

# **Federal Consumer Information**

## **Basic Financial Aid Information Need-based and non-need based Federal Programs**

Hudson Valley School of Massage Therapy can offer quality education at surprisingly affordable cost. However, many qualified students will need financial assistance in the form of Federal Aid in order to attend school. Hudson Valley School of Massage Therapy, 1723 Route 9W, West Park, New York 12493 can offer extensive Federal Financial Aid to qualified students who deserve a post- secondary education but do not have adequate financial means to do so.

## **Need-based and Non-need based State and Local Aid Programs, School Aid Programs, and other private aid program**

Hudson Valley School of Massage Therapy does have state, local government and private funding sources. The programs that students have access to are the following:

1. The Department of Rehabilitative Services
2. The Department of the Visually Handicapped
3. The Economic Dislocation and Worker Adjustment Assistance Act (EDWAA) Call the Department of Labor, Office of Worker Retraining, 202.219.5577 or visit [www.doleta.gov/programs/factsht/edwaa.asp](http://www.doleta.gov/programs/factsht/edwaa.asp)
4. ACCES-VR Adult Career and Continuing Education Services – Vocational Rehabilitation 845.452.5325
5. Veterans Administrative Assistance
6. Ulster County Workforce Program, Ulster County Office of Employment and Training 845.340.3170
7. Westchester Investment Act (WIA) 914.995.3708
8. Orange County Employment and Training 845.615.3630
9. Sullivan County Employment and Training 845.807.0609
10. Work Force New York Dutchess One Stop 845.485.2660

Private Funding available at any Hudson Valley Federal Credit Union

## **How students apply for Federal Student Aid and how eligibility is determined**

Students enrolling in Hudson Valley School of Massage Therapy should make application for Federal Financial Aid using the Free Application for Federal Student Aid (FAFSA) on the web:

<http://www.fafsa.ed.gov/>

A student's financial aid package may include a Federal Pell Grant, Federal Supplemental Education Opportunity Grant, and Federal Stafford Direct Loan. You should use FAFSA4caster

to learn more about the financial aid process and get an early estimate of your eligibility for federal student aid.

You can access the FAFSA4caster at:

<http://www.fafsa4caster.ed.gov/F4CApp/index/index.jsf>

Senior in High School who are ready to fill out the FAFSA:

High school seniors in the last semester of school must fill out a FAFSA to determine their eligibility for financial aid.

Why should a student consider using the FAFSA4caster?

1. The Site will help students understanding Federal Student financial aid.
2. It will assist students in determining how they can apply for Federal student aid and who qualifies?
3. It allows students to get an early start on the financial aid process by learning the basics.

## **How the school distributes aid among students**

Most Federal Financial Aid is awarded on the basis of financial need. Need is the difference between your cost of education (educational expenses such as tuition, room board, books, supplies and other expenses) and the amount you and your family are expected to contribute toward your education.

A standard formula is used for all applicants to determine this amount, which is called the expected family contribution (EFC). If there is anything left over after subtracting the expected family contribution from your cost of education you are then considered to have financial need.

## **The rights and responsibilities of a Student receiving Federal Student Aid**

The student has the right to ask the school:

- The name of its accrediting and its licensing organizations.
- About its programs; it's instructional, laboratory, its physical facilities, and it's faculty.
- What the cost of attending is and the institutions policies concerning refunds and Return to Title IV (R2T4) to students who drop out.
- What financial assistance is available is Hudson Valley School of Massage Therapy including information on all federal, state, local, private and institutional financial aid programs.
- What the procedures and deadlines are for submitting an application for each available financial aid program.
- How it determines a student's eligibility and need for financial aid.
- How much of your financial need, as determined by the school, has been met.
- To explain each type and amount of assistance in your financial aid package.
- What the interest rate is on any student loan you have, the total amount you must repay, when a student must start repaying.
- What is deferment of repayment or forbearance for certain defined periods. How do know if you qualify and how do you request deferment or forbearance.
- Provide written information on student's loan obligations and information on your rights

and responsibilities as a borrower.

- To reconsider your aid package, if you believe a mistake has been made, or if your enrollment or financial circumstances have changed.
- How the school determines when and whether you are making satisfactory progress (SAP) and what happens if you fail to maintain SAP. How failing to maintain SAP affect your title IV eligibility.
- What special facilities and services are available to student with disabilities and how to request a reasonable accommodation?

