



**NATIONAL PARALEGAL  
COLLEGE**

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# Consumer Guide

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# INTRODUCTION

## **Mission Statement**

The mission of National Paralegal College is to provide quality Internet-based education and training for students seeking careers in the paralegal field. NPC seeks to enable those students whose lifestyles lead them to opt for distance education to obtain comprehensive paralegal training and meet their educational goals without having to compromise on interactivity and academic quality.

The school's objective is to provide students with a rigorous academic foundation as well as the career-oriented skills that are necessary to succeed in the paralegal workplace. NPC aims to use technology in order to bring the interactivity of the brick-and-mortar school experience into the student's home or office.

## **Accreditation, Affiliations, License, and approvals**

National Paralegal College is accredited by the Accrediting Commission of the Distance Education and Training Council (DETC), which is listed by the United States Department of Education as a nationally recognized accrediting agency.

National Paralegal College is licensed by the Arizona Board for Private Postsecondary Education.

## **Associate Member of the American Association for Paralegal Education**

National Paralegal College is an associate member of the American Association for Paralegal Education (AAfPE). AAfPE is a national organization that serves the needs of paralegal educators and institutions offering paralegal educational programs. AAfPE's primary purposes are to foster the continuing development of higher quality education for paralegal students and to be the main source of authority in paralegal academics.

## **Member of the National Association of Legal Assistants**

NPC is a member of National Association of Legal Assistants. NALA is the nation's leading professional association for paralegals and legal assistants. As a non-profit organization, NALA provides continuing education and professional development programs for paralegals - from novice to experienced professionals.

## GENERAL REQUIREMENTS

The Associates degree program students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program may apply for federal financial aid to assist with educational expenses. Students' may also obtain financial aid information, through <http://nationalparalegal.edu> and click on the financial aid link.

Detailed information about available assistance, program terms and requirements, eligibility criteria, rights and responsibilities may be reviewed in the financial aid section of the College's Consumer Information Guide, located at <http://nationalparalegal.edu>.

Students who are in default on their tuition payments may be denied access to program until payments are made current.

### Credit Transfer

National Paralegal College accepts transfer credit from nationally and regionally accredited colleges and universities. The credits transferred must have been earned by the student in the pursuit of an academic degree.

### Paralegal Certificate Program

Students may transfer credit for up to three substantive legal courses (totaling 9 credits) provided that the courses have been reviewed by the educational director and have been found to substantially cover the same material as the corresponding courses offered at National Paralegal College.

### Associate of Paralegal Studies Program, Bachelor of Science in Legal Studies Program:

Student may transfer credit for up to four substantive legal courses (totaling 12 credits) provided that the courses have been reviewed by the educational director and have been found to substantially cover the same material as the corresponding courses offered at National Paralegal College.

In addition, students in the Associate's Degree Program may transfer credit for up to eight general education courses (24 credits), and students in the Bachelor's Degree Program may transfer credit for up to 25 general education courses (75 credits). Unlike substantive legal courses, general education courses need not cover the same material as the general education courses offered at National Paralegal College. They must, however, be reviewed by the educational director and found to be in the area of general education and not vocational in nature. A general education course ordinarily provides students with critical reasoning and/or writing skills. Such courses are usually in the areas of social and behavioral science, English composition and literature, foreign language, mathematics, humanities, natural science, and the fine arts. Courses specifically designed to develop vocational and technical skills or that are remedial in nature are not classified as general education. Examples of courses that are not classified as general education include, but are not limit to, physical education, performing arts, and keyboarding.

The number of credits required to complete the Bachelor of Science in Legal Studies Program, the Associate of Paralegal Studies Program, or the Paralegal Certificate Program. Tuition liability will be reduced proportionally.

## **STUDENT CODE OF CONDUCT**

Students are expected to adhere to a standard of behavior that is appropriate and conducive to the furtherance of the academic standards and professional goals NPC has established for its programs.

NPC's administration at its discretion may, without cause and or prior notice to the student, deny the student access to live classrooms and/or chat-rooms, due to exhibited behavior or statements it deems inappropriate. NPC's administration at its discretion may, without cause and or prior notice to the student, deny a student a Certificate in Paralegal Studies or an Associate Degree of Paralegal Student is due to behavior it deemed inappropriate. Students who are not in compliance with the standards of professional ethic will be placed on probation. NPC reserves the right to limit the student's access to live audio lectures, text interactivity and live Q & A sessions. All information provided by the student to NPC must be accurate and complete as possible. A student may not permit another individual to use his/her password. The student agrees that all exams and quizzes taken and written assignments submitted by the student will be in accordance to the terms and conditions promulgated by NPC. No student may benefit from information provided by another individual while taking an exam or quiz.

### **Copyright Infringement and Peer-to-Peer File Sharing Policy Copyright Law**

The student acknowledges that all study materials provided are created by NPC and is copyright protected. The student agrees that he/she will not at any time during or after the completion of the student's studies at NPC copy material for any purpose than the student's personal education.

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

National Paralegal College maintains compliance with the Family Educational Rights and Privacy Act (FERPA) of 1974 (amended in January 1975 and appearing in its final form in June 1976). FERPA defines requirements designed to protect students' privacy concerning their educational records. The disclosure includes students' rights and the procedure to review their records and correct inaccuracies. Generally, student records will not be released to a third party without written authorization from the student, a lawfully issued subpoena or by judicial order. Educational records pertain to all records an institution maintains about a student. A student who has questions or concerns regarding compliance with the Privacy Act is encouraged to contact the president of the school at (800) 371-6105 x 101.

NPC reserves the right to release certain directory information. Former students of NPC have the opportunity to limit the release of directory information by notifying the student services director in writing.

# ACADEMIC PROGRAMS AND INSTRUCTIONAL FACILITIES INFORMATION

## Programs Offered

### **Paralegal Certificate Program 24 semester credits, 1,080 Clock Hours**

The Paralegal Certificate Program's objective is to provide students with a rigorous academic foundation in paralegal studies as well as career-orientated skills. Upon completion of the program, students are qualified to become employed as paralegals at law firms, corporate legal departments, government agencies and non-profit organizations.

### **Associate of Paralegal Studies 60 semester credits, 2,700 Clock Hours**

The objective of the Associate Degree in Paralegal Studies Program is to provide the student with a rigorous academic foundation in a broad range of subjects in paralegal studies, a foundation in business, economics and English courses, as well as career-oriented skills. Upon completion of the program, students are qualified to become employed as paralegals at law firms, corporate legal departments, government agencies and non-profit organizations.

### **Bachelor of Science in Legal Studies 120 Semester Credits, 5,400 Clock Hours**

The objective of the Bachelor's Degree Program in legal studies is to provide the student with a rigorous academic foundation in a broad range of subjects in legal studies, a foundation in business, economics, English, and the social sciences, as well as exposure to advanced legal topics and career-oriented skills. Upon completion of the program, students are qualified to become employed as paralegals at law firms, corporate legal departments, government agencies and non-profit organizations, or to proceed to graduate study.

