



Capital Area School of Practical
Nursing

Financial Aid
and
Tuition
Student Handbook

2018-2019

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**CAPITAL AREA SCHOOL OF PRACTICAL NURSING
FINANCIAL AID POLICIES AND PROCEDURES
2018 – 2019**

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CASPN Financial Aid Terminology

FINANCIAL AID – This refers to all forms of financial assistance, grants/scholarships (federal, state, private, community based, local government, etc.), loans (federal direct student loans, federal Parent PLUS Loans & private loans (Sallie Mae, bank, credit union, etc.).

FINANCIAL AID AWARD – This is the estimated amount of financial aid for which you have qualified and may receive.

FAFSA (Free Application for Federal Student Aid) – This application is completed at <https://fafsa.ed.gov> by the student and parent(s), if applicable, and submitted to the US Department of Education. The FAFSA determines how much you qualify for in the Federal Pell Grant, Federal Direct Student Loans, State of Illinois MAP Grant, and is required if applying for the Parent PLUS Loan.

GRANT – Funds given that do not require repayment. These can come from federal, state &/or local government, community or charitable organizations or private organizations.

SCHOLARSHIP – Funds that do not require repayment and are typically given by a community or charitable organization or private organization.

LOAN – Funds that require repayment typically with interest.

ACADEMIC YEAR – This is the period of time that a student is attending CASPN. Our program is only ONE academic year. This runs from August to June or from February to December depending on which session you start your program. The financial aid academic year consists of 2 terms.

PAYMENT PERIOD – At CASPN, one payment period is equal to 2 quarters. Payment period 1 consists of Quarters 1 and 2. Payment period 2 consists of Quarters 3 and 4.

INSTITUTIONAL EXPENSES – The enrollment expense at CASPN for tuition, books, uniforms, supplies and fees.

NON-INSTITUTIONAL EXPENSES – This is the estimated expense the student will incur during our academic year for living expenses such as room & board, transportation (not including auto loan payments) and personal expenses.

TOTAL COST OF ATTENDANCE – This is the expense amount that is used when calculating the maximum amount of financial aid that can be awarded per academic year to a student. It is comprised of tuition, fees, supplies and books and the cost of living expenses as determined by CASPN.



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FINANCIAL AID AWARD NOTIFICATION LETTER – This document is given to you by the CASPN Financial Aid Specialist. It will list the *expenses* and the *estimated financial aid award* amounts. If your financial aid awards are greater than the tuition, books and fees, you will have the option to utilize the remaining balance of financial aid awarded to help with your *cost of living* expenses. You may not receive or use more financial aid of any and all types in excess of the amount of the *total cost of attendance*.

LOAN AGREEMENT – This form, also known as a Master Promissory Note (MPN), is available at <https://studentloans.gov>. Completing the form is required in order to receive any Direct Federal Student Loan assistance and Parent PLUS Loans. Students complete the “Undergraduate Students” MPN & parents complete the “Parent Borrowers” MPN.

ENTRANCE COUNSELING – This activity is available at <https://studentloans.gov> and is required in order to receive Federal Direct Student Loans.

EXIT COUNSELING – This activity is available at <https://studentloans.gov> and completion within 30 days prior to graduation is required by the US Department of Education for those who utilize Federal Direct Student Loans



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General Policies

In order to be considered for financial aid at Capital Area School of Practical Nursing, students are required to file a Free Application for Federal Student Aid (FAFSA). The FAFSA may be completed and submitted online at <https://fafsa.ed.gov>.

Tuition Deposit Waiver, Book Voucher and Uniform Voucher

The deadline to file the Free Application for Federal Student Aid and ensure the availability of programs such as waiver of the required \$500 tuition deposit, book vouchers, and uniform vouchers, for those that qualify, is no later than 1 month prior to the required Orientation. Should your FAFSA be filed after that deadline, the student may still be issued the waiver or voucher(s) if time permits prior to the first day of enrollment.

Payment of Institutional Expenses (Tuition, books, uniforms and fees)

1st payment period (Quarters 1 and 2) due dates:

- Tuition Deposit – Due at or before Orientation
- Uniforms – Due at Orientation
- Books – Due on or before the 1st day of class
- Remaining Tuition and fees – Due prior to 1st day of class

2nd payment period (Quarters 3 and 4) due dates:

- Tuition and fees – Due 2 weeks prior to the first day of 3rd Quarter
- Books – Due on or before the 1st day of 3rd Quarter

All payments are to be made payable to CASPN. Payment may be in form of cash, money order, certified/cashier's-check, debit/credit card, or personal check.

A student may not be allowed to enter 3rd Quarter still owing a balance due for the 1st payment period (Quarters 1 and 2).

Returning Students Tuition and Fees, Books, Uniforms and Skills Kit

Students returning within 180 days of withdrawal are charged their original tuition rate plus liability insurance and other fees. Students returning after 180 days of withdrawal are charged the current tuition rate plus liability insurance and other fees. New books, uniforms and skills kit may need to be purchased upon return. The returning student is responsible for all outstanding balances from previous enrollment before repeating a quarter.

A student who withdraws and then reenters the same program at the same school within 180 days is considered to be in the same payment period from which they withdrew and are entitled to only the amount of financial aid not previously received and/or aid returned in that payment period based on Return of Title IV calculations. Once the student completes the payment period for which he/she has previously been paid, they become eligible for subsequent Title IV Funds. The State of Illinois Monetary Award Program (MAP) Grant will be based on eligibility in the award year upon which the



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student returns. If a student reenters the same program more than 180 days after withdrawal, the student starts a new payment period.

Leave of Absence

A Leave of Absence (LOA) is defined in the Federal Student Aid Handbook as “a temporary interruption in a student’s program of study.” In order to qualify for a LOA, a student must submit a written, signed and dated request that includes the reason for the leave of absence and the length of the leave of absence. The request must be submitted to the CASPN Nurse Administrator for review. The Nurse Administrator will consider such criteria as medical necessity, armed forces requirements, and the length of the LOA. A leave cannot exceed 180 days in any 12-month period per the Federal Student Aid Handbook. If approved for a LOA, the student must return to the program at the beginning of the quarter that the LOA began with the next class. Students are advised to speak to the Financial Aid Office regarding the effect of the leave on their financial aid eligibility.

The State of Illinois Monetary Award Program (MAP) Grant does not recognize a “Leave of Absence”. This financial assistance program will work the same as a student returning more than 180 days after their last date of attendance.

