

STUDENT FINANCIAL AID HANDBOOK

2009-2010 School Year



Saline County

Career Center

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Marshall, MO 65340
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www.marshallschools.com/sccc

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Financial Aid Handbook

The reason for this handbook is to provide financial aid information to the incoming Saline County Career Center student.

PHILOSOPHY

The primary purpose of financial aid is to provide assistance to students enrolled in an educational program which leads to a vocational degree or certificate who would otherwise be unable to attend. Financial aid is intended as a supplement to the students own resources. Therefore, the student and/or family is expected to contribute from income and assets to the extent they are able.

The Marshall School District believes that the primary responsibility for financing the student's education rests with the student and the family of the student. Financial aid programs are intended to help meet educational costs that remain after student and parental contributions have been taken into consideration.

The School District will attempt to assist the student in meeting direct educational costs to the extent funds are available. Assistance with living expenses may be available if financial aid funds are sufficient.

EQUAL EDUCATIONAL OPPORTUNITIES:

Each student should be given the opportunity to develop and achieve to the maximum extent possible. Therefore, the school district will foster an educational environment that provides equal educational opportunities for all students. The school district provides handicapped accessible facilities and personnel to assist handicapped individuals with their special needs.

The Saline County Career Center does not discriminate on the basis of race, color, national origin, gender, age, or disabling condition in admission or access to, or treatment, of/or employment in its programs and activities. Any person having inquiries concerning compliance with the regulations implementing Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, and Section 504 of the Rehabilitation Act of 1973, is directed to contact: Assistant Superintendent of Schools, Marshall Public Schools, 468 South Jefferson, Marshall MO 65340, (660) 886-7414.

WHICH IS BETTER--GRANT OR LOAN?

A **GRANT** is a form of financial aid that does not have to be paid back. Students are urged to apply for grants first, before other types of aid. Most grants are awarded on financial need. The federal government gives money to students through the Pell Grant program.

LOANS are another type of financial aid. Unlike grants and scholarships, loans **must be repaid**. The government has started to "crack down" on student loan repayment. Students should check out all other sources of financial aid before applying for loans. Loans are a very serious financial obligation.

COORDINATION OF AID TO PREVENT AN OVER AWARD:

All aid, regardless of source, must be coordinated in the financial aid office to prevent an OVER AWARD. Should an OVER AWARD occur, the student is responsible to reimburse the amount of that OVER AWARD to the school and/or Department of Education. In no instance, may a student receive more in aid than the total budget.

FINANCIAL NEED:

With the exception of two loan programs (Unsubsidized Federal Stafford/Direct and Federal PLUS), a student must demonstrate financial need to receive aid from the Federal and State Student Financial Aid (SFA) programs. The formula used to determine financial need is:

$$\text{Cost of Education} - \text{Expected Family Contribution (EFC)} = \text{Financial Need}$$

Cost of Education:

The cost of education is the educational expenses such as tuition, fees, room, board, books, supplies and other related expenses. (Example of SCCC Cost of Education on page 4)

The cost of education is always based on the cost of standard tuition and fees for a full-time student for a full academic year. Less than full-time enrollment is adjusted by the federal payment schedule. Awards are made on a semester basis to adjust for a student attending less than a full academic year.

Expected Family Contribution (EFC):

EFC is determined from all the student/parent information submitted on the financial aid application. There is a single formula, as specified by law, called the Federal Needs Analysis Methodology, which produces the Expected Family Contribution (EFC). The EFC is used to award Federal Pell Grants, campus-based aid and Subsidized Federal Stafford/Direct Loans, and to determine eligibility for Unsubsidized Federal Stafford/Direct Loans.

Financial Need:

To determine the amount of a student's Federal Pell Grant, the financial aid administrator applies the cost of attendance and the EFC to a payment schedule to determine the award. The lower the EFC, the higher the award. A student with an EFC of 0 has the most need and tends to receive the largest amount of Federal Pell Grant funds. A student with an EFC greater than the cutoff is not eligible for a Federal Pell Grant.

All applicants requesting federal assistance must have eligibility determined by completing the approved financial aid application.

Sample Cost of Financial Aid Budget

Dependent or living with parents	Programs 11 Month	Other Programs 9 Months
Components:		
Tuition and Fee Charges	\$ 7,450	\$ 1,850
Total Books and Supplies	2,135	400
Room and Board	4,813	3,936
Personal Expenses	1,420	1,163
Transportation	<u>2,448</u>	<u>2,008</u>
Budget Total	\$18,266	\$9,357

Independent or dependent not living with parents

Components:

Tuition and Fee Charges	\$ 7,450	\$ 1,850
Total Books and Supplies	2,135	400
Room and Board	9,625	7,876
Personal Expenses	2,834	2,320
Transportation	<u>2,448</u>	<u>2,008</u>
Budget Total	\$24,492	\$14,454

Disability Allowance – Documented expenses related to a student’s disability, not covered through other sources, and directly related to their ability to attend college, may be included in the student’s budget for the period of enrollment.

*Tuition and fee charges for other programs are available in the financial aid office.

The offer of financial assistance is not a legally binding contract. The offer is subject to adjustments if:

- A. There is a change in government regulations
- B. Funds are no longer available
- C. An error was made by you in your application or by an employee of the Marshall School District in determining your eligibility

Intentionally false statements or misrepresentation on your financial aid application materials may be punishable under provisions of the U.S. Criminal Code. Information is subject to verification (being able to prove your application information).

Failure to submit all requested documentation may result in delay or cancellation of the award.

Federal Aid Eligibility Requirements

1. Be a U.S. citizen (or, for most programs, eligible noncitizens)
2. Have a valid Social Security Number.
3. Have completed high school, GED, or equivalent
4. Enroll in an aid-eligible certificate or degree program
5. Register for Selective Service, if you’re a male between the ages of 18-25.
6. Not be in default
7. Maintain satisfactory academic progress

STANDARDS OF SATISFACTORY PROGRESS AND ELIGIBILITY FOR FINANCIAL AID

Federal regulations require that all students receiving federal aid funds maintain satisfactory progress; failure to do so could result in termination of their financial aid. Saline County Career Center has established measures for evaluating the satisfactory progress of financial aid recipients. An assessment of these efforts will occur before second semester financial aid disbursements.

1. A student is required to maintain a “C” average as defined by program guidelines and 90% attendance. Anyone not meeting these standards will be placed on probation. If a student is on probation at the midpoint of their academic year, he/she will **NOT** be eligible to receive Title IV financial aid until they meet the satisfactory progress requirements. (Mitigating circumstances must be submitted in writing and will be reviewed by school personnel for consideration.)
2. A student who fails to meet the standards for financial aid eligibility may continue to enroll at **his/her own expense**. At such time when a student reestablishes eligibility, financial aid can be disbursed for the remaining number of hours.
3. A student who becomes ineligible for financial aid awards and would like to file a student complaint or grievance may do so by following the guidelines set forth in the School Boards Policy and Procedures Manual FILE: JFH. This manual can be seen in the Saline County Career Center Director's office or on line at:
<http://policy.msbanet.org/marshall/showpolicy.php?file=JFH-C.1C>
4. PN students must adhere to the standards set forth in the PN program. See PN Student Handbook for specific policy regarding attendance and/or leave of absence.

DISTRIBUTION OF FINANCIAL AID AWARD

Eligible students will receive financial aid award payments according to the schedule below; upon receipt of all required financial aid paperwork:

PELL: One-half of the first year’s award is payable after a student completes 50% of the program or 451 hours of a program more than a 900 hour academic year. For programs longer than 900 hours students are eligible for a crossover payment. This payment is payable after completely 901 hour of the program. Second & crossover disbursements of Pell Grant will be made only if a student has met the Standards of Satisfactory Progress and Eligibility.

