

# **CONSUMER INFORMATION GUIDE**

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## **General Student Disclosures**

Our school distributes a variety of publications that contain information regarding the school and its financial aid programs. If you do not have any of the following information and wish to obtain it, it will be furnished upon request. To request a copy, please contact Financial Aid or visit the school website [here](#):

- A description of all federal, state, local, private, and institutional need-based and non-need-based financial aid programs that are available to students, including:
  - The procedures and forms by which students apply for aid and eligibility requirements, and
  - Criteria for selecting recipients from the group of eligible applicants and criteria for determining award amounts.
- The rights and responsibilities of students receiving aid, including:
  - Criteria for continued student eligibility under each program,
  - The method by which financial aid will be disbursed and the frequency of those disbursements,
  - The general terms and conditions applicable to any employment that is part of the financial aid package,
  - The terms of any loan received (including federal Direct or Perkins loans), a sample loan repayment schedule, and the necessity of loan repayment,
  - Required loan exit counseling information the school provides and collects.
  - The criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may re-establish eligibility for federal financial aid, and
  - The way the school provides for Pell-eligible students to obtain or purchase required books and supplies by the seventh day of a payment period (if applicable) and how the students may opt out.
- Information about academic programs, [including](#):
  - The current degree programs and other educational and training programs,
  - The instructional, laboratory, and other physical facilities that relate to the academic programs,
  - The school's faculty and other instructional personnel,
  - Any plans by the school to improve academic programs upon a determination by the school that such a plan exists, and
  - A description of the written arrangements the school has entered into.
- The names of regulatory agencies, associations, or governmental bodies that accredit, approve, or license the school and its programs; procedures by which documents describing that activity may be reviewed; and contact information for filing complaints with these [agencies](#).
- Costs of attending the school (tuition and fees for full-time and part-time students and estimates of charges for books and supplies, room and board, and applicable transportation costs) and any additional costs of the program in which the student is enrolled or has expressed an [interest](#).

- The requirements and procedures for officially withdrawing from the school, any refund policy with which the school is required to comply for return of unearned tuition and fees or other refundable portions of costs paid to the school, and a summary of the requirements for the return of Federal Student Aid grant or loan funds.
- General information about the school’s services and facilities available to disabled students, including students with intellectual disabilities.
- The titles of persons designated by the school to provide information to enrolled and prospective students and information regarding how and where those students may be contacted.
- Information regarding the availability of federal financial aid for students enrolled in a study abroad program approved for credit by the home institution
- School policies on transfer of credit, including the criteria it uses regarding the transfer of credit earned at another school, and a list of any postsecondary schools with which it has established an articulation agreement.
- Penalties and institutional policies on copyright infringement, including:
  - Information that unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject the students to civil and criminal liabilities,
  - A summary of the penalties for violating federal copyright laws,
  - A description of the school’s policies with respect to unauthorized peer-to-peer file sharing, including disciplinary actions that are taken against students who engage in illegal downloading or unauthorized distribution of copyrighted materials using the school’s information technology system, and
  - The legal alternatives for downloading or otherwise acquiring copyrighted material

### **Family Educational Rights and Privacy Act Notice**

The Family Educational Rights and Privacy Act (FERPA) afford eligible students certain rights with respect to their education records. An “eligible student” under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution. Information about FERPA can be found in the school’s catalog located [here](#).

### **Graduation, Retention and Placement Rate Information**

The school calculates graduation statistics as required by the federal Student Right-to-Know Act. The school also publishes any placement rates it must calculate for a state agency or accreditor. Student outcomes information is posted on the website.

Information about retention rates as reported to the Integrated Postsecondary Education Data System (IPEDS) can be found by visiting [nces.ed.gov/collegenavigator](http://nces.ed.gov/collegenavigator).