Non-institutional expenses

The estimated expense the student will incur during our academic year for living expenses such as room & board, transportation (not including auto loan payments) and personal expenses.

Other Expenses Related to the LPN Program

Non-institutional expenses such as NCLEX application fees, fingerprinting, class pictures, class pin, etc., amounts and deadlines will be announced during 3rd Quarter.

Financial Aid Program Participation

The school participates in the following financial aid programs: Federal Pell Grants, State of Illinois MAP Grant, Federal Direct Student and Parent Direct PLUS Loans, WIOA (Workforce Innovation and Opportunity Act), DORS (Dept. of Rehabilitation Services), Upward Mobility, IDES, IETC, Veterans Affairs Education Programs, other local government, community based and private scholarships, grants and loans.

Confirmation of Student Immigration and Naturalization Service (INS) Status

The Capital Area School of Practical Nursing will not pay any Title IV financial aid to students whose status as eligible non-citizens has not been confirmed through the US Department of Education’s Central Processor. Copies of the student’s documentation may be collected as part of the financial aid application process through the US Department of Education’s Central Processor. If the Central Processor is not able to match the student’s information with INS, the school will request secondary confirmation using the documentation collected during the student’s application process. If the student fails to submit documentation during the application process, the school will send the student a letter



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requesting documentation and explaining the deadlines to the student. Financial aid processing will cease until the student submits the requested documentation.

Federal Direct Student Loans

All students using Federal Direct Student Loans are required to complete the following:

- Entrance Counseling
- Loan Agreement or Master Promissory Note (MPN)
- Exit Counseling
 - 30 days or less prior to graduation
 - 30 days or less after dismissal/withdrawal.

These requirements can be completed at <https://studentloans.gov>.



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Tuition and Fees

Estimated Institutional Expenses – Per Payment Period			
	1st Payment Period		2nd Payment Period
Tuition	\$5,500.00	Tuition	\$5,500.00
Books, Uniforms and Supplies	\$1,093.00	Books and Supplies	\$301.00
Fees	\$715.00	Fees	\$650.00
Total	\$7,308.00	Total	\$6,451.00
Estimated Non-Institutional Expenses Per Academic Year			
	Dependent Student Living with Parents		Independent Student/ Dependent Student Off Campus
Room and Board	\$4,500.00	Room and Board	\$14,229.00
Transportation	\$8,298.00	Transportation	\$8,298.00
Personal	\$2,502.00	Personal	\$2,502.00
Est. Loan Fees	\$56.00	Est. Loan Fees	\$100.00
Total	\$15,356.00	Total	\$25,129.00
Estimated Pre-Licensure Expenses (Incurred in 3rd and 4th Quarters)			
	3rd Quarter		4th Quarter
Fingerprint Background Check	\$55.00	NCLEX Application – Continental	\$98.00
		NCLEX Application – Pearson Vue	\$200.00
Total	\$55.00	Total	\$298.00
Estimated Graduation Related Expenses (Optional)			
	3rd Quarter		4th Quarter
Graduation Pin	\$40.00 - \$105.00	Nursing Cap	\$25.00
		Graduation Pictures	\$5.00 - \$55.00+
Total	\$40.00 - \$105.00		



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Book Purchases

Books must be purchased through Capital Area School of Practical Nursing. Books will be sold in two (2) bundles/sets.

The 1st bundle is to be paid for no later than the 1st class day of Quarter 1 unless the Financial Aid Office provided a Book Voucher. This set consists of all books and on-line components for Quarters 1 and 2. Books will be issued the first class day of Quarter 1. The 2nd bundle is to be paid for no later than the 1st class day of Quarter 3 unless the Financial Aid Office provided a Book Voucher. This set consists of all books and on-line components for Quarters 3 and 4. Books will be issued on the first class day of Quarter 3.

Uniform Purchases

Uniforms are to be purchased through Capital Area School of Practical Nursing. Uniforms will be ordered at Orientation. Uniforms must be paid for at orientation unless the financial aid office has provided you with a Uniform Voucher.



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Satisfactory Academic Progress (SAP) Policy

To be eligible for federal and state financial aid, students are required by the U.S. Department of Education and the State of Illinois to maintain satisfactory academic progress toward their degree objectives. The following policy represents the standards adopted by Capital Area School of Practical Nursing (CASPN) and applies to all students receiving financial aid. The Satisfactory Academic Progress Policy is the same for all students, regardless of Title IV eligibility.

Attendance Standard (Clock Hours)

Students must adhere to the attendance policy for both classroom and clinical courses. The attendance policy states that a student cannot miss more than three days per quarter and no more than one of those days can be a clinical day, resulting in an attendance requirement of 93%. Attendance reports are shared with the Financial Aid Specialist and Program Coordinator. One makeup day will be offered at the end of each quarter for students who exceed their allowed absences. These make up hours will be included in the total attendance for the SAP Review Period.

Academic Standard (Grading System)

Grading scale for theory courses (rounded up to the nearest full percentage point for SAP purposes):

A	Academic Excellence	93%-100%
B	Above Average	86%-92%
C	Average	77%-85%
D	Below Average	70%-76%
F	Failure	0%-69%

All students achieving a final grade of at least a ‘C’, defined as 77%, in each theory course at the end of a quarter are “making satisfactory progress.”

All clinical coursework will be graded using the following scale:

<i>S=Satisfactory</i>	Clinical performance is safe and demonstrates application of the nursing process, communication, psychomotor skills, and application of learning at the expected level. Student shows growth toward meeting the clinical program objectives.
<i>N/I=Needs Improvement</i>	Clinical performance is safe yet essential information and background knowledge is deficient. Student demonstrates some growth toward meeting clinical and program goals. Student completes plan of improvement for each N/I received.
<i>U=Unsatisfactory</i>	Clinical performance is unsafe and/or inadequate in application of the nursing process. Communication and psychomotor skills are poorly demonstrated. Evidence of growth toward meeting and the clinical program goals is not evident. An unsatisfactory in any area will fail the student for the quarter.



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Review and Evaluation Periods

Student progress will be reviewed by the CASPN Secretary weekly to identify students who may be at risk regarding satisfactory academic progress. Students have immediate access to academic grades via Moodle, an online grading system used by CASPN. Students are offered free tutoring services if they choose to apply. Clinical grades are reported at mid-term and the end of the quarter. Formal financial aid satisfactory academic progress evaluations will be completed at the end of each payment period and will determine enrollment status and financial aid eligibility. Students are expected to complete assignments on or before the date due determined by the instructor. Not complying with these assignments could result in disciplinary action which could affect academic progress and financial aid eligibility. Students who meet the attendance and academic standards described above will be considered to be making satisfactory academic progress.