MO ACCESS GRANT: One-half of the award is payable after all required paperwork is received and processed. The second payment will be applied to student accounts during the months of February or March.

STAFFORD LOAN PROGRAM: Loans are disbursed in two equal payments. Stafford loans cannot be processed before student has been in school 30 days. First payment will not be disbursed before November 1st. Second payment Stafford loans will be disbursed after student has completed 50% of total program. Second disbursement will be made only if a student has met the Standards of Satisfactory Progress and Eligibility.

PROCEDURE FOR APPLICATION

Complete each of the following steps. All application materials are available in the student financial aid office.

1. Apply and be accepted for admission.
2. Submit a copy of the high school transcript or GED certificate to the financial aid office.
3. Submit a copy of your Social Security Card, Drivers License and Birth Certificate (if available).
4. Submit proof of income to the student financial aid office **if required:**
 - a) If a dependent student (required to include parent's income on the application), turn in a signed copy of student's and parent's federal income tax return for the latest tax year.
 - b) If an independent student (not required to include parent's income on the application), turn in a signed copy of student's federal income tax return for the latest tax year.
5. **If required**, complete a verification worksheet listing any untaxed income or benefits the student and/or parents may have received during the past year and provide the names of all family members in the household. (This worksheet is available from the financial aid office).
6. Mid-year transfer students only – Write to each prior college attended and request that a Financial Aid Transcript (FAT) be sent to the student financial aid office, even if you did not receive financial aid.
7. Complete the approved Free Application for Federal Student Aid (FAFSA) preferably on line at www.fafsa.ed.gov . A few weeks after the application has been submitted, the student will receive a Pell Grant Student Aid Report (SAR). The student must submit the SAR to the student financial aid office. Since awards cannot be made for more than one academic year, **application for financial aid must be made every year.**

AWARD NOTIFICATION:

Students will be informed of the decision on their application for financial aid as early as possible. However, no awards will be made until all required documents have been received, the student is enrolled, and the actual cost is determined.

SOURCES OF FINANCIAL AID AT SALINE COUNTY CAREER CENTER:

1. **FEDERAL PELL GRANT:** Application is made using the free Application for Federal Student Aid (FAFSA). Pell Grants are available to undergraduate students. This grant is awarded purely on financial need and does not need to be repaid. The exact amount of a Pell Grant depends on the student's need and the money appropriated by congress to fund the program. Saline County Career Center requires all students seeking financial assistance to make application for the Pell Grant.
2. **MISSOURI ACCESS GRANT PROGRAM:** Awards are available to undergraduate students who demonstrate financial needs. To qualify the FAFSA must be submitted by April 1st.
2. **MISSOURI STUDENT LOAN PROGRAM:**
This program offers low interest loans for students attending approved postsecondary institutions on at least a half-time basis. The loans available at SCCC are Subsidized Federal Stafford, Unsubsidized Stafford and PLUS loans.
3. **MISSOURI PROFESSIONAL & PRACTICAL NURSING STUDENT LOAN PROGRAM:**
This program offers up to \$2500 in a forgivable loan if student works in a shortage area and a non profit company. It will also be forgiven if you work in any Missouri Hospital or public or non profit health facility. Applicants must be a Missouri resident. Deadlines for submitting an application is June 30. For more information call Gail Ponder at 1-800-891-7415 or visit their web site at www.dhss.mo.gov. Obtain apps at:
<http://www.dhss.mo.gov/HealthProfStudentLoans/Faq.html>
5. **WORK FORCE INVESTMENT ACT (WIA):** Economically disadvantaged, dislocated worker, unemployed, or underemployed persons may qualify for this program. For more information, individuals should contact your nearest Missouri Career Center.
6. **TANF OR CAP PROGRAM:** Individuals on Temporary Assistance Cash Program (TANF) may qualify for this program. Program will be administered through Debby Eskew, Missouri Valley Community Action Agency, 1445 West College, Marshall, MO 65340, 660-831-1141.
7. **VETERANS BENEFITS:** Veterans and veterans' dependents may receive VA financial assistance while completing an eligible program of study at Saline County Career Center.
8. **VOCATIONAL REHABILITATION:** Individuals with disabilities that constitute a disability to employment may qualify for benefits such as tuition and fees, transportation and room and board if they qualify and meet the necessary financial guidelines. Individuals should contact the Division of Vocational Rehabilitation, 2903 D. West Broadway, Sedalia, MO 65301 or call 800-924-0419.
9. **DISPLACE HOMEMAKER AWARD:** When filling out the SCCC Financial Aid Application please mark if you fit the qualification for a displace homemaker. If money is available this information will be used to determine eligibility.
10. **A+ SCHOLARSHIP:** Tuition reimbursement for students graduating from an A+ school and fulfilling all the requirements.
11. **HOPE SCHOLARSHIP & LIFETIME LEARNING CREDIT:** Federal tax relief programs to help pay for education. Federal tax forms will contain explanations and instructions for claiming these tax benefits.
12. **40 & 8 SCHOLARSHIP:** They give two \$500 Scholarships every year and it is based on financial need. Apply by submitting a letter telling why you want to be a nurse, your need, personal history that can better explain you financial need, grades or academic history, work experience in the field or any information you can add to make them see you are worthy. You can even send references if you think it would help. Bud Kliethermes, RR #1, Box 256, Marshall MO 65340.
12. **SCHOLARSHIPS:** Refer to page 19 & 20.

TUITION - TUITION REFUNDS

Tuition Payment Schedule

Tuition will be due for adults attending Saline County Career Center the first day of each Institutional Enrollment Period (1st semester tuition due 1st day of class—2nd semester tuition due January 3rd). A listing of tuition cost and supplies by program area is available, upon request, from the Career Center.

Withdrawal Procedures

Students must withdraw by contacting the Financial Aid Office at Saline County Career Center. Students not withdrawing in writing will be dropped as of their last day of attendance.

If a student drops from the program, refunds will be calculated for funding sources. If there is a balance remaining on the student account after refunds are made, **the student is responsible for paying this balance. Every effort will be made to collect these funds.**

Saline County Career Center's Refund Policy

- A. Student will receive 100% tuition refund if school is notified, before the first day of class, of the student's withdrawal. (PN Students refer to PN Handbook for deposit refund.)
- B. The school will retain 25% of the tuition for students withdrawing in the first week of the institutional period.
- C. The school will retain 50% of the tuition for students withdrawing in second and third week of the institutional period.
- D. The school will retain 100% of the tuition for students withdrawing during or after week four of the institutional period.
- E. Student fees and supplies are non-refundable.

The refund policy is applicable to all post-secondary students who execute a complete withdrawal from course work during an academic year. The student's withdrawal date is the last day of attendance. Any books and/or supplies received by the student prior to withdrawal will be charged to the student's account and will not be refunded.

Outstanding balances to Marshall School District will be turned over to a school attorney for collection.

Treatment of Title IV Aid When a Student Withdraws

The law specifies how our school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Academic Competitiveness Grants, National SMART grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

When you withdraw during your payment period the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a prorata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if you accept them) for tuition, fees, and room and board charges (as contracted with the school). For all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission (which some schools ask for when you enroll), you will be offered the funds. However, it may be in

your best interest to allow the school to keep the funds to reduce your debt at the school. Your school must also get your permission before it can disburse directly to you any Title IV grant funds that are part of a post-withdrawal disbursement.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other 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 receive any FFEL loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parent receives on your behalf) excess Title IV program funds that must be returned, your school must return 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 school must return this amount even if it didn't keep this amount of your Title IV program funds.

If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay 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 funds that you must return is called an overpayment. The amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. 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 Title IV 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 is also available on Student Aid on the Web at www.studentaid.ed.gov.