### **Disclosures and Gainful Employment Programs**

The school must disclose certain information about each of its gainful employment programs to prospective students including:

- The occupations that the program may prepare students to enter based on the Classification of Instructional Programs (CIP) code,
- The normal time to complete the program,
- The on-time graduation rates for students completing the program,
- The tuition and fees the school charges a student for completing the program within the normal time, including the cost of books, supplies, and fees unless they are included in the cost of tuition,
- The job placement rate for students completing the program, if the school is required to calculate a rate,
- The median loan debt incurred by students who completed the program, and
- Other information the Department of Education provided to the school about the program.

Information about the school's gainful employment programs can be found by visiting the program pages on the school's website, or by clicking [here](#).

### **Improvements to Academic Programs**

The school reviews its academic programs on a regular basis to ensure relevancy with current employment requirements and market needs. As deemed appropriate, the school may change, amend, alter or modify program offerings and schedules to reflect this feedback. If you have questions about this process, contact the institution's Academic Department.

### **Copyright Infringement**

Students should be aware that the unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, is subject to civil and criminal liabilities. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. The school prohibits use of its computers and computer networks for the unauthorized downloading and uploading of copyright-protected material, or for maintaining or storing unauthorized copyright-protected material. Disciplinary action, up to and including expulsion from the school, will be taken against students who engage in unauthorized distribution of copyrighted materials using the school's information technology system.

The school's online library offers subscription databases with copyrighted materials students can print, download, or email to themselves. Materials include print publications such as books, journals, magazines, newspapers, images, and videos. These materials are only available to authorized users authenticated through the student, staff, and faculty portals.

### **Student Demographic Information**

Information about the composition of the students at our school is available on the College Navigator website ([www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator)). College Navigator is maintained by the U.S. Department of Education National Center for Educational Statistics.

To view information about our school, enter our school name into the search tool. Here are a few highlights of information that you will find within the various sections:

- Enrollment: gender and race/ethnicity distribution of students
- Financial Aid: data regarding the various financial aid sources for students, including federal grants (Pell and SEOG)
- Retention/Graduation Rate: Retention rate of certificate- or degree-seeking, first-time, full-time, undergraduate students

The Career Services Department serves as a liaison between students and employers, serving the students by promoting the school to prospective employers. For additional information regarding career and placement services offered to students during and after enrollment, contact the Career Services Department staff.

### **Protection of Student Speech and Association Rights**

Students should be treated equally and fairly. The school facilitates free and open exchange of ideas. Students should not be intimidated, harassed, discouraged from speaking out or discriminated against.

### **Vaccinations**

Good health practices are encouraged for all students. However, the school does not require any specific vaccinations beyond those required by state and other laws as a condition for admission. Some programs may have specific requirements. Review the admissions requirements section of the catalog to determine whether this impacts the student's particular program. Students are encouraged to consult with their health care professional to discuss obtaining or updating vaccinations.

### **Voter Registration Information**

As part of the requirement for our institution to participate in the Federal Student Aid programs, we are required by federal law to provide each student with the state's voter registration form in paper or by an electronic method. In order to register to vote, please

visit [www.eac.gov/voter\\_resources/contact\\_your\\_state.aspx](http://www.eac.gov/voter_resources/contact_your_state.aspx). Find and select your state to view eligibility requirements, registration deadlines, and a link to visit your state election department web page and obtain your state's voter registration form. If you have any questions, please contact the Financial Aid Office.

### **Treatment of Federal Student Aid-Title IV-When a Student Withdraws-Requirements of 34 CFR 668.22**

The laws and regulations are very specific about how the school must determine the amount of federal student aid (Title IV) program assistance you have earned and may retain if you withdraw from school. The Title IV programs that are covered include: Federal Pell Grants, Iraq Afghanistan Service Grants, Federal Direct Stafford Loans, Federal Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants, and, at CTU only, Federal Perkins Loans.