Reinstatements, Appeals, and Financial Aid Probation

Students who enroll in the school are considered to be making satisfactory academic progress during their initial evaluation period. If a student is dismissed or withdraws from the program they have to request in writing to return with a subsequent class within two weeks of the date on the final dismissal letter or the date on the formal withdrawal letter. Once this is received the students file will be reviewed by the Retention Committee and they will determine the student's eligibility to return. If the student is not allowed to return to the program their financial aid will not be reinstated and there are no provisions for an appeal. If the student is allowed to return and they wish to receive financial aid they are required to formally request an appeal. Appeals regarding financial aid must be submitted in writing to the Financial Aid Specialist within two weeks of the date of the reinstatement letter.

A student may request an appeal when their financial aid has been terminated due to not meeting all requirements of the Satisfactory Academic Progress policy. The file will be reviewed by the Financial Aid Specialist. Decisions will be based on current year Federal Rules and Regulations. The student will be notified in writing of the decision made by the Financial Aid Specialist and they will be on Financial Aid Probation in accordance with Federal Financial Aid guidelines. The student will be expected to follow the SAP guidelines as when they previously attended.

Students who fail to meet either of the two progress standards a second time on an evaluation date are dismissed from the CASPN program and are therefore no longer eligible for Federal Financial Aid. Students are only allowed to repeat a quarter one time. If a student fails to meet any element of this policy at the end of the second attempt they will be dismissed from the program and their financial assistance will be terminated. At this point there are no options for readmission to CASPN or reinstatement of any Financial Aid.



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Course Incompletes, Transfer Credits, Withdrawals, and Repetitions

CASPN does not offer grades of “Incomplete”. The school does not allow credits to be transferred from other schools and accordingly, these have no impact on SAP. CASPN does not have a specific summer term and we do not offer any type of remedial coursework.

Determining Withdrawal Date in Regards to Title IV Funding

CASPN records attendance twice each day. Students are allowed to miss a total of three days in any one quarter. If a student exceeds this limit a letter of dismissal is sent. If the student does not return to classes and/or does not contact the school an unofficial withdrawal is assumed. Students can also submit an official withdrawal. In each instance the last date of attendance is used to determine what funds were earned during that award period. The withdrawal date is classified as the date the student formally withdraws from the program or the date of the fourth consecutive day a student is not in attendance and has not contacted the school in regards to the absence.

If a student withdraws from the program and returns within 180 days of withdrawal, the student is treated as a returning student 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 the program after more than 180 days have elapsed since withdrawal may be eligible for federal aid for any quarters the student must repeat to obtain academic credit. Students should meet with the Financial Aid Specialist to discuss the conditions under which federal aid may be awarded for repeated courses. Students cannot withdraw from specific courses and remain in the program. All classes are taken in a specific order.

When a student repeats a course the transcript will state:

<i>W/P=Withdrawal/Passing</i>	Student withdrew and was passing all courses at the time
<i>D/P=Dismissed/Pass</i>	Student was dismissed for disciplinary issues and was passing all courses
<i>W/F=Withdrew/Failing</i>	Student withdrew but was failing at least one course
<i>D/F=Dismissed/failing</i>	Student was dismissed for disciplinary or academic issues and was failing at least one course

Upon reinstatement into the program all classes for the quarter the student was previously attending and did not complete will be repeated. The previous grade will have no bearing on the grade given for the repeated courses. However, in regard to financial aid eligibility, the student will only be allowed to repeat that quarter once. The student is only allowed to repeat up to two quarters. If a student withdraws or fails any courses during the second quarter being repeated, they will no longer be eligible for any federal funding. The transcript will list total attempted hours versus completed hours (i.e. 997.5



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hours attempted, 665 hours completed). Total attempted hours cannot exceed 1995 hours/285 days or 150% of the published length of the program. As stated above Students are expected to complete assignments on or before the date due determined by the instructor. Not complying with these assignments could result in disciplinary action which could affect academic progress and financial aid eligibility.

Once a student is dismissed or withdraws from the program they are no longer eligible for any type of federal aid unless they reenroll in the future. If when calculating earned hours a credit is due to the student it will be paid but no further funding will be available while the student is not regularly attending classes.

Maximum Timeframe

In this program, the published length of the program is one academic year. The academic year is defined as four quarters, totaling 1330 clock hours or 190 instructional days. There are 2 equal financial aid payment periods comprised of 95 instructional days each and there is no provision for students to attend on a part-time basis. Students must successfully complete each quarter before progressing to the next quarter. The maximum time frame, expressed in days, in which students may receive federal student aid cannot exceed 150 percent (285 instructional days) of the published length of the program, including all completed and uncompleted quarters.

This time frame is measured per payment period for financial aid purposes with federal aid being awarded on a semester schedule or twice per academic year. There is no provision for advanced placement due to previous coursework of any student other than a student who was previously enrolled and dropped from CASPN. Students who drop from the program for either academic or attendance issues may appeal for readmission in the following class.

Transcript

Grades and hours from previous attempted quarters will be shown on the transcript but listed as attempted hours vs. completed hours.

Tuition Refund and Award Disbursement Policy

Capital Area School of Practical Nursing’s tuition refund policy follows that of the Federal Return of Title IV Funds under the Higher Education Act Amendment of 1998.

Drop Date/Last Date to Withdraw

Students will have through the 5th class day in quarters 1 and 3 to withdraw from CASPN without being liable for tuition, fees or expenses except for the non-refundable \$500 tuition deposit, book fees, skills lab kit fee if issued on or before drop date and uniforms that were purchased with school vouchers on or before the drop date.



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Determining Withdrawal Date in Regards to Title IV Funding

CASPN records attendance twice each day. Students are allowed to miss a total of three days in any one quarter. If a student exceeds this limit a letter of dismissal is sent. If the student does not return to classes and/or does not contact the school an unofficial withdrawal is assumed. Students can also submit an official withdrawal. In each instance the last date of attendance is used to determine what funds were earned during that award period. The withdrawal date is classified as the date the student formally withdraws from the program or the date of the fourth consecutive day a student is not in attendance and has not contacted the school in regards to the absence.

