person against an adult or youth victim protected from that person's acts under the domestic or family violence laws of the jurisdiction. Sexual assault is an offense that meets the definition of rape, fondling, incest, or statutory rape as used in the FBI's UCR program. Stalking is engaging in a course of conduct directed at a specific person that would cause a reasonable person to (i) fear for her or her safety (or that of others) or (ii) to suffer substantial emotional distress.

Retaliation

Retaliation is any kind of reprisal, adverse action, or negative action taken against an individual because he or she has (i) complained about alleged discrimination or harassment as defined above, (ii) participated as a party or witness in an investigation relating to such allegations, or (iii) participated as a party or witness in a proceeding regarding such allegations. Retaliation can occur contemporaneously during the complaint process or subsequent to it, once the retaliator is aware of the recipient's participation in the process. An individual is protected from retaliation even when the complaint at issue is ultimately found to lack merit, so long as the complaint was made in good faith.

CIT does not allow, nor tolerate any conduct by any CIT community member that may be regarded as retaliatory. Retaliation against any individual, whether said person submitted a complaint through the method described below, or for any other reason will not be tolerated.

Title IX Coordinator

CIT's Title IX Coordinator or his/her designee is trained and knowledgeable about enforcement, compliance, communication, and implementation of CIT's anti-harassment and anti-discrimination policy.

The Title IX Coordinator's contact information is as follows:

Ali Azam, Title IX Coordinator

CIT Corp

Phone: (512) 454-6116

Email: ali.azam@cybertex.edu

CONFIDENTIALITY

CIT has independent obligations to report or investigate potential misconduct, even if a complainant does not wish to initiate an official process. Therefore, absolute confidentiality cannot be promised with respect to a complaint of discrimination, harassment, sexual harassment, violence (i.e., dating violence, domestic violence, sexual assault, or stalking), or retaliation received either through CIT's compliance phone number. CIT wishes, however, to create an environment in which legitimate complaints are encouraged, while also protecting the privacy of all involved in an investigation. Complaints about violations of these policies will therefore be handled in strict confidence, with facts made available only

to those who need to know in order for CIT to promptly and thoroughly investigate and resolve the matter.

PROCEDURES & IMPLEMENTATION

Duty to Report Violations

Any member of the CIT community including students, faculty, employees, and third-parties have a duty to report violations of this policy where individuals know, or should know, of accusations or actions which violate CIT Policy and will notify the CIT's Title IX Coordinator of such violations promptly.

Formal Investigation and Resolution of Discrimination, Harassment, or Retaliation Complaints Duty to Cooperate and Facilitate

All members of the CIT community are required to cooperate fully with any investigations of discrimination or harassment. A faculty member, staff member, or student who has relevant information and refuses to cooperate with an ongoing investigation may be subject to disciplinary action for, among other things, violations of the CIT Code of Conduct and/or insubordination.

Likewise, all CIT employees are required to ensure that complaints about discrimination, harassment, or retaliation are directed to the appropriate administrative office for evaluation and investigation. CIT is committed to conducting an inquiry that is thorough, prompt and impartial.

Complaint Process

Complaints concerning sexual harassment and/or sexual discrimination should be in writing and provided to the Title IX Coordinator (or verbally communicated to him/her). Complaints may be submitted via email : ali.azam@cybertex.edu. Phone: (512) 454-6116, or in person.

Complaints should be filed as soon as possible after the date of the alleged misconduct, and a written complaint is preferable.

A complaint, which must be submitted within the later of the following two dates: (a) thirty (30) days after the alleged misconduct; or,

(b) the end of the semester in which the alleged incident occurred. A complaint should include the following information:

- a) Complainant's full name, home address, email and telephone number.
- b) Name of the person against whom the complaint was made, including job title or student status, if known.
- c) The protected status that is the basis for the alleged discrimination, harassment, or retaliation based on the complainant's gender.
- d) A clear statement of the facts that constitute the alleged discrimination, harassment, act of violence, or retaliation, including dates on which the acts were committed and any information to identify witnesses.
- e) Complainant should include the term and year of his/her most recent active employment, academic, or student status within the institute.
- f) A student who is seeking admission to CIT should include the term and year in which he/she sought admission to the institute.
- g) The full name, address, and telephone number of complainant's advisor or supervisor, if any.
- h) The specific harm that resulted from the alleged act and the remedy sought.
- i) The complainant's signature and the date on which the complaint was submitted.