## **CLA Exam**

NPC's paralegal certificate program satisfies the NALA legal coursework requirement to qualify the student for the CLA exam. NPC's associate and bachelor degree programs satisfy the complete NALA educational requirements to qualify the students for the CLA exam.

NPC does not guarantee or pay for the CLA exam. NPC does offer a two-month review course to prepare students and alumni for the CLA Exam. The review course starts two months before each examination date. There is no additional tuition cost for the review, but the purchase of books is required.

In order to ascertain that you have met the requirements to sit for the exam, please visit the NALA website at <http://www.nala.org>

## STUDENT'S RIGHTS AND RESPONSIBILITIES

Students receiving federal financial aid have varying rights and responsibilities. A student applicant for or a recipient of federal financial aid has a right to

- confidentiality; as outlined in the Family Educational Rights and Privacy Act (FERPA);
- reasonable access to your financial aid record;
- reasonable access to all application forms on a timely basis;
- a written notification of your financial aid eligibility, including the Cost of Attendance (COA) and Expected Family Contribution (EFC) used to determine the amount of your eligibility;
- request your COA and EFC re-evaluated based on unusual circumstances;
- written information that describes the terms and conditions of all awards;
- return any portion of a disbursed student or parent loan within the period identified by federal regulations;
- and appeal your financial aid status.

A student applicant for or a recipient of federal financial aid has a responsibility to

- read and understand all communications sent to you;
- read the Office of Student Financial Aid notifications;
- be aware of all eligibility requirements and application procedures for financial aid;
- comply with requests for information regarding your application;
- submit all necessary documentation, if selected for verification;
- understand and comply with the terms and conditions of all awards you receive;
- maintain satisfactory academic progress;
- officially withdraw from NPC to begin the exit process if you do not attend or stop attending during a course for which you received federal financial aid;
- complete exit counseling,
- inform the Office of Student Financial Aid of changes affecting your eligibility for federal financial aid, scholarships, and/or benefits assisting with educational costs received from outside agencies;
- ensure your address information is kept current with NPC;
- and develop a personal budget plan to maintain the lowest possible student loan debt.

## TUITION AND PAYMENT PLANS

National Paralegal College offers tuition payment plans to students in all programs. A detailed payment plan is listed in the NPC Catalog. <http://nationalparalegal.edu/Tuition>

NPC also offers a two-week no-obligation free trial to all accepted students with access to course materials, message boards, interactive classrooms and chat rooms. Full description located in the School Catalog.

# FEDERAL FINANCIAL AID

## Federal, State and Institutional Financial Aid Programs

NPC students in the Associates program are eligible in federal financial aid programs, which include Federal Stafford Direct Loans, Federal Pell Grant, and Federal Stafford Direct PLUS Loans. Cash payment plans available for all programs offered at NPC, and NPC also accepts private lender of choice to cover tuition.

### Federal Stafford Direct Loan Program (DL)

Loans made through this program are referred to as Direct Loans (DL). Eligible students and parents borrow directly from the U.S. Department of Education. Direct Loans include subsidized and unsubsidized loans, PLUS Loans, and Consolidation Loans. These loans are paid directly to the U.S. Department of Education (ED) or designee. A subsidized loan is awarded based on financial need. Borrower will not be charged any interest before repayment begins or during deferment periods. The federal government subsidizes the interest during these periods. An unsubsidized loan is not awarded based on need. Borrower will be charged interest from the time the loan is disbursed until it is paid in full. Borrower can choose to pay the interest as it accumulates. The amounts borrowed depend on student grade level and dependency status at the University. If interest is allowed to accrue while student is in school or during other periods of non-payment, it will be added to the principal, amount and additional interest will be based on that higher amount. The following table indicates Federal Stafford Direct loan limits based on status of dependent undergraduate, independent undergraduate or graduate student.

### Federal Stafford Direct Subsidized and Unsubsidized Annual loan limits

	Dependent Undergraduate Student	Independent Undergraduate Student	Graduate/Professional Student
1stYear	\$5,500 –No more than \$3,500 of this amount can be subsidized loan	\$9,500 –No more than \$3,500 of this amount can be subsidized loan	\$20,500 –No more than \$3,500 of this amount can be subsidized loan
2ndYear	\$6,500 –No more than \$4,500 of this amount can be subsidized loan	\$10,500 –No more than \$4,500 of this amount can be subsidized loan	
3rd&4thYears	\$7,500 –No more than \$5,500 of this amount can be subsidized loan	\$12,500 –No more than \$5,500 of this amount can be subsidized loan	

Please note you may also receive less funding if you receive other financial aid that is used to cover apportion of cost of attendance.

A student whose parent cannot obtain a parent loan for undergraduate student (PLUS) loan is allowed to borrow additional unsubsidized Stafford amounts. Student dependency status will be determined based on answers to questions on the Free Application for Federal Student Aid ([FAFSA](#)).

## Terms and Conditions

For more information on loan terms and conditions, refer to the Borrower's Rights and Responsibilities section of the Federal Direct Stafford/Ford Loan Master Promissory Note ([MPN](#)). After you have completed the MPN, an award letter is sent from NPC and a disclosure statement from the lender informing you of the types and amount of student loans awarded for the loan period. When the funds are received, NPC confirms eligibility and current registered courses. Any changes and/or breaks in attendance or failure to start class as scheduled may prevent your federal financial aid funds from being disbursed. Loans are processed for an academic year, which is a minimum of 24 credits and 32 weeks of instructional time. A student can reapply for subsequent loans after successfully completing these requirements. NPC will disburse federal financial aid loans in at least two installments. The first is disbursed at the beginning of the loan period, with a 30 day delay from the start of the first course and the second is disbursed at the midpoint of the loan period, when a student completes 12 credits. In order to meet eligibility standards for second and subsequent loan disbursements the student must successfully complete the previous credits and meet the calendar and instructional week midpoint of the loan period.

## Federal Direct Parent Loan for Undergraduate Student (PLUS)

If you are a dependent undergraduate student, your parents may apply for a PLUS loan to assist with your educational expenses. The application process includes completion and submission of a PLUS loan application by your parents. The application process is completed through the Federal Stafford Direct Loan Program. This loan is based on credit worthiness as determined by the U.S. Department of Education (ED). The yearly limit is equal to the cost of attendance (COA) minus any other financial aid received. Interest is charged on the loan from the date first disbursement is made until the loan is paid in full. The parent borrower has the option to begin repayment either within 60 days from date loan is fully disbursed or wait six months after the dependent student [on whose behalf the parent borrowed] ceases to be enrolled at least half-time basis. The parent has the option to defer payment on the loan and interest while the student is enrolled in school. Repayment on the loan begins six months after the date student ceases to be enrolled at least half-time. Under certain circumstances, your parents may receive a deferment or forbearance on their loan, as long as it is not in default. Generally, the same deferment or forbearance provisions that apply to Stafford loans also apply to PLUS loans.