When you withdraw during your payment period or period of enrollment, your school can define these for you and tell you which one applies to you, if you received (or your school or parent received on your behalf) less aid than you earned (based on the federal formula), you may be able to receive those additional funds. If you received more aid than you earned, then the excess amount must be returned to the aid program (by the school and/or by you).

The amount of assistance that you have earned is determined by a federal formula to calculate the prorata percentage of the payment period completed prior to withdrawing. For example; if you completed 30% of your payment period or period of enrollment, then you earn 30% of the aid you were originally scheduled to receive. However, once you have completed more than 60% of the payment period or period of enrollment, you are considered to have earned all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, then you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes Federal Direct Loan funds, then the school must contact you and explain your obligation to repay the loans, if disbursed, and get your permission before the loan funds can be disbursed to you. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically apply all or a portion of your post-withdrawal disbursement of grant aid funds to outstanding tuition, fees, books and supplies (if billed separately by the school) and room and board charges (if contracted with the school). However, the school needs your permission to use the post-withdrawal grant aid disbursement for all other non-education related school charges. If you do not give your permission for the school to apply aid funds to other education related charges (some schools ask for this authorization when you enroll), then you will be offered the funds. However, it may be in your best interest to give permission to

allow the school to apply aid funds to other incurred charges in order to reduce your debt at the school.

There may be some Title IV funds that you were scheduled to receive but which cannot be disbursed to you once you withdraw because of other Title IV eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not be eligible to receive any Federal Direct Stafford Loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parents receive on your behalf) excess Title IV program funds that must be returned, the return must be a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

The return of funds is required even if the school didn't retain this amount of your aid funds.

If your school is not required to return all of the excess funds (e.g., some of excess aid was money that was provided directly to you as a stipend), then you must return the remaining amount.

- Any Federal Direct Loan funds that must be returned is accomplished as you (or your parent for a Federal Direct Parent-PLUS Loan) repay the loan in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.
- Any amount of unearned grant aid funds that you must return is called an overpayment. The maximum amount of a grant overpayment that must repaid is limited to the amount by which the original grant overpayment amount exceeds one-half of the total grant funds you received or were scheduled to receive. A student does not have to repay a grant overpayment of \$50 or less. If you are required to return unearned grant aid funds, you must make arrangements with your school, or the Department of Education to return these funds.

If the school returns federal student aid (Title IV) funds on your behalf (e.g., some of excess aid was money that was provided directly to you as a stipend), then your school may also pass that charge on to you for any Title IV program funds that they were required to return.

The requirements for Title IV program funds when you withdraw are separate from any tuition refund policy that your school may have. Therefore, you may still owe



funds to the school to cover unpaid institutional charges. If you don't already know what your school's refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your federal student (Title IV) aid program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information on Student Aid is also available at [www.studentaid.ed.gov](http://www.studentaid.ed.gov). Students and prospective students can also contact the Student Aid Solutions department at (866) 813-1836 or via email at [850CTUFinancialAid@careered.com](mailto:850CTUFinancialAid@careered.com).

## **Drug and Alcohol Abuse Prevention Information**

In accordance with the requirements of the Drug-Free Schools and Communities Act of 1989 (Public Law 101-226), and the Drug-Free Workplace Act of 1988 (Public Law 101-690), our school provides all students and employees with the following information concerning school policies and the consequences of the manufacture, distribution, possession, or use of any federally illegal drugs or alcohol.

Students and employees are prohibited from unlawfully manufacturing, distributing, possessing, or using federally illegal drugs or alcohol while on school property or participating in any school activity. Violation of this policy will subject students or employees to disciplinary action up to and including expulsion or termination from employment. In addition, violation may result in local, state, and/or federal criminal charges.