APPLICATION PROCESS FOR A PELL GRANT:

Students should apply for aid as soon as possible on or before acceptance in a program. Since awards cannot be made for more than one academic year, you must apply for financial aid every year.

1. Complete an application on line at www.fafsa.ed.gov as soon as you complete your taxes or before April 1st to be able to meet the Missouri Grants deadline. You can pick up a worksheet to assist you in filling out your application on line at the Saline County Career Center's office.

You may also complete your application for Federal Student Aid (FAFSA) on a hard copy and mail. For filing options go to: http://federalstudentaid.ed.gov/fafsa/fafsa_options.html.

2. Two to four weeks after you submit the Application for Federal Student Aid you will receive a STUDENT AID REPORT (SAR) at your home address. Bring in your SAR to the school's financial aid office. The Financial Aid Officer will go over the SAR with you to explain what it means.
4. FILL OUT THE PACKET OF FORMS THAT MUST BE COMPLETED TO COMPLY WITH FEDERAL LAW. The Financial Aid Officer will give you this packet of papers during a workshop and will help in answering your questions.
5. You may need to provide copies of all verification information such as, income tax forms, marriage certificate, birth certificate, etc. (verification documents may vary on individual accounts).
6. When all of the above is finished, the entire packet is mailed by your Financial Aid Officer to STUDENT AID ADMINISTRATORS (SAA). They go through all of the documents and compute the amount you are eligible to receive.
7. SAA contacts the Federal Government to direct transfer funds directly to our bank in Marshall to cover the amount of money the student qualified for. A report showing the names and amounts is then forwarded to Saline County Career Center.
8. The bank will contact the school when the money has been received and checks will be written to you and/or the school depending on the balance owed on your account. The Fiscal Officer will have you come to her office, with identification, to sign a release and apply your check to any outstanding charges on your account.

NOTE: It is the responsibility of the student to complete the forms accurately, completely, and to meet deadlines.

FEDERAL EDUCATION LOAN PROGRAM

The various loan programs make long term loans available to students attending institutions of higher education. Eligibility requirements vary for each program, but students must have applied for federal financial aid and completed all pre-loan counseling before loan applications will be processed. **Unlike grants, loans must be repaid with interest.**

The Federal Family Education Loan Program

The Federal Family Education (FFELP) includes the Subsidized Federal Stafford Loans, Unsubsidized Federal Stafford Loans, Federal PLUS loans for parents, and Federal Consolidation Loans.

SUBSIDIZED FEDERAL STAFFORD LOAN -- This is a low-interest loan made by US Department of Education. Fixed interest rate of 4.5% for loans first disbursed during the 2010-2011 year, made to undergraduate students. The student financial aid office must certify all loan applications.

Amount of Award -- First-year undergraduates may borrow up to \$3,500 per academic year; second-year undergraduates may borrow up to \$4,500 depending on their financial need. Only one loan will be processed for each academic grade level.

Selection of Recipients -- Students must apply for federal financial aid, demonstrate financial need, and meet the eligibility requirements for federal aid.

Repayment -- While the borrower is in school at least halftime, interest on the Subsidized Federal Stafford Loan is paid by the Federal Government on the borrower's behalf. Loan repayment begins after the "6 month grace period" has ended. The amount of repayment will be at least \$50 per month depending on the size of the loan debt and the length of the repayment period.

Deferment -- Under certain conditions a Subsidized Federal Stafford Loan may be deferred from repayment. Deferments are not automatic. A written request must be sent to the US Department of Education. Payment must be made until the deferment is approved and processed.

Default -- This is the failure to repay a student loan according to the terms agreed to when the promissory note was signed. If a loan is declared in default, the college, state, and the federal government can all take action to recover the money. The student will no longer be eligible for financial aid, the IRS can withhold income tax refunds, and credit bureau will be notified.

UNSUBSIDIZED FEDERAL STAFFORD LOAN -- This loan is not based on financial need and is available to all students regardless of income (as long as your expected financial aid does not exceed your cost of attending school). . Fixed interest rate of 6.8% for loans first disbursed during the 2010-2011 year. Since this loan isn't subsidized by the federal government, the student is responsible for paying all interest that accrues during in-school, grace, and deferment periods. The student may choose to make interest payments while in school or defer (and accumulate) the interest until repayment begins. *Deferring interest payments will end up costing more in the long run!*

Amount of Award:

Dependent first-year undergraduates may borrow up to \$2,000 unsubsidized loan per academic year; Independent undergraduates may borrow up to \$6,000 unsubsidized loan depending on their financial need.

FEDERAL PLUS LOANS -- Federal PLUS loans are for parents who wish to borrow to help pay for their student's education. You must complete the FAFSA before applying for a PLUS loan. PLUS loan applicants are subject to credit checks. Parents may borrow up to the Cost of Attendance, minus any other financial aid, each year. Repayment begins 60 days after the loan has been completely disbursed. PLUS loans have an interest rate of 8.5%. If a parent is denied a Federal PLUS loan, a dependent student may be considered for the unsubsidized portion of the Stafford Loan.

Repayment -- Borrowers generally must begin repaying both principal and interest within 60 days of the loan being fully disbursement. However, if a deferment applies, borrowers do not begin repaying the principal until the deferment ends.

Payment to Parent -- The US Department of Education sends the loan proceeds directly to the school. Checks are made co-payable to the institution and the parent.

Deferment – conditions for a deferment on a PLUS loan are very limited and apply only to the principal. A parent may qualify for an in-school deferment, check with Department of Education for additional information.

Default – is the failure to repay according to the terms agreed to when the promissory note was signed. If a loan is declared in default, the college, lender, state, and federal government all can take action to recover the money. The parent will no longer be eligible for loans, the IRS can withhold income tax refunds, and credit bureaus will be notified.

Students have the ability to access NSLDS to check status of their loans.

Web site: <http://www.nsls.ed.gov/>

Toll Free Number: 1-800-4-fedaid or 1-800-433-3243

Refer to the Student Guide for more information on Borrowers Rights and Responsibilities.

You can apply for a school loan on line through going to www.studentloans.gov and signing in with your federal Pin number.

APPLICATION PROCESS FOR STAFFORD STUDENT LOANS

Loans will NOT be certified until file is completed with valid SAR & required forms. Second disbursement will be made only if a student has met the Standards of Satisfactory Progress and Eligibility (page 6).

1. **Student must fill out a Master Promissory Note by going to the Direct Loan Website: <https://www.studentloans.gov>.** (Use this same website to fill out the Parent Plus MPN.) You sign into this website with your Federal PIN number which you should have received when filling out your FAFSA. You will be electronically signing the Master Promissory Note with this PIN number. Parent may also use their PIN to electronically sign the Parent loan MPN.
 - a. Please print a copy of your completed MPN and bring it to the Financial Aid Office who will certify the loan and send it SAA for processing

2. **Student must complete Entrance counseling by going to the Direct Loan Website: <https://www.studentloans.gov>.** (This is not required for PLUS loans.) Once you have logged in:
 - a. Select “Complete Entrance Counseling”
 - b. Select “I am an undergraduate student”
 - c. Select “Missouri” for School State
 - d. Select “Saline County Career Center” for School Name
 - e. Complete Counseling
 - f. **Print Confirmation and bring it to the Financial Aid Office**

3. The Financial Aid Officer will have you sign a form requesting the amount you would like to borrow and send this form to SAA for them to process your student loan. SAA will again check over submitted forms, compute the amount of money you are eligible for by using all of the information provided on the FAFSA.

4. The Department of Education will process the loan and direct deposit the money into the school Federal Loan Account, provided they approve your application.

5. The bank will contact the school when the money has been received and checks will be written to you and/or the school depending on the balance owed on your account. The Fiscal Officer will have you come to her office, with identification, to sign a release and apply your check to any outstanding charges on your account.

