

CONSUMER INFORMATION GUIDE



FINANCIAL AID INFORMATION

INTRODUCTION

This Consumer Information Guide is designed to provide current and prospective students with certain information. The Financial Aid office of Hussian College wishes to provide you with the information regarding the programs and procedures of Financial Aid at our institution. The Consumer Handbook, together with the school catalogue, will provide you with a complete picture of your information needs.

If you need more information, please contact the Financial Aid Office.

QUESTIONS AND REQUESTS?

For questions and requests for more information regarding any of the information contained in this Consumer Information Guide, please contact the following people by telephone at (215) 574-9600:

Maureen Flanagan, Registrar and Director of Student Services
Susan Cohen, Director of Financial Aid

LICENSES, ACCREDITATIONS AND APPROVALS

Hussian College is licensed by the Pennsylvania Department of Education, State Board of Private Licensed Schools. The Division of Occupational Training Schools supports the State Board of Private Licensed Schools in the licensure and regulation of Private Licensed Schools and can be contacted at 333 Market Street, 12th Floor, Harrisburg, PA 17126-0333, and by phone at 717-783-8228.

Hussian College is accredited by the Accrediting Commission of Career Schools and Colleges, which can be contacted at 2101 Wilson Boulevard, Suite 302, Arlington, Virginia 22201, and by telephone at 703-247-4212.

Additionally, Hussian College is also approved by (1) the State Board of Vocational Rehabilitation, Commonwealth of Pennsylvania, (2) the New Jersey Rehabilitation Commission, and (3) the Pennsylvania Department of Education for the training of Veterans.

Hussian College's current license and certificate of accreditation are available for review in the Office of the President of the school.

WHAT IS FINANCIAL AID?

Any financial resource a student receives through sources other than their parents and their own contribution is considered financial aid.

Financial Aid includes: (1) Grants - Gift assistance based on demonstrated needs that does not have to be repaid; (2) Loans - Borrowed money, based on need, that must be repaid with interest; and (3) Scholarships - Normally based on academic merit and need and normally are not repaid.

Financial Aid is available through state and federal programs. In addition students may be eligible for financial aid as a result of their service in the military, through private education lending companies, and through organizations offering privately funded grants and scholarships. It is important that current and prospective students understand their options with regard to available financial aid sources, as well as the applicable terms and conditions relating to each source.

SOURCES OF FINANCIAL AID

FEDERAL STUDENT AID - Hussian College participates in the following federal student aid programs:

1. The Federal Pell Grant Program
2. William D. Ford Federal Direct Loan Programs
3. Federal Supplemental Educational Opportunity Grant – FSEOG
4. Hussian College has a scholarship program that offers up to \$9385 per academic year to qualified students.

STATE STUDENT AID – Please contact the Hussian Financial Aid Office for current information regarding student eligibility for the Pennsylvania Higher Education Assistance Agency Grant (PHEAA Grant).

OTHER SOURCES – Students may be eligible for other sources of financial aid and should discuss their options with members of the Hussian financial aid staff.

WHAT WE DO FOR YOU

Hussian Financial Aid Staff is available to assist current and prospective students with:

1. Locating sources of financial aid.
2. Understanding eligibility requirements for each source of financial aid.
3. Understanding the general terms and conditions associated with any chosen financial aid program.
4. Obtaining financial aid applications.
5. Completing and filing financial aid applications.

FEDERAL FINANCIAL AID ELIGIBILITY REQUIREMENTS

For all federal student aid programs, current and prospective students must demonstrate need in order to qualify. In addition to demonstrating need, a student must:

1. Possess a high school diploma or G.E.D.
2. Be a US citizen, a permanent resident, or have other eligible legal immigration status in the United States.
3. Be enrolled in an eligible program and attending on at least a part time basis.
4. Be able to obtain a record of financial aid participation from previous institutions attended.
5. Not be in default or owe a repayment or refund on any federal student aid loan or grant.

