



AMBI

**AMERICAN MASSAGE &
BODYWORK INSTITUTE**

AMBI Financial Aid Policies & Procedures

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STATEMENT OF PURPOSE

Federal regulations mandate that institutions have written Financial Aid policies and procedures. The purpose of this handbook is to record policies and procedures surrounding the delivery of financial aid at American Massage & Bodywork Institute (also referred to in this handbook as AMBI). If no policy or procedure addresses a given issue, the Financial Aid Director is expected to use professional judgment based upon the intent of all financial aid programs and practices (see Professional Judgment section of this handbook).

This handbook:

Sets forth the institution's policies in regard to student aid and describes the procedures which must be taken to implement these policies.

Provides general procedures in order that a systematic and consistent approach may be taken in the operation of all programs; ensuring that similar operations will be handled in a uniform manner.

Provides quick reference to various practices.

Facilitates the orientation and training of personnel when changes occur.

Is reviewed at least annually to determine if any revisions are applicable.

FINANCIAL AID REFERENCE DOCUMENTS

In addition to the Federal Student Financial Aid Policy and Procedures Manual, other regulations which affect student aid will be adhered to. These regulations and guides are as follows:

AMBI Student Handbook and Student Consumer Information Statement

Federal Student Financial Aid Handbook

Federal Registers (Financial Aid Legislation)

U.S. Department of Education Audit Guide

EDConnect User's Guide and Technical Reference

EDEXpress User's Guide and Technical Reference

Higher Education Act as amended

EFC Formula Guide

Dear Colleague Letters from the Department of Education

FSA Electronic Announcements

NSLDS Reference Materials

SFA Policy Bulletins

SAR and ISIR Guide and Reference Materials

MISSION/ FINANCIAL AID PHILOSOPHY/ HISTORY/ POLICY DEVELOPMENT

AMBI Mission Statement

The mission of AMBI is "Creating success in education, the workplace, and life."

Financial Aid Philosophy

AMBI believes that everyone who desires training should have the opportunity of attending school regardless of their financial situation. We continue to promote financial assistance opportunities to eligible students who might otherwise be depriving themselves of the benefit of Massage Therapy training. The primary purpose of the financial program at AMBI is to provide financial assistance to students who, without aid, would be unable to attend school. Financial assistance is offered in the form of grants and federally funded programs. Financial assistance is viewed only as supplementary. The student and the family of a student, when applicable, are expected to make a maximum effort to assist with educational expenses.

It is the policy of AMBI to award federal financial aid in accordance with federal regulations and guidelines pertaining to the type of assistance requested.



Financial Aid History

AMBI began participating in the Federal Title IV Student Financial Assistance Program in the summer of 2018.

Person Designated to Administer Title IV Financial Aid

The Financial Aid Director, is responsible for administering financial aid information, as well as, required institutional information including completion rates to students at AMBI. The director has an office located on the Spring Hill Road campus and has the following office hours: - Monday - Thursday 9am-5pm, , and Friday 10am-3pm. The director may be reached at 571-620- 7170 ext 7164 for appointments or at pmyers@ambi.edu.

Policy Development

The Financial Aid Director is responsible for initiating the development of financial aid policies and procedures at AMBI.

FINANCIAL AID OFFICE AND RECORDS MANAGEMENT

Purpose of the Financial Aid Office

The purpose of the Financial Aid Office is

- to provide professional financial counseling to students and parents concerning meeting the costs of education
- to administer Title IV Aid programs competently according to the institution's philosophy and policies and according to federal regulations
- to maintain institutional records of assistance programs and students assisted

Responsibilities of the Financial Aid Director

The primary responsibility of the Financial Aid Director is to administer and coordinate all financial aid activities for American Massage & Bodywork Institute. The Director works closely with the U.S. Department of Education and other agencies to ensure compliance with all regulations and submit required documents to obtain and maintain appropriate approvals. This position requires knowledge of federal regulations, institutional policies and procedures, ability to deal with clients about sensitive issues and the ability to deal with continually changing program regulations. Specific responsibilities of the Financial Aid Director include the following:

- Interviewing students and providing information on financial aid programs
- Analyzing student needs and assessing eligibility
- Maintaining student financial aid records/files
- Authorizing and processing Pell Grant/Direct Loan awards and payments
- Verifying application data on selected applicants
- Calculating student Pell Grant and Federal Student Loan awards using third party (GEMCOR, Inc.) software
- Collecting progress reports for satisfactory progress
- Calculating return of funds/overpayments/post-withdrawal disbursements when a student withdraws
- Maintaining up-to-date knowledge of relevant federal regulations
- Preparing Federal Title IV Reports and approvals
- Performing other general office duties
- Revising the Financial Aid Policies and Procedures Manual

Responsibilities of the Chief Executive Officer

- Managing fiscal matters, including cash requests, cash accountability and cash disbursements
- Revising the Student Consumer Information, Drug-Free School and Workplace, Campus Security, and Student Handbooks

Location of Financial Aid Records

Financial aid records are located in the Financial Aid offices on Spring Hill Road campus. The Financial Aid Director has the responsibility for maintaining these files and records.



Confidentiality and Inspection of Student Financial Aid Records

All information (written or oral) that a student and/or family reveals in the process of seeking assistance is confidential. Access to this information is restricted to Financial Aid personnel, authorized AMBI personnel as needed, or as requested by independent auditors during annual reviews to ensure compliance with federal, state, and institutional policies. Application materials become the property of AMBI upon submission and are maintained in the student's file. No information shall be released that falls under the Family Educational Rights and Privacy Act without the signed request of the student or as allowed by FERPA.

Length of Time to Maintain Student Records

Federal Regulations require that student files be maintained for the current award year and three years beyond closing of the previous award years. A student's file ultimately includes the student's FAFSA application, SAR/ISIR and all related documentation.

Electronic Statement of Account

GEMCOR, Inc., AMBI's third party Financial Aid Servicer, maintains Electronic Statements of Account by fiscal year in financial files. This document transmits information about the school's Pell Grant/Direct Loan authorization. As the authorization amount increases, a new Statement of Account will be sent to the school. Electronic Statements of Account summarize current and future payment data submitted via Origination Records and Disbursement Records. GEMCOR, the Chief Executive Officer, and the accountant reconcile the statements.

Pell Processed Disbursement List/Financial Aid Excel Spreadsheet

The Chief Executive Officer uses the Pell/Direct Loan Processed Disbursement list and a school developed Excel spreadsheet recording disbursements to students to reconcile total disbursements made. These two reports should equal. The total disbursed is then GEMCOR reconciles with GS and the Electronic Statement of Account.

The Business Office/GS

GEMCOR maintains the records of the money ordered through GS. The Chief Executive Officer uses computer entry to track the receipt and disbursements of federal money from the General Fund.

Description of Accounts

General Fund: All receipts and disbursements of cash related to the Pell Grant and Direct Loan Programs are recorded in this account.

Financial Aid Office Hours

Monday - Thursday 9am-5pm, and Friday 10am-3pm. Other times by appointment only.

Financial Aid Workshops/Meetings

The Financial Aid Director attends online webinars offered by Fedloan and other Federal Loan Servicers. The director is also a member of NASFAA.

Student Consumer Information

Please see the Student Consumer Information Handbook at <https://ambi.edu/consumer-information/> , or obtain a hard copy of the handbook in the Financial Aid Office.

Persons Designated to Provide Student Consumer Information and Distribution of Forms

The Financial Aid Director and the CEO are designated as having the responsibility for distributing disclosure requirements, applications, student forms and general information to current and prospective students at AMBI.

Consumer Information from the U.S. Department of Education

The U.S. Department of Education provides comprehensive student aid information to students and their families through the *Student Aid on the Web* site at <https://studentaid.gov>. This streamlined website includes

comprehensive information on the student aid life cycle and includes tips and guides for students like the FAFSA4caster, things to consider when selecting a school, and comparing colleges brochure.

Gainful Employment Disclosures

In accordance with the provisions made available to us by the United States Department of Education, AMBI is electing to immediately (8/12/2019) implement the regulations published on 7/1/2019 regarding the rescission of the gainful employment rule.

PARTICIPATION IN FEDERAL FINANCIAL AID PROGRAMS AND INSTITUTIONAL PROGRAM ELIGIBILITY

Institutional and Program Eligibility

Documentation regarding AMBI's eligibility for all aid assistance programs is located in the Chief Executive Officer's Office. The CEO is responsible for the coordination of the Program Participation Agreements (PPA), the Eligibility and Certification Approval Report (ECAR), and the five-year federal Recertification.

TITLE IV FINANCIAL ASSISTANCE AVAILABLE AT AMBI

Federal Grants

Federal Pell Grant

Financial Aid is available at AMBI to students who qualify for Federal PELL Grants and Federal Direct Student Loans. AMBI does not have any preferred lender lists.

Purpose of the Federal Pell Grant Program

The Pell Grant Program is a federally funded grant program, which, for the 2023-24 academic year provides up to \$7,395 to full time postsecondary students. The purpose of the program is to provide a foundation of aid to needy students. AMBI awards federal financial aid according to federal regulations and guidelines.

Federal Pell Grant Eligibility

To be eligible for a Federal PELL Grant, a student must have an eligible EFC (Expected Family Contribution). This number is an index of the student's ability to contribute to the cost of education. Grant amounts are based upon cost of attendance, the Expected Family Contribution (EFC) and the hours a student will attend during an award year. The government provides a Payment Schedule annually to be used to determine the amount of a Pell Grant.

The neediest students will have an EFC of 0 and may be eligible for the maximum award. As the EFC increases, the amount of the award decreases and, after a certain point, the award becomes 0. The EFC cutoff index number for receiving a Pell Grant for the 2023-24 academic year is 6656. The EFC is printed on the Student Aid Report (SAR/ISIR) which is the official notice of the student's eligibility (or ineligibility) for a Federal PELL Grant. The EFC is computed by the Central Processing System and is based on the information reported by the student on the financial aid application. Eligibility is also based upon meeting the general criteria which is listed in this handbook. Students may not receive a Pell Grant from more than one institution concurrently.

Undergraduate Status

An applicant states on the FAFSA application that she/he does not have a Bachelor's degree. Students who have undergraduate bachelor degrees are not eligible for the Pell grant.

Awarding Pell Grant Program

The Pell Grant Program is a federally funded grant program, which, for the 2023-24 academic year provides up to \$7,395 to full time postsecondary students. The purpose of the program is to provide a foundation of aid to needy students. **AMBI awards federal financial aid according to federal regulations and guidelines.**

The method of computation is applied to all dependent and independent students uniformly.

Award Year/Academic Year

Funding for Pell Grant programs is provided based on an award year basis. The award year begins on July 1st of one year and extends to June 30th of the next year. An academic year at AMBI is one in which a student completes a minimum of 30 weeks and 750 hours of instruction. For Pell Grant payments to students, an academic year of 750 hours/30 weeks (with a payment period of 375 hours/15 weeks).

EFC Formula

The Expected Family Contribution (EFC) is the amount a family can be expected to contribute toward a student's college costs. Financial aid administrators determine an applicant's need for federal student aid from the U.S. Department of Education and other sources of assistance by subtracting the EFC from the student's cost of attendance. The EFC formula is used to determine the EFC and ultimately determine the need for aid from the following types of federal assistance that AMBI participates in. The methodology for determining the EFC is found in Part F of the Title IV of the Higher Education Act of 1965, as amended (HEA).

All data used to calculate a student's EFC comes from the information the student provides on the Free Application for Federal Student Aid (FAFSA) which is submitted to the Central Processing System (CPS) for processing. The CPS sends either an electronic or paper output document called a Student Aid Report (SAR) to the student. The SAR lists the student's EFC. All schools listed on the student's FAFSA will receive application information and processing results in an electronic file called an Institutional Student Informational Record (!SIR).

There are three regular (full-data) formulas - (A) for the dependent student, (B) for the independent student without dependents other than a spouse, and (C) for the independent student with dependents other than a spouse. Also, there is a simplified version of each formula with fewer data elements. All of these formulas are used within GEMCOR's TEAM system to determine student federal aid awards.

Additional information regarding EFC formulas, accompanying worksheets, and tables are available upon request via GEMCOR from the Financial Aid Office.

Living Costs

AMBI does not offer institutional housing or board to its students. All students live off campus and commute. For purposes of awarding Title IV need-based assistance, the school estimates reasonable expenses over a seven and a half month period for the following categories of students.

Cost of Attendance/Budget Allocations

The student's Cost of Attendance includes institutional charges such as tuition, books, supplies, and fees, in addition to student expenses that are not payable to AMBI. Additional student expenses are estimated using documentation provided by and based on the IRS Collection Financial Standards dated April 24, 2023 for Virginia - Local Standards: Housing and Utilities. Students may request a breakdown of the cost of attendance from the Financial Aid Office.

Student Estimated Additional Expense Budget per the Consumer Price Index

STUDENT CLASSIFICATION	1 MONTH	7 MONTHS
Dependent	\$ 1,908	\$ 14,318
Independent	\$ 2,849	\$ 21,368

Coding on Pell Payment Document Using Common Origination and Disbursement (COD)

AMBI uses their third party servicer, GEMCOR, Inc. for submitting Pell Origination and Pell Disbursement Records.



Determination of Cost of Attendance

Pell Grant 'Cost of Attendance' (COA) is used to determine Pell Grant payments to students. Cost of attendance for purposes of the Pell Grant is the cost of tuition and fees for a full-time student for a full academic year plus an allowance for room and board, books, supplies, transportation and personal expenses incurred by the student for a full academic year.

Determination of Scheduled Award and Annual Award

The 'Scheduled Award' is the maximum amount a student can receive during an award year, if they attend full-time for a full academic year. The 'Annual Award' is the maximum amount a student can receive during a full academic year for a given enrollment status, number of clock hours, EFC, and COA. Once the Pell Cost of Attendance is determined, the Financial Aid Director determines the scheduled award based on the full-time regular payment schedule for Pell Grants for the award year issued by the U.S. Department of Education. The full time chart is always used regardless of the student's actual enrollment status. The Financial Aid Director determines the student's annual award based on GEMCOR, Inc. software.

Tuition, Books, and Fees

Tuition cost is **\$12,100**. For Massage Therapy tuition and fees, please see the section below. Books Uniforms, and miscellaneous fees total **\$630**. MBLEx Exam fee is **\$265**. Tuition and fees are listed on AMBI's website at <https://ambi.edu/admissions/financial-assistance/>.

Determination of Pell Payment Periods, Including Crossover Periods and Year Round Pell

The Financial Aid Director determines if the disbursement is an initial (first received) Pell disbursement. Students are paid the first time based on their enrollment and good standing if an !SIR is received prior to the end of student's first pay period. Disbursements thereafter are based on Satisfactory Academic Progress (SAP) and upon completion of the hours in the student's previous pay period. The Financial Aid Director consults a calendar sheet and ascertains the beginning and ending dates of each payment period. They then determine in which award year each payment period belongs. An award year is defined as July 1st of one year to June 30th of the next year. For students who are not attending classes over the summer in crossover periods where the payment period occurs within two award years, if the majority (more than 50%) of a payment period occurs entirely within an award year, it is part of that award year.

Determination of Payment Per Payment Period

For each payment period classified as being part of the current award year, the formula for determining payments are clock hours in the payment period multiplied by the scheduled award from full time payment chart and divided by hours in the academic year.

Determination of Total Expected Disbursement for Regular Students

The total expected disbursement is the sum of expected disbursements for all payment periods classified as belonging to the current award year.

Transfer Students and Determination of Award Disbursement

A student who has received a Pell Grant from another school in the current award year is a **Transfer Student**. The Financial Aid Director will consult NSLDS and determine the scheduled award and disbursement. A student may receive only one federal Pell Grant award during a single award year if the eligible student is enrolled at least half-time and is in a program in which the career option leads to a certificate. The expected disbursement at the second school may have to be adjusted to avoid over-awarding a transfer student. To determine the percentage of the Scheduled Pell Award received at previous school: Divide the amount the student received at the previous school by the student's Scheduled Award at that school. Subtract this percentage from 100 percent and multiply by the Scheduled Award at AMBI. The result is the maximum amount of Pell Grant Award that the student generally may receive at AMBI.

If a student transfers from one program/career option to another at AMBI, in order for that student to be considered in the same payment period, the program/career option hours that the student is transferring must be accepted toward the new program/career option.