6. Before you graduate, or leave our school for some reason, you will need to complete **an EXIT INTERVIEW** with the Financial Aid Officer. The Officer will counsel you about leaving school, beginning work, and making your monthly payments. You complete the exit counseling online at: <http://nslds.ed.gov> and click on the “Exit Counseling” link. You will need your PIN number to complete counseling. After completing print a copy of the confirmation and provide copy to the financial aid office.

7. After graduation, or when you exit our school for some reason, the Financial Aid Officer will complete a termination card on you. The US Department of Education will contact you approximately six (6) months from that date for you to begin making your monthly payments.

Refer to the Student Guide for more information about receiving Title IV Funds.

VERIFICATION POLICY

The U.S. Department of Education randomly selects federal financial aid applications for “Verification.” When the Department of Education selects an application, an asterisk appears on the applicant’s Federal Pell Grant Student Aid Report (SAR). The asterisk is located to the right of the Federal Pell Grant EFC on the SAR.

Verification requires that the student submit to the student financial aid office signed copies of certain financial documents, a verification worksheet with the signatures of all persons whose income is represented on the Federal Pell Grant Student Aid Report (SAR) and proof of all information reported on the SAR.

If selected for verification, students are not eligible to receive federal financial aid through the student financial aid office until the verification process is complete.

The student financial aid office informs the student when the Federal Pell Grant Student Aid Report (SAR) is submitted that the report has been flagged for verification. The student is informed of documents required to complete verification.

Financial aid applicants should keep the following documents handy in case their SAR is flagged for verification:

- A. Federal Income Tax Returns (the IRS form 8453 electronic filing not accepted)*
- B. Proof of number of family members attending college at least half time
- C. Proof of all untaxed income

If required documents are not submitted to the financial aid office, the office may discontinue processing the application.

*If students are unable to find their federal income tax returns, Tax Letter #1722 is considered as “acceptable documentation.” Tax letters can be requested by calling 1-800-829-1040.

Resolution of Conflicting Data

Federal regulations mandate that student financial aid offices must reconcile any discrepancies in data. Even though the U.S. Department of Education may not select a student’s Federal Pell Grant Student Aid Report (SAR) for verification, the student may still be asked to verify inconsistent and/or conflicting data.

Federal regulations mandate that all data submitted for a student’s file be accurate and consistent. As an institution of higher education, the SCCC has “full discretion” to verify any item(s) and to require reasonable documentation. The school has “full discretion” to deny awards and/or withhold payments until conflicts are resolved to the school's satisfaction.

FRAUD & ABUSE POLICY

Any student who intentionally makes false statements on any application for federal student aid is violating the law and is subject to fine or imprisonment or both. Students suspected of fraud and/or abuse of federal aid programs may be reported to the U.S. Office of the Inspector General (OIG).

In the process of verifying information concerning students, the college may report to the OIG any student that is determined to have:

- Forged or falsified documents (such as citizenship papers, transcripts, signatures, etc.)
- Used false or fictitious names or aliases, addresses, or social security numbers, or used multiple social security numbers
- A pattern of misreported information from one year to the next
- Submitted a counterfeit Pell Grant Student Aid Report
- Made a false claim of independent student status
- Ever stolen or fraudulently endorsed financial aid checks
- Made a false claim of citizenship status
- Falsely claimed to be registered for selective service and refuses to register (if a male under 26 years of age).
- Failed to report previous loans and/or received federal financial aid at more than one college within the same semester

If a student is suspected of any of the above offenses, the student may be reported to the U.S. Office of the Inspector General (OIG). A letter written on institutional letterhead will be sent to the OIG. The letter will contain the following information concerning that student: (1) full name, (2) Social Security number, (3) mailing address, (4) telephone number, (5) nature of the allegation. As a result of OIG's findings the student could be rendered as ineligible to receive federal financial aid for life or have to repay awards already received.

COMPUTER LABORATORY USAGE

The primary purpose of the Computer Lab is to access educational material and complete school-related assignments. Students will be required to read and understand the Marshall Public Schools Network/Internet Usage Agreement before being allowed to access the internet. Students shall not:

- Use a computer to either harm other people or destroy their work or data files, or trespass on others' folders, work, or files.
- Damage the computer or network in any way.
- Interfere with the operation of the computer or the network by installing illegal software, shareware, or freeware. Do not place unlawful information on or through the computer system.
- Attempt to break the security system.
- Violate copyright laws.
- Use obscene, abusive, or otherwise objectionable language or images in either public or private files or messages. Do not access pornographic materials.
- Access inappropriate text files.
- Share your password with another person or intentionally modify passwords belonging to other users.
- Upload or download computer viruses.
- Use the computer or network to facilitate illegal activity.
- Use the computer or network for commercial or "for profit" purposes.
- Use the computer or network for product advertisement.
- Misrepresent yourself or other users on the computer or network.

ACADEMIC ETHICS AND HONOR CODE

Honesty in all endeavors is essential to the function of society. The Marshall Public School Board of Education, administration, faculty, and staff believe academic honesty is a prerequisite for current academic achievement and future career success. As education is challenged to improve its quality, there is great value in emphasizing academic standards and integrity.

- All students and members of the academic community are expected to act in accordance with this principle. The school recognizes academic dishonesty as a serious offense.
- A violation against academic honesty committed by a student is an act which would deceive, cheat, or defraud to promote or enhance one's academic standing.
- Academic dishonesty also includes knowingly or actively assisting any person in the commission of an offense of academic dishonesty.

Examples of offenses against academic honesty include the following but not limited to:

Plagiarism – is defined as the borrowing of ideas, opinions, examples, key word phrases, sentences, paraphrases, or even structure from another person's work, including work written or produced by others without proper acknowledgment.

Cheating- is defined as, but not limited to, copying or using others work on drafts, completed essays, examinations, quizzes, projects, assignments, presentations, or other forms of communication, be it on the Internet or in any other medium or media.

Proper Acknowledgment – is defined as the use of quotation marks or indenting, plus documentation for directly-quoted work and specific, clearly-articulated citation for paraphrased or otherwise borrowed material.

Any student, who cheat or plagiarizes material from any source, print, or multimedia, shall receive a zero (0) for the assignment. The Director will be notified, and the assignment placed on file. The student may also receive disciplinary action deemed appropriate by the Director. Legal action may be pending if the act of plagiarism constitutes a copyright violation.

Cheating includes, but is not limited to, those activities where a student –

- Obtains or attempts to obtain pre-knowledge content of an examination
- Copies someone else's work or allows his/her work to be copied
- Works in a group when the student has been told to work individually
- Uses unauthorized reference material
- Has someone else take an examination
- Pays or accepts payment for work that the student claims as his/her own

SALINE COUNTY CAREER CENTER STAFF

Director	Derek Lark
Adult Ed / Financial Aid	Michelle Hanson
Counselor/Placement	Eric Lark
Practical Nursing Program	Kim Davis Nancy Wiseman Teresa Taylor
Adult Business & Office Technology	Laura Jackson
Secondary Business Program	Debbie Foffel
Ag Construction	Randy Plattner
Horticulture/Greenhouse	Callie Dobbins
Ag Program	Jason Price
Auto Mechanics	Rusty Wilder
Building Trades	Greg Kempf
Culinary Arts	Brian Schmidt
Computer/Networking	Bill Michael
Health Care Assistant	Leigh Ann Riley
Marketing Program	Cara Posegate

If a student needs special accommodations, you must contact the administration office and accommodations will be reviewed on a case by case basis.

SALINE COUNTY CAREER CENTER ADULT PROGRAMS AND ESTIMATED TUITION COSTS (Cost subject to change from date of the publication.)