6. Maintain satisfactory academic progress in the eligible program of study.
7. Be registered for the draft with Selective Service if you are a male age 18 through 25.
8. For PELL Grant, you may not have previously received a Bachelor's degree.
9. You must possess a valid social security number.
10. You must have resolved any previous drug conviction.

YOUR RIGHTS

Hussian College feels that each student has the right to a full explanation of financial aid and determination of individual eligibility. For this reason, all prospective students are given a personal interview with the Financial Aid Office. Please understand that the above eligibility requirements provided in this Consumer Information Guide are general statements and a full and complete determination of a student's eligibility will always depend upon the specific facts and circumstances of each student.

Every student will be given the opportunity to seek eligibility to receive any sources of financial aid they choose.

YOUR RESPONSIBILITIES

Every student is responsible for submitting accurate information when applying for financial aid failure to do so can result in denial of aid and/or changes in the aid awarded. Students are required to provide documentation intended to verify student aid application information when requested by the Financial Aid Office. Failure to provide verification information in a timely manner when requested may result in a denial of financial aid.

Most information regarding approval of grants and loans is sent directly to the student. The student is responsible for delivering such grant and loan information to the school as soon as possible. Students are expected to notify the Financial Aid Office when there are changes in their financial status, enrollment status, address, or telephone numbers. Failure to do any of the above can result in denial of financial aid and interruption of classes.

Students must maintain satisfactory progress to remain eligible for financial aid.

SOURCES OF FINANCIAL AID

GENERAL AWARD INFORMATION

All students that desire to obtain Federal student aid must fill out the Free Application for Federal Student Aid (FAFSA). Hussian College requests appointments with all students prior to filing financial aid applications. The Financial Aid Office can review applications to eliminate delays in processing.

The U.S. Department of Education, Central Processing System (CPS), will assess all applications to determine student eligibility the student's Expected Family Contribution (EFC). The CPS will generate a Institutional Student Information Record (ISIR) and send the report directly to the student, which will notify the student of their eligibility and EFC. Students are expected to monitor the receipt of the ISIR.

The Financial Aid Office, through a series of formulas and tables, will determine the expected award based on the EFC, the length of the program and the cost of the attendance (there is more on this process in the Determining Financial Need section of this Consumer Information Guide). Income documentation is requested of all students applying for a PELL Grant who are selected for verification.

THE FEDERAL PELL GRANT - The PELL Grant program provides financial aid to those who prove a need for gift aid to attend post-high school accredited institutions. The award for the 2016-17 academic year will range between \$500.00 and \$5815.00 for full time academic year programs. The amount awarded is based on an analysis of a student's and/or family's financial resources and the length of the program.

The 2016-17 PELL application must be filed prior to June 30, 2016. Grant awards are made in two payments. The first payment is made after the ISIR has been received and the student has started class. The second payment is made after half of the academic year (start of spring semester) has been completed and provided satisfactory progress is maintained. All disbursements under the PELL Grant program are credited directly to the student account via electronic funds transfer.

WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAMS

William D. Ford Federal Direct Loan Programs is a collective term for the Federal Direct Subsidized Stafford Loan Program, Federal Direct Unsubsidized Stafford Loan Program, and the Federal Direct PLUS Loan Program.

1. The Federal Direct Stafford Loan is the basic student loan available to all students, regardless of financial need. It is the educational loan most students borrow first, before all others. If the loan is **subsidized** the government will pay the interest while the student is in school. If the loan is **unsubsidized** the student has the option of capitalizing the interest or of paying the interest quarterly during the in-school period. Payment of the principle itself, on both the subsidized and unsubsidized loans, does not begin until six months after graduation, provided the student remains enrolled on at least a half-time (6 credits) basis.

2. Federal Direct PLUS Loan, These federal, educational loans are available to credit-worthy parents of dependent students, regardless of financial need, and are borrowed directly through Hussian College and the U.S. Department of Education (no lender/bank required). Parents can borrow up to the cost of attendance minus other financial aid received. Repayment begins within 60 days of the second disbursement being made to the student's account. Deferments may be available upon request.