It is the student's responsibility to:

- Review and consider all the information about the school's program before enrolling.
- Pay special attention to the application process for Federal student financial aid, complete it accurately, and submit it on time to the right place. Errors on the FAFSA can delay or prevent your receiving aid timely
- Know and comply with all deadlines for applying and reapplying for aid.
- Provide all enrollment and verification documentations, corrections, and/or new information requested by either the financial aid officer or the agency to which you submitted the application.
- Notify the school of any information that has changed since you applied.
- Read, understand, and keep copies of all forms you were asked to sign.
- Ensuring you are aware that you must start making monthly repayment on your student loan after your grace period ends, unless you have a deferment or forbearance. When you sign your master promissory note (MPN), you are agreeing to repay your loan.
- Attend an exit interview at the time you leave the school to determine the net balance of your account with the school as well as the net balance of any student loan.
- Notify the school of a change in your name, address, phone number, or attendance status (full/part-time student). If you have student loans, you must notify your lender of these changes.
- Understand your school's refund policy.
- Understand and comply with the enrollment status, financial charges, financial terms, time allowed to complete, refund policy and termination procedures as specified in the enrollment contract you will be asked to sign.
- Understand that you may be responsible and have liability for portions of Title IV funds return by the institution on your behalf.
- Understand that there could be liabilities when errors are made as a result of inconsistent information provided by the student that results in funds being awarded that a student was not eligible for that were advanced to you or credited to your school account.

## **How and when will financial aid be disbursed**

Financial Aid and Title IV funds will be disbursed at 4, 450, and 900 hours. Students must meet these clock hour requirements in order to be eligible for Title IV funding disbursement. Each student will be evaluated on an individual basis to determine eligibility based on total cumulative hours and weeks in each payment period.

Full-time students

First Term 360 hour's equivalent to 18 weeks

Second Term 700 hour's equivalent to 35 weeks

Three-quarter time students

First Term 272 hour's equivalent to 17 weeks

Second Term 528 hour's equivalent to 33 weeks

Third Term 784 hour's equivalent to 49 weeks

Part-time students

First Term 18 week's equivalent to 216 hours

Second Term 35 week's equivalent to 420 hours

Third Term 52 week's equivalent to 624 hours

Fourth Term 69 week's equivalent to 828 hours

## **The terms and conditions of any employment that is part of the financial aid package**

Hudson Valley School of Massage Therapy does not employ any students who are currently receiving financial aid and are attending the school programs.

## **The terms of, the schedule for, and the necessity of loan repayment and required loan exit counseling.**

The formula for determining the amount of loans is:

(Cost of Attendance) – Minus (EFC) – Minus (estimated financial assistance)  
= (Need for subsidized Stafford)

An unsubsidized loan can replace the EFC.

## **Application for Loan:**

To receive a Stafford Loan, a student must complete a Free Application for Federal Student Aid and a Master Promissory Note. (MPN)

In the traditional paper process, the MPN might be completed at the school by the student and submitted to the lender or school. In other cases the school certifies the loan based on the student's acceptance of the aid package, and the lender or the school's servicer sends the MPN to the student for signature. Regardless of how this is done, the Borrowers' Rights and Responsibilities Statement must be provided to the borrower with the MPN.

Required borrower information on the MPN:

The MPN contains identifying information including name, permanent address, a date of birth, social security number, driver's license number, and two personal non-student adult references with U.S. addresses. The borrower must read, sign and date the MPN.

## **Adverse Credit History of Borrowers of Plus (Loan)**

The parent may not have adverse credit to borrow a PLUS. This is defined in the regulations as the applicant being 90 days or more delinquent on a debt or having been subject in the last five years to a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment or write off of an FSA debt. The absence of any credit history is not considered adverse credit. Lenders may establish more restrictive credit standards for determining adverse credit.

If the parent borrower has an adverse credit history the applicant has the option of receiving a PLUS using a creditworthy endorser. If an endorser is used a separate Endorser Addendum is required for each PLUS loan. If an endorser is involved a new MPN must be used. The endorser is only liable for the specific loan or loans he/she has agreed to endorse.

### **SCHOOL CERTIFIES/ORIGINATES THE LOAN:**

The school's primary responsibilities in the loan application process are to ensure the completeness and accuracy of the MPN based on information it has available.

Checklist for loan certification:

For all Federal Direct Loans programs applications: the school must:

- Confirm that the student and parent meet the definition of eligible borrower. This would include the student's grade level, loan period and the amounts of the disbursements as well as the student's enrollment status and anticipated completion/graduation date. The school must confirm the student's dependency status for PLUS. Check on NSLDS to check the student's financial aid history, including loan limits. It must document the student's COA, EFC and estimated Financial Aid in the student's file. It must be available to the lender, guarantor, or the Department.
- Determine the student's enrollment status and SAP
- Review NSLDS information on ISIR to ensure that the student ( or both the student and parent in the case of PLUS loan) is not in default on any FSA loan and does not owe a refund on any FSA grant or scholarship and will not exceed the annual or aggregate loan limits applicable to borrowers.
- Ensure the amount of the loan in combination with other aid will not exceed the student's financial need or the annual or aggregate loan limit.