While prompt reporting is expected, complaints older than 30 days will be processed. However, if more

than 365 days have elapsed since the day of the complaint, the complaint may not be processed. Every effort is made to conduct a thorough and timely

investigation. Several factors may impact CIT's ability to conduct a prompt investigation, including, but not limited to: the Complainant's accessibility or unresponsiveness, witness availability or unresponsiveness, the number of witnesses, the timing of the investigation (i.e., if an investigation is being conducted at a time when students are taking final exams or on recess), etc.

Intake Interview

After receipt of a complaint, the Title IX Coordinator or his/her designee will meet with the Complainant as soon as possible, usually within one week, but not later than thirty (30) days after receipt. The Complainant must make himself/herself available to meet.

The meeting will be an intake interview where the Title IX Coordinator or his/her designee will inform the Complainant about the investigation procedure and timeline. The Complainant may sign a formal complaint form at that time (under the above guidelines) if he/she has not already done so. A complaint will proceed even in the absence of a signed written complaint.

Complaints about Students, Faculty, Other Employees or Third Parties

Upon receipt of a complaint, the Title IX Coordinator or his/her designee, shall investigate the circumstances of the complaint. This investigation will include documented interviews of the Complainant, the person against whom the complaint is made, and witnesses (if any) with relevant knowledge (including, those who may be identified by the Complainant, the alleged perpetrator, or other witnesses). Further, the investigation will include a review of relevant documents and any other evidence. CIT encourages any Complainant, alleged perpetrator, or witness to preserve and maintain any evidence related to the complaint.

The Title IX Coordinator shall have thirty (30) days from the intake interview to complete the investigation of the event in question. Such thirty (30) days may be extended in the event that one of the following occurs:

- Availability or unavailability of a witness or relevant/material documents;
- Recalcitrance of a witness and/or any necessary party;
- Delay or other uncooperative actions of any necessary party;
- Numerosity of witnesses;
- Holidays and vacation periods; or
- Any other unforeseeable event/circumstance which impacts the investigation.

Generally speaking an investigation should take less than 60 calendar days following receipt of the complaint. This may not be practicable in every investigation and may vary depending on the complexity of the investigation and the severity and extent of the alleged misconduct or offense. The Title IX Coordinator shall report the findings of the investigation to a designated, impartial Fact Finder. The Fact Finder shall endeavor to issue a determination within fifteen day after receipt of the investigation file to determine and detail: (a) whether there is probable cause to believe an offense or misconduct (including, though not necessarily limited to a violation of CIT policy) occurred with respect to each allegation in the complaint, (b) a description of actions taken, if any, to prevent similar problems from occurring in the future, and (c) the proposed resolution of the complaint.

Preponderance of the Evidence

In making his/her determination, the Fact Finder shall observe a preponderance of the evidence

standard. This means reaching a conclusion based upon all available facts and information as to whether one party's evidence outweighs the evidence of the other.

Notice of Determination and Further Action

Both the Complainant (i.e., the individual who filed the complaint or the alleged target of the offense or misconduct) and the Respondent (i.e., the alleged perpetrator of the misconduct or offense), shall be informed of the Fact Finder's decision within ten days of the conclusion of the deliberations. Please refer to policies regarding the confidentiality of this determination.

At the time of the receipt of this notice both parties will be informed of any actions or precautions, including, for example, any reasonable accommodations, that will be taken in response to the Fact Finder's decision. Questions concerning these further actions should be addressed to the Title IX Coordinator.

Grade Appeals

CIT has a grade appeal process which is not circumvented by this policy. This procedure is not a substitute for a grade appeal. A grade appeal may be suspended until a determination has been made by the fact finder.

Discipline

Employees, faculty and students who violate CIT's policies may be subject to disciplinary action. Individuals who retaliate against someone who files a complaint, or against a witness, representative, or advocate for a complainant, will be subject to further disciplinary action. Consistent with this Policy CIT will take prompt effective action to resolve any identified discrimination, and take steps to avoid a reoccurrence.

EXTERNAL REPORTING

Members of the CIT community are always subject to local, state, and federal laws, and nothing in these procedures is intended to limit or postpone the right of an individual to file a complaint or charge with appropriate federal, state, or local departments or agencies.

Among other options, students may contact the Office for Civil Rights of the U.S. Department of Education for inquiries concerning the application of Title IX as well as the implementation of its regulations. The Office for Civil Rights can be contacted using the following information:

U.S. Department of Education Office for Civil Rights
32 Old Slip, 26th Floor New York, New York 10005 Phone (646) 428-3800
Fax (646) 428-3843
email: OCR.NewYork@ed.gov