VA Educational Assistance Beneficiaries Policies

AMBI is not currently approved to participate with the U.S. Department of Veteran's Affairs (VA) educational benefits program (GI Bill). At such time AMBI is approved to participate in the GI Bill, students receiving VA educational benefits while attending AMBI will be charged the same tuition and fees as all other students and are expected to follow the same policies and procedures as all other students including attendance policies and leave of absence policies (which provide for military duty) detailed in this handbook. They are also expected to follow the same policies and procedures as financial aid students concerning Satisfactory Academic Progress (SAP - maintain a cumulative GPA of 2.0 "C" or greater, 150% pace of completion, and maintain 90% attendance) as detailed in this handbook.

For VA students, the school will maintain a refund policy under the provisions of Title 38 that provides a refund for the unused pro-rated portion of tuition in the event that the VA student fails to enter the course, withdraws, or discontinues enrollment at any time prior to completion. Students may be in debt for early withdrawal or incompleteness. This policy provides that the amount charged to the Title 38 VA student for tuition for a portion of the course shall not exceed the approximate pro-rata portion of the course's total length. Refunds must be completed within 40 days per the Code of Federal Regulation (CFR) 21.4255.

The attendance and academic progress of each VA student will be reviewed by the Campus Coordinator and Financial Aid Director at the end of every calendar month. VA students who do not meet SAP requirements will be subject to the same Warning/Suspension/Probation statuses detailed in the SAP section of this handbook as all other students and the VA will be notified of this action. Every effort will be made to help the student meet the attendance, minimum grade, and pace of completion requirements. VA educational benefits will be terminated if the student does not meet the minimum academic progress standards and is placed on Academic Suspension. During an approved leave of absence, VA benefits will be temporarily suspended.

As noted in the 'Financial Assistance Programs Available' section of this handbook, students utilizing VA educational benefits must provide all military transcripts and records of previous training, a VA Certificate of Eligibility or VA eBenefits printout, and a DD214. Please see the 'Prior Credit/Advanced Standing Credit' and 'Post Military Education and Advanced Standing Credit' sections of this handbook for detailed information on the evaluation and determination of prior credit process. Documentation of all records will be maintained by the school and kept in the student's file in the Financial Aid Office and may be provided to the student as requested.

College Financing Plan (formerly the Financial Shopping Sheet)

At such time AMBI is approved to participate in the GI Bill, in carrying out Executive Order 13607, Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Family Members, AMBI commits to voluntarily provide a College Financing Plan (Shopping Sheet) to veterans and service members who are considering enrollment at AMBI to provide a personalized financial aid offer to help them as prospective students better understand the cost of attending school, the type and amount of aid they have qualified for, and an easy comparison of aid packages offered by different educational institutions before making a final decision to enroll.

Course Repetitions and Determination of Award Disbursement

Students wanting to repeat a specific program/career option must have permission of the CEO. **NOTE:** A repeated class is NOT eligible for a federal financial aid award.

Federal Supplemental Educational Opportunity Grant (FSEOG)

SEOG is a grant for students with exceptional financial need as determined by filing the FAFSA. Recipients of SEOG are selected and awarded by the Financial Aid Office based on funding levels. Awarding of SEOG is on a first-come, first-serve basis.

Federal Loan Options

Federal Direct Stafford Loan

The Federal Direct Stafford Loan Program offers low interest loans to students to help pay for their college education. Interest rates vary from year to year, but never exceed 8.25%. Principal payments are deferred while students are enrolled at least half-time.

The student must:

- Meet general FSA eligibility requirements
- Enroll at least half-time each semester
- File the current award year's FAFSA (Free Application for Federal Student Aid)

There are two types of Stafford Loans:

- o Subsidized: The Federal Government will pay the interest on this loan while the student is enrolled at least half-time.
- o Unsubsidized: Interest accrues on the loan while the student is in school. The student may choose to pay the interest monthly.

Annual Borrowing Limits (Federal Direct Stafford Loan Only):

1st Year (0-24 credits)	\$3,500 Subsidized + \$2,000 Unsubsidized + \$4,000 Additional Unsubsidized**
2nd Year (25-54 credits)	\$4,500 Subsidized + \$2,000 Unsubsidized + \$4,000 Additional Unsubsidized**
3rd through 5th Year (55+ credits)	\$5,500 Subsidized + \$2,000 Unsubsidized + \$5,000 Additional Unsubsidized **
Graduate Students	\$20,500 Unsubsidized



***Dependent Students must receive a Federal Direct Parent PLUS Loan denial before becoming eligible for the Additional Unsubsidized. Independent Students automatically become eligible for the Additional Unsubsidized.*

Aggregate Loan Limits (the maximum amount a student can borrow in their lifetime)

Undergraduate:

Dependent Students= \$31,000 (no more than \$23,000 of which can be Subsidized)

Independent Students= \$57,500 (no more than \$23,000 of which can be Subsidized)

Graduate and Professional Students:

Maximum= \$138,500 (no more than \$65,500 of which can be in Subsidized) – The graduate aggregate limit includes a federal loans received for undergraduate study.

Special Note for Graduate Students

Students who have enrolled in a CERTIFICATION program are not considered to be enrolled in a graduate level program – for financial aid purposes. Their loan eligibility will be determined as a 5th year Undergraduate, and they will be held to the Undergraduate Annual and Aggregate Limits.

Application and Disbursement

First-time Federal Direct Stafford Loan borrowers must complete a Stafford Loan Master Promissory Note (MPN) and Entrance Counseling session. Both of these items can be completed online at <https://studentaid.gov/>. **Both must be on file before funds can be approved and sent to AMBI.** They ensure that a student fully understands their rights and obligations as a student loan borrower. *Returning borrowers (students who have borrowed a Federal Stafford Loan within the past 12 months} do not need to complete another MPN or Entrance Counseling session.*

Exit Counseling

Once a student has graduated, dropped below a part-time enrollment status, or has withdrawn from AMBI, the Financial Aid Office will send the student notification to complete Exit Counseling at <https://studentaid.gov/>.

Deferments

Under certain conditions a student can receive a deferment on their loan as long as their loan is not in default. This allows the student to temporarily postpone payments. Students enrolled at least half-time can be considered for an in-school deferment.

Direct Loan borrowers must contact their Loan Servicer to request a deferment. Students can also contact AMBI's Financial Aid Office to speak with the Financial Aid Director regarding In-School Deferments.

The student must continue making scheduled payments until they are notified that the deferment has been granted, otherwise the loan could enter into default. All Deferment Forms should be submitted to AMBI's Financial Aid Office for completion. The Financial Aid Office can be reached at 571-620-7164 or pmyers@ambi.edu.

Federal Direct PLUS Loan (for parents of dependent undergraduate students OR Graduate studentfil

Parents of dependent undergraduate students and Graduate students may apply for the Federal Direct PLUS Loan to help pay their educational-related expenses. Depending on creditworthiness, borrowers can request the difference between the Cost of Attendance and the total financial aid listed on the Financial Aid Award Letter.

Eligibility Requirements

Parent requirements (*for the parents of dependent undergraduate students on/l*):

- Must be the student's biological or adoptive parent;
- Must be a U.S. citizen or eligible non-citizen;
- Must not be in default on a federal loan or owe an overpayment on a federal education grant.

Student requirements:

- Meet general eligibility requirements
- Must enroll at least half-time each semester
- Must file the current year's FAFSA (Free Application for Federal Student Aid)

Application and Disbursement

Interested borrowers may complete the PLUS Loan Application *with credit check* online at <https://studentaid.gov/>. If approved, the borrower will also need to complete a PLUS Loan Master Promissory Note (MPN) on the same website.

If the parent of a dependent undergraduate student is denied for the PLUS Loan, then that entitles the student to additional Unsubsidized Stafford Loan funds. The additional loan funds are added to the student's financial aid package once the PLUS denial is received.

See Annual Borrowing Limits noted in Federal Direct Stafford Loan section.

Alternative Loans

Students may use Alternative Loans to help pay their tuition costs. AMBI does not have any preferred lenders. All private loans are credit-based, and we strongly recommend that all students apply with a cosigner to ensure they are receiving the best interest rate possible.

Federal Student Aid Eligibility Requirements

U.S. Citizen or Eligible Non-Citizen

An applicant must be a citizen or eligible non-citizen. Unless the SAR/ISIR demands it, U.S. citizens who answered yes on the FAFSA to the citizenship question do not have to verify citizenship. Permanent residents must submit proof of their status to the financial aid office. This proof becomes a permanent part of their file. All eligible non-citizens must submit proof of status for the file. Proof includes a U.S. passport stamped "non-citizen national" or "Form-I-151" (green cards.) Other forms of documentation are rare. A document verification request will be made on all aliens seeking aid.

Registered with Selective Service

A male applicant at least 18 years of age and born after December 31, 1959 should be registered with Selective Service.

Determination of Financial Need

AMBI employs the Federal Needs Analysis Methodology in assessing financial need and eligibility for Title IV Assistance. The Federal Needs Analysis Methodology is based on the following philosophy of financial aid:



- to the extent that they are able, parents have the primary responsibility to pay for their children's education
- parents will, as they are able, contribute funds for their children's education
- students, as well as their parents, have a responsibility to help pay for their education
- the family should be accepted in its present financial condition

A needs analysis system must evaluate families in a consistent and equitable manner, while recognizing that special circumstances can and do alter a family's ability to contribute. Four broad categories of family resources are examined in need analysis. They are:

- parent's/student's income
- parent's/student's assets
- number in household
- number in college (post-secondary education)

Regular Student/Enrollment Status/Eligible Program Status

An applicant must be regular student which is defined as a student who is enrolled in an eligible program (an eligible program/career option for Pell purposes must be at least 600 clock hours and 23 weeks in length) is working toward a certificate and is attending at least part-time (15 clock hours per week).

High School Diploma/GED®/HiSET®/Home School Equivalency

An applicant must have a high school diploma (this can be from a foreign school), GED®, HiSET®, or a home school equivalency in order to qualify for a Pell Grant.

Default/Overpayment Status

An applicant signs a statement when completing the FAFSA stating that they are not in default on federal student loans or have made satisfactory arrangements to repay it, and that they do not owe money back on a federal student grant or have made satisfactory arrangements to repay it. A student who is defaulted on federal loans or who is in Pell overpayment status is not eligible for further Title IV assistance unless and until satisfactory arrangements for repayment are made. Students in default on loans must have a letter from the holder of the loan stating that the student has made satisfactory repayment arrangements and is eligible for Title IV funds or the Financial Aid Director must receive a new Institutional Student Informational Record (ISIR) and National Student Loan Data System (NSLDS) report showing that the default status has been resolved before any funds may be disbursed.

Valid SSN

*An applicant must have a valid Social Security Number. **EXCEPTION: Students from the Republic of Marshall Islands, the Federated States of Micronesia or the Republic of Palau.***

Satisfactory Academic Progress (SAP)

After a student's first (upon enrollment) eligibility, the student must thereafter maintain Title IV eligibility by meeting all criteria for Satisfactory Academic Progress (SAP) as set forth in AMBI's SAP policy. Please see the Satisfactory Academic Progress section of this handbook for complete information on SAP, or view the SAP policy online at https://ambi.edu/wp-content/uploads/2023/06/AMBI_SAP-Policy.docx-1.pdf.

Statement of Educational Purpose

All applicants must sign a statement on the FAFSA verifying their educational purpose (using Title IV funds only to pay the cost of attending an institution of higher education) and accuracy of information provided on the FAFSA.

Educational History of Student

If the student has attended other schools in the past, the Aid Director can access the NSLDS information from the SAR/ISIR concerning defaults and overpayments. If the student has attended another school and the Aid Director determines that it has been within the current award year, they will then access the National Student Loan Data System (NSLDS) on the web at <https://studentaid.gov>.

APPLYING FOR THE FEDERAL STUDENT AID

Application Process

***AMBI's Federal Code for Spring Hill Road Campus is 042763.**

Adult students are encouraged to apply for financial aid. Students can complete the "Free Application for Federal Student Aid" (FAFSA) in print or online at <https://studentaid.gov/h/apply-for-aid/fafsa>. Identify AMBI as your school choice on the FAFSA application. Application forms can also be obtained by calling the Federal Student Aid Information Center at 1-800-4-FED AID. Students are directed to read the instructions carefully when completing the FAFSA. All records and other materials used in completing the application should be saved. This information may be needed later to prove the information submitted is correct.

The 2024-2025 FAFSA should be available for students to apply beginning in December 2023. Students and parents should report income and tax information from the prior, prior tax/calendar year. For the 2024-2025 FAFSA, students and families will use taxes and income information from the 2022 tax/calendar year.

Students can submit their FAFSA on the Web at <https://studentaid.gov/h/apply-for-aid/fafsa>, they can mail the paper FAFSA with the envelope provided with a paper form. TIT users (for the hearing impaired) may call 1-800-730-8913.

After submitting the FAFSA, the student will receive a Student Aid Report (SAR) which includes a summary of application information and the determination of the expected family contribution (EFC). This EFC is the result of computations established by Congress involving the financial and non-financial data submitted on the application that indicates how much of your family's financial resources should be available to help pay for school. The method of computation is applied to all dependent and independent students uniformly. Students should review all the information on the SAR. If any changes are necessary, the student can make corrections online using his/her FSA ID, or the student can resubmit by mail part two of the SAR to the Pell Grant/Loan processor following the directions for making corrections on the form, or the Financial Aid Director can submit the corrections electronically. After submission of any corrections, if necessary, and if the student meets all eligibility requirements, they will receive an award letter notifying them of the amount of their Federal Student Aid award, any required documents, and projected payment schedule.

Students who applied for financial aid the previous year may qualify to use a renewal FAFSA. The student may access the renewal application online by using their FSA ID. On the renewal the student should correct or update his or her information and submit it to the processing center. The school will receive an Institutional Student Information Record (ISIR). The student will receive a SAR Information Acknowledgement by mail in three to five working days for their inspection. The student must sign a copy of the ISIR certification, have a copy of the signed renewal notice, or have an electronically signed ISIR for their financial aid file. This ISIR will be used to determine the student's award.

IRS Data Retrieval Tool

The IRS Data Retrieval Tool allows student and parents who are using FAFSA on the Web and who have already submitted their federal tax return to electronically transfer their tax data from the IRS database. While use of this is voluntary, **students and parents are strongly encouraged to use the IRS Data Retrieval Tool** because it is accurate, efficient, and useful for verification and corrections.

PROCESSING STUDENT RECORDS

Preparation of Student Financial Aid Folder

The Financial Aid Director prepares the student's folder by making a label for the file showing the student's name. The aid director includes an Action Sheet and a checklist in the file for tracking purposes.

Procedure for Handling Missing Financial Aid Information

If information is missing, the Financial Aid Director requests the student to bring missing documents. Once documentation is submitted, it is filed in the student's financial aid file.

Procedure for Handling Conflicting Financial Aid Information

The Financial Aid Director reviews documents to make sure there is no conflicting information in the file. If conflicting information exists, the student is contacted in an attempt to resolve any conflicts. If no conflicts exist, the Financial Aid Director proceeds with processing.

Procedure for Handling Void Financial Aid Applications

The Financial Aid Director reviews comments on the letter explaining why the SAR/ISIR is void. If the applicant submits a void application, the Aid Director assists the applicant in the interpretation of the letter and the corrective actions that may be required. The usual problem is failure of the student and/or parent to sign the original application either with a "wet" signature, or sign electronically with a FSA ID.

Procedure for Handling Rejected Financial Aid Applications

Comments will appear on the Student Aid Report (SAR) explaining the application rejection and indicating the action the applicant may take to correct his information so that eligibility may be determined. The Financial Aid Director's role is the same as with the void application stated above.

Procedure for Handling Ineligible SAR/ISIR

If the eligibility letter states that the EFC (Expected Family Contribution) is too high for a Pell Grant, the applicant is probably ineligible. If the information is not correct, the applicant should resubmit a FAFSA correction, or have the Financial Aid Director make corrections with the student's (and parent's if the student is a dependent) signature giving the aid director permission to make corrections, or the student may make corrections online using the student's/parent's FSA ID.

VERIFICATION

Explanation of Verification

Verification is the process of checking the accuracy of information submitted by applicants when they apply for financial aid. Students selected by the Secretary of the U.S. Department of Education, will be required to verify the accuracy of family financial information and other data before any Title IV funds are disbursed.