For Federal Direct Stafford Loan the school must also:

- Determine the student's Pell grant eligibility (for a sub Stafford the need analysis must use official EFC calculated by the Department to determine the student's financial need), and if eligible include the grant in the student's aid package.
- For an unsubsidized Stafford loan, first determine the student's eligibility for a Stafford loan
- Prorate Stafford loans for programs of study that are shorter than an academic year and for programs in which the remaining period of study is less than an academic year in length

- Ensure that the loan disbursement dates meet the cash management and disbursement requirements for Stafford loans.

A separate PLUS MPN is required for each dependent student or if both parents want to borrow individually on behalf of the student.

### **Additional Unsub Direct Stafford:**

Dependent students whose parents are unable to borrow PLUS loans due to adverse credit or other exceptional circumstances may receive additional unsubsidized amounts at the same level as independent undergrad students. The amounts are limited.

### **Guidelines for determining student's eligibility:**

- Parent's unwillingness to borrow a PLUS does not make the dependent student eligible
- The aid administrators belief that a parent should not borrow a PLUS does not make the student eligible
- Only one parent must apply for a PLUS and be denied based on adverse credit history. However if both parents apply independently and one is approved and one denied, the student is not eligible for increased loan amounts.
- The parents denied of PLUS based on adverse credit in one year does not support the dependent's eligibility in subsequent years.
- The dependent student may become eligible at anytime during an academic year if the parent has been approved and later denied.

The dependent student may be eligible for increased unsubsidized loan amounts if you determine and document that other exceptional circumstances exist that will prevent a student from borrowing:

- The parent is incarcerated and therefore ineligible
- Parent's whereabouts are unknown
- Parents income limited to Public Assistance or disability and you have evidence that the lender that makes loans to students and parents at the school has denied a PLUS loan or will not make a PLUS loan to a parent under its lending policy due to the parent's existing debt burden, income to debt ratio, likely inability to repay or other credit standards.

### **Scheduling Disbursements:**

Disbursements will be established with the lender. This is the date that the funds are disbursed to the student. In keeping with the three day turnaround time for payment of FSA funds to the student. For Stafford Loans the school may request a lender to provide Stafford funds by the thirty first day of classes for the first payment period for a first year, first time Stafford borrower

### **Exit Counseling**

All students who are graduating or withdrawing from school must receive exit counseling.

The school will ensure that students receive exit counseling before they leave school. Counseling may be provided in person (individually or in groups), or using audiovisual materials. As with entrance counseling, exit counseling is offered on the Web by guarantors and lenders. Student borrowers should be advised to complete online exit counseling or come to the counseling session at the school shortly before graduating, or ceasing at least half-time enrollment. Financial Aid Staff at the Hudson Valley School of Massage Therapy are reasonably available to answer questions from student borrowers. One of the borrowers' obligations is to participate in an exit counseling session.

Some of the same material presented at the entrance counseling session will again be presented during exit counseling. The emphasis shifts to more specific information about loan repayment and debt-management strategies. The following information will be provided as part of exit counseling:

1. Exit counseling emphasizes the seriousness and importance of the repayment obligation.
2. The lender sends payment coupons or billing statements as a convenience for the borrowers. Not receiving them does not relieve the borrower of his or her obligation to make payments.
3. Many lenders encourage borrowers to set up electronic debiting of bank accounts to repay their loans.

The regulations require that exit counseling describes the likely consequences of default, including adverse credit reports, and litigation. Students will be informed of the charges that might be imposed for delinquency or default, such as lenders or guarantor's collection expenses (including attorney's fees). Defaulters often find that repayment schedules for loans that have been accelerated are more stringent than the original repayment schedule. A defaulter is no longer eligible for any deferment provisions, even if he or she would otherwise qualify. The defaulter's federal and state tax refunds may be seized and wages garnished, and the borrower loses eligibility or any further funding from the FSA programs.

The student will receive an explanation of the use of the Master Promissory Note. The student will be advised to read carefully the MPN and the Borrowers Rights and responsibilities statement again.

Emphasis will be given that repayment is required, regardless of educational outcome or subsequent employability. The student borrower will be informed that they are obligated to repay the full loan even if they did not finish the program, cannot obtain a job after graduation, or is dissatisfied with the school's educational program or other services.