Program	Tuition	Bks/Fees
Culinary Arts	\$1850	\$ 800
Business Computer Technology	\$1850	\$ 400
Auto Mechanics	\$1850/year	\$ 200
Building Trades	\$1850/year	\$ 200
Practical Nursing	\$7450	Books \$1800 Misc & Fees \$ 335

SCCC has an articulation agreement with State Fair Community College to transfer up to 12 hours of college credit depending on the program.

GRADUATE PLACEMENT

We are required to contact our graduates around 180 days after graduation to find out where they are working. We make personal calls to students or their contacts to obtain this information.

We follow-up on the following criteria:

- 2YR ER – Attending 2 Yr college & employed in a related field
- 2YR RE – Attending 2 Yr College in a field related to education
- 2YR NR – Attending 2 Yr College in field not related to education
- 4YR ER – Attending 4 Yr college & employed in a related field
- 4YR RE – Attending 4 Yr College in a field related to education
- 4YR NR – Attending 4 Yr College in field not related to education
- EMP RE – Competitively employed in field related to education
- EMP NR – Competitively employed in a field not related to education
- MIL RE – Serving in the military in field related to education
- MIL NR – Serving in the military in field not related to education
- NOC RE – Attending non-college credit post secondary school in a field related to education
- NOC NE – Attending non-college credit post secondary school in field not related to education
- NOC ER – Attending non-college credit post secondary school and employed in a related field
- NA – Not Available for placement

2009 Graduates:

20 Full time Students	17 – EMP RE 3 – 2YR ER
9 Part Time Students	3 – EMP RE 1 – 2YR ER 3 – EMP NR 2 – NA

COMPLETION & RETENTION RATE (First-Time, Full-Time Only)

In 2009 we had 3 First-Time, Full-Time students attending with all three completing the program or 100% completion rate.

ACCREDITING AGENCY

Saline County Career Center (SCCC) is accredited by the North Central Accrediting Association. To be eligible for accredited status, SCCC shall admit as adult students only individuals who have a high school diploma or have the recognized equivalent of a high school diploma

North Central Accrediting Association
Melinda Isaacs
Director of Postsecondary Schools
Arizona State University
Tempe AZ 85287-4705
1-866-548-5833

The Practical Nursing Program is accredited by the Missouri State Board of Nursing, licensee for Practical Nurse (LPN) Examination.

If you would like to see copies of the accreditation reviews, please contact the administration office.

APPROVING AGENCY:

Missouri Coordinating Board for Higher Education
P.O. Box 1438
Jefferson City, MO 65102
SL and State Aid: (314) 751-3940

U.S. DEPARTMENT OF EDUCATION REGIONAL OFFICE:

Region VII:	U.S. Department of Education
Iowa	Office of Student Financial Assistance
Kansas	10220 Executive Hills Blvd
Missouri	7th Floor
Nebraska	Kansas City, MO 64153
	(660) 891-7961

CONTACT INFORMATION:

Derek Lark, Director
Saline County Career Center
900 West Vest
Marshall, MO 65340
(660) 886- 6958 ext 247

Michelle Hanson, Financial Aid Administrator
Saline County Career Center
900 West Vest
Marshall MO 65340
(660) 886-6958 ext 250

FEDERAL STUDENT AID INFORMATION CENTER

1-800-4-FED-AID (1-800-433-3243)

Call to get help in filling out the FASFA on the Web or general information about filling out the FASFA on the Web.

www.studentaid.ed.gov/completefafsa - To obtain general information about the federal student financial assistance programs, assistance with the application process, or to obtain federal student aid publications.

HELPFUL WEB SITES:

The Student Guide is available on the Dept of Ed's World Wide Web site through the Internet at: www.ed.gov/prog_info/SFA/StudentGuide

FAFSA on the Web: www.fafsa.ed.gov

Help in completing the FAFSA is available online too at: www.ed.gov/prog_info/SFA/FAFSA

Alternatives to FAFSA on the Web: www.ed.gov/offices/OPE/express.html

A list of Title IV school codes that you may need to complete the FAFSA is available at: www.ed.gov/offices/OPE/t4_codes.html

Student Aid Administrators: <http://www.studentaidadministrators.com>

College Board Online: www.collegeboard.com

Hope Scholarship and Lifetime Learning Credit: www.ed.gov/inits/hope

MOSTARS Web Site: www.mocbhe.gov

Office of Postsecondary Education Resources for Student: www.ed.gov/offices/OPE/Students

A Student Loan Borrower's Guide to Defaulted Student Loans: [www.ed.gov.offices.OPE/DCS/](http://www.ed.gov/offices/OPE/DCS/)

Entrance and Exit Interviews: http://www.mapping_your_future.org/

SCHOLARSHIP SCAMS:

Be careful when searching for information on student financial assistance. Make sure information and offers are legitimate. Don't fall prey to fraud. If it is too good to be true, it usually is.

SCHOLARSHIP INFORMATION & WEB SITES:

Keep the following tips in mind when using the Internet or scholarship search organizations to find student financial assistance for education and training after high school:

- * First, ask about possible sources of financial assistance in your local community and state, such as businesses, community groups, schools, religious and civic organizations.
- * Your local library may have scholarship books available in the reference section.
- * Be cautious of scholarship scams. Visit the Federal Trade Commission online at www.ftc.gov for more information.
- * You should not be required to provide credit card information to use a free scholarship search.
- * Many online financial assistance search services request information about you in order to find financial assistance programs you may be eligible for. Some of these companies may send you information about other services that they provide or even sell your information to another company. Read the fine print carefully.
- * Many online financial assistance search services list duplicate programs; however, the more services you use, the greater your chances of finding additional programs.
- * If you are interested in federal student loans, do not apply for them online go through office at the school you are planning to attend and ask about the process to apply for student loans.

ONLINE SEARCH TOOLS

A Nurse I Am: www.ANurseIAm.com; scholarships for nursing students, deadline February 29.

American Indian College Fund: www.collegefund.org/faq.shtm; financial aid for tribal colleges

American Indian Higher Education Consortium: www.aihec.org; scholarship information for Native American students

Back to College Resources for Re-Entry Students: www.back2college.com; scholarship information for adult and returning students, minorities, women, and graduate and professional students

Clark Foundation Practical Nursing Scholarships: www.farmscollege.com/a/scholarshipsfornursingstudents

College Connection: www.collegescholarships.com; free scholarship information page

College Fund/UNCF: www.unitednegrocollegefund.org; scholarships for students who attend United Negro College Fund colleges and universities

College Link: www.collegelink.com/cink/scholarship/; database of scholarships that doesn't require personal information

CollegeNet Scholarship Search: <http://www.collegenet.com/about/index.html>

Community Nursing Scholarships: www.commhospindy.org/nursing/scholarships.asp

EDUPREP: www.eduprep.com/Default.asp; scholarship database, ACT/SAT preparation, college admissions and tours, and admissions essay assistance

Fastaid: www.fastaid.com; private sector scholarship database

FastWEB: www.fastweb.com; scholarship search, tips on careers and financial aid, finding a college

****Forty & Eight Scholarship:** Forty & Eight Veterans Organization gives out \$500 scholarships to students in the health care field. Apply by sending letter which should include: your education goal, what stage you are at in reaching your goal, grades, how the scholarship will help you (finance, family etc.). Send letter to Bud Kliethermes, RR #1, Box 256, Marshall MO 65340. Due date is May 31st each year.