Selection of Financial Aid Applications to Be Verified

If a Pell Grant application is selected by the Central Processing System (CPS) for verification, an asterisk will appear by the EFC, and comments will appear on part one of the SAR and page one of the ISIR addressing the verification requirements. Even though schools have the authority to verify any applicant,

AMBI only verifies those applicants who are chosen by the federal processor or those who have conflicting information comments. It is the policy of AMBI to verify all CPS selected applicants and all students who have conflicting information. All student financial aid records and documentation are confidential. Students who are selected for verification by the processor or by the Financial Aid Office in cases of conflicting information will be notified in writing and must submit supporting documentation which may include, but is not limited to:

- Proof of all income reported on the FAFSA (IRS Tax Return Transcripts, signed 1040, W-2, etc.)
- Non-filers must provide a W-2 form for each source of employment income in addition to a signed statement giving the sources and amounts of all income earned from work not on W-2's and certifying that the person has not filed and is not required to file a tax return (replacement W-2's can be requested from the employer who issued the original)
- Non-filers must also provide verification of non-filing from the IRS
- Completed and appropriately signed Verification Worksheet
- High School Completion, Identity, and Statement of Educational Purpose
- Number of Household Members, Number in College (AMBI is considered college for verification)
- Other documentation may be required to verify discrepancies

Financial Aid Disbursements Prior to Verification

AMBI withholds disbursement of any Title IV Federal Financial Aid until a student has completed the verification process. Although the school has the option of processing one Pell payment without verifying the application, AMBI does not take that option due to the risk of financial liability.

Verification Deadline

Failure to comply with verification requirements may result in forfeiture of aid. If a student does not complete verification within 30 days of the first day of classes, the student forfeits their FSA awards for that class start and will need to make other financial arrangements to remain in the program with that particular class.

Items to Be Verified/Acceptable Documentation

The Financial Aid Director collects appropriate documentation from the applicant based on the guidelines published in The Federal Student Aid Handbook. Items that generally must be verified by comparing the data items on the SAR/ISIR with identical data items on the IRS tax return transcript and/or other primary documentation are listed below. The Financial Aid Director uses the verification tracking flag code on the ISIR to determine what verification worksheet to use for each student chosen.

Number of Household Members

Acceptable documentation is the appropriate Verification Worksheet completed and signed by student and/or parent.

Number Enrolled in College

Acceptable documentation is an appropriate Verification Worksheet completed and signed by student and/or parent. If there is reason to doubt the information, the schools listed may be contacted to confirm enrollment. The student should always be included in the number enrolled in college. Others can be included only if they are counted in the household size and will be attending a postsecondary educational institution at least half-time (6 credit hours per semester for at least one term or 15 clock hours per week for one term) in the current award year. These individuals must also be working toward a degree or certificate leading to a recognized educational credential at a Title IV eligible school. **Dependent students must exclude parents as number enrolled in college.**

Adjusted Gross Income (tax filers)

Acceptable documentation for independent students (and spouse) includes a copy of the student's federal income tax return transcript or signed 1040 IRS tax return if the transcript is not easily available; for dependent students, a copy of parents and student's federal income tax return transcript or signed 1040 IRS tax return if the transcript is not easily available. Students and student's parents who successfully use the IRS Data Retrieval Tool on the FAFSA are considered verified from their IRS information that has been transferred from the IRS into the FAFSA.

Income Earned from Work (non-filers)

Acceptable documentation for non-filers includes a signed Verification Worksheet certifying their non-filer status listing all the sources and amounts of income earned from work. In addition, the person should provide W-2 forms for all their income for the base year. Non-filers are also required to provide IRS documents that clearly indicate that the IRS does not have a tax return on file for the tax year. Acceptable documents include a "Verification of Non-Filing Letter" from the IRS or an IRS Tax Return Transcript that indicates "no record of return filed" or "no transcript on file".

U.S. Income Tax Paid (tax filers)

Acceptable documentation for independent students is a copy of the student's federal income tax return transcript or signed 1040 IRS Tax Return, along with W2's for the base year; for dependent students, a copy of parents and student's federal income tax return transcript or signed 1040 IRS Tax Return, along with W2's for the base year is needed.

Education Tax Credits (tax filers)

Acceptable documentation is the federal tax transcript.

IRA/Keogh Deductions (tax filers)

Acceptable documentation is the federal tax transcript.

Foreign Income Exclusion (tax filers)

Acceptable documentation is the federal tax transcript.

Interest on Tax-Free Bonds (tax filers)

Acceptable documentation is the federal tax transcript.

Untaxed Income (tax filers)

Acceptable documentation is the federal tax transcript.

High School Completion Status

Acceptable documentation is a copy of a high school diploma, GED® or recognized equivalent of a high school diploma, homeschool equivalency, or a copy of the applicant's final high school transcript.

Identity/Statement of Educational Purpose

Acceptable documentation is the appropriate Verification Worksheet completed and signed in person by the student presenting an original government issued ID (i.e. driver's license).

Location of Information On IRS Forms

Some information needed for verification can be found on the tax return transcript or on the 2021 IRS tax return on the lines listed in the following table:

VERIFIED ITEMS	1040
ADJUSTED GROSS INCOME	11
INCOME TAX PAID	Line 22 minus Schedule 2 – line 2
EDUCATION CREDIT	Schedule 3 – line 3
DEDUCTIBLE IRA/KEOGH	Schedule 1 – line 16 + 20
TAX EXEMPT INTEREST INCOME	2a
UNTAXED PORTIONS OF IRA DISTRIBUTIONS	4a minus 4b
UNTAXED PORTIONS OF PENSIONS (excludes rollovers)	5a minus 5b

Exemptions from Financial Aid Verification

A selected application may be exempt from some or all of the verification requirements due to unusual circumstances. Except in the case of the student's death, however, none of these exemptions excuse the school from the requirement to resolve conflicting information.

Verification Procedures

When the Financial Aid Director has received all necessary verification documents, they upload the documents to AMBI's third party Financial Aid Servicer, GEMCOR, Inc. GEMCOR compares these documents to information originally reported on the application and the student's SAR/ISIR. If no corrections need to be made and there are no outstanding issues, the verification flag is approved in their software and the director may award aid. GEMCOR makes any necessary adjustments to the information. If any adjustments result in a change to the student's EFC and/or Title IV aid amount, the student will be notified by letter, by phone, or in person. Aid will be disbursed when a new ISIR resolving the issues is received. AMBI must also have on file the final and valid ISIR showing the official EFC.

Correcting Errors

For students who are selected for verification, changes that result to any non-dollar item and to any dollar item of \$25 or more to the student information, must be reprocessed. The Financial Aid Director will instruct the student to make corrections to the FAFSA information online using their individual FSA ID. GEMCOR makes corrections upon verifying documentation supplied by the student.

Submitting Corrections

If the Financial Aid Director is submitting corrections, all corrections must have documentation signed by the student or student and parent. This can be signatures on Part 2 of the SAR, a signed copy of the correction or update, or a signed verification document. When the reprocessed SAR/ISIR is received, it is reviewed. If the SAR/ISIR is now accurate, the verification process is complete all verification documents are filed in the student's financial aid file folder. The Financial Aid Director routinely instructs all students to make their own corrections to their FAFSA if necessary.

Verification Status Codes

A Verification Status report is received by AMBI from GEMCOR once information is reviewed and denied, confirmed, or corrected. This report is printed and placed in the student's campus file.

Unusual Enrollment History (UEH) Flag

The UEH flag with a "C" Code on the ISIR indicates that the student has had an unusual enrollment history with regards to the receipt of Title IV funds. The school is required to review the student's academic records to determine if the student received academic credit at the schools that the student attended during the previous four award years using information from the National Student Loan Database System (NSLDS) as well as academic transcripts that the student provides from previously attended schools. Written documentation from the student, counselor, and third parties will be required to explain any discrepancies.

Verification of Other Information

The SAR/ISIR will often have comments requiring the Financial Aid Director to verify specific items. For example: Citizenship or marital status must sometimes be verified.

Conflicting Information That Cannot Be Resolved

If the school and student cannot resolve conflicts that may occur regarding verification, the case will be referred to the U.S. Department of Education, Student Validation Branch. Cases of suspected fraud will be referred to the Regional Office of the Inspector General if they cannot be resolved locally. Based on verification completion, aid is determined according to the guidelines set by the U.S. Department of Education. No financial aid disbursements will be made until verification is complete.

AWARDING AID

Award Notification

If a student meets all eligibility requirements and all required documentation is received (including verification documents if necessary) and the student's financial aid file is complete, then the amount of the federal aid will be calculated by the Financial Aid Director according to federal regulations. The student will then receive an award notice that contains the amount of the Pell Grant and Direct Loans they are expected to receive for that academic year, along with disbursement procedures. The student will be contacted by the Financial Aid Office to complete the necessary paperwork and sign their FSA Award Notification.



Student Right-to-Know and Responsibilities of Financial Aid Recipients

The following information can be found in the Student Handbook and/or online at https://ambi.edu/wp-content/uploads/2023/06/AMBI-Student-Handbook_2023.pdf. Paper copies of all information are available upon request from the Financial Aid Office.

Student Right-to-Know

- The institution's accrediting and licensing organizations
- All programs offered and detailed information regarding each program of interest
- Information about the school
- Information on the school's admissions policy
- Cost of Attendance
- Information on financial aid, including eligibility, application, and methods of disbursement
- Information on a consistent needs analysis system to evaluate families in an equitable manner
- Information on students' rights under FERPA
- How Satisfactory Academic Progress (SAP) is determined, including eligibility and appeals
- The institution's refund policy and Return to Title IV policy
- The institution's annual Campus Security Report
- Completion/Graduation, Retention, and Placement Rates
- Drug and alcohol policies
- Gainful Employment
- Net Price Calculator
- Grievance Procedures, Non-Discrimination Policy
- Copyright Infringement, Constitution Day, Voter Registration, & Vaccination Policies

Student Responsibilities

- Complete the required paperwork requested by the Financial Aid Office
- Use financial aid funds for school related expenses
- Be aware that grant or scholarship amounts received in excess of qualified educational expenses could be subject to taxation
- Report all outside aid to the Financial Aid Office
- Recognize that students, as well as parents, have a responsibility to help pay for their education
- Maintain Satisfactory Academic Progress (SAP)
- Report changes in enrollment to the Campus Coordinator and the Financial Aid Office
- Notify the Financial Aid Office before withdrawing
- Return to Title IV any received funds the student is determined ineligible for
- Read directions thoroughly, complete all applications accurately, & comply with all deadlines
- Ask questions if you don't understand the financial aid process

DISBURSEMENTS

Disbursement of Pell Grants and Direct Loans

GEMCOR draws disbursement amounts down via GS into AMBI's Federal Bank Account. AMBI's Chief Executive Officer transfers the disbursement amounts into AMBI's General Business Bank Account. Awards are disbursed to student accounts by the Administrative Support by applying the transactions to each individual student's account ledger in STARS. All Credit Balances are signed and distributed by the Chief Executive Officer via business check within 14 days of receiving disbursement funds. Disbursements typically occur twice within an academic year. Student accounts are credited the first time based upon the fact that they are enrolled and in attendance in an approved program. Due to continuous enrollment, the disbursement dates vary with each cohort. All financial aid funds are automatically applied to student accounts once the Disbursement Journal is received. If there is a credit balance after the funds have been applied, the student will receive a refund check within 14 calendar days from the receipt of federal funds. Students will also be notified by the CEO when checks are ready to be disbursed. **NOTE:** Failure to provide the necessary documents requested by the Financial Aid Office will necessitate the withholding of payment.

Please keep in mind that in order to be eligible for your federal aid disbursements, students must maintain Satisfactory Academic Progress - SAP (maintain a cumulative grade point average of

2.0 "C" or greater, maintain 90% attendance for each pay period, and keep a 150% pace of progression) **and successfully complete all the clock hours and curriculum associated with the hours in each corresponding payment period. Please see the Financial Aid Director for more information.**

Disbursement Procedures

The student Award Notification and Remaining Balance Sheet is signed by the student in the Financial Aid Office. The signed form serves as the student's acceptance of the awards and any applicable credit balance. Once the student has attended their first day of classes, the Financial Aid Director requests and approves funds through TEAM software. The funds are electronically deposited into AMBI's Federal Fund once students are eligible to receive their aid award. The CEO moves the funds from the Federal Fund Account to AMBI's Business Account. AMBI never holds funds past 3 business days. GEMCOR, Inc. issues a Daily Award Journal once funds are available for disbursement to individual student accounts. The Administrative Support enters all disbursements into the individual student ledgers. The CEO issues and delivers credit balance checks to students who qualify within 5-7 business days of receiving all current pay period fund disbursements and them being applied to the students' accounts.

Initial Disbursements

The Financial Aid Director determines if disbursement is an initial (first ever received) Pell/Direct Loan disbursement. Students are paid the first time based on their enrollment and good standing if an ISIR/SAR is received prior to the end of student's first pay period. Disbursements thereafter are based on Satisfactory Academic Progress (see Satisfactory Academic Progress section in this handbook or view online at https://ambi.edu/wp-content/uploads/2023/06/AMBI_SAP-Policy.docx-1.pdf), and completion of hours and weeks in the first payment period.

Subsequent Disbursements

If this is a subsequent (not first ever received) Pell/Direct Loan disbursement, the student must have maintained Satisfactory Academic Progress for the previous pay period and must have completed all hours in the previous pay period. Please see the Satisfactory Academic Progress section of this handbook or view it online at https://ambi.edu/wp-content/uploads/2023/06/AMBI_SAP-Policy.docx-1.pdf.

SATISEACTORY ACADEMI P ROGRESS (SAP)

All students must meet established minimum standards of attendance and achievement with regard to GPA and successful course completion while enrolled at AMBI.

Rules Governing Dismissal for Unsatisfactory Satisfactory Academic Progress

Maximum Timeframe (MTF): Students are required to complete their education within 150% of the published program length. There are 7 courses in the Diploma program, and therefore any student failing more than 3 individual courses will be dismissed by AMBI for violation of MTF.

Cumulative Grade Point Average (CGPA): At all times, students must maintain a 2.0 GPA or higher. If a student fails a course, they are required to re-take the course, with the highest grade used for CGPA calculations. If, upon re-taking a course, a student fails the same course a second time, they will be dismissed for unsatisfactory academic progress.

Student Academic Progress will be reviewed by the institution on a monthly basis to identify students who may be at risk regarding satisfactory academic progress. At risk students will be counseled and will be advised regarding efforts to improve progress. Formal satisfactory academic progress evaluations, which determine continuing eligibility for federal student aid, will be calculated as of the date that the student completes each financial aid payment period. Students who meet the attendance and academic standards described herein are considered to be making satisfactory academic progress until the next scheduled evaluation.

In either of the above scenarios, the student who violates either MTF or CGPA will be ineligible for re-admittance for a period of one year. If they decide to re-enroll after one year has ended, they will be required to sit for the entire program length again. Please see appeal procedures in this catalog for more information about the process for appealing an academic decision, such as SAP.

Financial Aid Warning: Students who fail to meet either of the two progress standards as determined by a SAP evaluation will be placed on Financial Aid Warning (FAW) status, and the student will remain eligible for federal student aid funds for the subsequent payment period. A student may not be placed on FAW for consecutive payment periods. At the end of the FAW period, the student must be meeting the published attendance and academic standards on a cumulative basis to be considered as making satisfactory academic progress and to remain eligible for further federal student financial aid.

Appeals: Students who have been designated as not making satisfactory academic progress may appeal this determination with the institution based on mitigating circumstances. Mitigating circumstances may include the death of a relative, injury or illness of the student, or other special circumstances. The student's appeal must be made in writing to the school administrative staff or the Financial Aid Director and must be received within 15 days of date that the institution notified the student of their loss of federal aid eligibility. The student's appeal must include documentation regarding the unusual or mitigating circumstances that caused the student to fail to meet the institution's standards as well provide information regarding what conditions have changed that would demonstrate that the student could re-establish satisfactory academic progress in the future. The institution will review the student's appeal and related documentation and its resulting decision will be final.

Reinstatements: Generally, most students who enroll in the school are considered to be making satisfactory academic progress during their initial payment period. Students who are returning to school after a temporary interruption are reinstated under the same SAP status as they had when their prior period of enrollment ended. Attendance and academic progress will be measured on a cumulative basis from the beginning of the period of enrollment through the date that each payment period has ended. See the section of this policy about "Course Repetitions" for further information.