Sample monthly repayment accounts will be provided. The borrower will be given an estimate of the average anticipated monthly payments based on their indebtedness (or the average indebtedness of Stafford borrowers at our school or in the same program). The borrower will receive a sample loan repayment schedule based on their total indebtedness. A loan repayment schedule will usually provide more information than just the expected monthly payment. For instance, it would show the varying monthly amounts expected in a graduated repayment plan. The lending organization is not required to send the repayment schedule to the student until the grace period.

Repayment options will be reviewed with the student. The counseling will review the payment options, such as the standard, extended, graduated and income-contingent income sensitive plans. The option of consolidating loans will also be discussed. Consolidation loans are available through the Federal Direct Student Loan Program. .

Debt Management Strategies will be discussed. The counselor will stress the importance of developing a realistic budget, based on the student's minimum salary requirements. It is helpful to have the student's budget reflect the loan payment as a fixed cost, like rent and utilities.

Forbearance, deferment, and cancellation options will be discussed including:

1. If a student cannot make scheduled payments and does not qualify for a deferment, the lender may allow the student to temporarily make smaller payments or temporarily stop making payments. Interest continues to be charged during forbearance. Some reasons why forbearance may be granted are financial hardship and/or illness. The lender must grant forbearance if the student has a monthly debt burden for Title IV loans that collectively equals or exceeds 20% of their total monthly gross income (for up to three years) There are several other reasons listed in the Borrowers Rights and Responsibilities.
2. Deferments mean that the student does not have to make payments in certain circumstances. If the student is attending school at least half-time, or if the student is unemployed, if the student is experiencing economic hardship as determined by federal law for up to three years. (See student's rights and responsibilities).

## **The terms and conditions under which students receiving federal education loans may obtain deferments**

The following lists of deferments are available to students who have federal student loans.

### **Deferment Definitions**

1. **Action Programs Deferment**  
Borrowers may postpone payments with this deferment type while serving full-time in the Action Programs for at least one year.
2. **Armed Forces Deferment**  
This deferment type may be used to postpone payments for a borrower serving in the military on active duty status.
3. **Dependent Student Enrolled at Least Half-time Deferment**  
Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is enrolled at least half-time at an eligible school.
4. **Dependent Student Enrolled Full-time Deferment**  
Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is enrolled full-time at an eligible school.
5. **Dependent Student in a Full-time Rehabilitation Training Program Deferment**  
Borrowers may postpone payments on a PLUS loan when the dependent student for

whose education the loan was disbursed is engaged in a full-time rehabilitation training program.

6. **Economic Hardship Deferment**

This deferment postpones payments for a borrower during times of financial difficulty where the borrower receives public assistance, serves in the Peace Corps, receives the deferment on a Direct or Perkins loan, or meets specific income criteria.

7. **Full-time Student Deferment**

Any borrower who is certified by an eligible school as enrolled on a full-time basis may receive this deferment.

8. **Graduate Fellowship Deferment**

This deferment type postpones payments for borrowers engaged in a full-time course of study in a Graduate Fellowship program.

9. **Internship/Residency Deferment**

This deferment type postpones payments for a borrower engaged in an Internship/Residency program.

10. **Less than Full-time but at Least Half-time Student**

In order to qualify for this deferment, an eligible school must certify that the borrower is enrolled at least half-time.

11. **National Oceanic and Atmospheric Administration (NOAA) Deferment**

Borrowers serving in the National Oceanic and Atmospheric Administration (NOAA) on active duty status may use this deferment type to postpone payments.

12. **Parental Leave Deferment**

This deferment type may postpone payments for a pregnant borrower or one caring for a newborn child or a newly adopted child.

13. **Peace Corps Deferment**

Borrowers may postpone payments with this deferment type while serving in the Peace Corps for at least one year.

14. **Public Health Service Deferment**

This deferment type postpones payments for borrowers serving full-time as an officer in the Commissioned Corps of the Public Health Service.

15. **Rehabilitation Training Deferment**

This deferment type is available for borrowers engaged in a full-time rehabilitation training program.

16. **Tax-exempt Organization Deferment**

This deferment type may postpone payments for full-time paid volunteers in a tax-exempt organization.

17. **Teacher Shortage Area Deferment**

This deferment type is available to borrowers when teaching in a designated teacher shortage area.

18. **Temporary Total Disability Deferment**

This deferment type may postpone payments for a borrower with a condition that prevents them from working or going to school, or who is caring for a disabled person.

19. **Unemployment Deferment**

This deferment type postpones payments for borrowers who are seeking full-time employment through registry with an employment agency or are receiving unemployment benefits.

20. **Working Mother Deferment**

This deferment type may postpone payments for mothers who recently re-entered the workforce.