Interest Rates for the 2016-17 Academic Year

The following fixed interest rates are for Direct Loans first disbursed on or after July 1, 2016. These interest rates are effective beginning Fall 2016 through 2017

2016-17 Direct Loan Interest Rates

Federal Direct Subsidized Stafford Loan for undergraduate students	3.76 %
Federal Direct Unsubsidized Stafford Loan for undergraduate students	3.76%
Federal Direct Unsubsidized Stafford Loan for graduate students	5.31%
Federal Direct Parent PLUS Loan	6.31%

A student who is enrolled at an eligible institution is eligible for the following loan amounts per academic year:

Dependent Students (Except Students Whose Parents Cannot Borrow PLUS Loan.	Base Amount	Additional Unsubsidized Loan Amount Effective July 1, 2008
Freshman	\$3,500	\$2,000
Sophomore	\$4,500	\$2,000
Junior or Senior	\$5,500	\$2,000

Independent Undergraduate Students and Dependent Students Whose Parents Cannot Borrow a PLUS Loan	Base Amount	Additional Unsubsidized Loan Amount Effective July 1, 2008
Freshman	\$3,500	\$6,000
Sophomore	\$4,500	\$6,000
Junior or Senior	\$5,500	\$7,000

Students in loan default are generally not entitled to any further financial aid, regardless of financial need. If the student makes satisfactory arrangements to repay with the Guarantee Agency he may be eligible for reconsideration. Approval of a new loan is at the discretion of the Lender and Guarantee Agency. All students must demonstrate need to qualify for the William D. Ford Federal Direct Loan Programs. The non-subsidized Stafford loan program is not need-based. The William D. Ford Federal Direct Loan Programs is designed for educational usage only. Any violation in the usage of the William D. Ford Federal Direct Loan Programs may result in prosecution and withdrawal of all financial aid assistance.

Applications and Deadlines: In addition to submitting the FAFSA, students are required to submit a Master Promissory Note for the William D. Ford Federal Direct Loan Program. The Master Promissory Note may be submitted online by and the student, and parent as applicable. The William D. Ford Federal Direct Loan Program involves borrowing directly from the Federal government, there are no private lenders or guaranty agencies involved in the process. In no case can a loan be certified after your last date of attendance or the end of the school year, whichever is earlier.

Notification and Disclosure: A notification of loan approval and a disclosure statement are received from the Direct Loan Servicing Center following approval.

Disbursements: William D. Ford Federal Direct Loan Program funds are dispersed via electronic funds transfer directly to the school. A promissory note is included on the application and must be completed by the student prior to the disbursement. William D. Ford Federal Direct Loan Program payments are credited directly to the student's tuition account.

Repayment: A William D. Ford Federal Direct Loan Program must be repaid, according to current federal regulations. If a loan is not repaid, the ramifications to the student are severe. A student's credit rating is damaged by a loan. Also, in some states, benefits, such as driver's license, can be lost. A defaulted loan may also result in attachment of wages, and income tax refunds. William D. Ford Federal Direct Loan Program rights and responsibilities are listed on the promissory note.

The chart below shows estimated month payments and total interest charges for various 8.25 percent loans under a fixed repayment plan. Remember that 8.25 percent is the highest interest rate than can be charged for new loans. Your rate may be lower.

EXAMPLES OF FIXED REPAYMENT PLANS

Total Loan Amount	Number of Payments	Monthly Payment	Interest Charges	Total Repaid
2,600	65	50.00	628.42	3,228.42
4,000	120	49.06	1,887.20	5,887.20
7,500	120	91.99	3,538.80	11,038.80
10,000	120	122.65	4,718.00	14,718.00
15,000	120	183.98	7,077.60	22,077.60

Students making payments of more than \$50 per month, will pay less total interest. If this is the case, students should consult the sheet given to them by the lender to determine the total needed to repay.