Course Incompletes, Repetitions, and Non-Credit Remedial Courses: AMBI may offer a grade of "incomplete" and this will impact your SAP. If a student withdraws from a program of study and re-enrolls in the same program within 180 days of withdrawal, the student is treated as returning to the same payment period that was in place when the student withdrew and must complete any clock hours for which the student previously received federal funding before being eligible for additional funding. A student who returns to a program after more than 180 days have elapsed since withdrawal may be eligible for federal aid for any classes the student must repeat to obtain academic credit. Students should meet with the Financial Aid Director to discuss the conditions under which federal aid may be awarded for repeated courses. The institution does not provide non-credit remedial courses. **Reinstatement of Federal Financial Aid:** Students who have lost eligibility for federal student aid may reestablish their eligibility for aid in accordance with the appeal provisions contained in this policy. Students seeking reinstatement of federal aid must also meet with the school administrative staff. SAP requirements will apply to all returning students.

Re-Entries from a Dismissal Status: A student that was dismissed can only be re-admitted to school after a formal appeal has been submitted in writing, and the school administrators have met to discuss the reasons for your dismissal. This process may require the dismissed student to appear in front of the school administrators to ensure that previous enrollment issues and/or challenges have been addressed.

Re-Entries from a Withdrawal Status: A student who wishes to re-enter a program must first meet with a school administrator to discuss the reason for your initial withdrawal, and to determine if a return to school is right for you. The student will also need to meet with the financial institution that secured their loan to ensure that you are eligible to receive financing to finish the program. For a student that was otherwise in good academic standing, a student may re-enter the program once per academic year. Re-entry is provided when all of the above has been completed, and space is available. For students that re-enter the program within 180 days of their last date of attendance, their original tuition is honored.

Charges for students who re-enter beyond 180 days are subject to any increase in program cost. A student who

wishes to re-enter after one calendar year is subject to re-taking the entire program, and must pay the current program cost to enroll.

Student Disclosure Information

Grading Systems

Students of AMBI are tested, both via examinations as well as with practical demonstrations (to include formative assessments of learned material), and must successfully complete each course with a passing grade, or the course must be repeated. Students are not able to re-take individual exams.

Grading for all Courses

Letter Grade	Description	Percentage	CGPA
A	Outstanding	89.5 - 100	4.0
B	Above Average	79.5 - 89.49	3.0
C	Average	69.5 - 79.49	2.0
F	Failure	Below 69.5	0.0
I	Incomplete	N/A	N/A

I = Incomplete. This grade is assigned if a student withdraws or is dropped from a course. The grade is considered attempted but not earned when calculating maximum timeframe (MTF) for determination of Satisfactory academic progress (SAP). All attendance earned for an "incomplete" course will be used when calculating SAP.

All coursework is due by the final day of each course. A student may be granted an extension of up to 7 calendar days from the last scheduled day of a course to complete all course requirements (make-up work). If the student fails to complete the necessary coursework and meet SAP within 7 calendar days the earned grade will be assigned for the course and be part of the student permanent academic record.

Successful Completion of All Programs

A student has successfully completed a course when they have earned a passing grade of "C" or better (a 2.0 GPA or higher), and has successfully met the required attendance of 90% attended for a course.

Attendance Policy

Regular and consistent attendance is expected of all students and is an essential component in academic success. When a student enrolls, the student agrees to accept responsibility for regularly attending each course. Attendance information is recorded daily and kept as part of the student's permanent academic record. All students are required to maintain 90% (90 hours per course) attendance throughout the program. Students are provided with up to 10 hours of excused absence each course, with the exception of course 6, which is 150 hours in length, and students can utilize up to 15 hours of excused absence.

AMBI reserves the right to dismiss any student who incurs excessive absences. Any student failing to meet the 90% rule, or 90 clock hour attendance (course 6 exception) requirement per course will be subject to disciplinary action, up to and including: placed on financial aid probation; failing a course; or dismissal for repeated violations.

Make-up hours may be granted by the school administrative staff based on the reason for missing class. Acceptable reasons include but are not limited to family emergencies; sickness of student; sickness of child of student; sickness or death of an immediate family member; or scheduled vacation. Under normal circumstances, students are allowed to make up a maximum of 10 hours of missed time per course, unless extenuating circumstances occur and additional make-up hours are granted by the staff.

Students of AMBI are advised that if they are absent for fourteen consecutive days (including weekends and holidays) they will be withdrawn from school. For R2T4 refund calculations, the last date of attendance will be noted as the withdrawal date for refund calculation purposes.

Tardy Policy

Tardy arrivals or early departures are recorded by the instructor and is calculated in the overall attendance record. Students are required to attend courses regularly, which includes being on time daily; not leaving early; and coming back from scheduled breaks on time.

Student Grade Reporting

At the completion of each course, the student will be notified of his/her final score, or GPA, for the course.

Monitoring Process

SAP is monitored monthly by running system progress reports analyzed by both Campus Coordinator and the Financial Aid Director. All students who are currently or at risk of violating SAP regulations, are notified via email to follow up and make plans to reach SAP before the end of the Payment Period. For example, a full-time student enrolled in a 750 hour/30 week career option will have a progress report upon completion of the first 100 hours and 4 weeks. When an interval spans a period of non-enrollment, progress will be assessed at the point where attendance recommences. When a student reaches 375 hours and 15 weeks, this is considered a Midpoint SAP report is run, and printed by the Financial Aid Director, and filed in the student's FA file. The progress reports list the student's cumulative grade, verifying student's attendance, and the student's completion of 50% of the program's/career option's learning objectives. **Additionally, the student must successfully complete all the clock hours and curriculum associated with the hours in each corresponding payment period before receiving the next scheduled Pell grant disbursement.**

ATTENDANCE POLICY FOR STUDENTS ON FINANCIAL AID

Students on financial aid are required to attend 90% of the hours in each pay period. Acceptable attendance is defined as missing no more than 10% of any pay period. Failure to attend the 90% of the hours in a pay period will result in the student being placed on financial aid warning or probation status. Attendance is recorded each scheduled day and students are provided with up to 10 hours of excused absence each course. Students attending under funding by federal aid or other outside agencies, or who are in a program or career option leading to a licensure are responsible for maintaining their attendance as required by these agencies/departments.

LEAVE OF ABSENCE

A student may request to go on a LOA, but there are specific reasons that we will grant a student a LOA. These reasons include, but are not limited to:

- Medical (including pregnancy)
- Family care to include loss of a family member, illness or injury
- Military Duty
- Jury Duty
- Hardship
- Other special circumstances beyond the student control

A student wishing to request a LOA should see the school administrative staff, explain the reason for requesting a LOA, and fill out the Request for LOA Form. Whenever possible, students should request an

LOA at the end of a course and when the student is ready to return, they must return at the beginning of that next course. LOA requests must always be made in writing unless an unforeseen circumstance prevents the student from providing a prior written request. In this type of scenario, AMBI will document the situation and collect a written request from the student later. The Campus Coordinator will notify the Financial Aid Director of any approved LOA for processing.

The total maximum number of days a student may be on a leave of absence within a 12-month period cannot exceed 180 days.

If a student does not resume attendance at the institution on or before the end of an approved leave of absence, the institution must treat the student as a withdrawal and the date that the leave of absence was approved should be considered the last date of attendance for refund purposes. The student may also lose their grace period for loan repayment if they do not return from an approved LOA.

REVISION OF FINANCIAL AID AWARDS

There may be instances that warrant a change or recalculation to the original student Pell/Direct Loan Award and Disbursement Schedule. The Financial Aid Director may review a student's circumstances, make an adjustment to an award, and revise the disbursement schedule. The student is notified of the change, the revised disbursement schedule is then signed again by the student. The revised disbursement schedule is used to make appropriate adjustments to the Pell/Direct Loan funding which the student is to receive. The student is also given a copy of the revised Pell/Direct Loan Award and Disbursement Schedule.

OVERPAYMENT AND COMMON TYPES OF OVER PAYMENT

Explanation of Overpayment

An overpayment occurs anytime a student receives a payment that is greater than the amount for which the student is eligible. Examples of the four most common types of overpayments are as follows:

Student error, such as failing to report the spouse's income on the application

School error, for instance, when a student's award is taken incorrectly from the Pell/Direct Loan Payment Schedule, or when the school pays a student who is not meeting SAP

Required recalculations, when a student never begins attending class or withdraws from school after receiving a cash disbursement for living expenses

Optional payments, for instance, when the school makes an interim disbursement to a student selected for verification, but the student never completes verification. (AMBI does not make disbursements until verification is complete; therefore, this is a situation that should not occur)

Overpayment Due to Institutional Error

If the Financial Aid Director discovers an overpayment due to aid office error, they will adjust the student's total award to compensate for the error, if possible. If not possible, AMBI will make repayment to the Pell Program and attempt to recover repayment from the student.

Overpayment Due to Incorrect Data

If the overpayment is due to incorrect data on the SAR/ISIR, the Financial Aid Director will assist the student in correcting the SAR/ISIR. The Aid Director will withhold subsequent payments until the corrected SAR/ISIR is received. If possible, the Aid Director adjusts the total award. If this is not possible, then the Aid Director will attempt to collect overpayment from the student. If the overpayment cannot be collected from the student, the Aid Director will consult the Federal Student Financial Aid Handbook to determine if referral to the U.S. Department of Education is appropriate. If so, the student's case will be referred to the U.S. Department of Education Debt Collection Service (DCS) for collection.

Repaying a Reported Overpayment

Per federal regulations, once the school has referred a Pell Grant Overpayment to the U.S. Department of Education for collection, the student must repay the overpayment directly to the U.S. Department of Education. It is not possible for the school to accept payment after the matter has been referred.

U.S. Department of Education National Payment
Center P.O. Box 790336
St. Louis, MO 63179-0336
Phone# 1-800-621-3115

Receipt of Additional Student Funding Resources

A Pell Grant is an entitlement program. A Pell Grant is never to be adjusted downward because a student receives additional resources during the award year.

WITHDRAWAL AND INSTITUTIONAL REFUNDS

Withdrawal Process

A student wishing to withdraw from AMBI prior to the end of a financial aid disbursement period must provide notice to the school in writing (email from an account listed in their student record is acceptable). This is an official withdrawal. Students are given a letter grade at the time of withdrawal. Students making SAP at the time of their withdrawal who return to the same program/career option within 180 days are considered to be in the same payment period and must complete the coursework already paid for before receiving additional financial aid. Written notice should be submitted to the Campus Coordinator and/or the Financial Aid Director. Students on financial aid must visit with the Financial Aid Director. The notice should contain the date the student will cease attendance and the reason for the withdrawal. Failure to complete the withdrawal process could prevent a student from re-entering AMBI at a later date.

Students who do not meet minimum SAP requirements for 3 courses may be withdrawn from a career program. Withdrawal does not relieve students of obligations related to returning any school-owned textbooks, materials, tools, equipment, and payment of outstanding fees, including funds received from financial aid. Students may withdraw from the course at any time by submitting a written request. Students will be automatically withdrawn after fourteen (14) consecutive days of absence if there has been no contact with either the President/CEO, Campus Coordinator, or the Financial Aid Director.

The official withdrawal date is the date the student submitted the written request; however, for Title IV Return of Funds Calculations, the last date of attendance is always used for scheduled hours of attendance in a pay period. After this, the following process will be followed:

The Financial Aid Director will calculate any refunds due to the Title IV program (R2T4).

The director updates the student's enrollment status through NSLDS.

The director will upload the following to GEMCOR, Inc. to approve the R2T4 calculation: the R2T4 excel calculation (located on GEMCOR's website at <http://www.gemcorinc.com/downloads.html>), a calendar of scheduled hours, student ledger, and the original Award Notification (if applicable).

GEMCOR updates COD of the withdrawal

The director notates the due date of the R2T4 in a designated Excel sheet shared with the CEO for tracking.

The director delivers the approved R2T4 from GEMCOR, with the due date specified, to the CEO for processing.

Once the funds have been refunded to the Title IV program, the transactions are applied to the student's ledger.

Official/Unofficial Withdrawal Date

AMBI keeps an official record of student attendance. A student that has notified AMBI of his or her intent to withdraw and completed a withdrawal form is considered to have officially withdrawn and the last date of attendance will be used for calculations of hours scheduled to attend. If a student does not return from an approved leave of absence or if a student quits attending class without notification, on the 14th day of non-attendance the student will be unofficially withdrawn and the last date of attendance will be used for calculations of hours scheduled to attend. The steps to process a R2T4, as stated above, will follow. If a

student has unofficially withdrawn and AMBI does not become aware of this until records are checked at the end of an academic period, the withdrawal date will be determined within 30 calendar days of the
the end of the payment period
the end of the academic year, or
the end of the student's educational program

Treatment of Funds Policy

Refunds to students who are paying their own tuition or agencies that are sponsoring a student who withdraws or is dropped, may receive a refund according to the Enrollment Agreement signed by each student at that time of their enrollment.

As Related to Receipt of Title IV Financial Aid

For students receiving Federal Pell Grant/Direct Loan funding who withdraw, drop, or fail to complete a payment period for which they have been charged and have received a Pell Grant/Direct Loan, a Return to Title IV Funds calculation will be processed. Please refer to the **Title IV Return of Funds** section of this handbook for policies, procedures, and calculation details.

As Related to VA Educational Assistance

As of the creation of this handbook, AMBI is not authorized to offer Veterans educational benefits. In the event AMBI is authorized to offer VA education benefits in the future, the policy will be as follows: For VA students, AMBI maintains a refund policy under the provisions of Title 38 that provides a refund for the unused pro-rated portion of tuition in the event that the VA student fails to enter the course, withdraws, or discontinues enrollment at any time prior to completion. Students may be in debt for early withdrawal or incompleteness. This policy provides that the amount charged to the Title 38 VA student for tuition for a portion of the course shall not exceed the approximate pro-rata portion of the course's total length. Refunds must be completed within 40 days per the Code of Federal Regulation (CFR) 21.4255.

Institutional Refund Policy

For new students, AMBI offers a 3-day cancellation period, in which all tuition and fees will be returned to the student if they cancel their enrollment within the first 3 scheduled class days. A student who enters the school but withdraws or is dismissed during the first quartile (less than 25%) of the payment period (PP) shall be entitled to a refund of 75% of the cost of the tuition. A student who enters the school but withdraws or is dismissed during the second quartile (25% but less than 50%) of the payment period shall be entitled to a refund amounting to 50% of the cost of the tuition. A student who enters the school but withdraws or is dismissed during the third quartile (50% but less than 75%) of the payment period shall be entitled to a refund amounting to 25% of the cost of the tuition. A student who enters the school but withdraws or is dismissed during the fourth quartile (75%) of the payment period shall not be entitled to a refund.

RETURN OF TITLE IV FUNDS

TITLE IV RETURN OF FUNDS

Calculating Title IV Return of Unearned Funds and Repayment Formulas Used

Federal regulations stipulate that a student may forfeit a portion of their federal student financial assistance if they fail to complete the program of study in which they were enrolled. This policy affects students who:

- a) Received or were eligible to receive federal student financial assistance authorized under Title IV of the Higher Education Act (HEA), i.e.. Federal Pell Grants, Federal SEOG awards, or Federal Direct Student Loan (FDSL) program funds, and
- b) Who withdrew or were terminated from the institution during the first 60% of any payment period

Students will be considered to have withdrawn from their program of study on the date of their official notification to the school of their intent to withdraw, or for unofficial withdrawals, after 14 consecutive

calendar days of absence unless the student is on an approved leave of absence as otherwise stated in the institution's policies. Eligible Title IV federal aid recipients whose last recorded date of attendance, per the institution's attendance records, is within the first 60% of a payment period are considered to have earned federal aid only in an amount equal to the percentage of time that the student was enrolled during the payment period rounded to the nearest 1/10 of one percent (Example: 33.333% = 33.3%, 66.666% = 66.7%). Accordingly, a required calculation will be performed to determine if federal aid that has not been earned by the student has been disbursed, in which case the unearned portion must be returned to the U.S. Department of Education, or if federal aid that has been earned by the student has not yet been disbursed, in which case the student may be entitled to a post-withdrawal disbursement of earned federal aid. This calculation will be done before a tuition refund calculation is performed in accordance with the institution's refund policy and will result in a determination of the amount of unearned aid that must be returned to the USDE by the institution, as well as the amount to be returned by the student. The institution will notify the student upon completion of this calculation if the student has any responsibilities to repay any federal funds beyond the scope of the student's existing student loan repayment obligations. In many cases, any return of unearned Title IV funds will result in adverse financial consequences including the student owing tuition and fees to the institution that would otherwise have been paid with federal student aid. Unearned Title IV, HEA funds that must be returned to the U.S. Department of Education will be returned first to Unsubsidized Direct Loans, followed by Subsidized Direct Loans, Direct PLUS Loans, Federal Pell Grant awards and lastly, to any Federal SEOG awards. Unearned funds to be returned to the U.S. Department of Education by the institution, and any unearned grant funds owed by the student, must be repaid within 45 days of the date the institution determined that a student has withdrawn. Unearned, Title IV funds owed by the student to a federal loan program must be repaid in accordance with the repayment terms of the student's loan.