The student will be informed of the Availability of Loan Information on NSLDS and the availability of the FSA Ombudsman's Office. The borrower's loan history can be reviewed on NSLDS (PIN required for access). Students without Internet access can identify their loan holder by calling 1-800-4-fed-aid. The borrower will be made aware that the information on the NSLDS site is updated by lenders and guarantors and may not be as current as the latest information from the loan holder. The Ombudsman's office is a resource for borrowers when other approaches to resolving student loan problems have failed. Normally the bank and/or guarantor can help with any problem.

Review the Student's Rights and Responsibilities: The student received this with the MPN at the beginning of the loan process and it should be reviewed again at the exit interview.

The importance of keeping loan records will be reinforced with the student. The borrower should keep the loan repayment schedule provided by the lender when repayment begins as well as records of loan payments—including cancelled checks, money order receipts. The student should keep copies of any requests for deferment or forbearance, or any other correspondence with the loan holder.

The School will collect and update personal and contact information: During exit counseling, the aid office will obtain the borrower's expected permanent address after leaving school, the address of the borrower's next of kin, and the name and address of the borrower's expected employer (if known). A school will correct its records to reflect any changes in the borrower's name, address, Social Security Number, or references and will obtain the borrower's current driver's license number and state of issue. Within 60 days after the exit interview, the financial aid office will provide this information to the loan vendor.

The student will also be provided with the current name and address of the borrower's lender (or Federal Vendor), based on the latest information. An explanation will be given of how to complete deferment forms and how to prepare correspondence to the lender or vendor will also be included. Emphasis will be made that the borrower should always keep copies of all correspondence from and to them about their loans. It will be stressed that a borrower must make payments on their loans even if the borrower does not receive a payment booklet or a billing notice.

If the student borrower drops out without notifying the school, we will confirm that the student has either completed online counseling, or exit counseling material will be mailed to the borrower at their last known address. The material must be mailed within 30 days of learning that a borrower has withdrawn or failed to participate in an exit counseling session. When we mail these exit materials, we are not required to use certified mail with a return receipt requested, but we must document in the student's file that the materials were sent. If the student fails to return the Exit Counseling material including the contact information, we are not required to take any further action.

Grace Period: Once the student withdraws, leaves school or graduates on the subsidized loans there is a grace period of six months. During this time no interest accrues on the subsidized loan. On an unsubsidized loan the interest is paid during the loan period but the principal is not paid until after the grace period. The borrower has a choice of paying the interest or having it capitalized – adding the accrued interest to the original loan principal. PLUS loan repayment begins sixty days after the second disbursement and interest begins at that point.

Repayment on all loans is up to ten years with a minimum repayment of \$50.00 per month.

**The criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may reestablish eligibility for federal aid (See copy of catalog for the full policy)**

**Determination of Progress**

Students meeting requirements at the review points will be considered making Satisfactory Progress until the next scheduled review. In order for a student to be considered making Satisfactory Progress, the student must meet both cumulative attendance average of 85% and academic minimum requirements rate of 80% on at least one evaluation by midpoint of the academic year.

**Reinstatement of Financial Aid**

Title IV aid will be reinstated to students who have prevailed upon appeal regarding the status of Satisfactory Progress or who have reestablished Satisfactory Progress.

**General Information about the school**

See catalog for the name, addresses and phone numbers of all agencies that have approval over Hudson Valley School of Massage Therapy.

By putting a request in writing to the school director you may review the letter of accreditation and the license or letter of approval from the state agency that approves the school. This request will be honored within 30 days of receiving the written request.

**Special facilities and services available to disabled students**

No qualified handicapped person, by reason of the handicap, will be excluded from enrolling in a course of instruction. Additionally, the school will exert its best effort to provide reasonable special requirements for the handicapped person by nature of their handicap. If you would like to request academic adjustment or auxiliary aids, please contact the Administration. You may request academic adjustments or auxiliary aids at any time. The Administration is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990.

Applicants who are persons with disabilities, as defined in paragraph 104.3 (j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The School will work with the applicant or student to determine whether reasonable accommodations can be effective and/or are available.

Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should follow this procedure:

- 1) Notify the Admissions Office in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least

four weeks in advance of the date needed. You may contact the Admissions Office by telephone at 845-384-6592.

- 2) The Admissions Office will respond within two weeks of receiving the request.

### **Cost of attending the school**

Program	Tuition and fees	Books and Equipment	Room and Board		Transportation cost		Misc Cost	
			Independ	Depend	Independ	Depend	Independ	Depend
2009-2010								
Massage Therapy	15240	330	9072	3504	3348	1500	3696	2052

### **A statement of the requirements for the return of Title IV funds when a student withdraws from school, information about any refund policy with which the school must comply, and the requirements for officially withdrawing from the school**

#### **Withdrawal Policy:**

##### **Official Withdrawals**

The withdrawal process officially begins upon the request of the Withdrawal Form. Students will be advised as to their responsibilities and the form will be forwarded to the Financial Aid office for processing.