Calculating Title IV Funds Earned

Once a student is dismissed or withdraws from the program a “Drop Sheet” is created stating details such as last date of attendance, drop date and reason for withdrawal or dismissal. The Admissions Office is required to submit these forms to the Financial Aid office within one week of the drop date to ensure all returns and/or refunds are processed prior to the 45 day deadline required by the Department of Education. The dates are used in calculating earned funds and also to determine if funds are returned to Title IV or if any refunds are due to the student. The Drop Sheet is kept in the students financial aid file along with the forms used in the calculations and any other information regarding the R2T4 (i.e. bank receipts and payment confirmations). These calculations and returns are to be made within 45 days of the last date of attendance. When returns are required unsubsidized loans are returned first. If those funds are exhausted and more funds are to be returned, subsidized loan funds will be returned, followed by Pell Grant funds, if necessary.

Post-withdrawal Disbursements

If a student withdraws prior to receiving all eligible Title IV funds, CASPN will utilize calculations to determine what funds were earned by the student and will issue a post-withdrawal disbursement if the student has earned more funds than have been disbursed while attending classes. Prior to any refund to a student CASPN is required to return any grant overpayment the student owes. After, and/or if there is no overpayment owed by the student, funds will be disbursed to the student. CASPN is allowed to credit a student’s account for any funds still owed to the school (i.e. tuition, books) for current term charges. This can only take place if the student has contracted with the school. Funds withheld by CASPN cannot exceed monies owed by the student. These funds can be credited without the student and/or parent’s permission. The student does not have to be notified prior to CASPN crediting Pell funds to the account. The school must disburse any amount of a post-withdrawal disbursement of grant funds that is not credited to the student’s account. Moreover, the school must make the disbursement as soon as possible but no later than 45 days after the date of the school’s determination that the student withdrew.

However, if the post-withdrawal disbursement is either a Direct Student Loan or Parent PLUS Loan the student and/or parent must be notified in writing prior to any loan funds being either credited or disbursed to either the student or parent. CASPN also has the right to credit funds to cover any past due balance owed or to cover a subsequent term’s tuition and fees, however, permission must be granted by the student prior to funds being applied to the student account. CASPN will allow fourteen (14) days



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to respond to the written Post-withdrawal Notification. There is no specific order in which funds are to be disbursed to the student (i.e. Unsub, Sub, Pell Grant). The school must credit the student's account with the post-withdrawal disbursement for current charges no later than 180 days of the date of determination that the student withdrew.

Federal Return of Title IV Funds under the Higher Education Act Amendment of 1998

Scheduled hours will be used to determine the percentage of the period completed by a student withdrawing from a clock hour program. A student withdrawing from a clock hour program earns 100 percent of his or her aid if the student's withdrawal date occurs after the point when he or she was scheduled to complete 60 percent of the scheduled hours in the payment period. A student withdrawing before completing 60 percent of the payment period has earned the equivalent percentage of Title IV aid that has been or can be disbursed.

EXAMPLE: If you are scheduled to complete 10 percent of the payment period, you are charged 10% of the payment period's Tuition Fee, and your refund, if applicable, would be 90%.

Your loan and grant money must first be used to pay for your tuition and fees. Once the institution has determined the amount of the Title IV funds that may be retained, any required refunds will be made to the Title IV programs according to the Department of Education's distribution requirements. The student will then receive any refund due or be billed for outstanding charges.

The order in which unearned funds must be returned to the Title IV programs is:

- Federal Direct Loans
 1. Unsubsidized
 2. Subsidized
 3. Parent PLUS
- PELL Grant
- Student

Refunds for all other types of assistance (i.e., State of IL MAP Grant**, or other government agencies, private resources, scholarships) will follow the college's refund policy.

**If you have not been enrolled for a minimum of 19 attendance days, you will not meet the State of Illinois's minimum enrollment qualifications to receive the State of Illinois MAP Grant. If the IL MAP Grant funds have already been disbursed to CASPN, 100% of the IL MAP Grant funds will be returned to the State of Illinois.

Title IV Repayments

A student who has received Title IV funds, and is dismissed or withdraws from the program before completing a payment period, may need to repay financial aid received in excess of the actual funds earned during enrollment. Repayments are based on the percentage of scheduled hours and expenses incurred. The student is responsible for discussing the need for repayment with the Financial Aid Officer and CASPN Nurse Administrator at the time of withdrawal or dismissal from the program. The Capital Area School of Practical Nursing will not issue any information for any student known to



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be in default on a CASPN student loan, owing a refund of Title IV Funds or having a balance on their school account. Future financial aid can be denied to a student who owes a repayment on a PELL Grant.

Illinois MAP Grant Refund Policy (MAP SCHOOL CODE: 172) – Dismissal / Withdrawal:

The policy for refunding State of IL MAP Grant funds follows the same calculation rules as the Federal Return of Title IV Funds under the Higher Education Act Amendment of 1998:

Scheduled hours will be used to determine the percentage of the period completed by a student withdrawing from a clock hour program. A student withdrawing from a clock hour program earns 100 percent of his or her aid if the student's withdrawal date occurs after the point when he or she was scheduled to complete 60 percent of the scheduled hours in the payment period. A student withdrawing before completing 60 percent of the payment period has earned the equivalent percentage of Title IV aid that has been or can be disbursed.

EXAMPLE: If you are scheduled to complete 10 percent of the payment period, you are charged 10% of the payment period's Tuition Fee, and your refund, if applicable, would be 90%.

Per the Illinois Student Assistance Commission (ISAC) MAP Grant Rules, Section 2735.30 Program Procedures (j) [1], [2], MAP grants are applicable only toward tuition and mandatory fees. MAP grants may not exceed the maximum award specified at 110 ILCS 947/35(c); or the institution's tuition and mandatory fee charges on file with ISAC.

If a refund is required, the student will be notified by either the Financial Aid or Business Office in writing.

Federal Direct Student Loan Program

Determination of eligibility for the Federal Direct Student Loan is based on the student's EFC (Expected Family Contribution) reported on the SAR (Student Aid Report) and his/her estimated expenses for the school year. Students may qualify for a need-based Subsidized Loan, and/or a non-need based Unsubsidized Loan. The maximum Stafford Loan, subsidized and unsubsidized combined, is \$9,500.00 for an independent student and \$5,500.00 for a dependent student. The dependent student may be eligible for increased loan amounts if a parent is denied a Parent PLUS Loan.