## Terms and Conditions

Students whose parents receive a PLUS loan are subject to the terms and conditions disclosed on the Federal Stafford Direct PLUS Loan Application and Master Promissory Note (MPN). Applicants are required to complete the Free Application for Federal Student Aid (FAFSA) and are given an opportunity to request the maximum eligibility under the Federal Stafford Direct Loan Program before applying for a graduate PLUS loan.

Stafford Direct PLUS Loan Application and Master Promissory Note.

## Fixed Rates for Loans First Disbursed on or After July 1, 2006

Loan Type	Grade Level	First disbursed between July 1, 2009 and June 30, 2010	First Disbursed between July 1, 2010 and June 30, 2011 (see note)
Subsidized loans	Undergraduate	5.60%	4.50%
	Graduate	6.80%	6.80%
Unsubsidized loans	Undergraduate	6.80%	6.80%
	Graduate	6.80%	6.80%
Plus Loans	Parent and grad student	7.90% for direct loans and 8.50% for FFEL	7.90% For direct loans and 8.50% for FFEL

NOTE: Effective July 1, 2010, the only loans that can be made are Direct Loans.

Interest rate on a borrower's loan may be changed to 6.0% during the borrower's active duty military service. Additionally, this law applies to borrowers in military service as of August 14, 2008. Borrower must contact the creditor (loan holder) in writing to request the interest rate adjustment and provide a copy of the borrower's military orders.

Federal Stafford Direct Loans are charged origination fees, which are deducted from the loan proceeds by the U.S Department of Education (ED). For loans disbursed on or after July 1, 2008 and before July 1, 2009 the maximum origination fee will be 2%. This fee drops to 1.5% on July 1, 2009 and 1% on July 1, 2010.

Variable Rates for Loans First Disbursed Between July 1, 1998 and June 30, 2006

# COUNSELING

## Entrance Counseling

NPC ensures loan entrance counseling is conducted online at the Department of Education website, <https://studentloans.gov/myDirectLoan/index.action> , before a borrower takes out a loan. The interview includes

- an explanation of the use of a master promissory note (MPN);
- importance of repayment obligation;
- description of consequences of default;
- sample repayment schedules;
- information in reference to a borrower's rights and responsibilities; and other terms and conditions.

Students applying for financial aid must attend an online Entrance Counseling Session before Loans may be originated. The session is provided by The Department of Education's William D. Ford Federal Direct Loan. Once students complete the Entrance Counseling Session the College Financial Aid office will originate the loans and process for approval.

## Exit Counseling

NPC ensures loan exit counseling is conducted online prior to students graduation or withdrawal. The students will be notified to complete the exit counseling session provided by Department of Education's National Student Loan Database System at [http://www.nslds.ed.gov/nslds\\_SA/](http://www.nslds.ed.gov/nslds_SA/) . Once student completes the exit counseling the financial aid office will then finalize the student's Title IV exit process. The interview includes

- an explanation of the use of a master promissory note (MPN);
- importance of repayment obligation;
- description of consequences of default;
- sample repayment schedules;
- information in reference to a borrower's rights and responsibilities; and other terms and conditions.

## Calculators and interest rates through use of The William D. Ford Federal Direct Loan Program

Please read the description of each plan below and the instructions for each data entry page carefully.

∂ [Budget calculator](#) Determine expenses and income in order to create a budget for college.



### Current interest rates

The interest rate for new subsidized and unsubsidized loans first disbursed on or after July 1, 2006, is a fixed 6.80%, with the exceptions for subsidized undergraduate loans noted in the table below. The interest rate for PLUS loans first disbursed on or after July 1, 2006, is a fixed 7.90%. For Direct consolidation loan interest rates, [see that rate page](#) for information.

Date of First Disbursement	Interest Rate for Subsidized Undergraduate Loan
7/1/08–6/30/09	6.00%
7/1/09–6/30/10	5.60%
7/1/10–6/30/11	4.50%

For subsidized and unsubsidized loans first disbursed between July 1, 1998, and June 30, 2006, the interest rate for the period July 1, 2010, through June 30, 2011, is 2.47% for loans in repayment and 1.87% during in-school, grace, and deferment periods. Similarly, for PLUS loans disbursed between July 1, 1998, and June 30, 2006, the interest rate is now 3.27%.

**Description of repayment plans** There are several repayment plans: standard, extended, graduated, and income contingent. How much you pay and how long you take to repay your loans will vary depending on the repayment plan you choose. Consolidation loans also have varying repayment plans. Use the links below to determine your repayment amounts under each of the different plans.

∂ [Standard, extended, and graduated repayment plan calculator](#)

∂ [Income contingent repayment plan calculator](#)

∂ [Income-based repayment plan calculator](#)

∂ [Direct consolidation loan calculator](#)

## PRIOR LOAN DEFERMENTS

If you are registered and attending classes at NPC, you may have federal financial aid loans from previous colleges deferred. Deferment forms can be obtained from the lender if the loan is from another school. Return all deferment forms to the financial aid office via email or fax. The financial aid office will forward the forms to your lender/servicer for processing the deferment. The loan holder makes the final determination of granting your deferment request.

Students receiving federal financial aid funds may also obtain deferments for example; while serving in the Peace Corps; under the Domestic Volunteer Service Act; and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field on community service. Borrowers must formally request a deferment through the procedures established by the holder of their loan(s). Detailed information regarding deferments may be viewed at [www.studentaid.ed.gov](http://www.studentaid.ed.gov) , <https://www.dl.ed.gov/borrower/BorrowerWelcomePage.jsp>, or your loan servicer website. Receiving a deferment is not automatic; therefore, you or your parents must apply for it.

## COST OF ATTENDANCE

A student's cost of attendance (COA) is established for use in calculating the amount of federal financial aid awards. Some private lenders may also require this data. The COA consists of various components to determine eligibility for a period of enrollment. National Paralegal College reviews and, if necessary, updates each component annually, referencing the College Board website, the National Retail Federation (NRF) Survey and reviewing actual institutional data. National Paralegal College uses an average monthly cost of living expense based on the College Board 12 month data for the students. Documentation and further explanation of COA can be found at College Board; <http://professionals.collegeboard.com/data-reports-research/trends/living-expense/12-month>.

The National Paralegal College COA is made up of the following components: Room & Board, Personal, Tuition, Books and Supplies.

The **average** monthly living expenses, electronic course material, and book estimates used in the federal COA are as follows:

Room & Board	\$659.00
Personal	\$430

Contact your financial aid for detailed information regarding actual tuition expenses.