If a student has ever received a Federal Family Education Loan they are responsible to notify the lender immediately of any changes in name or address. Also, they may repay the loan in full at any time without penalty. Loan obligations will be canceled if the student dies or becomes permanently disabled. An exit interview with the Financial Aid Office is required prior to leaving the School, whether the student withdraws or graduates.

STATE GRANT PENNSYLVANIA STATE GRANT – (PHEAA) 2016-2017

The State Grant Program provides grant aid to eligible Pennsylvania domiciliaries who are in need of financial aid to attend a post-secondary school as undergraduate students. The amount of State Grant for those who qualify varies from \$500 to \$4,002 at a Pennsylvania school. To be eligible for a PHEAA State Grant the student must be an undergraduate who has been domiciled in Pennsylvania for at least 12 months prior to the date of application, is enrolled or intends to enroll in a PHEAA approved program of study, and who demonstrates financial need in accordance with PHEAA requirements.

For State Grant consideration, there are two deadlines by which applications must be received by PHEAA:

May 1, 2016 - For ALL renewal (a Pennsylvania Higher Education Grant recipient during 2015-2016) applicants regardless of program.

August 1, 2016 - For nonrenewal (not a Pennsylvania Higher Education Grant recipient for 2015- 2016) two-year terminal (nontransferable two-year career) programs at community, junior, or four-year colleges. Students receive notice of their eligibility through a statement of Term Eligibility from PHEAA. PHEAA State Grant will determine the award of the grant based upon eligibility and income information. An eligible student will receive a grant award of two disbursements. Income documentation is requested of all students applying for a PHEAA State Grant. Payments are made according to period of enrollment such as, Fall, and Spring. All payments on the PHEAA State Grant program are credited directly to the student account.

OTHER SOURCES OF FINANCIAL AID

In addition to federal and state programs, certain students may be eligible for other programs, which provide educational cost assistance. These benefits, like grants, do not have to be repaid:

Veteran's Administration: Veterans may qualify for educational benefits under the GI Bill (Chapter 34) or the Veteran's Educational Assistance Program (VEAP). Students can obtain further information on all GI benefit programs from the Veteran's Administration or from the School VA coordinator, the Registrar.

Vocational Rehabilitation: The Division of Vocational Rehabilitation provides services and financial assistance to students with certain disabilities. Further eligibility information can be obtained by the local Division of Vocational Rehabilitation.

Federal Supplemental Educational Opportunity Grant: (FSEOG) is for undergraduates with exceptional financial need, that is, Students with the lowest EFC's and gives priority to students who receive Federal PELL Grants. The amount you receive is dependent upon when you apply, your level of need, and the yearly funding level at Hussian College. Hussian College will credit your account directly, once per semester.

Outside Sources: There are many outside sources of financial aid in the form of scholarships, fellowships and loans, which might be available to you. Some publications, which might help you in your search are as follows:

1. A Selected List of Fellowship Opportunities and Aids to Advanced Education - from the National Science Foundation, Publications Office, 1800 6th Street, NW, Washington, DC 10550.
2. The Ultimate Scholarship Book 2016 – Copy available for review in the Financial Aid Office.
3. Many religious, ethnic, civic and service organizations offer scholarships through their local chapters. A check with your organization may prove beneficial.
4. Many companies offer loans, grants and tuition refunds to employees, their spouses and their children. Unions also offer educational aid to their members. A check with company personnel offices may be beneficial.

DETERMINING FINANCIAL NEED

As previously stated in this Consumer Information Guide, federal student aid is awarded based on a determination of "Financial Need." The Financial Aid Office determines Financial Need by subtracting the Cost of Attendance Budget by the "Expected Family Contribution." The federal government refers to this procedure as Needs Analysis.