Free Scholarship Search Information Service: www.freschinfo.com; references 169,938 scholarship awards, special area for adult learners

Grant Search for Nursing: www.lib.msu.edu/harris23/grants/3nursing.htm ; resource of web sites

Fund Finder (by the College Board): www.collegeboard.org/fundfinder; search more than 3,300 national, state, public, and private financial assistance programs

GOCOLLEGE: www.gocollege.com; searches the databases of more than 8,000 funding sources and 600,000 individual awards

Guide to Hispanic Financial Aid Opportunities: www.hispanicscholarship.com; scholarships, grants and other financial assistance sources for Latino students

Hispanic College Fund: hispanicfund.org; scholarships for Hispanic undergraduate students majoring in business

****Margaret G. Buckner Scholarship Trust:** To be considered for this scholarship applicants must be a high school graduate and agree to work in Saline County after graduation. Grades and need will be considered. Application can be picked up in the SCCC office or by contacting Gordon Buckner, PO Box 625, Marshall MO, 886-3408.

Military.com Scholarship Search: www.military.com/Careers/Education/ScholarshipSearch/; financial assistance for the military community

Minority On-Line Information Service: www.content.sciencewise.com/molis/index.htm ; scholarship opportunities for minority applicants

****Missouri Hospital Association's Health Professions Scholarship Program:** For students pursuing careers in nursing and the allied health care professions. Deadline is May 26th.. Applications are available online at www.mhanet.com or http://web.mhanet.com/asp/Workforce/Health_Scholarships.asp

****Missouri League of Nursing Scholarship Program:** MLN offers two scholarships each year. Scholarship information will come to the Financial Aid Office during the school year. Interested students will be asked to see the financial aid officer for scholarship requirements. Only one student for each scholarship can be nominated from the school to be sent to MLN to be considered for these scholarships.

SallieMae Fund: www.salliemaefund.org; the institute for Higher Education Policy estimates that there are billions of dollars in college scholarships available each year. This web site has SallieMae available scholarships plus other scholarship searches.

Scholarly Societies Project: www.lib.uwaterloo.ca/society/subjects_soc.html; locate scholarships by academic field of study

Scholarship Page: www.scholarship-page.com; search for scholarships by keyword or browse list

Scholarship Resource Network Express: www.srnexpress.com; searchable database of private-sector, non-need-based aid

Scholarship.com: www.scholarships.com; scholarship search and financial aid resource

Scholarships, Fellowships and Postdoctoral Awards: www.sbuniv.edu/financialaid/SearchingFAOnline.pdf financial assistance for college, graduate school, and postgraduate study by category.

Schoolsoup.com: www.schoolsoup.com/scholarships find scholarships that match your interests and profile by searching through \$32 Billion worth of scholarships.

Wired Scholar: www.wiredscholar.com; financial aid database; college preparation, selection, and application information

USA Funds Access to Education Scholarships™: USA Funds offer financial support to students with economic need. Up to 50 percent of awards are targeted to members of ethnic minority groups or individuals with physical disabilities. Applications available on line at:
http://www.usafunds.org/borrowers/access_to_education_scholarship.html

Facts About Alcohol & Drugs

Alcohol, a drug, is a central nervous system depressant. It is easily made and is the mood-altering ingredient in wine, beer, and liquor. Since it contains calories, it is considered a food, but the calories in no way contribute to good nutrition. In fact, even moderate drinkers may need to reduce their drinking to maintain ideal weight. A 12-ounce bottle of beer contains approximately the same amount of alcohol as 5 ounces of wine, or 1 ½ ounces of 80 proof liquor.

Physical Effects

Alcohol is absorbed in the blood stream and transmitted to virtually all parts of the body. Several factors influence the effects of alcohol, including the amount of alcohol consumed, the rate at which it is consumed, the presence of food in the stomach during consumption, and the individual's weight, mood, and previous experience with the drug.

With moderate drinking, a person may experience flushing, dizziness, dulling of senses, and impairment of coordination, reflexes, memory, and judgement. Taken in larger quantities, alcohol may produce staggering, slurred speech, double vision, dulling of senses, sudden mood changes, and unconsciousness. Taken in larger quantities over a long period of time, death may occur due to depression of the parts of the brain that control breathing and heart rate. Alcohol can be very damaging when used in larger amounts or over a long period of time. It can cause damage to the liver, heart, and pancreas. It may lead to malnutrition, stomach irritation, lowered resistance to disease, and irreversible brain or nervous system damage. Drinkers who also smoke are more at risk for developing certain cancers.

Who Should Not Drink Alcohol

Pregnant women, young people, alcoholics, those taking contraceptive medications, and those engaged in dangerous recreational activities should not drink alcohol. All people should limit their intake of alcohol if they are going to drive or operate other machinery, especially firearms.

Dependence

Increased tolerance to alcohol may lead to physical dependence. At that point, alcohol becomes part of a person's normal physical functioning. Physical dependence is characterized by the presence of withdrawal symptoms when use is discontinued suddenly.

Alcoholism

According to the American Medical Society, "Alcoholism is a chronic, progressive, and potentially fatal disease. It is characterized by tolerance and physical dependency or pathological organ changes, or both--all direct or indirect consequences of the alcohol ingested."

Scope of the Problem

If you conducted a public health survey, almost all communities would find that alcohol and alcohol-related problems should be on a high-priority list for actions. The cost of these problems is conservatively estimated at more than \$50 billion a year.

Faculty members who suspect drug abuse by students, staff or faculty should refer such should information to the Director of the Saline County Career Center.

Saline County Career Center is an active supporter against drug abuse. The following phone numbers are sources to get help or information:

Narcotics Anonymous, 718-482-8844

Alcoholics Anonymous, 660-886-8750

National Cocaine Help line at Fair Oaks Hospital, 1-800-COCAINE

Parents Resource Institute for Drug Education, (P.R.I.D.E.) 1-800-241-9746

National Federation of Parents for Drug Free Youth (N.F.P.), 1-800-554-KIDS

U.S. Department of Health and Human Services, 1-800-662-HELP

Saline County Counseling Center, 660-886-8063

Office of Substance Abuse Prevention, 1-800-729-6686

Know These Signs of Drugs:

MOOD SWINGS--

Drug users can be happy one minute and sad the next. They may have unusually strong feelings of panics, anxiousness, and fear. Drug users may mistrust their friends, be irritable, nervous, lose interest in school and other activities, and become secretive.

CHANGES IN APPEARANCE--

Drug users may look sickly or tired and experience chronic cold-like symptoms such as red eyes, runny noses, headaches, unexplained bruises, bleeding gums, muscle weakness and shaky hands. New drug users may also suddenly change their style of dress.

CHANGES IN PASTIMES--CHANGES IN FRIENDS--

Drug users may suddenly lose interest in doing things they once enjoyed. They may skip school, change friends frequently and be reluctant to talk about their friends or what they do.

TROUBLE WITH AUTHORITY FIGURES--

Drug users may become argumentative, fight with family, friends, or teachers, may run into trouble with police and may run away from home.

UNUSUAL ODORS AND ITEMS--

Sometimes drug users leave signs around in their rooms- funny smells, room deodorizers to cover drug odors, incense, papers to roll joints and other drug paraphernalia

If you see these changes in a family member or friend, you could be looking at a drug or alcohol problem.

**THE SALINE COUNTY CAREER CENTERS CONTROLLED SUBSTANCE POLICY
(BOARD POLICY JFCH)**

The Marshall School District is concerned with the health, welfare and safety of its students. Therefore, use, sale, transfer, distribution, possession or being under the influence of unauthorized prescription drugs, alcohol, narcotic substances, unauthorized inhalants, controlled substances, illegal drugs, counterfeit substances and imitation controlled substances is prohibited on any district property, in any district-owned vehicle or in any other district-approved vehicle used to transport students to and from school or district activities. This prohibition also applies to any district-sponsored or district-approved activity, event or function, such as a field trip or athletic event, where students are under the supervision of the school district. The use, sale, transfer or possession of drug-related paraphernalia is also prohibited.

For the purpose of this policy a controlled substance shall include any controlled substance, counterfeit substance or imitation controlled substance as defined in the Narcotic Drug Act, § 195.010, RSMo., and in schedules I, II, III, IV and V in section 202(c) of the Controlled Substances Act, 21 U.S.C. § 812(c).