In the event a student has earned federal aid in excess of the amount disbursed at the time of withdrawal, and is eligible to receive those funds, the school will process a post-withdrawal disbursement of such earned funds to the student in accordance with federal regulations and allowances.

The Return of Unearned Title IV Funds Calculation Form is used to assess final refunds due, or amounts owed, and accompanies this document to complete the policy.

Examples of the application of the refund policy are available upon request. An appeals process exists for students who believe that individual circumstances warrant exception from the published policy.

Example 1: A student receives a Pell grant in the amount of \$3,048 for a payment period that is 525 clock hours in length. As of the student's last date of attendance, the hours scheduled to be completed for the payment period are 400 of the 525 hours, which is 76.19%. In this case, neither the student, nor the school owe any money back.

Example 2: A student receives a Pell grant in the amount of \$1,882 for a payment period that is 300 clock hours in length. As of the student's last date of attendance, the hours scheduled to be completed for the payment period are 63 of the 300 hours, which is 21.00%. The student had tuition and fee charges of \$600 which were paid for with the Pell grant. The Return of Title IV Funds calculation determines that the student is required to repay \$72 to the Pell grant program. This calculation also determines that AMBI is required to return \$474 to the Pell grant program. Please refer to the Return of Title IV funds worksheet in the back of the Financial Aid Policies and Procedures Handbook to see what calculations are involved or contact the Financial Aid Director for more information.

Aid to Be Returned

If the student receives more Pell grant/Direct Loan monies than the amount earned, AMBI or the student, or both, must return the unearned funds. When a return of Pell grant funds is due, both AMBI and the student could have a responsibility for returning funds. Whatever funds are not returned by the school must be returned by the student. The student's repayment obligation is determined after the school's earned/unearned funds are calculated. AMBI will return all unearned funds within 45 days from the date the Financial Aid Director determines the student withdrew. Necessary funds will be returned to the Federal Pell Grant/Direct Loan Program by GEMCOR by reducing the authorization drawn from GS or by electronic transfer payment through the GS system.

If a student owes a repayment to the Pell Grant/Direct Loan Program, AMBI will notify the student by email within 30 days that they must repay the overpayment. In the notification AMBI will inform the student:

- That the student owes an overpayment of Pell Grant funds

- That the student's eligibility for additional Title IV funds will end if the student fails to take positive action by the 45th day following the date the school sent or was required to send notification to the student.

There are two positive actions a student can take to extend eligibility for Title IV funds.

- The student may repay the overpayment in full to the school within 45 days
- The student may sign a repayment agreement with the Department of Education

If the student fails to take one of the positive actions during the 45-day period, the student's overpayment will be reported to NSLDS and referred to the Department of Education for collection:

Repayment address:

U.S. Department of Education
National Payment Center
P.O. Box 790336
St. Louis, MO 63179-0336

Correspondence address:

U.S. Department of Education
Default Resolution Group
P.O. Box 5609
Greenville, TX 75403-5609
Phone 1-800-621-3115

The student should contact the school to discuss their options.

POST-WITHDRAWAL DISBURSEMENTS OF TITLE IV FUNDS

Explanation of Post-Withdrawal Disbursement

If the Return to Title IV Funds calculation determines the student received less federal aid money than the amount earned, AMBI will make a disbursement of the earned aid that was not disbursed if the student has met all other eligibility requirements (i.e., SAP, completed all hours from the previous pay period). Per regulations, AMBI will credit a student's account with a post-withdrawal disbursement for current tuition and fee costs. Earned funds in excess of tuition and fees will be provided to the student. AMBI will send notification no later than 30 calendar days after the date the Financial Aid Office determines the student withdrew. The student will then be sent a mailed notification about the post-withdrawal disbursement. AMBI will disburse the funds to the student within 45 days of the date the school determines the student withdrew. If the student cannot be located or refuses the funds as per a written and signed statement, the funds will then be returned to the Federal Pell Grant Program. In dealing with crossover period post withdrawal disbursements, the Financial Aid Director reserves the right to use the previous ISIR on a case by case basis for the benefit of the student.

PROFESSIONAL JUDGMENT

Explanation of Professional Judgment

Federal law provides students with the right to request an adjustment from the institution to their financial aid awards due to special or unusual circumstances. The institution shall consider and evaluate all requests for adjustment on a case-by-case basis, and its determination will be final. Requests for adjustment must be made by students as soon as possible or when the institution is processing the student's financial aid package. The institution shall provide the student with the results of its review, and the details of any change to the student's financial aid package, within 60 days of the date that the institution receives all required documentation from the student. This policy shall be followed for all students who request an adjustment to their financial aid packages based on special or unusual circumstances.

Special Circumstances

Adjustments based on special circumstances allow the institution to adjust ISIR income information in cases where the student's or family's current income is materially less than the income used to determine the student's financial aid eligibility. A special circumstances adjustment may also be requested to modify cost of attendance components to account for additional expenses incurred by the student or family that are not reflected in the standard cost of attendance calculations.

Any request for consideration of an adjustment based on special circumstances must be made by the student, in writing, to the institution's financial aid department. The following information must be submitted to the institution by any student requesting an adjustment:

- ✓ A written request for an adjustment due to special circumstances
- ✓ The type of adjustment being requested (income adjustment or expenses adjustment)
- ✓ A detailed description of the circumstances involved
- ✓ Evidence documenting the reduction of income for adjustments based on income
- ✓ Evidence documenting the additional expenses for adjustments to the Cost of Attendance

In cases where the student has not submitted all documentation required by the institution, or in cases where the student has already been packaged for the maximum amount of financial aid offered by the institution, the student's request for adjustment shall be declined. In all other cases, the institution shall review the student's file, consider the special circumstances involved, and determine whether the documentation submitted by the student supports the request for adjustment.

If an adjustment to income is authorized by the institution, a correction to the student's ISIR information will be filed by the institution. The corrected ISIR will then be used to re-package the student's file for any additional financial aid eligibility. For adjustments to cost of attendance components based on additional expenses, the institution shall adjust the cost of attendance accordingly and shall re-package the student's file for any additional financial aid eligibility.

Unusual Circumstances

Adjustments based on unusual circumstances, commonly known as "dependency overrides", allow the institution to treat as independent any student who, based on the criteria and definitions in the Higher Education Act, should otherwise be considered to be dependent for federal financial aid purposes. Unusual circumstances adjustments are extremely rare and, in accordance with U.S. Department of Education guidelines, shall only be considered if the student's situation is unusual. An example of a qualifying circumstance would be one that might involve cases of human trafficking, asylum or refugee situations, parental abuse, abandonment, or incarceration. An example of a non-qualifying circumstance would include one in which the student is self-supporting and receives no financial assistance from the parents. While the latter may appear to be a situation in which adjustment is warranted, this example is not "unusual" and based on USDE guidance, would not qualify for an unusual circumstances adjustment.

Any request for consideration of an adjustment based on unusual circumstances must be made by the student, in writing, to the institution's financial aid department. The following information must be submitted to the institution by any student requesting an adjustment:

- ✓ A written request for an adjustment due to unusual circumstances
- ✓ A detailed description of the unusual circumstances involved
- ✓ A detailed description of the sources of financial support covering living costs
- ✓ Evidence documenting the unusual circumstances and sources of financial support (must include evidence from unrelated third-party individuals or organizations)

The institution shall decline any request for adjustment due to unusual circumstances if the student has not submitted all documentation required by the institution. In all other cases, the institution shall review the student's file, consider the unusual circumstances involved, and determine whether the documentation submitted by the student supports the request for adjustment.

If an unusual circumstances adjustment (dependency override) is authorized by the institution, the institution shall complete such adjustment to the student's FAFSA / ISIR as required. The corrected ISIR will then be used to re-package the student's file for any additional financial aid eligibility. The student shall continue to be considered independent under the unusual circumstances adjustment for each subsequent award year at the institution unless the student has informed the institution that circumstances have changed, or if the institution determines that it has conflicting information regarding the student's dependency status.

Acceptable Documentation

The following guidance, as published by the U.S. Department of Education's Dear Colleague Letter GEN-22-15, outlines acceptable documentation for requests for adjustment. Acceptable documentation includes, but is not limited to:

Special Circumstances

- A documented interview between the student and the financial aid administrator
- Supplementary information, as necessary, about the financial status or personal circumstances of eligible applicants as it relates to the special circumstances

Unusual Circumstances

- A documented interview between the student and the financial aid administrator
- Submission of a court order or official Federal or State documentation that the students' parents or legal guardian are incarcerated
- A documented phone call or written statement from an attorney, guardian ad litem, a court-appointed special advocate (or similar), or a representative of a TRIO or GEAR UP program that confirms the circumstances and the person's relationship to the student
- A documented determination of independence made by a financial aid administrator at another institution in the same or a prior award year
- Utility bills, health insurance, or other documents that demonstrate a separation from parents or legal guardians.

Acceptable documentation may also include a documented phone call or written statement, which confirms the unusual circumstances with:

- A State, county, or Tribal welfare agency
- An independent living case worker who supports current and former foster youth with the

transition to adulthood

- A public or private agency, facility, or program servicing the victims of abuse, neglect, assault, or violence

Appeal Process for Professional Judgement

The institution shall consider and evaluate all requests for adjustment on a case-by-case basis, and its determination will be final. No appeals will be accepted.

APPEAL PROCESS FOR ALL OTHER FINANCIAL AID GRIEVANCES

For financial aid grievances in general, (i.e. those that are not mentioned previously in this handbook) students may appeal to the FA Appeal Committee consisting of the Chief Executive Officer, the Financial Aid Director, and a neutral party appointed by the Aid Director. Students do not need a special form to file this appeal.

Students requesting an appeal for such general grievances need to provide in writing a request addressing the FA Appeals Committee stating that they would like to have a meeting to present the special circumstances they feel warrant an action concerning their financial aid at AMBI. The committee will meet with the student and the student will receive written notification of the committee's decision within five school days.

MISREPRESENTATION REGULATIONS

AMBI takes misrepresentation seriously and does not permit any employee or instructor at the school to make false, erroneous, or misleading statements directly or indirectly to a student, prospective student, any member of the public, an accrediting agency, a state agency, or the Department of Education.

A misleading statement includes any statement that has the likelihood or tendency to deceive. A statement can be defined as any communication made in writing, visually, orally, or through other means. This definition applies to statements made by an eligible school, one of its representatives, or any ineligible institution, organization, or person with whom the eligible institution has an agreement to provide educational programs or to provide marketing, advertising, recruiting, or admissions services.

34 CFR 668.72 Nature of Educational Program. Misrepresentation concerning the nature of an eligible institution's educational program includes, but is not limited to false, erroneous, or misleading statements concerning -

(a) The particular type(s), specific source(s), nature and extent of its institutional, programmatic, or specialized accreditation;

(b)(i) Whether a student may transfer course credits earned at the institution to any other institution;

(2) Conditions under which the institution will accept transfer credits earned at another institution;

(c) Whether successful completion of a course of instruction qualifies a student-

(1) For acceptance to a labor union or similar organization; or

(2) To receive, to apply to take, or to take the examination required to receive, a local, state, or federal license, or a nongovernmental certification required as a precondition for employment, or to perform certain functions in the states in which the educational program is offered, or to meet additional conditions that the institution knows or reasonably should know are generally needed to secure employment in a recognized occupation for which the program is represented to prepare students;

(d) The requirements for successfully completing the course of study or program and the circumstances that would constitute grounds for terminating the student's enrollment;

(e) Whether its courses are recommended or have been the subject of unsolicited testimonials or endorsements by-

(1) Vocational counselors, high schools, colleges, educational organizations, employment agencies, members of a particular industry, students, former students, or others; or

(2) Governmental officials for governmental employment;

(f) Its size, location, facilities, or equipment;

(g) The availability, frequency, and appropriateness of its courses and programs to the employment objectives that it states its programs are designed to meet;

(h) The nature, age, and availability of its training devices or equipment and their appropriateness to the employment objectives that it states its programs and courses are designed to meet;

(i) The number, availability, and qualifications, including the training and experience, of its faculty and other personnel;

(j) The availability of part-time employment or other forms of financial assistance;

(k) The nature and availability of any tutorial or specialized instruction, guidance and counseling, or other supplementary assistance it will provide its students before, during or after the completion of a course;

(l) The nature or extent of any prerequisites established for enrollment in any course;

(m) The subject matter, content of the course of study, or any other fact related to the degree, diploma, certificate of completion, or any similar document that the student is to be, or is, awarded upon completion of the course of study;

(n) Whether the academic, professional, or occupational degree that the institution will confer upon completion of the course of study has been authorized by the appropriate state educational agency. This type of misrepresentation includes, in the case of a degree that has not been authorized by the appropriate state educational agency or that requires specialized accreditation, any failure by an eligible institution to disclose these facts in any advertising or promotional materials that reference such degree; or

(o) Any matters required to be disclosed to prospective students under §§ 668.42 and 668.43 of this part.

34 CFR 668.73 Nature of Financial Charges. Misrepresentation concerning the nature of an eligible institution's financial charges includes but is not limited to false, erroneous, or misleading statements concerning-

(a) Offers of scholarships to pay all or part of a course charge;

(b) Whether a particular charge is the customary charge at the institution for a course;

(c) The cost of the program and the institution's refund policy if the student does not complete the program;

(d) The availability or nature of any financial assistance offered to students, including a student's responsibility to repay any loans, regardless of whether the student is successful in completing the program and obtaining employment; or

(e) The student's right to reject any particular type of financial aid or other assistance, or whether the student must apply for a particular type of financial aid, such as financing offered by the institution.

34 CFR 668.74 Employability of Graduates. Misrepresentation regarding the employability of an eligible institution's graduates includes but is not limited to false, erroneous, or misleading statements concerning-

(a) The institution's relationship with any organization, employment agency, or other agency providing authorized training leading directly to employment;

(b) The institution's plans to maintain a placement service for graduates or otherwise assist its graduates to obtain employment;

(c) The institution's knowledge about the current or likely future conditions, compensation, or employment opportunities in the industry or occupation for which the students are being prepared;

(d) Whether employment is being *offered* by the institution or that a talent hunt or contest is being conducted, including but not limited to the use of phrases such as "Men/women wanted to train for * * *," "Help Wanted," "Employment," or "Business Opportunities";

(e) Government job market statistics in relation to the potential placement of its graduates; or

(f) Other requirements that are generally needed to be employed in the fields for which the training is provided, such as requirements related to commercial driving licenses or permits to carry firearms, and failing to disclose factors that would prevent an applicant from qualifying for such requirements, such as prior criminal records or preexisting medical conditions.

FRAUD

Explanation of Fraud

There are difficult situations where students and/or parents purposefully misrepresent information in hopes of obtaining additional assistance. The Financial Aid Director is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse.

Policy for Fraud

Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

Procedures for Fraud

If, in the Financial Aid Director's judgment, there has been intentional misrepresentation, false statements or alteration of documents which have resulted in the awarding or disbursement of funds for which the student is not eligible, the Aid Director will notify the student and schedule an appointment to discuss the situation with the student. If the student does not make an appointment, the Financial Aid Director may

Not process a financial aid application until the situation is resolved satisfactorily

Not award financial aid

Cancel financial aid

Determine that financial aid will not be processed for future years

Fraudulent situations will be forwarded to the Office of the Inspector General of the Department of Education, at (202) 245-6900 or 1-800-MIS-USED (1-800-647-8733).

Help Prevent Financial Aid and Scholarship Fraud

On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act of 2000 (CSFPA). The CSFPA enhances protection against fraud in student financial assistance by establishing stricter sentencing guidelines for criminal financial aid fraud. It also charged the US Department of Education, working in conjunction with the Federal Trade Commission, with implementing national awareness activities, including a scholarship fraud awareness site on the US Department of Education website. To file a complaint, or for free information, students or parents should call 1-877-FTC-HELP (1-877-382-4357) or visit www.ftc.gov/scholarshipscams.