The Cost of Attendance Budget is based upon the cost of student tuition, fees, books, and supplies, which can be found on the Hussian website at www.hussianart.com, under the "Consumer Information" tab, and in the school catalog, as well as nationally standardized cost of living estimates. The nationally standardized estimates supply room, board, and other living expenses while taking into account student specific circumstances like marital status, whether the student lives independently or with parents, childcare costs, and living expenses associated with disabled students.

Hussian College has broken its population into two categories for purposes of determining the Cost of Attendance Budget, student living with parents and students living independently. The average Cost of Attendance Budget for students living with parents is \$34,101. The average Cost of Attendance Budget for students living independently is \$40,863. In either circumstance, average transportation costs are \$2142 per month.

The Expected Family Contribution is the amount that a student and the student's family can be expected to contribute to their educational costs, in this case the Cost of Attendance Budget. The expected family contribution is based upon information provided by the student on the Free Application for Federal Student Aid. The Central Processing System of the Department of Education analyzes the FAFSA information and takes into consideration elements such as available income, whether the student is a dependent of their parents, is independent, or has a spouse and/or dependents of their own. The expected contribution of a student and their parents, if applicable, forms the basis of the Expected Family Contribution.

The calculation of the Expected Family Contribution is required to determine eligibility for any Financial Aid Programs. Financial need of the student is determined by subtracting the Expected Family Contribution from the Cost of Attendance Budget.

[Cost of Attendance Budget – Expected Family Contribution = Financial Need]

VERIFICATION POLICIES AND PROCEDURES

All applicants selected for verification will be required to submit verification of household size, number in post-secondary school, AGI, U.S. income taxes paid and untaxed income and benefits. Students must complete a verification worksheet and provide documentation of income. Documentation should be submitted within two (2) weeks of the request. Sometimes it is necessary to contact outside sources, which could result in additional delays. Therefore, while the student must obtain the necessary documentation, a longer period of time is permitted, as long as the student meets all Federal submission deadline dates for verifications.

If you are applying for a PELL Grant, you must complete verification no later than sixty (60) days after the last day of enrollment or August 30 (following the end of the award year), whichever is earlier. Failure to submit needed documentation by stated deadlines may result in denial of aid. Pell applicants who do not meet Federal deadline for submission cannot receive a PELL Grant. The student must meet with the Financial Aid Officer to discuss any problems in verifying information.

The student will know the required documents to submit to the financial aid office at the entrance interview. These documents will include an IRS Tax Return Transcript to verify adjusted gross income and U.S. income taxes paid. In addition, a statement of untaxed income will be required where applicable. Documentation of untaxed income may include a Social Security 1099, an Unemployment Compensation 1099, or letter from the local Welfare Agency.

If the submitted data fails to meet requirements, or the award changes due to verification, the financial aid administrator will contact the student. If corrections must be made to the application, it will be necessary for the student and parent/spouse to submit changes as instructed. After the verification procedures are complete, the student will receive a notification that will confirm that their file meets Federal standards of accuracy.

All of the above constitutes the applicant's responsibility with respect to verification of required information. You are required to meet the deadlines set above and report to the Financial Aid Office when requested.

We are required by Federal regulations to make referrals to the U.S. Department of Education, Office of Inspector General, if it is suspected that aid was requested under a false pretense. Hussian College takes very seriously the proper stewardship of Federal Funds and will cooperate with government agencies in the full prosecution of students who are found to have provided falsified documentation.

Conflicting Information: The student is always required to resolve information that appears to be conflicting. This requirement holds true whether or not the student was selected for verification by the central processing system.

Required Verification Items: There are five items that are required to be verified if a student is selected by the CPS. They are:

1. Adjusted Gross Income
2. U.S. Taxes Paid
3. Certain Untaxed Income
4. Household Size
5. Number in Postsecondary Schooling

The above items have been identified for verification by the Federal government because they have a material effect on the EFC formula.

You will also be required to submit an ID such as a drivers license, State ID or passport and sign a statement of educational purpose.

Certain Untaxed Income: There are eight types of untaxed income, which must be verified.