##### **Unofficial Withdrawals/Drop**

A Student who misses 14 consecutive days, unexcused constitutes an “unofficial withdrawal” or a drop”. Unofficial withdrawals are calculated, for return of funds, using the student’s last date of class attendance, verified by either the instructor’s or the school’s attendance records. (Check to make sure this matches you policy)

The effective date of the termination for refund purposes will be the earliest of the following:

1. The last day of attendance from school’s attendance records, or
2. Date student began the withdrawal process, or
3. Date student provided official notification of intent to withdraw in writing, or
4. Date student did not return at the expiration of an approved leave of absence.
5. Date of withdrawal as determined by the school:
  - a) Student is expelled,
  - b) Student not making satisfactory progress (attendance or academic)

**Refunds will be totally consummated within 30 days after the effective date of termination.**

**Upon a student's withdrawal, two calculations are formed:**

1. The Return of Title IV funds (To determine amounts earned from the Federal programs) and
2. Institutional Refund Policy or State Refund Policy if applicable See school catalog for the institutional refund policy.

**Return of Title IV Funds:**

Only the Title IV programs are to be included in this calculation

You must keep in mind that when you apply for financial aid, you sign a statement that you will use the funds for educational purposes only. Therefore, if you withdraw before completing your program, a portion of the funds you received may have to be returned. The school will calculate the amount of tuition it must return to the Federal funds according to the policies listed below:

The Return of Title IV Funds is NOT a Refund Policy. Instead, the Federal regulations (beginning with October 7, 2000) require the use of a Return to Title IV calculation to determine the amount of Title IV funds a student has earned as of the date he or she ceases attendance. Any student receiving Title IV funds will be subject to these regulations.

The law specifies how your 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, Federal Direct Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), Federal Perkins Loans and in some cases, certain state grant aid (LEAP/SLEAP), GEAR UP grants, and SSS grants to students.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies) 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 pro rata 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, you may choose to decline 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 directly. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement. From the date the institution determined the student withdrew, grant funds must be paid within 45 days, and loan funds must be paid within 180 days.

Return of Unearned Aid is allocated in the following order:

1. Unsubsidized Federal Direct Stafford Loan
2. Subsidized Federal Direct Stafford Loan
3. Federal Perkins Loan
4. Federal Direct Parent (Plus) Loan
5. Federal Pell Grant
6. Federal Supplemental Opportunity Grant
7. Other Title IV Assistance

There are some Title IV funds that you were scheduled to receive that you cannot *earn* 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 earn any Direct loan funds that you would have received had you remained enrolled past the 30<sup>th</sup> day.

Title IV Future Professionals reentering within 180 days of withdrawal date will resume at the same status as prior to withdrawal.

If you receive (or your school or parents receive 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 did not 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 received amount. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

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](http://www.studentaid.ed.gov).

The Return of Title IV Funds is NOT a Refund Policy. Instead, the Federal regulations (beginning with October 7, 2000) require the use of a Return to Title IV calculation to determine the amount of Title IV funds a student has earned as of the date he or she ceases attendance. Any student receiving Title IV funds will be subject to these regulations.

NOTE: If the initial amount of the overpayment owed by the student is \$25.00 or less, the student repayment requirement is forgiven

**The certificate programs, training, and other education programs offered; See** school catalog for list of program or programs being taught

**The availability of a GED program, if the school admits students who do not have a high school diploma or equivalent**

Hudson Valley School of Massage Therapy does/ does not offer a GED program as part of the Institution.

**Instructional, laboratory, and other school facilities associated with academic programs;**

See school catalog for description of school facilities

**The school's campus security report; this report must be updated each year on October 1.**

## **CRIME STATISTICS**

In accordance with the Jeanne Cleary Disclosure of Campus Security Policy and Campus Crime Statistics Act the school collects crime statistics as the basis for the Annual Security Report that is made available to students, employees, applicants, for enrollment or employment. Campus is defined as any building or property owned or controlled by the school within the same contiguous area used by the school in direct support of related to its educational purpose. The following criminal offenses, published October 1, 2005, include any crime statistics that occurred on campus during the previous three year period.