SAFEGUARDING STUDENT PRIVACY

Information Security Policy and Procedure

AMBI is committed to maintaining reasonable and appropriate administrative, technical, and physical safeguards to ensure the integrity and confidentiality of federal student aid information, including the safeguards required by the Federal Trade Commission Standards for Safeguarding Customer Information (16 CFR Part 314) and by FERPA (20 U.S.C. § 1232g, 34 CFR Part 99). All student financial aid records are collected, accessed, processed, used, transmitted, stored, and disposed of by the Financial Aid Director. Access to this information is restricted to the Financial Aid Director and other authorized personnel or as

requested by independent auditors during annual reviews to ensure compliance with federal, state, and institutional policies. All student financial aid files are kept on-site in a locking cabinet within a locked room with access by authorized personnel only. All electronic records are kept on secure private laptops. Secure servers are kept in an on-site locked server room with access by authorized personnel only. Service providers for financial aid records are limited to the U.S. Department of Education's software programs of ED Connect, ED Express, NSLDS, and COD. The secure disposition of the shredding of paper records is handled by authorized personnel only.

Cybersecurity and the Gramm-Leach-Bliley Act (GLBA)

As a post-secondary educational institution entrusted with student financial aid information, AMBI continues to develop ways to address cybersecurity threats and to strengthen our cybersecurity infrastructure. Under the U.S. Department of Education's Program Participation Agreement and the Gramm-Leach-Bliley Act (GLBA) (15 U.S. Code § 6801), AMBI protects student financial aid information, with particular attention to information provided to AMBI by the U.S. Department of Education or otherwise obtained in support of the administration of the Title IV Federal student financial aid programs. This includes, but is not limited to, developing, implementing, and maintaining a security program, limiting access to authorized users, and conducting risk assessments. The Information Technology (IT) Manager oversees AMBI's cybersecurity program with limited access by other authorized personnel as needed.

Identity Theft Prevention

AMBI strives to ensure compliance with the Fair and Accurate Credit Transaction Act, 15 USC. §1601 et seq. and the Federal Trade Commission's rules regarding Identity Theft (the "Red Flag Rules").

Family Educational Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act of 1974 (FERPA) is a federal law that governs the educational records of eligible students. It grants students continuous access to their educational records upon request, allows students to amend their records if they feel they're inaccurate, and restricts how and when their educational records can be disclosed.

When a student turns 18, or attends a postsecondary institution, FERPA rights belong to the student, not the parent. This means all students at AMBI control access to all of their educational records and must give consent before that information is disclosed to any third party, including parents.

Effective July 1, 2019, the Virginia State Legislature passed HB1, a bill restricting the release of a student's address, phone number and email.

All staff for AMBI (instructional and administrative) receive FERPA training on an annual basis. AMBI understands what FERPA is and follows all policies and guidelines set forth by FERPA, and the Commonwealth of Virginia.

AMBI's FERPA policy can be viewed and printed by visiting: <https://ambi.edu/?s=ferpa>

Student records are permanently retained by AMBI and are available to students/graduates on request. Student education files are kept on campus for a period of 3 years of leaving AMBI, though transcripts will be housed electronically. Students wishing to receive a copy of their transcripts are encouraged to call the campus and request a copy of their record. Academic transcripts shall be provided upon request if the student is in good financial standing with AMBI.

Directory Information Notice

The Family Educational Rights and Privacy Act (FERPA), a federal law, requires that the school, with certain exceptions, obtain your written consent prior to the disclosure of personally identifiable information from your education records. However, the school may disclose appropriately designated "directory information" without written consent, unless you have advised the school to the contrary in accordance with school procedures. The primary purpose of directory information is to allow the school to include this type of information from education records in certain school publications. Examples include:



Recognition lists
Graduation programs
Press releases

If you do not want the school to disclose directory information from your education records without your prior written consent, you must notify the CEO in writing. The school has designated the following information as "directory information," and it will disclose that information without prior written consent:

1. The student's name
2. The student's address
3. The student's telephone listing
4. The student's date and place of birth
5. The student's dates of attendance
6. The student's grade *level* (i.e., 11th grade, 12th grade, etc.)
7. The student's degrees, honors and awards received
8. The most recent educational agency or institution attended
9. The student's photograph
10. The student's electronic mail address

This information is presented as a summary and is intended to *serve* as a guideline for students. Any questions concerning the student's rights and responsibilities under the Family Educational Rights and Privacy Act should be referred to the Campus Coordinator, Financial Aid Director, or CEO. The FERPA policy in its entirety can be viewed in the AMBI Student Handbook. Copies of the complete Family Educational Rights and Privacy Act policy are available upon request and can be obtained in the Financial Aid Office and on our website at <https://www.ambi.edu/legal/legal-doc-scott-1/>.

FEDERAL STUDENT FINANCIAL AID PENALTIES FOR DRUG LAW VIOLATIONS

Drug and Alcohol Abuse Prevention Information

AMBI's drug prevention materials must be annually distributed to each employee, and to each student who is taking one or more classes for any type of academic credit except for continuing education units, regardless of the length of the student's program of study.

1. AMBI Alcohol & Drug Prevention Program. In accordance with the Drug-Free Schools and Communities Act of 1989, AMBI has established an alcohol and drug-free awareness and prevention program for its students and employees. The program provides information regarding the dangers of alcohol and drug abuse; maintenance of a workplace and learning environment free from alcohol and drug abuse; available alcohol and drug counseling, rehabilitation, and employee assistance programs; and the penalties that may be imposed on students and employees for alcohol and drug abuse violations. Questions regarding information in this policy should be directed to the Chief Executive Officer, 571-620-7170.
2. Standards of Conduct. AMBI strictly prohibits the unlawful manufacture, distribution, possession or use of illicit drugs or alcohol on campus property, and/or while on official duty and/or as part of any institute's activities. All students are expected to abide by local, state and federal laws pertaining to controlled substances, illicit drugs and the use of alcohol. Sanctions consistent with local, state, and federal law will be imposed on students and employees for violation of this policy.
3. VIRGINIA DRUG PENALTIES. For Virginia schedules, see Virginia Code Annotated at 54.1-3446. First Offense Manufacturing, selling, distributing, giving or possessing with the intent to manufacture, sell, give or distribute (Va. Code Ann. at 18.2-248 and 18.2-11): Schedule I and II drugs, and transporting into Virginia one or more ounces of cocaine and five or more pounds of marijuana with intent to sell or distribute: not less than five years nor more than 40 years; fine not more than \$500,000. Schedule III, IV or V drugs: not more than 12 months; fine not more than \$2,500. Trafficking in the following amounts is punishable by imprisonment of 20 years to life and a fine of not more than \$1 million: Heroin: 100 kilograms or more Cocaine: 500 kilograms or more Cocaine base: 1.5 kilograms or more Simple possession of a controlled substance is punishable as follows: Marijuana: a misdemeanor; not more than 30 days; fine of not more than \$500. (Va. Code Ann. at 18.2-250.1) Schedule I or II drug: not less than one year nor more than 10 years; or, in some cases, up to 12 months and fine of \$2,500. Schedule III drug: not more than 12 months; fine not more than \$2,500. Schedule IV drug: not more than six months; fine not more than \$1,000. Schedule V drug: fine not more than \$500. Schedule VI drug: fine not more than \$250 (Va. Code Ann. at 18.2-250.1, 18.2-11, and 18.2-10). Penalties for the sale, gift, distribution or possession with intent to sell, give or distribute marijuana (Va. Code 18.2-248.1): Not more than one half ounce of marijuana: not more than 12 months, fine of not more than \$2,500. More than one half ounce of marijuana but not more than 5 pounds of marijuana: up to 10 years, fine of not more than \$2,500. More than five pounds of marijuana, not less than five years, nor more than 30 years. Manufacturing marijuana: not less than five years nor more than 30 years, fine not to exceed \$10,000. Other Penalties, Second and Later Offenses Sale of drugs on or near school property (including universities), state hospital grounds, a public recreation or community center, or any public library is a felony punishable by a mandatory sentence of not less than one year nor more than five years; fine of not more than \$100,000 (Va. Code Ann. at 18.2- 255.2). Forfeiture of driver's license may also occur as a result of drug violations. (Va. Code Ann. at 18.2-259.1). For penalties for sale of drugs to someone under age 18 who is at least three years younger than the seller, see Va. Code Ann. at 18.2-255. Enhanced penalties also apply to subsequent offenses.
4. Counseling, treatment, or rehabilitation programs available to students and employee-5.
 - Substance Abuse and Mental Health Services Administration (SAMHSA)
 - o 1-800-662-HELP(4357)
 - Substance Abuse Services Fairfax
 - o 703-533-0180
5. Health risks associated with the use of illegal drugs and alcohol. Although initial drug use might be voluntary, drugs of abuse have been shown to alter gene expression and brain circuitry, which in turn affect human behavior. Once addiction develops, these brain changes interfere with an individual's ability to make voluntary decisions, leading to compulsive drug craving, seeking, and use. Additionally, the impact of addiction can be far-reaching. Cardiovascular disease, stroke,

cancer, HIV/AIDS, hepatitis, and lung disease can all be affected by drug abuse. Some of these effects occur when drugs are used at high doses or after prolonged use, however, some may occur after just one use. See National Institute on Drug Abuse.

6. **Legal Sanctions.** In addition to penalties, up to and including expulsion from AMBI, a student who violates any of the following alcohol and/or drug laws will be reported to the appropriate law enforcement agency and will be subject to prosecution in accordance with the law. Legal sanctions for a violation of local, state, and/or federal law may include, but not be limited to fines, probation, jail, or prison sentences.
7. **Biennial Review.** AMBI will conduct a biennial review of its program to determine its effectiveness and implement changes to the program if they are needed and ensure that any disciplinary sanctions are consistently enforced.

AUDITS

Audit Requirements

Independent auditors conduct an annual compliance audit of AMBI's administration of Title IV programs as well as an audit of the school's general purpose financial statements. Audits are conducted no later than six months after the last day of the fiscal year and are completed by the standards established by the U.S. General Accounting Office's Government Auditing Standards and include all Title IV, HEA program transactions that have occurred since the period covered by the institution's last compliance audit. The results of the audit are then submitted through E-Z Audit.

Preparation for Audit

Financial aid records and student files are audited every year. The independent auditors ensure that AMBI and the Financial Aid Director are in compliance with federal, state, and institutional policies. The Financial Aid Director prepares for an audit by cooperating with the auditor's requests. Any additional assistance requested is responded to promptly. If any revisions need to be made they are resubmitted within 15 calendar days.

IN-SCHOOL LOAN DEFERMENT AND NSLDS

In-School Loan Deferment

Students may defer payments on educational loans previously received at other institutions while attending school on at least a half-time basis at AMBI. Contact the Financial Aid Office for more information and in-school loan deferment forms.

National Student Loan Data System (NSLDS)

The National Student Loan Data System (NSLDS) is a database of information about loans and grants awarded to students under Title IV aid. Students may view their personal student loan or grant information on the website <https://www.studentaid.gov> by logging in with their FSA ID. Students must never share their FSA ID with any other entity. For more information, contact the Financial Aid Office.

NON-DISCRIMINATION STATEMENT

There will be no discrimination by the school because of race, color, sex, pregnancy, gender, gender expression or identity, national origin, religion, disability, veteran status, sexual orientation, age, or genetic information in its programs, services, activities and employment. The following people have been designated to handle inquiries regarding the school's non-discrimination policies:

The persons designated to coordinate efforts to comply with and carry out responsibilities under Title VI of the Civil Rights Act, Title IX of the Education Amendments of 1972, Title II of the Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act and any other state and federal laws addressing equal educational opportunity are the assistant superintendents and counselors at each site. Contact information:



Scott Deidun, CEO
Owner & President
American Massage & Bodywork Institute
571-620-7170 ext. 7161
1593 Spring Hill Road, Ste 210
Vienna, VA 22182

Any individual, who has experienced some other form of discrimination, including discrimination not listed above, may contact:

Outside Assistance may be obtained from:

U.S. Department of Education
Office for Civil Rights
Lyndon Baines Johnson Department of Education Bldg
400 Maryland Avenue, SW
Washington, D.C. 20202-1100
(800) 421-3481 (800) 877-8339 (TTD)
(202) 245-8392 (Fax)
E-mail: OCR@ed.gov

This notice is available in additional alternative formats and languages upon request.

AMBI STUDENT POLICIES

All enrolled students receive a copy of the Student Handbook with a list of required disclosures. The contents are reviewed with students during an orientation meeting scheduled the Thursday prior to the class start. Additional copies of all handbooks including the Student Handbook, Student Consumer Information Handbook, Financial Aid Policies and Procedures Handbook, Drug-Free School and Workplace Handbook, or a separate paper copy of each disclosure are available upon request from the Director of Education, CEO, or the Financial Aid Office, and on our website at https://ambi.edu/wp-content/uploads/2023/06/AMBI-Student-Handbook_2023.pdf.

Each student should use the handbook as a ready reference to questions that may arise during their enrollment. Student policies apply to all students enrolled at the AMBI. No Student Handbook can anticipate every situation or question about policies. Therefore, AMBI reserves the right to revise, supplement, or rescind any policies or portions of this handbook as needed.



NOTICE OF AVAILABILITY OF CONSUMER INFORMATION

WHAT TO DISCLOSE	TO WHOM	WHEN	DESCRIPTION OF WHAT TO DISCLOSE	WHERE TO FIND INFORMATION
Institutional Information	Enrolled Students Prospective Students	Annually & Upon Request Upon Request	<ul style="list-style-type: none"> Cost of attending school i.e.: Tuition and Fees Institutional Refund Policy/Requirements for officially withdrawing from school Information regarding the school's academic support and career options Copyright/peer to peer Copyright/peer to peer Entities that accredit, license, or approve the school and its career options and procedures for reviewing school's accreditation, licensing, or approval documentation Description of any special services and facilities for disabled students Titles and availability of employees responsible for dissemination of institutional and financial assistance disclosure information and how to contact them Net Price Calculator, Constitution Day, Voter Registration Grievance Procedures, Non-Discrimination Policy 	<ul style="list-style-type: none"> Student Handbook Consumer Information Handbook AMBI Website: https://ambi.edu/wp-content/uploads/2023/06/AMBI-Student-Handbook_2023.pdf
Financial Assistance Information	Enrolled Students Prospective Students	Annually & Upon Request Upon Request	<ul style="list-style-type: none"> Description of all available federal, state, local, private and institutional financial assistance, and a description of: (1) application form and procedures; (2) student eligibility requirements; (3) selection criteria; and (4) criteria for determining the amount of a student's award Rights and responsibilities of students receiving Title IV and other financial aid, including: (1) criteria for continued eligibility; (2) satisfactory academic progress (SAP) standards; (3) criteria to re-establish eligibility if student fails to maintain SAP; (4) method & frequency of financial aid disbursements; (5) books & supplies policy Procedures for the Return of Title IV Aid and Repayments by withdrawn students 	<ul style="list-style-type: none"> Student Handbook Financial Aid Policy & Procedures AMBI Website: https://ambi.edu/admissions/financial-assistance/
Family Education Rights & Privacy Act (FERPA)	Enrolled Students Parents of enrolled students under the age of 18 Prospective Students	Annually & Upon Request Upon Request	<ul style="list-style-type: none"> Right to and procedures for inspecting and reviewing student's education records Right to and procedures for requesting amendment of student's education records believed to be inaccurate, misleading, or in violation of student's privacy rights Right to and procedures for requesting amendment of student's education records believed to be inaccurate, misleading, or in violation of student's privacy rights Right to file a complaint with Dept of Ed for alleged school's or educational agency's failure to comply with FERPA requirements Right of school to disclose personally identifiable information contained in student's education records without prior consent Students right for directory information to not be disclosed The institution's completion/graduation rate for full-time, first-time, certificate seeking students enrolled at the post-secondary level who graduated or completed their career option within 150% of the normal time (scheduled length of career option) for graduation or completion Cohort for non-term schools (Schools): Students who enter between 9/1 and 8/31 and are enrolled at least 15 days if their career option is less than or equal to 1050 clock hours, or 30 days if their career option is longer than 1050 clock hours Transfer-out rate is not applicable to AMBI since it applies to schools whose mission includes providing substantial preparation for students to enroll in another eligible institution Information on student body diversity in the categories of gender and ethnicity of enrolled, full-time students who receive Federal Pell Grants Retention rates of certificate or degree-seeking first-time full-time undergraduate students as reported to the Integrated Postsecondary Education Data System (IPEDS) 	<ul style="list-style-type: none"> Student Handbook AMBI Website: https://www.ambi.edu/legal/legal-doc-scott-1
Completion /Graduation Rate, Retention Rate, and Transfer Out Rate	Enrolled Students Prospective Students	Upon Request Upon Request	<ul style="list-style-type: none"> Students right for directory information to not be disclosed The institution's completion/graduation rate for full-time, first-time, certificate seeking students enrolled at the post-secondary level who graduated or completed their career option within 150% of the normal time (scheduled length of career option) for graduation or completion Cohort for non-term schools (Schools): Students who enter between 9/1 and 8/31 and are enrolled at least 15 days if their career option is less than or equal to 1050 clock hours, or 30 days if their career option is longer than 1050 clock hours Transfer-out rate is not applicable to AMBI since it applies to schools whose mission includes providing substantial preparation for students to enroll in another eligible institution Information on student body diversity in the categories of gender and ethnicity of enrolled, full-time students who receive Federal Pell Grants Retention rates of certificate or degree-seeking first-time full-time undergraduate students as reported to the Integrated Postsecondary Education Data System (IPEDS) 	<ul style="list-style-type: none"> College Navigator Website: https://nces.ed.gov/collegenavigator/
Campus Security Report	Current Students & Employees Prospective Students & Employees U.S. Dept of Education	Annually Oct 1 and Upon Request Upon Request Annually Oct 1	<ul style="list-style-type: none"> Crime statistics for 3 most recent school years concerning the occurrence on campus, in or on non-campus buildings or property and public property reported to campus security authority or local police. Policies concerning the security of and access to campus facilities and procedures to report campus crimes Disciplinary actions imposed for the possession, use and sale of alcoholic beverages and illegal drugs and enforcement of state underage drinking laws and federal and state drug laws Emergency Response and Evacuation Procedures Campus Sexual Violence Elimination Act and Violence Against Women Reauthorization Act information, policies, and procedures Information on preventing drug and alcohol abuse 	<ul style="list-style-type: none"> Student Handbook AMBI Website: https://ambi.edu/wp-content/uploads/2023/06/AMBI-Student-Handbook_2023.pdf Paper copy available upon request
Drug and Alcohol Abuse Prevention	Enrolled Students Current Employees	Annually & Upon Request Annually & Upon Request	<ul style="list-style-type: none"> Standards of conduct that clearly prohibit, at a minimum, the unlawful possession, use, or distribution of drugs and alcohol by students and employees on the school's property, or as part of the school's activities A description of the sanctions under local, state and federal law for unlawful possession, use or distribution of illicit drugs and alcohol A description of any drug and alcohol counseling, treatment, or rehabilitation programs available to students and employees A description of the health risks associated with the use of illicit drugs and alcohol A clear statement that the school will impose sanctions on students and employees for violations of the standards of conduct (consistent with local, state and federal law) and a description of these sanctions, up to and including expulsion, termination of employment, and referral for prosecution 	<ul style="list-style-type: none"> Student Handbook Financial Aid Policies & Procedures Manual AMBI Website: https://ambi.edu/wp-content/uploads/2023/06/AMBI-Student-Handbook_2023.pdf