1. Social Security Benefits
2. Child Support
3. IRA/Keough Deductions
4. Foreign Income Exclusion
5. Earned Income Credit
6. Interest on Tax-Free Bonds
7. Untaxed Portions of Pensions
8. Credit for Federal Tax on Special Fuels

In addition to verifying these sources untaxed income, non-filers must submit a statement, which, certifies their non-filer status and list the sources and amounts of untaxed income and benefits.

Acceptable Documentation: All applications selected for Verification must complete and sign (including spouse and parent signatures, if applicable) a Verification Worksheet. There are separate worksheets for dependent and independent students.

The Verification Worksheet provides a chart to document household size and number in postsecondary education. You must provide the name, age, and relationship to student of all members of the household. In addition, for those members of the household who are reported as enrolled in postsecondary education, you must provide the name of the institution in which they are enrolled.

ENROLLMENT STATUS

Students enrolled for at least 12 credits per semester are considered full-time.
Students enrolled for 9 – 11 credits per semester are considered three-quarter time.
Students enrolled for 6 – 8 credits per semester are considered halftime.

Full-time status requires at least 12 credits, but the average full-time student at Hussian takes 15 credits per semester and some take more.

Typically it is about 121 credits to graduate. How long it takes you to graduate depends on how long it takes you to complete all the courses and get the 121 credits needed to complete your degree.

If you take the average 15 credits per semester, you can graduate in four years. If you take less, you'll be in school longer, and of course, if you take more courses, you could finish early.

SATISFACTORY PROGRESS STATEMENT

Student eligibility for certain state and federal programs of student financial aid depends upon maintaining satisfactory academic progress in their program and completion of their degree in accordance with this policy. However, students should be informed that this policy applies equally to full-time and part-time students as well as students that do not receive financial aid. The student aid programs affected by the satisfactory academic progress policy are:

- Federal Pell Grant**
- Federal Supplemental Education Opportunity Grant (SEOG)**
- Federal Work-Study Program**
- Federal Subsidized and Unsubsidized Stafford Loan**
- Federal PLUS Loan**

Recipients of the Pennsylvania Higher Education Assistance Agency (PHEAA) Grant must also follow certain academic progress guidelines (contact PHEAA for these guidelines).

Compliance with satisfactory progress is determined at the end of each academic year (September through May) through evaluation of individual student progress reports. To be considered in satisfactory progress, Freshmen students must achieve a minimum grade point average of 1.75 for their first semester, and a minimum cumulative grade point average of 2.0 for their second semester as well as complete a minimum of 80% of their attempted credits (i.e. completed credits/attempted credits) during each semester. Sophomore, Junior, and Senior students must maintain a minimum cumulative grade point average of a 2.0 as well as complete a minimum of 80% of their credits attempted during each semester.

Courses where a student withdrew, failed, or was awarded no credit count as attempted but not completed. Credits transferred in will count as attempted and completed. Students in all levels must be working toward graduation requirements. Under no circumstances may a student receive aid for more than 150% of the published program length (e.g. Hussian's 4 year program must be completed in no more than 6 years).

If a student fails to maintain satisfactory academic progress with regard to the minimum grade point average or completed credits at the end of any academic year, the student will be officially notified in writing by Hussian and immediately be placed on probationary status. The probationary status will remain in place until the end of the immediately following academic year. During probation, students will continue to be eligible for federal student aid. Hussian may place academic restrictions on the student during the probationary period to help ensure that the student successfully reinstates satisfactory academic progress by the end of the probationary period. Students that fail to obtain a cumulative grade point average in accordance with the minimum standards of this policy or fail to complete the minimum percentage of credits during the probationary period will cease to be eligible for federal student aid programs and all

federal student aid will be cancelled. Students whose aid is canceled are not eligible for additional financial aid until the student completes all necessary coursework or improves their GPA to exceed the minimum threshold.