The interest on the Subsidized Federal Direct Student Loan is paid by the government while the student is in attendance and during the grace period. The student is responsible for payment of the interest on the Unsubsidized Federal Direct Student Loan. The interest can be paid quarterly while the student is in school, or can be capitalized and added to the principal of the loan. In accordance with U.S. Department of Education regulations, an entrance counseling interview is required before receiving initial loan disbursements and an exit counseling interview is required before graduation or upon withdrawal.



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The final default rates on student loans are as follows:

Year	Default Rate
2011	3.7
2012	6.7
2013	10.1
2014	7.4

Parent Direct PLUS Loan

The Parent Direct PLUS Loan is a non-need based loan available to parents of dependent students. The PLUS Loan is obtained in the name of a parent. The maximum amount a parent can borrow is “cost of education minus financial aid received”.

Parent borrowers typically begin payment on the Direct PLUS Loan once the loan is fully disbursed (paid out). However, a deferment request may be made by the parent to the loan servicer. During any period when payments are not required, interest will accrue on the loan. The parent borrower may choose to pay the accrued interest or allow the interest to be capitalized (added to the loan principal balance) when required payments begin. The loan servicer will notify the parent borrower when the first payment is due.

Federal Direct Student Loan/Parent Direct PLUS Loan Interest Rates and Loan Fees for 2018-2019

Interest Rates

On May 9, 2018, the Treasury Department held a 10-year Treasury note auction that resulted in a high yield of 2.995%. The chart below shows the interest rates for Subsidized and Unsubsidized Direct Student Loans, and Parent Direct PLUS Loans first disbursed on or after July 1, 2018 and before July 1, 2019.

Loan Type	10-Year Treasury Note High Yield	Add-On	Fixed Interest Rate
Direct Subsidized Loans and Direct Unsubsidized Loans for Undergraduate Students	2.995%	2.05%	5.05%
Direct PLUS Loans for Parents of Dependent Undergraduate Students	2.995%	4.60%	7.60%



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and for Graduate or Professional Students			
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All interest rates shown in the chart above are fixed rates for the life of the loan.

Note: The interest rates for federal student loans are determined by federal law. If there are future changes to federal law that affect federal student loan interest rates, updates will be posted at <https://studentaid.ed.gov/sa/types/loans/interest-rates>.

Loan Fees

The chart below shows the loan fees for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans first disbursed on or after Oct. 1, 2016.

Loan Type	First Disbursement Date	Loan Fee
Direct Subsidized Student Loans and Direct Unsubsidized Student Loans	On or after 10/1/16 and before 10/1/17	1.069%
	On or after 10/1/17 and before 10/1/18	1.066%
Direct PLUS Loans	On or after 10/1/16 and before 10/1/17	4.276%
	On or after 10/1/17 and before 10/1/18	4.264%

Loans first disbursed prior to Oct. 1, 2016, have different loan fees.

Note: If there are future changes affect federal student loan fees, updates will be posted at <https://studentaid.ed.gov/sa/types/loans/interest-rates#fees>.

Repayment of Loans

Repayment of the Federal Direct Student Loans(s) must begin in the seventh month after the student is no longer enrolled in the nursing program, whether or not he/she completes the program, or is



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dissatisfied with the program. The student's loan is assigned by the US Department of Education to an approved loan servicing company.

Repayment of the Parent Direct PLUS Loan begins 30-60 days following the final disbursement of funds. The Parent Direct PLUS Loans are also assigned by the US Department of Education to an approved loan servicing company.

The student is responsible for contacting the loan servicer regarding repayment procedures following graduation or withdrawal from the nursing program. The loan servicing company's information for both student and parent loans can be found at <https://www.nslds.ed.gov>. The user ID and password for this site will be the student and/or parent's Federal Student Aid (FSA) ID and password.

Requests for deferment, forbearance, or any change in the repayment schedule, must be initiated by the student to the loan servicer. Forms for requesting a deferment can be obtained from the lending agency or holder of the loan. If the student does not contact the loan servicer regarding repayment procedures within six (6) months after graduation, or withdrawal from the nursing program, he/she will be considered in default, and action will be taken against him/her by the lender and/or federal government. Requests for consolidation of all loans to allow the student to make one quarterly payment, instead of two or more, must also be initiated by the student.

Please refer to the financial aid handouts for further information on charges, interest, grace periods, repayment and deferments on student loans.

Default Prevention

In addition to entrance and exit counseling interviews, <https://studentaid.ed.gov> , <https://studentloans.gov> , <https://www.nslds.ed.gov> , and <http://www.isac.org/students/> (Illinois Student Assistance Commission) are useful websites that provide college, career, and financial aid information and services. A student who does not begin repayment or does not maintain the repayment schedule as required is considered to be in default.

A student, who is in default on a Federal Direct Student Loan or owes a PELL Grant refund under the Title IV Program, is NOT eligible for further financial aid.

Default status can result in an adverse credit rating, garnishment of wages, withholding of Federal or State Tax refunds, denial of LPN licensure, and possible litigation. (See financial aid handouts for further information.)



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Disbursement of Awards

The first payment period disbursement(s) of financial aid will be within two (2) weeks of the last date to withdraw from Quarter 1. Please note that per the US Department of Education, students that are first time borrowers of the Federal Direct Student Loan program are not allowed to have their first student loan disbursement made until a minimum of 30 days of enrollment have been achieved.

The second payment period disbursement(s) will be made within approximately two (2) weeks of the last date to withdraw from Quarter 3.

All awards are issued directly to the school and disbursed to the student's account as follows:

- Title IV Funds will be disbursed to the student's account within three (3) business days from the date the funds are received by CASPN. Any credit balance owed to the student will be issued in form of paper check by the Business Office within fourteen (14) days of the date of disbursement.
- State of Illinois MAP Grant funds will be disbursed to the student's account within ten (10) business days from the date the funds are received by CASPN.
 - Per the Illinois Student Assistance Commission (ISAC) MAP Grant Rules, Section 2735.30 Program Procedures (j) [1], [2], MAP grants are applicable only toward tuition and mandatory fees. MAP grants may not exceed the maximum award specified at 110 ILCS 947/35(c); or the institution's tuition and mandatory fee charges on file with ISAC. As a result, there will be no credit balance issued to the student if it is MAP Grant funds. Any MAP Grant credit balance is required to be refunded to the State of Illinois.
- Veterans Benefits will be disbursed to the student's account within ten (10) business days from the date the funds are received by CASPN.