## TUITION

Please refer to the School Catalog for a detailed tuition breakdown and costs. This information can also be found at <http://nationalparalegal.edu> under the Tuition and Payment Plans section.

## **ELECTRONIC COURSE MATERIALS AND BOOKS**

### **Books**

Students will be using the Courseware for most of their courses, although some courses require textbooks. Student will be responsible to purchase required textbooks for their specific course. Textbook information is provided at; <http://nationalparalegal.edu/Textbooks>.

### **Courseware**

Attorneys have written custom courseware material for NPC which includes thousands of self-test questions with detailed explanations. Included are sample legal documents, forms along with multimedia presentations, and aspects of a paralegal's responsibilities. Also the full text of thousands of integrated statutes and cases that are relevant to the materials being covered.

### **LexisNexis**

LexisNexis is the leading completely online legal database in the country. All students receive LexisNexis accounts and participate in a LexisNexis legal research training program.

## CANCELLATION, WITHDRAWAL AND REFUND POLICY

Rejection: An applicant rejected by the school is entitled to a refund of all monies paid.

Five-Day Cancellation: A student may cancel an enrollment agreement if the student submits a written notice of cancellation within 5 days (excluding Saturday, Sunday, and state and federal holidays) after class begins. The school shall provide a refund of 100% of all student fees and tuition paid for the student.

Refund after the commencement of classes:

1. Procedure for withdrawal/withdrawal date:
  - A. A student choosing to withdraw from the school after the commencement of classes is to provide written notice to the Director of the school. The notice is to indicate the expected last date of participation and be signed and dated by the student.
  - B. For a student who is on authorized Leave of Absence, the withdraw date is the last date of interaction is used as the withdrawal date for a student that does not return from an LOA.
  - C. All refunds will be issued within 30 days of the determination of the withdrawal date.
2. Tuition charges/refunds:
  - A. Before the beginning of classes, the student is entitled to a refund of 100% of the tuition.
  - B. Five days after commencement of classes, the tuition refund (*less an enrollment fee of \$95 and LexisNexis account fee of \$100*) amount shall be determined as follows:

After the above-mentioned period has elapsed, if a student withdraws from the program by notifying NPC by e-mail or in writing, the student will only be responsible for payment of tuition for courses that he/she has already taken, for example; at the rate of \$687 per course, in addition to the non-refundable enrollment fee of \$95 and LexisNexis account fee of \$100. If a student withdraws after five weeks of a course, the student is responsible for the entire course tuition of cost per course. If a student withdraws before the sixth week of a course, the student will be responsible for payment of cost per course times the number of complete weeks the student had been enrolled in the course divided by the number of weeks of the duration of the course. An example based on a tuition rate of \$687 per course follows:

<b>If student withdraws...</b>	<b>Student liability:</b>
During 1st week of course	\$0
During 2nd week of course	\$86
During 3rd week of course	\$172

During 4th week of course	\$258
During 5th week of course	\$344
During 6th week of course	\$687
During 7th week of course	\$687
During 8th week of course	\$687
After completion of course	\$687

**Refunds** will be issued within 30 days of the date of student notification, or date of school determination that the student has withdrawn (withdrawn due to absences or other criteria as specified in the school catalog), or in the case of a student not returning from an authorized Leave of Absence (LOA), within 30 days of the date the student was scheduled to return from the LOA and did not return. Please see NPC School Handbook for additional information and example of policy.

#### **Return of Title IV Aid for Students Who Withdraw**

The Federal Return of Title IV Policy (R2TIV) is separate from the Institutional Refund policy. The R2TIV policy determines the amount of TIV that has been earned by the student and what portion, if any, must be returned by the institution and/or the student to the TIV programs.

The formula for calculating the percentage of Title IV earned is based on federal Return of Title IV Refund Policy as follows:

For students who officially withdraw from the institution, the number of days from the start date of the payment period to the date of notification is divided by the total days in the payment period to determine the percentage of aid earned. Scheduled periods of non participation (LOA, school closures) are not included in the period considered completed. If the percent earned is greater than 60%, 100 % is earned.

For those who do not officially withdraw the withdrawal date is the midpoint of the payment period or period of enrollment, as applicable, or the last date of an academically related activity that the student participated in. 100% is earned for those who completed more than 60% of the payment period. The percentage of aid earned is then multiplied by the total Title IV Aid disbursed or could have been disbursed to equal the amount of aid the student earned. All unearned portions of federal aid are returned to the appropriate programs in the following order:

1. FFEL/Direct Unsubsidized Stafford Loans
2. FFEL/Direct Subsidized Stafford Loans
3. FFEL/Direct PLUS Loans (Parents)
4. Federal Pell Grant for which a return of funds is required
5. Academic Competitiveness Grant for which a return of funds is required
6. National Smart Grants for which a return of funds is required
7. Federal Supplemental Educational Opportunity Grant

If applicable, refunds to Title IV programs will be made within 30 days of the date the student is determined to have withdrawn either by notification from the student or based on the institution's withdrawal policy. Notification will be sent to the students of all refunds made.

### Return of student credit balances upon graduation

Upon graduation, if a credit balance still exists, the credit balance will be used to cover any additional Institutional charges, including but not limited to current and/or prior year balances not exceeding \$200. Any amount remaining at that point will be refunded in the same order as described above under the Exit Calculation and Refund Policies if the student has provided authorization, otherwise the refund will be sent to the student's last known address.

### Determination of student balances

As a result of the return of Title IV funds calculation, in some circumstances, funds previously received on behalf of the student may be required to be returned to grantors or lenders. **This can result in the student owing a balance to the Campus even though the student's account might have shown no balance due while the student was still attending.** As set forth in the Enrollment Agreement, the student is responsible for any balance owed the Campus, and the Campus is responsible for the payment of any refunds due based on the application of the institutional or Title IV (R2T4) refund policies.

### Institutional Refunds

Once the return of Title IV funds calculation is made and the unearned portion, if applicable, is returned to the applicable Title IV program, the institutional refund policy may be applied, if applicable.

### Post-Withdrawal disbursements

If a student is eligible for a post-withdrawal disbursement from the Pell Grant program, an amount up to the amount due to the institution for tuition and fees will be disbursed. If there are any additional funds available from the Pell Grant program and/or any funds available from the Title IV loan programs, a letter will be mailed identifying the source and the amount of the Title IV aid. The student will have 14 days in which to decline to accept the disbursement. If there is no response, any Title IV loan funds received after the last date of participation will be returned to the appropriate funding source. The return or refusal of these funds will not reduce the obligation of the student to the Campus for any unpaid tuition.

### Other Refund Policies

The requirements for federal financial aid funds when a student withdraws are separate from the Institutional Refund Policy and State Refund Policies. Therefore, a student may still owe funds to NPC to cover unpaid institutional charges.