This notice is distributed annually to all current and prospective students. It is also located on the AMBI website, in the Student Handbook, and in Student Consumer Information Handbook. Additional paper copies of this notice and all handbooks are available in the Financial Aid Office, the Central Office, the Counselor's Office, and on the AMBI website at https://ambi.edu/wp-content/uploads/2023/06/AMBI_SAP-Policy.docx-1.pdf



APPENDIX A: RETURN OF TITLE IV FUNDS WORKSHEET

R2T4 Determination

Treatment of Title IV Funds When a Student Withdraws From a Clock-Hour Program

Student's Name: Social Security #:
 Date Form completed: Date of school's determination that student withdrew:
 Period used for calculation (check one): Payment Period Period of Enrollment

Blue = Data Provided by User

Yellow = Refund Due From School

Monetary amounts should be in dollars and cents (rounded to the nearest penny).
 When calculating percentages, round to three decimal places. (for example, .4486 = .449 = 44.9%)

STEP 1: Student's Title IV Aid Information

Title IV Grant Programs:

1. Federal Pell Grant
2. Academic Competitiveness Grant
3. National SMART Grant
4. FSEOG
5. TEACH Grant
6. Iraq-Afghanistan Service Grant

Amount Disbursed	Amount that Could Have Been Disbursed
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
A. <input type="text"/> \$0.00 (Subtotal)	C. <input type="text"/> \$0.00 (Subtotal)

E. Total Title IV Aid Disbursed for the Period

A. \$0.00
 + B. \$0.00
 = E. \$0.00

F. Total Title IV grant aid disbursed and that could have been disbursed for the period

A. \$0.00
 + C. \$0.00
 = F. \$0.00

Title IV Loan Programs:

7. Unsubsidized Federal Direct Loan
8. Subsidized Federal Direct Loan
9. Perkins Loan
10. Federal Direct PLUS

Net Amount Disbursed	Net Amount that Could Have Been Disbursed
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
B. <input type="text"/> \$0.00 (Subtotal)	D. <input type="text"/> \$0.00 (Subtotal)

G. Total Title IV aid disbursed and that could have been disbursed for the period

A. \$0.00
 B. \$0.00
 C. \$0.00
 + D. \$0.00
 = G. \$0.00

STEP 2: Percentage of Title IV Aid Earned

PP = Payment Period PoE = Period of Enrollment

<input type="text"/>	<input type="text"/>
PP or PoE Begin Date	Last Date of Attendance

Calculation Notes:

H. Determine the percentage of the period completed.

Divide the clock hours scheduled to have been completed as of the withdrawal date in the period by the total clock hours in the period

/ = #DIV/0!

Hours scheduled to complete Total Hours in Period

- ▶ If this percentage is greater than 60%, enter 100% in Box H and proceed to Step 3
- ▶ If this percentage is less than or equal to 60%, enter that percentage in Box H, and proceed to Step 3

H. #DIV/0!

STEP 3: Amount of Title IV Aid Earned by the Student

Multiply the percentage of Title IV aid earned (Box H) by the Total Title IV aid disbursed and that could have been disbursed for the period (Box G).

#DIV/0! x \$0 = #DIV/0!

Box H Box G Box I

STEP 4: Title IV Aid to be Disbursed or Returned

- ▶ If the amount in Box I is greater than the amount in Box E, go to Item J (Post-withdrawal disbursement).
- ▶ If the amount in Box I is less than the amount in Box E, go to Title IV aid to be returned (Item K).
- ▶ If the amounts in Box I and Box E are equal, STOP. No further action is necessary.

J. Post-withdrawal disbursement

From the amount of Title IV aid earned by the student (Box I) subtract the Total Title IV aid disbursed for the period (Box E). This is the amount of the post-withdrawal disbursement.

#DIV/0! - \$0.00 = #DIV/0!

Box I Box E Box J

If there is an entry for "J", Stop here, and enter the amount in Box 1 on page 3 (Post-withdrawal disbursement tracking sheet)

K. Title IV aid to be returned

From the Total Title IV aid disbursed for the period (Box E) subtract the Amount of Title IV aid earned by the student (Box I). This is the amount of Title IV aid that must be returned.

\$0.00 - #DIV/0! = #DIV/0!

Box E Box I Box K

R2T4 Determination

Student's Name:

Social Security #:

STEP 5: Amount of Unearned Title IV Aid Due from the School

L. Institutional Charges for the Period.	Tuition & Fees	<input type="text"/>
	Books & Supplies	<input type="text"/>
	Room	<input type="text"/>
	Board	<input type="text"/>
	Other	<input type="text"/>
	Other	<input type="text"/>

Total Institutional Charges (Add all the charges together) L.

M. Percentage of unearned Title IV aid
 - =
Box H Box M

N. Amount of unearned charges
 Multiply institutional charges for the period (Box L) by the Percentage of unearned Title IV aid (Box M).
 x =
Box L Box M Box N

O. Amount for school to return
 Compare the amount of Title IV aid to be returned (Box K) to Amount of unearned charges (Box N), and enter the lesser amount.
 O.

STEP 6: Return of Funds by the School

The school must return the unearned aid for which the school is responsible (Box O) by repaying funds to the following sources, in order, up to the total net amount disbursed for each source.

Title IV Programs	Amount for School to Return
1. Unsubsidized Federal Direct Loan	<input type="text" value="#DIV/0!"/>
2. Subsidized Federal Direct Loan	<input type="text" value="#DIV/0!"/>
3. Perkins Loan	<input type="text" value="#DIV/0!"/>
4. Federal Direct PLUS (Parent)	<input type="text" value="#DIV/0!"/>
Total loans the school must return = P.	
	<input type="text" value="#DIV/0!"/>
5. Pell Grant	<input type="text" value="#DIV/0!"/>
6. Academic Competitiveness Grant	<input type="text" value="#DIV/0!"/>
7. National SMART Grant	<input type="text" value="#DIV/0!"/>
8. FSEOG	<input type="text" value="#DIV/0!"/>
9. TEACH Grant	<input type="text" value="#DIV/0!"/>
10. Iraq-Afghanistan Service Grant	<input type="text" value="#DIV/0!"/>

STEP 7: Initial Amount of Unearned Title IV Aid Due from the Student

From the amount of Title IV aid to be returned (Box K) subtract the Amount for the school to return (Box O).

- =
Box K Box O Box Q

► If Box Q is less than or equal to zero, STOP. If greater than zero, go to Step 8.

STEP 8: Repayment of the Student's loans

From the Net loans disbursed to the student (Box B) subtract the Total loans the school must return (Box P) to find the amount of Title IV loans the student is still responsible for repaying (Box R).

These loans consist of loans the student has earned, or unearned loan funds the school is not responsible for repaying. They are repaid to the loan holders according to the terms of the borrower's promissory note.

- =
Box B Box P Box R

► If Box Q is less than or equal to Box R, STOP. The only action a school must take is to notify the holders of the loans of the student's withdrawal date.
 ► If Box Q is greater than Box R, Proceed to Step 9.

STEP 9: Grant Funds to be Returned

S. Initial amount of Title IV grants for student to return
 From the initial amount of unearned Title IV aid due from the student (Box Q) subtract the amount of loans to be repaid by the student (Box R).

- =
Box Q Box R Box S

T. Amount of Title IV grant protection
 Multiply the total of Title IV grant aid that was disbursed and that could have been disbursed for the period (Box F) by 50%.

- =
Box F Box T

U. Title IV grant funds for the student to return
 From the initial amount of Title IV grants for student to return (Box S) subtract the amount of Title IV grant protection (Box T) by the student (Box T).

- =
Box S Box T Box U

► If Box U is less than or equal to zero, STOP. If not, go to Step 10.

STEP 10: Return of Grants Funds by the Student

Except as noted below, the student must return the unearned grant funds for which he or she is responsible (Box U). The grant funds returned by the student are applied in order indicated, up to the amount disbursed from that grant program minus any grant funds the school is responsible for returning to that program in Step 6.

Note that the student is not responsible for returning funds to any program to which the student owes \$50.00 or less.

Title IV Grant Programs:	Amount to Return
1. Pell Grant	<input type="text" value="#DIV/0!"/>
2. Academic Competitiveness Grant	<input type="text" value="0.00"/>
3. National SMART Grant	<input type="text" value="0.00"/>
4. FSEOG	<input type="text" value="#DIV/0!"/>
5. TEACH Grant	<input type="text" value="#DIV/0!"/>
6. Iraq-Afghanistan Service Grant	<input type="text" value="#DIV/0!"/>

R2T4 Determination

Post-Withdrawal Disbursement Tracking Sheet

Student's Name: Social Security #:
 Date of school's determination that student withdrew:

I. Amount of Post-Withdrawal Disbursement (PWD)

Amount from "Box J" of the Treatment of Title IV Funds When a Student Withdraws Worksheet
 Box 1

II. Outstanding Charges For Educationally Related Expenses Remaining On Student's Account

Total Outstanding Charges Scheduled to be Paid from PWD
 (Note: Prior-year charges can not exceed \$200.) Box 2

III. Post-withdrawal Disbursement Offered Directly to Student and/or Parent

From the Post-withdrawal Disbursement due (Box 1), subtract the Post-withdrawal Disbursement to be credited to the student's account (Box 2). This is the amount you must make to the student (grant) or offer to the student or parent (loan) as a Direct Disbursement.

- =
 Box 1 Box 2 Box 3

IV. Allocation of Post-withdrawal Disbursement

Type of Aid	Loan Amount School Seeks Credit to Account	Loan Amount Authorized to Credited to Account	Title IV Aid Credited to Account	Loan Amount Offered as Direct Disbursement	Loan Amount Accepted as Direct Disbursement	Title IV Aid Disbursed Directly to Student
Pell Grant	N/A	N/A		N/A	N/A	
ACG	N/A	N/A		N/A	N/A	
SMART Grant	N/A	N/A		N/A	N/A	
FSEOG	N/A	N/A		N/A	N/A	
TEACH Grant	N/A	N/A		N/A	N/A	
Irag/Afgan Svc Grant	N/A	N/A		N/A	N/A	
Perkins						
Subsidized FDSL						
Unsubsidized FDSL						
FDSL PLUS Grad						
FDSL PLUS Parent						
Totals	\$0	\$0	\$0	\$0	\$0	\$0

V. Authorizations and Notifications

Post-withdrawal disbursement loan notification sent to student and/or parent on
 Deadline for student and/or parent to respond
 Response received from student and/or parent on
 Response not received
 School does not accept late response

VI. Date Funds Sent

Date Direct Disbursement mailed and transferred Grant Loan

APPENDIX B: VERIFICATION WORKSHEETS



2023-2024 Verification Worksheet (Dependent Student) Verification Tracking Group V1



Your 2023-2024 Free Application for Federal Student Aid (FAFSA) was selected for review in a process called verification. Federal regulations require that before awarding federal student aid, we ask you to confirm the information you reported on your FAFSA to verify that you provided correct information. If there are differences, your FAFSA information may need to be corrected. You must complete and sign this worksheet, attach any required documents, and submit the form and other required documents to the financial aid administrator at your school.

SECTION 1 INCOME VERIFICATION

Yes No

- 1a. Did you file, or were you required to file a U.S. Income Tax Return for 2021? Yes No
- 1b. Did your parents file, or were your parents required to file, a U.S. Income Tax Return for 2021? Yes No

If you (and/or your parents) filed, or were required to file, a U.S. Income Tax Return for 2021, to satisfy this requirement please use the IRS Data Retrieval process to electronically import your tax information into your FAFSA record. This can be done at www.studentaid.gov. If you cannot use this option, you must provide the institution with a signed copy of your (and your parent's) 2021 U. S. Income Tax Return **INCLUDING APPLICABLE SCHEDULES** or an *IRS Tax Return Transcript* available either online at www.irs.gov or by calling 1-800-908-9946. Consult with a financial aid advisor at the institution for more guidance.

If you (and/or your parents) did not file, and were not required to file, a U.S. Income Tax Return for 2021, you must list the source and amount of income earned during 2021 below, *provide copies* of W-2s or explain why W-2s are not available. Parents who were non-filers of a 2021 U. S. Income Tax Return must submit a "Verification of Non-Filing" letter from the IRS. This letter can be obtained by filing IRS form 4506-T and checking box #7.

IF YOU DID NOT WORK AND HAD NO EARNED INCOME IN 2021, CHECK THIS BOX AND PROCEED TO SECTION 2

IF YOUR PARENTS DID NOT WORK AND HAD NO EARNED INCOME IN 2021, CHECK THIS BOX AND PROCEED TO SECTION 2

Employer's Name	2021 Amount Earned by Student	2021 Amount Earned by Parents	You must include your IRS W2 or 1099. Explain here if it is not provided.

SECTION 2 FAMILY SIZE VERIFICATION

List the people in your family who will receive more than half of their support from your parents' resources from 7/1/2023 through 6/30/2024. Also provide the name of any college/university/vocational school that a person in your family will attend on at least a half time basis during 7/1/2023 – 6/30/2024. The first line should represent the student for whom this form is being completed, and whose signature will appear in the Certification at the bottom of this page. **DO NOT FORGET TO INCLUDE YOUR PARENT OR PARENTS WHO ARE PROVIDING THE SUPPORT FOR THE FAMILY.**

Full Name	Age	Relationship	College at Which Enrolled at Least Half Time
		SELF / STUDENT	

CERTIFICATION & SIGNATURE

Each person signing below certifies that all information reported on this worksheet is complete and correct.

Student's Name _____ Student's Signature _____ / / _____
Date

Parent's Name _____ Signature (at least one parent must sign) _____ / / _____
Date

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, sent to prison, or both.