Students will be notified via their CASPN student email account when their disbursement is available. Students are required to report to the Business Office to sign an acknowledgement of receipt and disbursement of their award(s).

Remember, one-half of all money is disbursed per payment period.



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State of IL MAP Grant Administration Policy - MAP SCHOOL CODE: 172

State of IL MAP Grant Disclosure

By applying for financial aid and agreeing to share that information with the Illinois Student Assistance Commission (ISAC) you have been considered for the State of Illinois (IL) Monetary Award Program (MAP) Grant. All MAP-approved institutions are required by the State of Illinois to announce MAP Grant awards to students who are enrolled or intending to enroll at their institution. An award amount is included on this letter if you have met the eligibility criteria. The MAP Grant award amount is an estimate made by the financial aid office and is identified as a "State of IL MAP Grant (Est)." Please be aware that the number of available MAP Grants is limited by funding levels approved by the Illinois General Assembly and the Governor, and reductions to estimated or actual MAP Grants are possible. There are also limitations to how long you can continue to receive a MAP Grant. Usage is tracked by the number of credit hours for which you've received MAP benefits and is referred to as MAP Paid Credit Hours (MPCHs). The maximum number of MPCHs that can be received is 135, and you must be at the junior level or above to use more than 75 MPCHs. For your reference, and to learn more about MPCH limitations, you may access a record of your MPCHs through the ISAC Student Portal at <https://studentportal.isac.org/MPCH>.

MAP Paid Credit Hours (MPCH) at CASPN

MAP eligibility is divided between two 20 week (665 clock hours) payment periods. To determine the number of MAP paid credit hours used, the number of clock hours completed is divided by 37.5 per the Federal Student Aid Handbook guidelines. The calculation is done for the 1st payment period and then again for the 2nd payment period.

$$\text{Formula: } \frac{\text{clock hours completed}}{37.5} = \text{credit hours used}$$

The MPCH for each student is checked on the GAP Access site at the time the award is packaged. A student with 59 or less MPCH at the beginning of our program will meet the MPCH requirements for the MAP award in both payment periods. A student with 74 MPCH will only meet MPCH requirements for the MAP award in one payment period.

Applicant Eligibility – Minimum credit hours / clock hours earned

Per the Illinois Student Assistance Commission (ISAC) MAP Grant Rules, Section 2735.20 (a) [4] a qualified applicant shall be enrolled in an eligible degree or certificate program (34 CFR 668.8) for a minimum of three credit hours, for either a semester or quarter term, throughout the institution's tuition refund/withdrawal adjustment period.

Verification of Residency (IL)

Per The Illinois Administrative Code CH. XIX, SEC. Section 2700.20 Definitions:

"Resident of Illinois" –

A dependent student is a resident of Illinois if the parent of the dependent applicant, who is required by the instructions to complete the Free Application for Federal Student



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Aid (FAFSA), physically resides within the State of Illinois and Illinois is his or her true, fixed and permanent home.

An independent student is a resident of Illinois if the applicant physically resides within the State of Illinois (at the time of application), and has so resided for a period of 12 continuous, full months immediately prior to the start of the academic year for which assistance is requested and Illinois is his or her true, fixed and permanent home.

When an applicant does not qualify as a resident of Illinois under the preceding 2 paragraphs and the applicant is a member of the U.S. Armed Forces or a foreign missionary, or is the dependent or the spouse of an individual who is a member of the U.S. Armed Forces or a foreign missionary, then the applicant's residency shall be determined in accordance with the following 4 paragraphs.

An applicant who is a member of the U.S. Armed Forces will be a resident of Illinois if the applicant physically resided in Illinois immediately prior to entering the U.S. Armed Forces, returned (or plans to return) to Illinois within 6 months after and including the date of separation and can demonstrate (pursuant to Section 2700.50(f) and (g)) that his/her domicile was the State of Illinois throughout such enlistment.

An applicant who is a foreign missionary will be a resident of Illinois if the applicant physically resided in Illinois for 6 continuous months immediately prior to entering missionary service, returned (or plans to return) to Illinois within 6 months after the conclusion of missionary service, and can demonstrate (pursuant to Section 2700.50(f) and (g)) that his/her domicile was the State of Illinois throughout such missionary service.

The dependent-applicant shall be a resident of Illinois notwithstanding the parents' temporary physical absence from Illinois provided the parents would be a resident of Illinois under the preceding 2 paragraphs.

The spouse-applicant shall be a resident of Illinois immediately upon physically occupying a dwelling within the State of Illinois provided the applicant can demonstrate that his/her absence from the State was the result of residing with the spouse during enlistment or missionary service outside of Illinois and that the spouse-applicant's domicile continues to be the State of Illinois.

Some documents that could be submitted to the CASPN Financial Aid Office to serve as proof of your Illinois residency include, but are not limited to:

- IL driver's license issued no later than 12 months prior to the student's first scheduled day of class.



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- Current IL auto registration card with an expiration date no later than the student's first scheduled day of class.
- State of IL identification card issued by the Secretary of State issued no later than 12 months prior to the student's first scheduled day of class.
- 2016 W-2 (sent in January 2017)

Some documents that could be submitted to the CASPN Financial Aid Office to serve as proof of your parent's Illinois residency include, but are not limited to:

- IL driver's license
- 2016 Tax Return Transcript with Illinois address
- IL voter's registration card
- State of IL identification card issued by the Secretary of State
- Utility or rent bills in the parent's name
- Residential lease in the parent's name
- Property tax bill
- IL auto registration card
- W-2
- 2016 IRS form 1099-Miscellaneous Income Statements
- Statement of benefits history from IL Department of Public Aid
- Statement of benefits from the IL Department of Employment Security
- Statement of benefits from the Social Security Administration

The following items must be issued no later than 12 months prior to the student's first scheduled day of class:

- Utility or rent bills in the applicant's name
- Residential lease in the applicant's name
- Statement of benefits history from the IL Department of Public Aid
- Statement of benefits history from the IL Department of Employment Security
- Statement of benefits from the Social Security Administration
- IL voter's registration card
- Property tax bill

MAP Grant Refund Policy – Dismissal / Withdrawal:

The policy for refunding State of IL MAP Grant funds follows the same calculation rules as the Federal Return of Title IV Funds under the Higher Education Act Amendment of 1998:

Scheduled hours will be used to determine the percentage of the period completed by a student withdrawing from a clock hour program. A student withdrawing from a clock hour program earns 100 percent of his or her aid if the student's withdrawal date occurs after the point when he or she was scheduled to complete 60 percent of the scheduled hours in the payment period. A student withdrawing before completing 60 percent of the payment period has earned the equivalent percentage of Title IV aid that has been or can be disbursed.