## **COURSE COMPLETION POLICY**

Students may drop enrollment in a course within the first week without any financial liability or adverse effect on their academic grade.

If a student elects to drop enrollment in a course after the first week but before 4 weeks, the student will incur financial liability for the course in accordance with NPC's withdrawal policy. In this circumstance, the student will receive a grade of "W" on his or her academic transcript. The grade of "W" is not used in the computation of the student's GPA.

If a student elects to drop enrollment in a course after 4 weeks, the student will incur financial liability for the course in accordance with NPC's withdrawal policy. In this circumstance, the student will receive a grade of "I" on his or her academic transcript. The grade of "I" counts as 0 points in the computation of the student's GPA.

If, in the future, a student that has received a "W" or "I" on a course, successfully completes the same course, "W" or "I" will be removed from the student's academic transcript and replaced by the new grade received by the student.

## GRADING POLICY

Each student who completes the requisite assignments and exams in a course will be given a letter grade from “A” through “F” upon completion of the course. The course will be graded on approximately the following basis:

First Examination: 20%  
Second Examination: 20%  
Third Examination: 20%  
Assignments: 40%

### Examinations

Examinations are administered online and generally consist of approximately 10 questions, each calling for answers of under 100 words. Students receive a numeric grade from 1 to 100 on each examination, as well as written comments from the instructor.

### Assignments

Assignments should be adequately researched and thought out before submission. The exact amount of research and length of the assignment are left to the discretion of the student. However, the following minimum guidelines should be noted:

Assignments calling for research (which includes most assignments in paralegal courses) should contain at least two citations to appropriate legal authorities. Citations may be to cases, statutes or other scholarly journals or treatises, as appropriate. Citations to the courseware are not acceptable, as one of the goals of the NPC curriculum is to train the student to become adept at online legal research.

Assignments that do not call for legal research (such as document drafting or opinion and analysis assignments) should be no shorter than one typed page, double-spaced (250 words). Assignments generally need be no longer than 500 words, but students will not be penalized for going over 500 words.

Assignments that do not conform to these minimum guidelines will receive an appropriate grade reduction.

All assignments will be read and graded by the instructor.

Grades will be on the following basis:

4 = excellent  
3 = good  
2 = satisfactory  
1 = poor  
0 = no credit (must resubmit)

The following grading rubric is used to determine a student's assignment grade:

Factor	4 (Excellent)	3(Good)	2(Satisfactory)	1 (Poor)	0 (no credit)
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<b>Thoroughness</b>	Answered all questions in the exercise completely and in the appropriate order.	Answered all questions in the exercise but not completely and/or not on the appropriate order.	Answered most of the questions in the exercise but not completely and/or not on the appropriate order.	Did not answer the questions in the exercise in a satisfactory manner but did make some reasonable effort to do so.	Made little or no reasonable effort to answer the questions posed in the assignment.
<b>Demonstrated Understanding of the Assignment and has come to an appropriate conclusion</b>	Response demonstrates a thorough understanding of the exercise and the student has justified and enunciated an appropriate conclusion.	Response demonstrates an understanding of the exercise and comes to a conclusion.	Response demonstrates some understanding of the exercise. The conclusion that the student comes to may not be appropriately justified by the rest of the essay.	Response demonstrates some understanding of the exercise but shows a high level of confusion on the part of the student. The student's conclusion, if any, is not supported by the rest of the essay.	Response demonstrates a very poor understanding of the subject matter presented by the assignment.
<b>Documentation/ Legal research</b>	Student has cited at least two excellent sources and has applied them appropriately. Appropriate sources are documented and well cited and well integrated.	Student has cited one excellent source or two or more good sources but has missed at least one excellent source. Sources are integrated well in the assignment.	Student has cited appropriate sources but has missed the best available OR student has cited good sources but has done a poor job of integrating them.	Student has cited poor or inappropriate authorities or has failed to establish the relevance of the sources that he or she has cited.	Student has not cited any legal authorities or has cited authorities that are irrelevant.
<b>Organization</b>	Essay is organized very well; the reader can clearly understand where the essay is going at all point and a cohesive easy-to-follow argument	Essay is well organized. The essay is coherent, though may not flow freely. Different components of the essay are	Essay shows some level of organization, but is difficult to follow. The essay is not as focused as it should be. Essay may go	Essay is poorly organized and/or is very difficult to follow. The student did not appropriately separate	There is no reasonable attempt to organize the essay coherently.

	is made in the essay. Separate paragraphs are used for separate ideas.	broken up appropriately.	back and forth between points without using new paragraphs.	thoughts and did not properly organize the essay.	
<b>Critical Thinking and Analysis</b>	Shows excellent critical thinking and analysis. The student was able to apply the cited law to the facts of the given case in a clear and convincing manner.	Shows good critical thinking and analysis. The student's points are well argued and well supported.	Shows adequate critical thinking and analysis. The student's points are supported by logic, but are not exceptionally convincing.	Shows minimal critical thinking and analysis. The student's arguments are weak and unconvincing.	Shows no or inadequate effort critical thinking or analysis.

### Weekly Interaction Requirement

To ensure that all students are involved and participating in the course as the course moves forward, each student enrolled in this course must, at least one during each week, either:

- 1) Attend a live lecture  
OR
- 2) Submit at least one assignment  
OR
- 3) Take at least one examination  
OR
- 4) Answer a weekly "interaction" question or questions that will be posted on the "Assignments and Exams" page.

The weekly "interaction" question(s) will be straightforward and will cover material covered in class that week. Answers to these questions should be short (typically 1-3 sentences) and to the point.

This student response (which is necessary only if the student does not attend a live class or take an exam or submit an assignment in the given week) will be graded on a pass/fail basis. The interaction questions will be posted no later than Monday of each week and must be answered on or before the following Sunday.

Students who did attend a live class or take an exam or submit an assignment in the given week may ignore the weekly interaction question.

Any student who does not fulfill this requirement during a given week will receive a reduction in his or her over-all grade of 2 percentage points from his or her over-all average. Conversely, any student who demonstrates excellent participation either through message board participation or through relevant in class discussion may receive an increase in his or her over-all grade, at the discretion of the instructor.

## Message Board Participation

At NPC, we believe that interaction with instructors and fellow students is a key component of online education. However, we are cognizant of the fact that many people cannot attend the live online lectures which provide the best opportunity for this interaction. Therefore, the next best way to provide students with an interactive learning experience is through the NPC message boards.

Asking questions or making comments on the message boards is a great way to solicit feedback not only from instructors, but from classmates as well. Lively message board discussions add immeasurably to the learning experience for all students.

Although message board participation is not required in order to earn a perfect grade, an instructor may, at his or her discretion, give a student a moderate amount of extra credit (typically, one-third of a letter grade) for excellent message board participation.