2023-2024 Verification Worksheet (Independent Student) Verification Tracking Group V1



Your 2023-2024 Free Application for Federal Student Aid (FAFSA) was selected for review in a process called verification. Federal regulations require that before awarding federal student aid, we ask you to confirm the information you reported on your FAFSA to verify that you provided correct information. If there are differences, your FAFSA information may need to be corrected. You must complete and sign this worksheet, attach any required documents, and submit the form and other required documents to the financial aid administrator at your school.

SECTION 1 INCOME VERIFICATION

- | | Yes | No |
|---|--------------------------|--------------------------|
| 1a. Did you file, or were you required to file a U.S. Income Tax Return for 2021? | <input type="checkbox"/> | <input type="checkbox"/> |
| 1b. If married, did your spouse file, or was your spouse required to file, a U.S. Income Tax Return for 2021? | <input type="checkbox"/> | <input type="checkbox"/> |

If you (and/or your spouse) filed, or were required to file, a U.S. Income Tax Return for 2021, to satisfy this requirement please use the IRS Data Retrieval process to electronically import your tax information into your FAFSA record. This can be done at www.studentaid.gov. If you cannot use this option, you must provide the institution with a signed copy of your (and your spouse's) 2021 U.S. Income Tax Return **INCLUDING APPLICABLE SCHEDULES** or an *IRS Tax Return Transcript* available either online at www.irs.gov or by calling 1-800-908-9946. Consult with a financial aid advisor at the institution for more guidance.

If you (and/or your spouse) did not file, and were not required to file, a U.S. Income Tax Return for 2021, you must list the source and amount of income earned during 2021 below, **provide copies** of W-2s or explain why W-2s are not available, and you must submit a "Verification of Non-Filing" letter from the IRS. This letter can be obtained by filing IRS form 4506-T and checking box #7.

IF YOU DID NOT WORK AND HAD NO EARNED INCOME IN 2021, CHECK THIS BOX AND PROCEED TO SECTION 2

IF MARRIED, AND YOUR SPOUSE DID NOT WORK AND HAD NO EARNED INCOME IN 2021, CHECK THIS BOX AND PROCEED TO SECTION 2

Employer's Name	2021 Amount Earned by Student	2021 Amount Earned by Spouse	You must include your IRS W2 or 1099. Explain here if it is not provided.

SECTION 2 FAMILY SIZE VERIFICATION

List the people in your family that will receive more than half of their support from you (and/or your spouse) from 7/1/2023 through 6/30/2024. Include yourself (and your spouse, if married). Also provide the name of any college/university/vocational school that a person in your family will attend on at least a half time basis during 7/1/2023 – 6/30/2024. The first line should represent the student for whom this form is being completed, and whose signature will appear in the Certification at the bottom of this page.

Full Name	Age	Relationship	College at Which Enrolled at Least Half Time
		SELF / STUDENT	

CERTIFICATION & SIGNATURE

Each person signing below certifies that all information reported on this worksheet is complete and correct.

Student's Name	Student's Signature	/ / Date
Spouse's Name	Spouse's Signature (optional)	/ / Date

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, sent to prison, or both.

V4

**2023-2024 Verification Worksheet
Verification Tracking Group V4**

V4

Your 2023–2024 Free Application for Federal Student Aid (FAFSA) was selected for review in a process called verification. Federal regulations require that before awarding federal student aid, we ask you to confirm the information you reported on your FAFSA to verify that you provided correct information. If there are differences, your FAFSA information may need to be corrected. You must complete and sign this worksheet, attach any required documents, and submit the form and other required documents to the financial aid administrator at your school.

VERIFICATION OF IDENTITY

You must appear in person at the institution to verify your identity by presenting valid, government-issued photo identification (ID), such as, but not limited to, a driver's license, other state-issued ID, or passport. The institution will maintain a copy of the student's photo ID that is annotated with the date it was received and the name of the official at the institution authorized to collect the student's ID.

CERTIFICATION OF EDUCATIONAL PURPOSE

You must sign, in the presence of the institutional official, the following Statement of Educational Purpose:
(If you are unable to appear in person, this document must be notarized)

I certify that I _____ am the individual signing this Statement of Educational Purpose and that the
Print Student's Name
 Federal student financial assistance I may receive will only be used for educational purposes and to pay the cost of attending
 _____ for 2023-2024.
Name of Postsecondary Educational Institution

_____/_____/_____
Student's Signature **Date** _____/_____/_____ **School Official Witness Signature** **Date**

Student's Document ID Number _____

Provide the ID number from the government-issued document used for proof of identity. This is typically the ID number on the Driver's License, State Identification Card, Passport, or other acceptable government-issued identification document with a valid expiration date.

CERTIFICATION & SIGNATURE

Each person signing below certifies that all information reported on this worksheet is complete and correct.

Student's Name _____/_____/_____ **Student's Signature** **Date**

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, sent to prison, or both.



**2023-2024 Verification Worksheet
(Dependent Student) Verification Tracking Group V5
(Page 1 of 2)**



Your 2023-2024 Free Application for Federal Student Aid (FAFSA) was selected for review in a process called verification. Federal regulations require that before awarding federal student aid, we ask you to confirm the information you reported on your FAFSA to verify that you provided correct information. If there are differences, your FAFSA information may need to be corrected. You must complete and sign this worksheet, attach any required documents, and submit the form and other required documents to the financial aid administrator at your school.

SECTION 1 INCOME VERIFICATION

Yes No

- 1a. Did you file, or were you required to file a U.S. Income Tax Return for 2021? Yes No
- 1b. Did your parents file, or were your parents required to file, a U.S. Income Tax Return for 2021? Yes No

If you (and/or your parents) filed, or were required to file, a U.S. Income Tax Return for 2021, to satisfy this requirement please use the IRS Data Retrieval process to electronically import your tax information into your FAFSA record. This can be done at www.studentaid.gov. If you cannot use this option, you must provide the institution with a signed copy of your (and your parent's) 2021 U. S. Income Tax Return **INCLUDING APPLICABLE SCHEDULES** or an *IRS Tax Return Transcript* available either online at www.irs.gov or by calling 1-800-908-9946. Consult with a financial aid advisor at the institution for more guidance.

If you (and/or your parents) did not file, and were not required to file, a U.S. Income Tax Return for 2021, you must list the source and amount of income earned during 2021 below, *provide copies* of W-2s or explain why W-2s are not available. Parents who were non-filers of a 2021 U. S. Income Tax Return must submit a "Verification of Non-Filing" letter from the IRS. This letter can be obtained by filing IRS form 4506-T and checking box #7.

IF YOU DID NOT WORK AND HAD NO EARNED INCOME IN 2021, CHECK THIS BOX AND PROCEED TO SECTION 2

IF YOUR PARENTS DID NOT WORK AND HAD NO EARNED INCOME IN 2021, CHECK THIS BOX AND PROCEED TO SECTION 2

Employer's Name	2021 Amount Earned by Student	2021 Amount Earned by Parents	You must include your IRS W2 or 1099. Explain here if it is not provided.

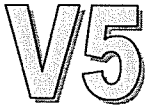
SECTION 2 FAMILY SIZE VERIFICATION

List the people in your family who will receive more than half of their support from your parents' resources from 7/1/2023 through 6/30/2024. Also provide the name of any college/university/vocational school that a person in your family will attend on at least a half time basis during 7/1/2023 – 6/30/2024. The first line should represent the student for whom this form is being completed, and whose signature will appear in the Certification at the bottom of this page. **DO NOT FORGET TO INCLUDE YOUR PARENT OR PARENTS WHO ARE PROVIDING THE SUPPORT FOR THE FAMILY.**

Full Name	Age	Relationship	College at Which Enrolled at Least Half Time
		SELF / STUDENT	

Your verification documentation is not yet complete. Please include identification information below and continue to Page 2 of this worksheet to complete verification of additional information.

Print Student Name and ID Number, if Applicable



**2023-2024 Verification Worksheet
(Independent Student) Verification Tracking Group V5
(Page 1 of 2)**



Your 2023-2024 Free Application for Federal Student Aid (FAFSA) was selected for review in a process called verification. Federal regulations require that before awarding federal student aid, we ask you to confirm the information you reported on your FAFSA to verify that you provided correct information. If there are differences, your FAFSA information may need to be corrected. You must complete and sign this worksheet, attach any required documents, and submit the form and other required documents to the financial aid administrator at your school.

SECTION 1 INCOME VERIFICATION

Yes No

1a. Did you file, or were you required to file a U.S. Income Tax Return for 2021?

1b. If married, did your spouse file, or was your spouse required to file, a U.S. Income Tax Return for 2021?

If you (and/or your spouse) filed, or were required to file, a U.S. Income Tax Return for 2021, to satisfy this requirement please use the IRS Data Retrieval process to electronically import your tax information into your FAFSA record. This can be done at www.studentaid.gov. If you cannot use this option, you must provide the institution with a signed copy of your (and your spouse's) 2021 U.S. Income Tax Return **INCLUDING APPLICABLE SCHEDULES** or an *IRS Tax Return Transcript* available either online at www.irs.gov or by calling 1-800-908-9946. Consult with a financial aid advisor at the institution for more guidance.

If you (and/or your spouse) did not file, and were not required to file, a U.S. Income Tax Return for 2021, you must list the source and amount of income earned during 2021 below, *provide copies* of W-2s or explain why W-2s are not available, and you must submit a "Verification of Non-Filing" letter from the IRS. This letter can be obtained by filing IRS form 4506-T and checking box #7.

IF YOU DID NOT WORK AND HAD NO EARNED INCOME IN 2021, CHECK THIS BOX AND PROCEED TO SECTION 2

IF MARRIED, AND YOUR SPOUSE DID NOT WORK AND HAD NO EARNED INCOME IN 2021, CHECK THIS BOX AND PROCEED TO SECTION 2

Employer's Name	2021 Amount Earned by Student	2021 Amount Earned by Spouse	You must include your IRS W2 or 1099. Explain here if it is not provided.

SECTION 2 FAMILY SIZE VERIFICATION

List the people in your family that will receive more than half of their support from you (and/or your spouse) from 7/1/2023 through 6/30/2024. Include yourself (and your spouse, if married). Also provide the name of any college/university/vocational school that a person in your family will attend on at least a half time basis during 7/1/2023 – 6/30/2024. The first line should represent the student for whom this form is being completed, and whose signature will appear in the Certification at the bottom of this page.

Full Name	Age	Relationship	College at Which Enrolled at Least Half Time
		SELF / STUDENT	

Your verification documentation is not yet complete. Please include identification information below, and continue to Page 2 of this worksheet to complete verification of additional information.

Print Student Name and ID Number, if applicable



**2023-2024 Verification Worksheet
(Independent Student) Verification Tracking Group V5
(Page 2 of 2)**



VERIFICATION OF IDENTITY

You must appear in person at the institution to verify your identity by presenting valid, government-issued photo identification (ID), such as, but not limited to, a driver's license, other state-issued ID, or passport. The institution will maintain a copy of the student's photo ID that is annotated with the date it was received and the name of the official at the institution authorized to collect the student's ID.

CERTIFICATION OF EDUCATIONAL PURPOSE

You must sign, in the presence of the institutional official, the following Statement of Educational Purpose:
(If you are unable to appear in person, this document must be notarized)

I certify that I _____ am the individual signing this Statement of Educational Purpose and that the
Print Student's Name
 Federal student financial assistance I may receive will only be used for educational purposes and to pay the cost of attending
 _____ for 2023-2024.
Name of Postsecondary Educational Institution

Student's Signature Date _____
School Official Witness Signature Date

Student's Document ID Number _____

Provide the ID number from the government-issued document used for proof of identity. This is typically the ID number on the Driver's License, State Identification Card, Passport, or other acceptable government-issued identification document with a valid expiration date.

CERTIFICATION & SIGNATURE

Each person signing below certifies that all information reported on this worksheet is complete and correct.

Student's Name	Student's Signature	/ / Date
Spouse's Name	Spouse's Signature (optional)	/ / Date

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, sent to prison, or both.

POST WITHDRAWAL DISBURESMENT TRACKING

POST-WITHDRAWAL DISBURSEMENT TRACKING SHEET						
Student's Name _____		Social Security Number _____				
Date of school's determination that student withdrew ____ / ____ / ____						
I. Amount of Post-withdrawal Disbursement (PWD)						
Amount from "Box J" of the Treatment of Title IV Funds When a Student Withdraws worksheet						Box1 \$ _____ . ____
II. Outstanding Charges For Educationally Related Expenses Remaining On Student's Account						
Total Outstanding Charges Scheduled to be Paid from PWD <i>(Note: Prior-year charges cannot exceed \$200.)</i>						Box2 \$ _____ . ____
III. Post-withdrawal Disbursement Offered Directly to Student and/or Parent						
From the total Post-withdrawal Disbursement due (Box 1), subtract the Post-withdrawal Disbursement to be credited to the student's account (Box 2). This is the amount you must make to the student (grant) or offer to the student or parent (loan) as a Direct Disbursement.						
\$ _____ . ____		- \$ _____ . ____		- Box3 \$ _____ . ____		
Box1		Box2				
IV. Allocation of Post-withdrawal Disbursement						
Type of Aid	Loan Amount School Seeks to Credit to Account	Loan Amount Authorized to Credit to Account	Title IV Aid Credited to Account	Loan Amount Offered as Direct Disbursement	Loan Amount Accepted as Direct Disbursement	Title IV Aid Disbursed Directly to Student
Pell Grant	NIA	NIA		NIA	NIA	
FSEOG	NIA	NIA		NIA	NIA	
TEACH Grant	NIA	NIA		NIA	NIA	
Iraq Afghanistan Svc. Grant	NIA	NIA		NIA	NIA	
Perkins						
Subsidized Direct						
Unsubsidized Direct						
Direct Grad Plus						
Direct Parent Plus						
Totals						
V. Authorizations and Notifications						
Post-withdrawal disbursement loan notification sent to student and/or parent on ____ / ____ / ____						
Deadline for student and/or parent to respond ____ / ____ / ____						
<input type="checkbox"/> Response received from student and/or parent on ____ / ____ / ____				<input type="checkbox"/> Response not received		
<input type="checkbox"/> School does not accept late response						
VI. Date Funds Sent						
Date Direct Disbursement mailed or transferred		Grant ____ / ____ / ____		Loan ____ / ____ / ____		

You should use this format when the withdrawal date is on or after 7/11/2017

Post-Withdrawal Disbursement Confirmation

Student Name

Issue Date

	Federal Direct Subsidized Loan	Federal Direct Unsubsidized Loan
<i>Amount of Student Loan Funds to be Credited to Outstanding Charges</i>	\$	\$
<i>Amount of Student Loan Funds to be Disbursed to the Student</i>	\$	\$
<i>Amount of PLUS Loan Funds to be Credited to Outstanding Charges</i>	\$	
<i>Amount of PLUS Loan Funds to be Disbursed to the Parent</i>	\$	

Based on the time you were enrolled, the institution has determined that you have earned more federal aid than has already been disbursed on your behalf. Accordingly, you are entitled to a post-withdrawal disbursement (PWD) of a portion of your Federal Direct Student Loan funds. The amount of the PWD, the loan type, and how those funds are expected to be disbursed are all indicated above.

If unpaid charges are owed to the institution, some or all of these funds may be used to cover those charges and that amount is shown above in the box marked "to be Credited to Outstanding Charges". If institutional charges are not owed, some of the PWD may be issued directly to the student (or parent in the case of PLUS loan funds) and is shown in the box marked "to be Disbursed to the Student..[Parent]". You may not receive a direct disbursement of funds that are listed as being credited to outstanding charges unless the institution agrees to that disbursement.

These funds represent loan funds and disbursement of these funds, either to the institution for outstanding charges or to the student /parent, will increase the outstanding principal balance on your loan(s). These amounts, along with any other student loan amounts, must be repaid in accordance with the repayment terms of your federal loan(s).

We encourage students and parents to minimize their loan debt whenever possible by refusing loan funds that may not be absolutely necessary. If outstanding charges are owed to the institution, we encourage students to cover these charges with other available funds first before increasing their loan debt by authorizing the disbursement of these loan funds.

You may accept or decline all or a portion of the above loan amounts. Because these funds represent loan funds that must be repaid, we must receive your confirmation that you want us to disburse these funds on your behalf.

By signing below I authorize the institution to disburse the loan amounts described above. I request all amounts displayed above to be disbursed unless otherwise noted in the space below:

Student Signature / Date

Parent Signature / Date

Please return this authorization to the institution within 30 days of the "Issue Date" shown at the top of this form