Date updated as of September 19, 2011

Crimes Reported	2007	2008	2009	Location:	
				C=Campus N=Non-campus P=Public Area	*Hate Crime
Murder (Includes non-negligent manslaughter)	0	0	0		
Negligent manslaughter	0	0	0		
Sex offenses (forcible)	0	0	0		
Sex offenses (non-forcible)	0	0	0		
Robbery	0	0	0		
Aggravated assaults	0	0	0		
Burglaries	0	0	0		
Motor Vehicle Thefts (on Campus)	0	0	0		
Arson	0	0	0		
Any other Crime involving bodily injury	0	0	0		

Number of arrest made for the following crimes	2007	2008	2009	Referred for campus disciplinary action? (Yes)(No)
Liquor Laws	0	0	0	No
Drug Laws	0	0	0	No
Illegal Weapons Possession	0	0	0	No

**\* Hate Offenses:**

**The above crimes of murder, manslaughter, arson, forcible rape and aggravated assault that show evidence of prejudice based on race, religion, sexual orientation, ethnicity or disability as prescribed by the Hate Crimes Statistics Act (28 U.S.C 534) occurred.**

Hudson Valley School of Massage Therapy encourages all students and employees to be responsible for their own security and the security of others. Please report any known criminal offenses occurring on campus to the school administration. In the event a sex offense should occur on campus, the victim should take the following steps:

1. Report the offense to the school administration.
2. Preserve any evidence as may be necessary to the proof of the criminal offense.
3. Request assistance, if desired, from school administration in reporting the crime to local law enforcement agencies.
4. Request a change in the academic situation if necessary.

**Information for Crime Victim about disciplinary hearings:**

Institution must, upon written request disclose to the alleged victim of any crime of violence, or a no forcible sex offense, the results of any disciplinary proceeding conducted by the institution against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided, upon request to the next of kin of the alleged victim. This provision applies to any disciplinary proceeding conducted by the institution on or after August 14, 2009 (HEOA amendment).

## **Contacts for information on student financial assistance and general institutional issues that a student may be eligible for FSA program funds for attending a study abroad program that is approved for credit by the home school;**

Hudson Valley School of Massage Therapy does not currently have any agreements with any institutions overseas for training of students where credit received would be used to meet the graduation requirements of Hudson Valley School of Massage Therapy

## **Information regarding the availability of FSA program funds for study abroad programs.**

If you are currently receiving financial aid from Hudson Valley School of Massage Therapy and the school has a program for study abroad you can use it for the study abroad program. Talk to your financial aid officer about what can and can't be applied to a program of study abroad.

The Higher Education Act (HEA) of 1992 mandated that a student can receive financial aid for study abroad if the student is enrolled in a program approved by the home institution. Moreover, the student would be eligible to receive "grants, loans, or work assistance without regard to whether the study abroad program is required as a part of the student's degree."

## **Drug and alcohol abuse information:**

Last updated as of September 19, 2011

Last date distributed to all employees and currently enrolled students September 19, 2011

Following you will find the requirements of the Drug-Free Schools and Communities Act Amendments of 1989, Public Law 101-226 and what Hudson Valley School of Massage Therapy requires of Staff and Students.

Staff and Students are prohibited from the unlawful manufacture, distribution, possession, or use of illicit drugs or alcohol. This prohibition applies while on the property of the school or participating in any institutional activity. Students or employees who violate this policy will be subject to disciplinary action up to and including expulsion or termination from school or employment.

Additionally, there are numerous local, state and federal laws, which can be used to punish violators. Penalties can range from suspension revocation and/or denial of a driver's license, to 20-50 years imprisonment at hard labor without benefit of parole. Property may also be seized. Community service may also be mandated.

Students could lose eligibility for financial aid, could be denied other federal benefits, such as Social Security, retirement, Welfare, health care benefits, disability and Veterans benefits. Public housing residents could also be evicted. Finally, a record of a felony or conviction in a drug-related crime may prevent a person from entering certain careers.

Drugs can be highly addictive and injurious to the body as well as one's self. People tend to lose their senses of responsibility and co-ordination.

There are drug or alcohol counseling, treatment and rehabilitation facilities in our area where advice and treatment are available. The telephone numbers of these facilities may be found in your local telephone book or yellow pages under Drug Abuse and Addiction – Information and Treatment. If other help is required for rape counseling, or domestic violence contact add Ulster County Mental Health 239 Golden Hill, Kingston, New York 12401 (845)340-4000.

There are national organizations that can be contacted for help. The Alcoholism and Drug Abuse Hotline is open 24 hours daily, 1-800-252-6465. The Cocaine Hotline, 1-800-444-9999 is also open 24 hours. The National Institute on Drug Abuse Hotline is available 8:00 AM to 2:00 AM, Monday through Friday and 11:00 AM to 2:00 Am on weekends, 1-800-662-4357.