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EXAMPLE: If you are scheduled to complete 10 percent of the payment period, you are charged 10% of the payment period's Tuition Fee, and your refund, if applicable, would be 90%.

Per the Illinois Student Assistance Commission (ISAC) MAP Grant Rules, Section 2735.30 Program Procedures (j) [1], [2], MAP grants are applicable only toward tuition and mandatory fees. MAP grants may not exceed the maximum award specified at 110 ILCS 947/35(c); or the institution's tuition and mandatory fee charges on file with ISAC.

If a refund is required, the student will be notified by either the Financial Aid or Business Office in writing.

Title 38 Students under U.S. Code

Veterans and eligible students drawing education benefits, who have changes in their programs that affect educational benefits, must have them reported within two (2) weeks and no longer than thirty (30) days to the United States Department of Veteran Affairs Regional Office. Upon receipt of official transcripts and course descriptions of the prior education, students with prior post-secondary or college credits will be evaluated for possible advanced placement in the nursing program.



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Verification Policy

Verification is a process which enables a school to confirm the accuracy of information used to determine a student's eligibility for Federal Student Aid. A student's file may be selected for verification by either the school or by the U.S. Department of Education.

If a student's file has been selected for verification, the following may be requested from the student:

1. A completed Verification Worksheet, signed by the student (and parent when applicable).
2. A copy of the student's (and spouse's if married) U.S. Income Tax Return Transcript for the base. Dependent students must provide their parent(s)'s Tax Return Transcript. The Tax Return Transcript can be requested at <https://www.irs.gov/individuals/get-transcript>, by phone at 800.908.9946, or by appointment at your local IRS Office.
3. If the student and/or parent(s), or spouse were not required to file a U.S. Income Tax Return, a Verification of Non-Filing Letter must be provided to the Financial Aid office. This can also be requested via <https://www.irs.gov/individuals/get-transcript> or by phone at 800.908.9946 or by making an appointment with your local IRS Office.
4. Any other information deemed necessary by the institution including, but not limited to, social security benefit documentation, divorce decrees, or W-2 forms.

The institution will not process financial aid disbursements for any student who has not completed the verification requirement. Students must provide the above information within two (2) weeks of the date of the request or one (1) week from date of request if request is made on or after Orientation.

Students will be required to correct any information that is found to be. The verification process is not considered to be complete during periods of corrective action. Corrections may include a recalculation of the student's EFC, and resubmission through the U.S. Department of Education's Central Processor.

If a student's award changes as a result of the verification process, the student will be counseled and informed of how the change affects his/her packaging and financial obligations to the institution.

To protect the integrity of federal student assistance programs, institutions must enforce verification policies. It is the student's responsibility to comply with any and all requests by the institution for verification material, within prescribed deadlines.

In the event of an overpayment of the Pell Grant, the student will be notified and given 30 days to repay the overpayment. After that time any unpaid balance in excess of \$25 will be sent to the Department of Education for collection action. Until the balance is cleared, the school will withhold all academic transcripts and the student will no longer be eligible for Title IV assistance. Students will forfeit their right to federal assistance for non-compliance with verification policies.



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Student Loan Code of Conduct

General Provisions

CACC/CASPN, in recognition of the need to preserve the integrity of the student loan program, and in compliance with the Student Loan Code of Conduct requirements outlined in the Higher Education Opportunity Act of 2008 (HEOA), adopts the following Code of Conduct. This Code of Conduct is based upon Section 493 of HEOA. The requirements set forth in Section 493 of the HEOA shall take precedence over any section of this Code of Conduct that is in conflict with Section 493 of HEOA except that the more restrictive part of either this Code of Conduct or Section 493 of HEOA shall take precedence over the less restrictive part.

This Code of Conduct shall be published prominently on CACC/CASPN's website.

CACC/CASPN shall administer and enforce this Code of Conduct. A violation of this Code of Conduct by any employee, officer or agent in the financial aid office or with responsibilities with respect to education loans shall be grounds for discipline, including discharge. All new employees with responsibilities with respect to education loans shall be supplied with a copy of the Code of Conduct within 30 days of being hired. All employees, officers and agents with responsibilities with respect to education loans shall be annually informed of the content and provisions of this Code of Conduct.

Prohibition against Remuneration to CACC/CASPN

CACC/CASPN will not solicit, accept or agree to accept anything of value from any Lending Institution, Guarantee Agency or Servicer in exchange for any advantage or consideration provided by the Lending Institution related to its student loan activity. This prohibition includes but is not limited to:

- Revenue Sharing Agreements
- Any goods (such as computer hardware) for which CACC/CASPN pays below market price
- Any computer software used to manage loans unless the software can manage disbursements from all lenders
- Any printing costs, postage or services

This does not prevent CACC/CASPN from soliciting, accepting or agreeing to favorable terms and conditions where the benefit is made directly to student borrowers.

Prohibition against Remuneration to CACC/CASPN Employees

CACC/CASPN will require and enforce that no officer, trustee, director, employee or agent of the school will accept anything more than a nominal value on his or her own behalf or on behalf of another during any 12 month period from or on behalf of any Lending Institution, Guarantee Agency, or Servicer. This prohibition will include, but not be limited to a ban on any payment or reimbursement



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from any Lending Institution, Guarantee Agency or Servicer to CACC/CASPN employees for lodging, meals, or travel to conferences or training seminars.

This does not preclude any officer, trustee, director, employee or agent of CACC/CASPN from receiving compensation for conducting non-school business with a Lending Institution, Guarantee Agency or Servicer or from accepting compensation that is offered to the general public. This prohibition does not prevent CACC/CASPN officers, trustees, directors, employees or agents from holding membership in any non-profit professional associations.

Ban on Gifts

No CACC/CASPN employee involved in the affairs of the school's financial aid office shall solicit or accept any gift from a lender, guarantor, or servicer of education loans.

Gifts are defined as but not limited to:

- Any type of gratuity, favor, discount, entertainment, hospitality, loan or other item having more than a token monetary value. The term includes a gift of services, transportation, lodging, or meals, whether provided in kind, by purchase of a ticket, payment in advance or reimbursement after the expense has been incurred.