## Final Course Grade

Students who complete all assignments and exams within one week of the end of the course will receive a final course grade by the instructor. Students who do not complete their coursework within one week of the end of a course will automatically receive the grade of "I". In this circumstance, if the student completes the coursework within 30 days after the end of the course, the grade of "I" will automatically revert to the new grade given by the instructor. No record of the grade of "I" will remain on the student's transcript. Instructors may, at their discretion, give a student an extension of an additional 30 days to complete the coursework. Under no circumstances will an extension be given beyond 60 days after a course ends.

## **COURSE WITHDRAWAL**

Students may drop enrollment in a course within the first week without any financial liability or adverse effect on their academic grade.

If a student elects to drop enrollment in a course after the first week but before 4 weeks, the student will incur financial liability for the course in accordance with NPC's withdrawal policy. In this circumstance, the student will receive a grade of "W" on his or her academic transcript. The grade of "W" is not used in the computation of the student's GPA.

If a student elects to drop enrollment in a course after 4 weeks, the student will incur financial liability for the course in accordance with NPC's withdrawal policy. In this circumstance, the student will receive a grade of "I" on his or her academic transcript. The grade of "I" counts as 0 points in the computation of the student's GPA.

If, in the future, a student that has received a "W" or "I" on a course, successfully completes the same course, "W" or "I" will be removed from the student's academic transcript and replaced by the new grade received by the student.

## **OFFICIAL TRANSCRIPTS**

Students can receive an official transcript, or have an official transcript mailed to an educational institution or employer, at no cost, by contacting NPC's office by telephone or mail.

## **POLICY ON SATISFACTORY ACADEMIC PROGRESS (SAP)**

All NPC students must maintain satisfactory academic progress (SAP). For students not participating in the Title IV program please refer to the student catalog and also Student Handbook, for a detailed SAP Policy. Students must adhere to the SAP policy described below to participate in the Federal Title IV programs (TIV).

### **Maximum Time Frame**

Every student participating in Title IV Program is required to successfully complete 24 credits (or the number of credits remaining to complete the program, if that number is smaller than 24) and 32 instructional weeks each academic year. To maintain eligibility for TIV aid, students must complete their programs within a maximum time frame not to exceed 1.5 times the normal length of time required to complete the program. The normal length of time is defined in terms of the number of credit hours attempted by the student. Thus, for example, the normal length of time to complete a 60-credit program would be 80 weeks, 150% would be a maximum of 90 credits and 120 weeks for those attending full time. In no instance shall the MTF (Maximum time frame) exceed 150% of the designed program credits. Satisfactory academic progress will be assessed at the end of each payment period. At each point, students must meet the following minimum standards:

### **Qualitative Standard**

Students must maintain a minimum grade average of 2.0, and

### **Quantitative Standard**

Students must have successfully completed (i.e., passed) a minimum of 66.67% of the total attempted credit hours. For example: A student who has attempted 24 credits must have successfully completed 16 credits. Or

### **Financial Aid Warning**

National Paralegal College (NPC) uses an 8-week course length format. During each 8-week course period, a student may take up to three courses totaling 9 credit hours. If a student's grade point average falls below 2.0 for two consecutive course periods, the student is automatically placed on financial aid warning. Students who are placed on a financial aid warning may file an appeal.

### **Appeals**

Students who are found to be out of compliance with the standards for satisfactory academic progress at the end of the warning period may appeal such a decision. A written appeal must be submitted to the Dean outlining the basis for the appeal, including any mitigating or extenuating circumstances, along with supporting documentation for the appeal. Such an appeal must be submitted within 14 days of the end of the warning period. The Appeal Committee will rule on the student's appeal within three days of its receipt and will inform the student in writing of the decision. Any decision to reinstate aid may include terms and conditions whose

intent is to return the student as close to meeting SAP requirements as the student's special circumstances permit. The Appeal Committee's decision will be final. TIV aid will not be disbursed unless the appeal is successful.

### **Financial Aid Probation**

Students are placed on Financial Aid probation based on a successful appeal. The probation period is for the current payment period following the warning. Students who do not meet the Qualitative and Quantitative Standards at end of the evaluation period are no longer eligible for TIV aid.

### **Reinstatement**

Students reinstated upon appeal are on a probationary status for eight weeks during which time they must meet the terms and conditions set out in the Dean's letter granting the appeal. At the end of the eight-week period and for each eight-week period thereafter, the student's academic progress will be reviewed. The student may continue on probation, meeting said terms, until SAP status is regained.

### **Incompletes, Course Withdrawals, Course Repetitions**

Students who do not complete all the requirements for a course at the end of the 8 week course will be awarded a grade of incomplete "I". The student will have until 30 days after the end of each course to submit all work for that course. Under extenuating circumstances, personal extensions may be granted, at the instructor's discretion, for no more than 30 additional days. At the end of that time, the student will receive a grade of 0 for the work not completed, and a final grade for the course will be calculated. TIV aid for subsequent periods will not be disbursed until final grades have been posted for sufficient credits to have been earned to meet the midpoint requirements. Students who must repeat a course will have the higher of the two grades received for the course included in the calculation of the overall cumulative grade average. All repeated courses will be counted as attempted credits for SAP purposes.

### **Leave of Absences**

A student participating in TIV who is unable to take the required 24 credits per year must request a leave of absence, in writing, from the dean. See Leave of Absence policy. Students on Leave of Absence are not considered withdrawn for TIV purposes. Students who fail to resume classes on the date designated for return from the LOA will lose eligibility for TIV aid and a TIV Return to TIV funds calculation will be performed.

### **Transfer Credits**

Transfer credits are considered in the MTF for purposes of determining SAP.

# FINANCIAL POLICIES AND PROCEDURES

## Application Process

Students interested in applying for Financial Aid will need to refer to the NPC website Financial Aid Tab. If further assistance is needed student may contact the NPC Financial Aid office Monday-Friday 8am-4pm MST. The Students that want to apply for Financial Aid will first need to apply for a PIN# at <http://www.fafsa.ed.gov>. This Pin will be used to sign your Master Promissory Note, your entrance counseling, and also the FAFSA. To complete the Free Application for Federal Student Aid (FAFSA) student will need to log into the Department of Education website <http://www.fafsa.ed.gov>. The FAFSA collects financial and other information used to calculate the expected family contribution (EFC) and to determine a student's eligibility. The financial aid office will then receive the EFC for the student and calculate the student's financial aid budget and notify the student of his/her award.

The data used to calculate the EFC comes from the information the student provides on the FAFSA. The EFC formula uses many variables, including income, assets, the number of persons in the households, and the number attending college for the award year.