Legal sanctions under local, state, and federal laws may include:

- suspension, revocation, or denial of a driver's license
- loss of eligibility for federal financial aid or other federal benefits
- property seizure
- mandated community service
- felony conviction with associated penalties
- monetary fines

In addition to local and state authorities, the federal government has four agencies (the Drug Enforcement Agency, U.S. Customs Service, Federal Bureau of Investigation, and the U.S. Coast Guard) engaged in combating illicit drugs. One should be aware that:

- it is a crime to hold someone else's illicit drugs
- it is a crime to sell fake "dope"
- it is a crime for being in a house where people are using illicit drugs, even if you are not using them

- it is a crime if drugs are in your locker, car, purse, or house which is considered "constructive possession"

Drug abuse, which can affect one's physical and emotional health and social life, is the utilization of natural and/or synthetic chemical substances for non-medical reasons to affect the body and its processes, the mind and nervous system, and behavior. Drugs can be highly addictive and injurious to the body. Among the manifestations may be loss of sense of responsibility and coordination, restlessness, irritability, anxiety, paranoia, depression, acting slow-moving, inattentiveness, loss of appetite, sexual indifference, coma, convulsions, and death.

There are classic warning signs that could be indicative of drug use. These signs include:

- Unexplained change in personality or attitude
- Drop in attendance and performance at work or school
- Deterioration of physical appearance, personal grooming habits
- Sudden mood swings, irritability, or angry outbursts
- Unexplained need for money or financial problems. May borrow or steal to get it
- Engaging in secretive or suspicious behaviors
- Sudden change in friends, favorite hangouts, and hobbies

Information regarding the effects of commonly abused drugs may be found on the internet at [www.nida.nih.gov/DrugsofAbuse.html](http://www.nida.nih.gov/DrugsofAbuse.html).

Drug and alcohol abuse education programs are offered by local community agencies. The school will post information about such education programs in various locations around campus.

While care must be taken to ensure that a person is not wrongly accused of drug use, it is recommended that anyone who notes warning signs in either a student or employee contact the school President's or Campus Director's Office. If it is determined that a student or employee is in need of assistance to overcome a drug problem, he/she may be counseled on the need to seek assistance. The cost of such assistance or treatment will be the responsibility of the student or employee. Records of such counseling will remain confidential.

In certain instances, students and employees may be referred to counseling and/or a substance abuse help center. If such a referral is made, continued enrollment or employment is contingent upon attendance and successful completion of any prescribed counseling or treatment. Students or employees who are seeking treatment for a substance abuse problem may contact the President's or Campus Director's Office. Confidentiality will be maintained. In addition, students or employees who believe they have a substance abuse problem may find sources of treatment or advice by

referring to the section of the local telephone book headed "Drug Abuse & Addiction Information and Treatment."

*There are also national organizations that may be contacted for help, such as:*

- The Alcoholism and Drug Abuse Hotline 1-800-ALCOHOL (1-800-252-6465)
- National Drug Abuse Helpline 1-866-874-4553
- The National Institute on Drug Abuse Treatment Referral Hotline 1-800-662-HELP (4357) or <http://findtreatment.samhsa.gov/>
- Al-Anon for Families of Alcoholics 1-800-344-2666

### **IMPORTANT**

Student and employees must notify the school President, in writing, within five days of being convicted of a criminal drug statute at the school. Disciplinary action will occur within 30 days of receipt of the written notification and may range from a letter of admonishment to termination from enrollment or employment at the school.

## **Campus Crime and Safety Information**

The school prepares a report annually to comply with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act) and Violence Against Women Act (VAWA). This report is prepared in cooperation with local law enforcement agencies. Campus crime, arrest, and referral statistics within the report include those that were reported to local law enforcement and campus faculty and staff. A copy of this report is available for review at the following URL:

<http://www.coloradotech.edu/~media/CTU/Files/PDF/campus-security-report-denver.ashx>

## **Textbook Information**

To the extent practicable, the school posts verified textbook pricing information on its student portal for all required and recommended materials for all classes. This pricing information includes the International Standard Book Number (ISBN) and retail price, if applicable, for each course listed on the Student Portal.