## **Completion/graduation rates for the general student body**

Covering the following period of time 07/01/2010 to 06/30/11  
This must be update by July 1 of each year.

<b>Programs</b>	<b>Scheduled to Graduate</b>	<b>Graduated</b>	<b>Percentage = Graduate/ Scheduled to Graduate</b>
<b>Massage Therapy</b>	<b>72</b>	<b>30</b>	<b>42%</b>
<b>Totals</b>	<b>72</b>	<b>30</b>	<b>42%</b>
<b>Placement Rate</b>	<b>64%</b>	<b>Licensure Rate</b>	<b>67%</b>

**Diversity make up of the school by both gender and ethnicity for Award Year 2010-2011 this is based on full-time students who received Pell grants** (Update July 1, 2011)

<b>Student Race/Ethnicity</b>	<b># of Female</b>	<b>Percent</b>	<b># of Male</b>	<b>Percent</b>
<b>American Indian or Alaska Native</b>	<b>1</b>	<b>1.3</b>	<b>0</b>	<b>0</b>

<b>Asian/Native Hawaiian/Pacific Islander</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1.3</b>
<b>Black or African American</b>	<b>3</b>	<b>4</b>	<b>1</b>	<b>1.3</b>
<b>Hispanic/Latino</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>4</b>
<b>White</b>	<b>46</b>	<b>64</b>	<b>12</b>	<b>17</b>
<b>Two or more races</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>3</b>
<b>Race/ethnicity unknown</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Non-resident</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total enrollment</b>	<b>72</b>			

## **Type of Employment Students might expect enter**

See catalog for list of jobs a graduate might be eligible for.

## **Ferpa**

The Family Educational Rights and Privacy Act (FERPA) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level.

Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible students have the right to request that a school correct records, which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions:

- School officials with legitimate educational interest;
- Other schools to which a student is transferring;
- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student;
- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;
- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies; and
- State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

## **A list of the faculty and other instructional personnel;**

See the catalog for a list of school faculty and instructional staff

## **Policies and Sanctions related to copyright infringement**

Hudson Valley School of Massage Therapy prohibits copyright infringement. The school will take disciplinary action against any student who distributes unauthorized copyrighted materials including peer-to-peer file sharing and the prohibited use of the institution's information technology system for those activities. Any student involved in such an act will be reported to the proper authorities.

## **Constitution Day**

On September 17 of each year or the first day back to school Hudson Valley School of Massage Therapy will hold a day dedicated the Constitution of the United States. At least three months before holding this event we will activity request suggestion from both our current student body and staff on how they feel that we could best commemorate the September 17, 1787 signing of the Constitution.

## **Vaccination Policy**

Hudson Valley School of Massage Therapy does not have a policy on vaccination at this time. The State of New York does not require a licensee to have any types of vaccinations

## **Transfer Policy**

See transfer policy located in the catalog.

Transfer students are accepted after careful evaluation of the student's academic records or a current license. Transfer students are charged the normal \$100. non-refundable enrollment fee plus a charge of \$50. to cover the Hudson Valley School of Massage Therapy application cost. The school name requires documentation in the form of license and/or an official transcript from a licensed institution detailing previous clock hours and clinic services in the appropriate field of study. A written test with an 80% passing grade and demonstration of acceptable clinical skills are required. If the student is accepted by the Hudson Valley School of Massage Therapy their enrollment agreement will be modified to reflect the transferred hours and tuition cost. No more than 250 clock hours of the program hours will be granted to any transfer student unless the student provides a deficiency letter from the New York State Education Department. The Hudson Valley School of Massage Therapy does not recruit students currently enrolled in other schools offering similar courses of study.

Transferability of Hudson Valley School of Massage Therapy credits to another institution is at the discretion of the accepting institution and it is the student's responsibility to determine whether or not credits will be accepted by the institution of the student's choice.

## **What the Acronyms Mean**

EFC	Expected Family Contributions
MPN	Master Promissory Note
PLUS	Parent Loan for Undergraduate Students
FSA	Federal Student Aid
NSLDS	National Student Loan Data System
COA	Cost of Attendance
SAP	Satisfactory Academic Progress
ISIR	Institutional Student Information Report
UNSUBsidized Loan	Interest is not paid by Federal government
FSEOG	Federal Supplemental Educational Opportunity Grant
SLEAP	Special Leveraging Educational Assistance Partnership
LEAP	Leveraging Educational Assistance Partnership
GEARUP	Gaining Early Awareness and Readiness for Undergraduate Programs
SSS	Student Support Services
FFEL	Federal Family Education Loan
FERPA	Family Educational Rights and Privacy Act