## Required Documentation

- Apply on the Web at <http://nationalparalegal.edu>
- Authorization to Pay Credit Balance Form
- You can apply for federal financial aid after submitting an application for admission to NPC.
- Free Application for Federal Student Aid (FAFSA)
- Federal Stafford Direct Loan Master Promissory Note (MPN)
- Entrance Counseling
- Personal Data Sheet

The average processing time for financial aid awards is 14 days. We highly recommend using our online financial aid application process at located on our website. This access allows you to complete and electronically sign required student financial aid documents, including the FAFSA. Students qualifying for financial aid may receive a new award each academic year (the period of time the student successfully completes a minimum of 24 credit hours and 32 weeks of instructional time). Therefore, the student may have eligibility assessed for grants and/or loans several times during a program of study. A student should reapply for financial aid prior to the start of each new academic year.

## Reapplication Process

NPC notifies students when new aid year paperwork is necessary, provided the student is considered enrolled. Returning students may be proactive and submit completed paperwork to the financial aid department.

## TITLE IV AID

### Application of Funds

NPC will only apply federal financial aid funds to allowable charges. Allowable charges are defined as tuition and electronic course materials. Federal financial aid is retained at the time of disbursement to pay allowable charges owed the NPC because of monies returned to the student or parent, or returned to the federal financial aid program.

### Authorization to Hold Funds

NPC applies federal financial aid funds to a student account for current tuition, and electronic course material, for the payment period and prior year charges up to \$200.

If a student authorized NPC, through completion of the Authorization to Hold for Future Charges form during the financial aid application process, NPC also holds federal financial aid funds for unpaid estimated future charges owed to NPC for the payment period.

If a student is eligible and did not sign the authorization of Title IV funds form, to receive any remaining funds for the payment period, the credit balance funds are returned to the student in a living expenses check. At that time, the student is notified of the disposition of funds NPC retained. Total processing time is approximately two weeks from date NPC receives funds from the lender.

### Delivery of Title IV Funds

A student can receive the first disbursement of federal financial aid funds at the start of program or academic year. The student becomes eligible to receive a disbursement of federal financial aid funds for the second payment period when he successfully completes one-half the weeks of instructional time AND one-half the credit hours in the academic year, program or the remaining portion of a program more than one-half of an academic year but less than a full academic year. First-time, first-year undergraduate borrowers will not have the first installment disbursed until 30 calendar days after the program of study academic year begins.

Title IV Financial Aid will be delivered to the school by EFT, into the students account at NPC. Title IV Authorization Form will be retained on account or paid to the student based on the agreement on the student's pay credit authorization form between student and NPC. ([Title IV Authorization Form](#)). Funds are disbursed generally once per pay period for students in a participating program, meeting satisfactory progress.

### Participation Policy

To remain eligible for Title IV Aid a student must be continuously enrolled. For a detailed explanation please refer to the Course Completion Policy with an emphasize on the weekly interaction section. Students are expected to take subsequent courses with no breaks; except for the NPC scheduled breaks and/or an authorized leave of absence. Participation is documented using the polices listed in the Course Completion Section of the Consumer Guide.

## Verification

A federal financial aid student may be chosen to participate in the verification process by the U.S. Department of Education Central Processing System (CPS), following procedures established by federal regulations. CPS prints an asterisk next to the expected family contribution (EFC) on the Institutional Student Information Report (ISIR), Student Aid Report (SAR), or SAR Acknowledgement to identify students selected for verification.

If you are selected for verification, NPC will request a copy of signed tax returns by you and, if applicable, your parent(s) or spouse. A signed verification worksheet will also be required. Additional documents may be requested by NPC to complete the application process. You will receive written notification from NPC of verification requirements and the timelines for completion of the process. The purpose of verification is to maintain the integrity of federal financial aid programs by verifying the information provided by students and parents on financial aid applications. Federal regulations require verification be completed for some students awarded federal financial need-based aid. Student will receive a phone call or email regarding the verification documents required to complete their financial aid award. Student's selected for verification will be required to submit the verification documentation to NPC financial aid office via mail, email, or fax within 14 days of their notification. Student's who do not complete the verification documents in the time scheduled will be converted to cash payments, until student is able to resolve outstanding verification issues.

## Veterans Educational Benefits

National Paralegal College participates in the Military Tuition Assistance programs which include; Montgomery GI Bill, Post 9-11, Dantes for Active Duty Service Members, and the Purple Heart Scholarship Fund. For more information please visit the NPC school catalog or website at <http://nationalparalegal.edu>. Military students may also visit <http://www.gibill.va.gov/> for more information on their Military benefits. Students who are entitled to Department of Veterans Affairs (DVA) education benefits must make initial contact with NPC veteran affairs certifying official. A formal application for admission to NPC should be completed before applying for VA education benefits. Application for veteran education benefits should be sent to your local NPC certifying official for submission to the DVA. VA education benefit eligibility and payment rates vary depending on each individual's military history and educational program being pursued. Only the DVA can determine VA applications eligibility. For information, contact a DVA representative in your area, toll free at 1-888-GI-BILL-1 (1-888-442-4551) or review [www.gibill.va.gov/](http://www.gibill.va.gov/) .

## VA Tuition Assistance

To obtain federal military tuition assistance, email or call the student services office and develop an education plan. From that point, you can submit a military Tuition Assistance request. You can currently receive 100% federal tuition assistance from military service, with a \$250 cap per semester hour and a \$4,500 annual limit. If you want to apply the military tuition assistance, you will need to submit a completed authorization form to your Military Representative at least two weeks before your class start date.

## **Top-Up Benefit (TATU)**

Active duty students requesting to use the Tuition Assistance Top-Up (TATU) benefit program should direct all questions or concerns to the Department of Veteran Affairs (DVA) at 1-888-GI-BILL-1 (1-888-442-4551) or their website at [www.gibill.va.gov](http://www.gibill.va.gov) . NPC VA certifying official is not involved in the processing of any TATU request.

## **Voter Registration**

State by State Voter Laws and Regulations are found at [http://www.declareyourself.com/voting\\_faq/state\\_by\\_state\\_info\\_2.html](http://www.declareyourself.com/voting_faq/state_by_state_info_2.html). This website will allow you to determine eligibility and also register to vote.

## **Selective Service**

As a part of FAFSA processing, the eligibility requirements listed will be confirmed using data matches with the National Student Loan Data System and other federal databases such as Social Security, Selective Service, and Immigration (Department of Homeland Security). For Students in an eligible program, that are applying for Title IV financial aid must have registered with selective service before the age of 25. Almost all male U.S. citizens, and male aliens living in the U.S., who are 18 through 25, are required to register with Selective Service. It's important to know that even though he is registered, a man will not automatically be inducted into the military. In a crisis requiring a draft, men would be called in sequence determined by random lottery number and year of birth. Then, they would be examined for mental, physical and moral fitness by the military before being deferred or exempted from military service or inducted into the Armed Forces. For more information on eligibility requirements and registration please proceed to <http://www.sss.gov/> for further assistance.