WITHDRAWAL/LEAVE OF ABSENCE

Students must make all requests for leave of absence in writing. The request must provide the date on which leave of absence is requested to commence, and a reasonable explanation as to why the student is requesting a leave of absence. Hussian College may approve a leave of absence in its discretion. A Leave of Absence cannot exceed 30 days. Please contact the Registrar for additional details and requirements.

Students are encouraged to provide written notice of withdrawal to the Registrar prior to withdrawing from a Hussian program. Failure to provide written notice of withdrawal can *delay any refunds* owed to the student. Students considering withdrawal should contact the Registrar for information and withdrawal forms. Additionally, students considering withdrawal who have been the recipients of financial aid will have continuing obligations and options available to them, and should contact the Hussian Financial Aid Office to discuss the effect of withdrawal on their financial aid portfolio and schedule an *Exit Interview* as applicable.

REFUND/CANCELLATION POLICY (EFFECTIVE March 1, 2013)

REJECTION Any student who is rejected for admission to Hussian College will receive a full refund of monies paid.

CANCELLATION All monies paid by an applicant will be refunded following their delivery of a written request for cancellation to the Registrar's Office within five (5) days after signing an Enrollment Agreement. If unable to provide a written request within five (5) days, the student may preserve their right to a full refund by verbally requesting cancellation from the Registrar within five (5) days, and submitting the formal written request within ten (10) days from signing the Enrollment Agreement. Students will not be entitled to a full refund if a written request for cancellation is submitted after the start of classes.

WITHDRAWAL PRIOR TO CLASSES Students will receive a full refund of all tuition and fees if they provide a written notice of withdrawal to the Registrar no later than five (5) days following their initial visit and opportunity for inspection of the College facilities, but in any event, no later than ten (10) days prior to the first day of classes. Students providing a written notice of withdrawal to the Registrar, which does not comply with the policy regarding cancellation or inspection of College facilities, but is provided before the start of classes, will receive a full refund of all monies paid to Hussian College in excess of the \$100.00 Enrollment Fee.

REFUNDS AFTER THE START OF CLASSES Students missing seven (7) consecutive class days will be administratively terminated. In all circumstances, the date of termination or date of withdrawal for the purpose of calculating a student refund will be the last date of attendance. The following refund calculation shall apply to all students:

Failure to Start: Students that fail to start the program, and do not withdraw prior to the first day of classes, will be refunded all tuition monies and fees paid except for the \$100 enrollment fee.

The First Seven Days of the Calendar: For a student withdrawing or discontinuing the program during the first seven (7) calendar days of the semester, the tuition charges refunded by the college will be 75% of the tuition.

Students whose last day of attendance falls after the first 7 calendar days of the semester but within the first 25% of the semester will receive refunds of 55% of the tuition.

For students whose last day of attendance is after 25% but within 50% of the semester, the tuition charges refunded by the school will be 30% of the tuition.

For students whose last date of attendance falls after 50% of the semester, the student is entitled to no refund.

IMPORTANT NOTE: All monies to be refunded in accordance with any provisions of this Refund and Cancellation policy will be refunded within thirty (30) days from the date that Hussian College determines a student's last date of attendance, the date Hussian receives written notice of cancellation, or the date that a student fails to return from an approved leave of absence. The Refund and Cancellation policy will apply equally to students that are administratively terminated from a Hussian program. All refunds shall be paid to the student unless payment to a lender or other entity is required by the terms of a student financial aid program in which Hussian participates.

RETURN OF FEDERAL STUDENT AID

The amount of Federal assistance that a student receives and is ultimately retained to cover institutional charges is dictated by Federal Regulations. After the student has attended for sixty (60%) percent of the semester, all Federal student aid received by or on behalf of the student may be retained to cover institutional charges. If a student withdraws from a semester prior to completing sixty (60%) percent of the semester, a pro-rata share of the Federal student aid received must be returned to the aid source within forty-five (45) days of Hussian's determination of withdrawal, or formal written withdrawal by the student. To determine the amount of Federal aid to be retained to cover institutional charges, Hussian must divide the number of days of the semester up to and including the student's last day of attendance, by the total days in the semester. The resulting percentage will be used to determine the pro rata amount of Federal aid to be retained.