Students may only be in possession of medication as detailed in Board policy JHCD. Searches of persons reasonably suspected to be in violation of this policy will be conducted in accordance with Board policy.

Any student who is found by the administration to be in violation of this policy shall be referred for prosecution and subject to disciplinary action up to and including suspension, expulsion or other discipline in accordance with the district's discipline policy. Strict compliance is mandatory. The school principal shall immediately report all incidents involving a controlled substance to the appropriate local law enforcement agency and the superintendent. All controlled substances shall be turned over to local law enforcement.

STUDENT RIGHT-TO-KNOW AND CAMPUS SECURITY ACT POLICY

Public Law 101-542 requires that Saline County Career Center provide you with information regarding number and types of crimes that have taken place on our campus beginning August 1, 1991. Also required are policies regarding procedures and facilities for reporting criminal actions or other emergencies occurring on campus. The act also requires that, effective July 1, 1994, the school provides you with completion rates for students attending this school commencing with those enrolling after July 1, 1991. Saline County Career Center's policy is published and available to each potential and enrolled adult student at the beginning of each year upon request.

Saline County Career Center presently consists of the facility located at 900 West Vest, Marshall, MO. For purposes of this policy, any acts occurring in the building, grounds, or school-owned parking lots will be considered as occurring on campus.

Saline County Career Center employs no campus police/security personnel; therefore, all staff employed and assigned to the building will act in that capacity. Any student who observes or is involved in a criminal act should report such occurrences to any SCCC staff member. School staff will refer such incidence as deemed appropriate to school law enforcement agencies. In keeping with regulations, the school will gather and publish annually, statistics concerning occurrences on campus of crimes in the following categories: murder, rape, robbery, aggravated assault, burglary, and motor vehicle theft.

The school will also collect and report statistics concerning the number of arrests for the following crimes occurring on campus: liquor law violations, drug abuse violations, and possessions. This policy is published and available to each potential and enrolled adult student at the beginning of each year upon request.

Personal security: Do not leave your books, bags or tools unattended. Be sure to lock your car at all times. The school carries no insurance for personal items such as tools, car stereos, etc. If left overnight on school property, they are still the responsibility of the student. Please watch your personal possessions - **avoid being a victim.**

The Local Law enforcement authorities are:

Marshall Police Dept.
461 West Arrow
Marshall, MO 65340
(660) 886- 7411

Saline County Sheriff Dept.
153 South Odell
Marshall, MO 65340
(660) 886- 5511

STUDENT LOAN CODE OF CONDUCT

To comply with the 2008 Higher Education Opportunity Act, enacted August 14, 2008, Saline County Career Center adopts the following Student Loan Code of Conduct to serve as the formal guiding principles in insuring the integrity of the student financial aid process. All Saline County Career Center officers, employees and agents who have responsibilities with respect to student educational loans are required to comply with this Student Loan Code of Conduct.

Revenue Sharing Arrangements

Per the 2008 Higher Education Opportunity Act, a "revenue-sharing arrangement" means any arrangement between an institution and a lender making Title IV loans wherein the institution recommends the lender or the loan products of the lender and, in exchange, the lender pays a fee or provides other material benefits, including revenue or profit sharing, to the institution or its officers, employees or agents. Saline County Career Center and its employees will not enter into any type of revenue-sharing arrangement with any lender.

Gifts

Employees of Saline County Career Center's Financial Aid Office, or any employee who otherwise has responsibilities with respect to education loans, are prohibited from soliciting or accepting gifts from a lender, guarantor, or servicer of educational loans. Per the 2008 Higher Education Opportunity Act, a gift is any gratuity, favor, discount, entertainment, hospitality, loan or other item having monetary value of more than a de minimus amount. This includes a gift of services, transportation, lodging or meals, purchase of a ticket, payment in advance, or reimbursement after the expense has occurred. Gifts to family members of an NCC employee are considered to be a gift to the employee if the gift is given with the knowledge and acquiescence of the employee and there is reason to believe the gift was given because of the official position of that employee.

Contracting Arrangements

Employees of the Saline County Career Center's Financial Aid Office, or any employee who otherwise has responsibilities with respect to education loans, shall not accept from a lender, or affiliate of any lender, any fee, payment, or other financial benefit (including the opportunity to purchase stock) as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.

Borrower Choice

The Financial Aid Office of Saline County Career Center may not assign a borrower's student loan to a particular lender. The borrower will be responsible for deciding who to borrow his/her loan through after review of lender terms and services. Further, NCC will not refuse to certify, or delay certification of, any loan based on the borrower's selection of a particular lender or guaranty agency.

Opportunity Pool Loan

Saline County Career Center will not request or accept from any lender any offer of funds for private education loans, including funds for an opportunity loan pool, in exchange for Saline County Career Center providing concessions or promises to the lender for a specific number of loans made, insured or guaranteed; a specified loan volume; or a preferred lender arrangement. An "opportunity pool" is defined as a private education loan made by a lender to a student (or the student's family) that involves a payment by the institution to the lender for extending credit to the student.

Staffing Assistance

Saline County Career Center will not request or accept from any lender any assistance with call center staffing or Office of Student Financial Aid staffing, except that a lender may provide professional development training, educational counseling materials (that identify the lender who prepared the materials) or staffing services on a short-term, nonrecurring basis during emergencies or disasters.

Advisory Board Compensation

Employees of the Saline County Career Center Financial Aid Office or any employee who otherwise has responsibilities with respect to education loans who serve on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors, are prohibited from receiving anything of value from the lender, guarantor, or group, except for reimbursement for reasonable expenses by the employee for serving on the advisory board, commission, or group.

STUDENT RECORDS (FERPA GUIDELINES):

Definitions

For the purposes of this policy, the following terms are defined:

Student -- any person who attends or has attended a school in the school district and for whom the district maintains education records.

Eligible Student -- a student or former student who has reached age 18 or is attending a post-secondary school.

Parent -- either a natural parent of a student, a guardian or an individual acting as a parent or guardian in the absence of the student's parent or guardian.

Education Records -- any record (in handwriting, print, tapes, film, computer or other medium) maintained by the school district or an agent of the district that contains information directly related to a student, *except*:

1. Records kept in the sole possession of the maker of the record, used only as a personal memory aid and not accessible or revealed to any other person except a temporary substitute for the maker of the record.
2. Records created and maintained by the school district law enforcement unit for law enforcement purposes.
3. An employment record that relates exclusively to an individual in his or her capacity as an employee of the school district and that is not available for use for any other purpose.
4. Alumni records that contain information about a student after he or she is no longer in attendance at the district and that do not relate to the person as a student.

Education Records -- Provisions and Guidelines

A. General

1. Education records shall be retained according to the guidelines set forth in the *Missouri Public Schools Records Manual*.
2. Teacher and staff comments on student records will be confined to matters related to student performance.
3. Parents and/or students may refuse to disclose a student's social security number to a district unless required by law.
4. It is the responsibility of the principal and the professional staff of the school to see that such records are kept in the proper manner and are utilized in accordance with the law.

B. Review of Education Records by Parents or Eligible Students

1. Education records shall be open for inspection by parents of a student or an eligible student. Both parents have access to their child's school records until and unless a court orders otherwise. Therefore, a copy of any applicable court order that restricts any parent's access to the student's education records must be filed with the school principal in order to certify to the district that a parent's access rights are limited or denied pursuant to the court's directions.

2. Parents or eligible students should submit to the student's school principal a written request that identifies as precisely as possible the record or records he or she wishes to inspect. The principal (or appropriate school official) will make the needed arrangements for access as promptly as possible and notify the parent or eligible student of the time and place where the records may be inspected. Access must be given in 45 days or less from the date of receipt of the request. When a record contains information about students other than a parent's child or the eligible student, the parent or eligible student may not inspect and review the portion of the record which pertains to other students.