## GENERAL CONTACT INFORMATION

### Hours of Operation

The hours of operation at NPC are 9:00 AM to 9:00 PM, Monday through Thursday, and from 9:00 AM to 4:00 PM on Friday, Eastern Time.

National Paralegal College OPED: 041574-00

**Phone Number: 800-371-6105**

**Fax Number: 866-347-2744**

### Admissions Department

Ext. 101 Avi Katz Campus President

### Student Services Department

Ext. 102 David Cohen Student Services/Technical Director  
Ext. 105 Danielle Backman Student Services Associate  
Ext. 106 Laya Cohen Assistant Student Services Director  
Ext. 108 Ruth Eastman Student Services Associate  
Ext. 109 Ariel Rosen Student Services Associate

### Education Department

Ext. 103 Mark Geller School Dean  
Ext. 104 Stephen Haas Education Director

### Financial Aid Department

Ext. 107 Lisa Pimber Financial Aid Director  
Ext. 112 Tracy Davis Financial Aid Associate

### Faculty

The NPC team of professionals includes attorneys who have practiced law in the United States and abroad, computer professionals, and support personnel who have intimate knowledge of the day-to-day problems that challenge a busy law office.

## **DRUG FREE COLLEGE ENVIRONMENT**

National Paralegal College proudly participates in a drug free environment. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees (Safe and Drug Free Schools and Communities Act). Referral services and booklets are located on the [www.nationalparalegal.edu](http://www.nationalparalegal.edu) website along with the Consumer Guide.

### **The Center for Substance Abuse Treatment and Referral Hotline**

Information and referral line that directs callers to treatment centers in the local community may call 1-800-662-HELP (4357)

### **The Drug Free Workplace Helpline**

A line that provides information only to private entities about workplace programs and drug testing. Proprietary and private nonprofit but not public postsecondary schools may use this line 1-800-967-5752.

### **The National Clearinghouse for Alcohol and Drug Information**

Information and referral line that distributes U.S. Department of Education publications about drug and alcohol prevention programs as well as material from other federal agencies 1-301-468-2600.

### **The Partnership for a Drug Free America**

These experienced health care professionals, including substance abuse counselors and nurses, are affiliated with Alliance Healthcare Information, Inc., a twelve year old company dedicated to providing excellent service. Drug Free America can be reached at [www.drugfree.org](http://www.drugfree.org) or 1-866-281-9945.

### **The Council on Alcohol and Drugs**

The Council on Alcohol and Drugs is a 40+ year-old nonprofit, 501(c)3 substance abuse prevention and education agency that develops programs and materials based on the most current research on drug use and its impact on community. The Council is an official affiliate of the Georgia Chamber of Commerce and a partnership program of the South Carolina State Chamber of Commerce. Our offices are located in the Georgia Chamber of Commerce headquarters in Atlanta. The Council's Drugs Don't Work program has been the official drug free workplace provider for the state of Georgia since 1993. Drugs Don't Work in Georgia is funded by the Georgia Department of Behavioral Health and Developmental Disabilities, Division of Addictive Diseases, Office of Prevention Services and Programs. [www.livedrugfree.org](http://www.livedrugfree.org) or (404) 223-2480

# STANDARDS OF CONDUCT

## Pell Grant

Federal guidelines state the grantee must certify that he will not engage in unlawful activities related to controlled substances during the period covered by the grant.

## Federal Financial Aid Penalties for Drug Violations

Federal guidelines focus strongly on illicit drug use and distribution. The Higher Education Opportunity Act (HEOA) states students convicted for an illicit drug violation can be denied federal financial aid for a specific period, in addition to other legal penalties. Federal financial aid includes

- Federal Pell Grant
- Federal Stafford Direct Loan (DL) Program
- Federal Stafford Direct Parent Loan for Undergraduate Student (PLUS)

## Penalties for Drug Convictions

### Possession of Illegal Drugs:

- First Offense: Loss of eligibility for federal financial aid for one year from the date of conviction.
- Second Offense: Loss of eligibility for federal financial aid for two years from the date of conviction.
- Third and Subsequent Offenses: Indefinite ineligibility for federal financial aid, from the date of conviction.

### Sale of Illegal Drugs:

- First Offense: Loss of eligibility for federal financial aid for two years from the date of conviction.
- Second and Subsequent Offenses: Indefinite ineligibility from the date of conviction.

More information about federal penalties and sanctions is located at [www.usdoj.gov/dea/agency/penalties.htm](http://www.usdoj.gov/dea/agency/penalties.htm)

## Free Application for Federal Student Aid (FAFSA)

Question 23 on the FAFSA asks students if they have been convicted of a drug-related offense. Failure to answer the question automatically disqualifies students from receiving federal financial aid; until it is answered. Answering this question falsely could result in fines up to \$20,000, imprisonment, or both.

## Convictions during Enrollment

Federal regulations require enrolled students convicted of a drug offense after receiving federal financial aid, to notify Financial Aid Services immediately, become ineligible for further federal financial aid, and repay federal financial aid received after the conviction.

## **DEFAULT PREVENTION**

NPC participates in a default prevention plan from the Department of Education. NPC’s goal is to educate the students receiving Title IV funds.

### **Importance of repayment.**

The regulations also require that entrance counseling emphasize the seriousness and importance of the repayment obligation. The lender or Direct Loan Servicing Center (DLSC) sends payment coupons or billing statements as a convenience for the borrower. Not receiving them does not relieve the borrower of his or her obligation to make payments. (Direct Loan borrowers are encouraged to set up electronic debiting of a bank account to repay their loans—electronic debiting is also available through many FFEL lenders.)

### **Consequences of default.**

The regulations require that entrance counseling describe the likely consequences of default, including adverse credit reports, federal offset, and litigation. See additional recommendations listed under “Entrance Counseling for FFEL & DL Student Borrowers” earlier in this section.

### **Repayment required**

Emphasize that the student borrower is obligated to repay the full amount of the loan even if the student borrower does not complete the program, is unable to obtain employment upon completion of the program, or is otherwise dissatisfied with or does not receive the educational or other services that the student borrower purchased from the school.

### **Consequences of Defaulting for Borrowers on Student Loans**

Borrowers who default on student loans face serious consequences. Stafford loans are considered in default after 270 days without payment. At the time of default, outstanding interest is capitalized and collection fees may be added, resulting in a loan balance that is higher than the amount borrowed. Defaulted loans are reported to credit bureaus, causing borrowers to sustain long-term damage to their credit rating. Defaulters may also face their wages garnished, and their federal income tax refunds and other federal payments seized. Until the default is resolved, collection efforts continue and the defaulter will be ineligible for additional federal student aid.

## **ALUMNI INFORMATION**

NPC Graduate students will receive a lifetime access to the NPC website, which will allow the student to view and interact with the message board, along with viewing student course materials. Student will also receive NPC Placement assistance.