The following would not be considered "gifts":

- Standard material, activities, or programs on issues related to a loan, default aversion, default prevention, or financial literacy, such as a brochure, a workshop or training.
- Food, refreshments, training, or informational material furnished to any officer, trustee, director or school employee, as an integral part of a training session that is designed to improve the service of a lender, guarantor, or servicer of education loans to the institution, if such training contributes to the professional development of the officer, trustee, director or employee.
- Favorable terms, conditions, and borrower benefits on an education loan provided to all students.
- Entrance and Exit counseling services provided to borrowers to meet the institution's responsibilities for entrance and exit counseling as required by law as long as the institution's staff are in control of the counseling and such counseling does not promote the products or services of any specific lender.
- Philanthropic contributions to CACC/CASPN from a lender, servicer, or guarantor that are unrelated to education loans or that are not made in exchange for any advantage related to education loans. State education grants, scholarships, or financial aid funds administered by or on behalf of a state.

Ban on Gifts to Family Members

Gifts to family members of any officer, trustee, director or employee of CACC/CASPN will be considered a gift to said officer, trustee, director or employee of CACC/CASPN if:



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- The gift is given with knowledge and acquiescence of the officer, trustee, director or employee of CACC/CASPN, and the office, trustee, director or employee of CACC/CASPN has reason to believe the gift was given because of the official position of said officer, trustee, director or employee of CACC/CASPN.

Limits on CACC/CASPN Employees Participating on Lender Advisory Boards

Any employee who is employed in CACC/CASPN's financial aid office, or who otherwise has responsibilities with respect to education loans or other student financial aid, and who serves on an advisory board, commission, or group established by a lender, guarantor or group of lenders or guarantors, shall be prohibited from receiving anything of value from the lender, guarantor, or group of lenders or guarantors, except that the employee may be reimbursed for reasonable expenses incurred in serving on such advisory board, commission, or group.

This does not preclude any officer, trustee, director or employee from participating on any lender advisory boards that are unrelated to student loans.

This does not preclude any CACC/CASPN employee not involved in the affairs of CACC/CASPN's financial aid office from serving on the Board of Directors of a publicly traded or privately held company.

Contracting Arrangements Prohibited

Any officer, trustee, director or employee of CACC/CASPN is prohibited from accepting any payments of any kind from a lender in exchange for any type of consulting services related to educational loans.

- This does not prevent anyone else in the institution whom has nothing to do with student loans from entering into these arrangements.
- This does not prevent anyone not employed in the financial aid office who has "some" responsibility for student loans from entering into these agreements if that individual in writing, recuses himself or herself from any decision regarding educational loans.
- This does not prevent anybody from serving on a Board of Directors or trustee of an institution if the individual, in writing, recuses himself or herself from any decision regarding educational loans.

Revenue Sharing Agreements Prohibited

CACC/CASPN will not enter any revenue sharing agreement where:

- A lender provides or issues a loan that is made, insured, or guaranteed under this title to students attending the institution or to the families of such students; and
- The institution recommends the lender and in exchange the lender pays a fee or provides other material benefits.



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Prohibition on Offers of Funds for Private Loans

CACC/CASPN will not request or accept any agreement of offer of funds for private loans in exchange for concessions or promises of:

- A specified number of loans made, insured or guaranteed
- A specified loan volume
- A preferred lender arrangement

Ban on Staffing Assistance

CACC/CASPN will not request or accept from any lender any assistance with financial aid office staffing. This does not include:

- Professional development training for financial aid administrators
- Educational counseling materials, financial literacy materials or debt management materials to borrowers provided that such materials disclose to borrowers the identification of any lender that assisted in preparing or providing such materials.
- Staffing services on a short-term, non-recurring basis to assist the institution with financial aid-related functions during emergencies, including State-declared or federally declared natural disasters.

Interaction with Borrowers

CACC/CASPN will not assign, through award packaging or other methods, the borrower's loan to a specific lender.

CACC/CASPN will not refuse to certify, or delay certification of, any loan based on the borrower's selection of a particular lender or guaranty agency.

Financial Aid Office Code of Conduct

All employees shall exhibit the highest ethical standards. All employees' first duty is loyalty to Capital Area Career Center/Capital Area School of Practical Nursing and its students. No employee shall take advantage of his or her position for his or her personal gain or benefit.

No employee shall take any action that he or she believes is or might be contrary to law, regulation, or in the best interests of the students and parents we serve.

In every circumstance, employees shall ensure that the information given to students and parents is accurate and unbiased and does not reflect any preference arising from actual or potential personal or institutional gain.

In every instance, employees will be objective in making decisions and advising the school regarding any institution involved in any aspect of student financial assistance.



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No employee shall solicit or accept anything from an entity involved in the making, holding, consolidating or processing of any student loans, including anything of value, except for such items of minimal or token value specifically exempted by the “Student Loan Code of Conduct.”

Employees will always disclose to the Capital Area Career Center/Capital Area School of Practical Nursing any involvement with or interest in any entity involved in any aspect of financial aid.

The Financial Aid Office Code of Conduct applies to all employees involved with Financial Aid, including financial aid staff, supervisors, Business Office personnel who deal with loans or grants and anyone who otherwise has responsibility or authority over the financial aid operation. All such persons shall abide by the “Student Loan Code of Conduct” and familiarize themselves with its contents at least once per year.



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**Capital Area School of Practical Nursing
Veterans Addendum to the Student Handbook (2018-2019)**

Graduation Requirements

1. Must complete all quarters in succession.
2. Must have a 77% or higher grade to pass.
3. Must pass ATI comprehensive review, if not, students have to do remediation that is assigned by the school.

Credit for Prior Education and Training

Capital Area School of Practical Nursing will grant veterans appropriate credit for previous education and training and will shorten the length and cost of their program proportionately to match this award of credit. Veterans will be required to present appropriate documentation to receive credit for prior education and training.

Acknowledgement of Receipt of Veterans Addendum

Capital Area School of Practical Nursing has provided me with the Veterans Addendum to the Student Handbook and I have read and understood the policies contained within the Addendum. I also understand a veteran receiving federal veterans' educational benefits that I will have to comply with the policies contained within the Veterans Addendum.

Signature of Veteran/Dependent

Date

Signature of Capital Area School of Practical Nursing Representative

Date