Federal student aid refunds must be made in the following priority order.

1. Unsubsidized Federal Direct Stafford Loan
2. Subsidized Federal Direct Stafford Loan
3. Federal Direct PLUS Loan
4. Federal Pell Grant
5. FSEOG
6. Other Federal student aid programs
7. Other Federal sources of aid
8. Other state, private, or institutional aid
9. The student

Students are strongly encouraged to check with college officials prior to officially or unofficially withdrawing.

ENTRANCE AND EXIT COUNSELING

ENTRANCE COUNSELING Each student will be required to attend an Entrance Counseling session. This is held in a group setting where the Director of Financial Aid will outline:

1. Types of Direct Loans
 - Subsidized
 - Unsubsidized
 - PLUS
2. Annual Loan Limits
3. Aggregate Loan Limits
4. Interest
5. Deferments and Forbearances
6. Delinquency and Default

7. Paying Back Your Loan

A Rights and Responsibilities summary checklist will be distributed to the student for their review and signature, and collected for placement in the student's file. An Entrance Counseling Guide booklet will be distributed to each student for their guidance and referral.

EXIT COUNSELING Each student is required to attend an Exit Counseling session. In the event of an unexpected withdrawal, the student will be contact via phone or letter to set up an appointment. If it is a planned withdrawal, the student will be sent directly to the Financial Aid Office to complete their Exit Counseling immediately.

The graduating class will attend a group session the month prior to their graduation. During the group session the Director of Financial Aid will outline:

1. Repayment
2. Avoiding delinquency and default
3. Deferment and forbearances
4. Consolidation

A Rights and Responsibilities summary checklist will be distributed to the student for their review and signature, and collected for placement in the student's file. An Exit Counseling Guide booklet will be distributed to each student for their guidance and referral.

DISABILITY SERVICES

In accordance with the Rehabilitation Act of 1973, Americans with Disabilities Act (ADA) of 1990, and the ADA Amendments Act of 2008, Hussian College does not discriminate on the basis of disability and is committed to providing reasonable accommodations with regard to its programs, activities and facilities to students with a qualified disability. Students are responsible to both self-disclose their disability to, and request accommodation from, the Hussian Disability Services Coordinator. Students requesting accommodation will be required to provide verification of their disability in the form of documentation from their health care provider. Communication with faculty or other staff members does not constitute fulfilling the University ADA accommodation requirements. Verification through documentation from a health care provider is required prior to accommodations being determined and fulfilled.

The Hussian Disability Services Coordinator is responsible for managing the verification and accommodation process, including documenting the request for accommodation, requesting verification documentation from the student, collaborating with the student and other necessary parties (faculty, facilities manager, et cetera) to determine the reasonable scope of accommodation under the circumstances, finalizing appropriate student accommodations, and maintaining a record of the student's disability and accommodation to the extent required by law.

Students may contact the Disability Services Coordinator at 215-574-9600, for more information about Hussian's Disability Services as well as ADA accessible facility entrances, exits, elevators, and restrooms.

DISCLAIMER

While Hussian College has put forth reasonable efforts to ensure that this Consumer Information Guide is accurate and current, it is not a complete record of all information applicable to student aid programs available to current and prospective Hussian students, and as with any document, there may be errors, omissions, or misinterpretations that can be drawn from the summary nature of the contents. Students are advised to also review the school catalog, student handbook, and seek clarification from the appropriate Hussian representatives as necessary or appropriate to inform their understanding of the school, its programs, and student aid. We will make every effort to assure an adequate answer.

OTHER INFORMATION ON THE SCHOOL

The Hussian College catalog can provide students with further information on the school. Additional information including but not limited to placement figures, retention rates, graduation rates, and information regarding tuition and fees can be found on Hussian's homepage under the "Policies and Disclosures" link.