CONSUMER INFORMATION GUIDE

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General Student Disclosures
CTU distributes a variety of publications that contain information regarding the University and its financial aid programs, including the University Catalog. 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 University website:

- 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 University 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 University 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.
- An explanation of verification requirements, including:
  - Documents required if a student is selected for the verification process;
  - Student responsibilities, including correction procedures, deadlines for completing any actions required, and the consequences of missing deadlines;
  - Notification methods, including how the school will notify students if their awards change as a result of verification and the time frame for such notifications.
- 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 available through the Virtual Campus,
  - CTU faculty and other instructional personnel,
  - Any plans by the University to improve academic programs upon a determination by the CTU that such a plan exists, and
o A description of the written arrangement the school has entered into. Note: The University currently does not have any written arrangements with other postsecondary institutions for the purpose of instructional delivery.

o Information about whether completion of a program meets educational requirements for a specific professional license or certification needed for employment in an occupation in a state if the program is designed to do so or is advertised as doing so.

- The names of regulatory agencies, associations, or governmental bodies that accredit, approve, or license CTU 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 CTU (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 University also makes available a Net Price Calculator and a College Financing Plan.

- The requirements and procedures for officially withdrawing from CTU, any refund policy with which the University is required to comply for return of unearned tuition and fees or other refundable portions of costs paid to the University, and a summary of the requirements for the return of Federal Student Aid grant or loan funds.

- General information about the University’s services and facilities available to students with disabilities, including students with intellectual disabilities.

- The titles of persons designated by the University to provide information to enrolled and prospective students and information regarding how and where those persons may be contacted.

- University policies on transfer of credit, including the criteria it uses regarding the transfer of credit earned at another school, a list of any postsecondary schools with which it has established an articulation agreement, and criteria used to evaluate and award credit for prior learning experience including service in the armed forces, paid or unpaid employment, or other demonstrated competency or learning.

- If applicable, a notice that the school is required by its accrediting agency to maintain a teach-out plan and the reason for that requirement.

- A notice when an enforcement action or prosecution is brought against the school by a state or federal law enforcement agency and a final judgment, if rendered, would cause an adverse action by an accrediting agency against the school; revocation of state authorization; or limitation, suspension, or termination of title IV eligibility.

- Student body diversity as well as student activities offered by CTU, if applicable.

**Textbook Information**
To the extent practicable, the University 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 Virtual Campus.

**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 University’s catalog located here.

**Completion, Graduation, Transfer, Retention, and Placement Rates**
Each year the University publishes required student outcome information, including the following:

- the completion or graduation rates of its certificate- or degree-seeking first-time, full-time undergraduate students reported to the U.S. Department of Education via the IPEDS website,
- its retention rate reported to IPEDS,
- the types of graduate and professional education students enroll in after graduating from the University’s 4-year degree programs, and
- any placement rates it must calculate for a state agency or accreditor. Currently CTU is only required to publish placement rates for the Bachelor of Science in Nursing and Master of Science in Nursing programs.

**Student Body Diversity Information**
The link in the prior section also includes information about the University’s Student Body Diversity. This document contains information about the composition of the students at CTU, including the percentage of enrolled, full-time students who are (1) male, (2) female, (3) Federal Pell grant recipients, and (4) self-identified members of a major racial or ethnic group.

Additional information can also be found by visiting the College Navigator website.

**Improvements to Academic Programs**
The University reviews its academic programs on a regular basis to ensure relevancy with current employment requirements and market needs. As deemed appropriate, the University 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

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. 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. For details, see Title 17, United States Code, Sections 504, 505.

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. For more information, please see the website of the U.S. Copyright Office at https://copyright.gov.

The University 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 University, will be taken against students who engage in unauthorized distribution of copyrighted materials using the University’s information technology system.

The University’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.

Vaccinations

Good health practices are encouraged for all students. However, the University does not require any specific vaccinations beyond those required by state and other laws as a condition for admission. Students are encouraged to consult with their health care professional to discuss obtaining or updating vaccinations. Students enrolled in the Master of Science in Nursing program (all concentrations) and the Doctor of Nursing Practice program will be required to provide proof of vaccinations prior to beginning the clinical portion of their program.
Treatment of Federal Student Aid-Title IV-When a Student Withdraws
Requirements of 34 CFR 668.22
CTU follows the federal Return of Title IV Funds Policy to determine the amount of Title IV aid a Student has received and the amount, if any, which needs to be returned at the time of withdrawal. Under current federal regulations, the amount of aid earned is calculated on a pro rata basis through 60% of the term. After the 60% point in the term, a Student has earned 100% of the Title IV funds. CTU may adjust the Student’s account based on any repayments of Title IV funds that CTU was required to make. For details regarding this policy, please see the University catalog.

Campus Crime and Safety Information
The University 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 with information collected from 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: https://www.coloradotech.edu/Media/Default/CTU/documents/about-ctu/campus-security-report-online.pdf

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 University provides all students and employees with the following information concerning University policies and the consequences of the manufacture, distribution, possession, or use of any drug made illegal as a matter of federal, state or local law or the illegal possession and/or use of alcohol. Detailed information is included in the Annual Security Report, which is available on the website at the link in the previous section.