1. If a parent or eligible student believes the education records related to the student contain information that is inaccurate, misleading or in violation of the student's privacy, he or she may ask the district to amend the record by following the appeals procedures outlined in Section G of this regulation.

E. Annual Notification of Directory Information

1. "Directory Information" is information contained in an education record of a student that would not generally be considered harmful or an invasion of privacy if disclosed. The school district designates the following items as "Directory Information": student's name; parent's name; address; telephone number; electronic mail address; date and place of birth; grade level; major field of study; enrollment status (e.g., full-time or part-time); participation in officially recognized activities and sports including audiovisual or photographic records of the openly visible activities thereof (e.g., artistic performances, sporting contests, assemblies, service projects, awards ceremonies, etc.); weight and height of members of athletic teams; dates of attendance; degrees, honors and awards received; most recent previous school attended; and photographs including photographs of regular school activities that do not disclose specific academic information about the child and/or would not be considered harmful or an invasion of privacy.
2. The district shall annually notify parents of students currently in attendance and eligible students currently in attendance of the "Directory Information" the district will release. Parents or eligible students will have ten (10) school days after the annual public notice to view the student's "Directory Information" and to provide notice in writing to the school district that they choose to not have this information or any portion of the "Directory Information" released. Unless notified to the contrary in writing within the ten (10) school-day period, the school district may disclose any of those items designated as "Directory Information" without the parent's or eligible student's prior written consent including in print and electronic publications of the school district.
3. "Directory Information" is considered a "public record" that must be released by the district to any person who requests it under the Missouri Sunshine Law, §§ 610.010 - .030, RSMo.

F. Release of Education Records

1. Disclosure of information from a student's education records will be made only with the written consent of the parent or eligible student, subject to the following exceptions. The district may disclose education record information without consent when the disclosure is:
 - a. To school officials who have a legitimate educational interest in the records. A school official is:
 - ▶ A person employed by the district as an administrator, supervisor, instructor or support staff member, including health or medical staff.
 - ▶ A person elected to the School Board.
 - ▶ A person employed by or under contract to the district to perform a special task, such as an attorney, auditor, medical consultant, therapist, etc.
 - ▶ A person who is employed by the school district's law enforcement unit.
 - ▶ A student serving on an official committee, such as a disciplinary or grievance committee, or who is assisting another school/official in performing his or her tasks.
 - ▶ A school official has a legitimate educational interest if the official is:
 - ▶ Performing a task that is specified in his or her position description or by a contract agreement.
 - ▶ Performing a task related to a student's education.
 - ▶ Performing a task related to the discipline of a student.
 - ▶ Providing a service or benefit relating to the student or student's family, such as health care, counseling, job placement or financial aid.
 - ▶ Maintaining the safety and security of the campus.
 - b. To officials of another school, upon request, in which a student seeks or intends to enroll.
 - c. Directory Information. If the district annually notifies parents and eligible students that Directory Information may be released without prior written consent and gives parents and eligible students the opportunity to notify the district in writing that he or she does not want the information released, the district may release directory information without prior consent. See above for the definition of "Directory Information."
 - d. To military recruiters or institutions of higher education that have requested the names, addresses and telephone listings of secondary school students. However, the district will honor a request from a secondary school student or his or her parent not to release the information.
 - e. To authorized representatives of state and local educational authorities.
 - f. School districts may report or disclose education records to law enforcement and juvenile justice authorities if the disclosure concerns law enforcement or juvenile justice authorities' ability to effectively serve, prior to adjudication, the student whose records are released. The officials and authorities to whom such information is disclosed must comply with applicable restrictions set forth in 20 U.S.C. § 1232g (b)(1)(E).
 - g. To accrediting organizations to carry out their accrediting functions.
 - h. To parents of a dependent student, as defined in section 152 of the Internal Revenue Code of 1954.
 - i. To parents of a student who is not an eligible student or to the student.
 - j. To comply with a judicial order or a lawfully issued subpoena. Unless otherwise ordered, the district will make a reasonable effort to notify the parent or eligible student of the order or subpoena in advance of compliance, so that the parent or student may seek protective action.
 - k. In connection with a student's request for or receipt of financial aid to determine the eligibility amount or conditions of the financial aid or to enforce the terms and conditions of the aid.
 - l. To the Comptroller General of the United States, the Attorney General of the United States, the Secretary of the United States Department of Education or an official or employee of the Department of Education acting for the Secretary under a delegation of authority, or state and local education authorities in connection with an audit or evaluation of federal or state supported education programs or for the enforcement of or compliance with federal legal requirements relating to these programs.
 - m. To appropriate parties in a health or safety emergency.
 - n. To other persons authorized to receive education records pursuant to FERPA and 34 C.F.R., Part 99.
2. The school district will maintain a record of all requests for and/or disclosures of information from a student's education records. The record will indicate the name of the party making the request, any additional party to whom the information may be redisclosed and the legitimate interest the party had in requesting or obtaining the information. The record may be reviewed by the parents or eligible student. This paragraph does not apply if the request was from or the disclosure was to:
 - ▶ The parent or eligible student.
 - ▶ School officials within the district who have a legitimate educational interest in the student's educational records.
 - ▶ A party with written consent from the parent or eligible student.
 - ▶ A party seeking "Directory Information."

- ▶ A party seeking or receiving the records as directed by a law enforcement subpoena if the issuing court or other issuing agency has ordered that the existence or the contents of the subpoena or the information furnished in response to the subpoena not be disclosed.
- 3. The district may charge a fee for copies of student education records unless the charge effectively prevents a parent or eligible student from exercising the right to inspect and review the student's education records. This fee will include the actual cost of copying and postage, but not the cost of document search.

G. Appeals Procedures

Parents or eligible students have the right to ask to have education records corrected that they believe are inaccurate, misleading or in violation of their privacy rights. Following are the procedures for the correction of education records:

1. Parents or the eligible student must ask the school district to amend a record. In so doing, they should identify the part of the record they want changed and specify why they believe it is inaccurate, misleading or in violation of the student's privacy rights. The request should be made to the custodian of records designated in Section H of this regulation.
2. The school district will decide whether it will amend the record as requested within a reasonable time after receiving the request. If it decides not to amend the record as requested, the district will notify the parents or eligible student of the decision and inform them of their right to a hearing to challenge the content of the student's education records on the grounds that the information included is inaccurate, misleading or in violation of the student's privacy rights.
3. Upon request, the school district will hold a hearing within a reasonable time after the request is received. The district will notify the parents or eligible student, reasonably in advance, of the date, place and time of the hearing.
4. The hearing will be conducted by a hearing officer who is a disinterested party; however, the hearing officer may be an official of the district. The parents or eligible student shall be afforded a full and fair opportunity to present evidence relevant to the issues raised in the original request to amend the student's education records. The parents or student may be assisted by one or more individuals of his or her choice, including an attorney.
5. The school district will prepare a written decision based solely on the evidence presented at the hearing within a reasonable period of time after the hearing. The decision will include a summary of the evidence presented and the reasons for the decision.
6. If the school district decides that the information is inaccurate, misleading or in violation of the student's right of privacy, it will amend the record and notify the parents or eligible student of the amendment in writing.
7. If the school district decides that the challenged information is not inaccurate, misleading or in violation of the student's right of privacy, it will notify the parents or eligible student that they have a right to place in the record a statement commenting on the challenged information and/or a statement setting forth reasons for disagreeing with the decision.
8. The statement will be maintained as part of the student's education records as long as the contested portion is maintained. If the school district discloses the contested portion of the record, it must also disclose the statement.