



**NATIONAL PARALEGAL
COLLEGE**

717 EAST MARYLAND AVENUE
PHOENIX, AZ 85014-1561

TEL: 800 - 371 - 6105
FAX: 866-347-2744

E-MAIL: INFO@NATIONALPARALEGAL.EDU
WEBSITE: [HTTPS://NATIONALPARALEGAL.EDU](https://nationalparalegal.edu)

Consumer Guide

Table of Contents

INTRODUCTION	5
Mission Statement	5
Accreditation, Affiliations, License, and approvals	5
Associate Member of the American Association for Paralegal Education	5
Member of the National Association of Legal Assistants	5
GENERAL REQUIREMENTS	6
Credit Transfer	6
Paralegal Certificate Program	6
Associate of Paralegal Studies Program, Bachelor of Science in Legal Studies Program:	6
Master of Science in Legal Studies, Compliance Law and Taxation Programs:	7
STUDENT CODE OF CONDUCT	8
Copyright Infringement and Peer-to-Peer File Sharing Policy Copyright Law	8
Family Educational Rights and Privacy Act FERPA	9
ACADEMIC PROGRAMS AND INSTRUCTIONAL FACILITIES INFORMATION	12
Programs Offered.....	12
Paralegal Certificate Program, 24 credits	12
Associate of Paralegal Studies, 60 credits.....	12
Bachelor of Science in Legal Studies, 120 credits	13
Master of Science in Legal Studies, 36 credits	14
Master of Science in Compliance Law, 36 credits.....	14
Master of Science in Taxation, 36 credits	15
CP Exam.....	15
STUDENT’S RIGHTS AND RESPONSIBILITIES.....	16
STUDENT GRIEVANCE PROCEDURE.....	17
Registering a Complaint with National Paralegal College.....	18
State and Territory Licensure Agencies	18
TUITION AND PAYMENT PLANS	26
FEDERAL FINANCIAL AID	27
Federal, State and Institutional Financial Aid Programs.....	27
Federal Stafford Direct Loan Program (DL).....	27
Terms and Conditions	28
Federal Direct Parent Loan for Undergraduate Student (PLUS)	28

Terms and Conditions	28
Fixed Rates for Loans First Disbursed on or After July 1, 2017	29
COUNSELING	30
Entrance Counseling	30
Exit Counseling	30
Calculators and interest rates through use of The William D. Ford Federal Direct Loan Program	31
PRIOR LOAN DEFERMENTS	32
COST OF ATTENDANCE.....	33
TUITION.....	33
ELECTRONIC COURSE MATERIALS AND BOOKS	35
Books.....	35
Courseware	35
LexisNexis/LexisAdvance.....	35
CANCELLATION, WITHDRAWAL AND TUITION REFUND POLICY.....	36
Return of Title IV Aid for Students Who Withdraw	38
Return of student credit balances upon graduation.....	38
Determination of student balances	39
Institutional Refunds.....	39
Post-Withdrawal disbursements.....	39
COURSE COMPLETION POLICY	40
GRADING POLICY.....	41
Examinations.....	41
Assignments	41
Weekly Interaction Requirement.....	43
Message Board Participation	43
Final Course Grade	44
COURSE WITHDRAWAL.....	45
OFFICIAL TRANSCRIPTS	46
POLICY ON SATISFACTORY ACADEMIC PROGRESS (SAP)	47
FINANCIAL POLICIES AND PROCEDURES.....	50
Application Process.....	50
Required Documentation.....	50
Re-application Process	50
TITLE IV AID	51
Application of Funds	51

Authorization to Hold Funds	51
Delivery of Title IV Funds	51
Participation Policy	51
Verification.....	52
Veterans Educational Benefits.....	52
VA Tuition Assistance.....	52
Top-Up Benefit (TATU).....	53
Voter Registration.....	53
Selective Service.....	53
GENERAL CONTACT INFORMATION	54
Hours of Operation	54
Admissions Department.....	54
Student Services Department	54
Education Department.....	54
Financial Aid Department	54
Faculty.....	54
DRUG FREE COLLEGE ENVIRONMENT.....	55
Health Risks of Alcohol and Other Drugs.....	55
STANDARDS OF CONDUCT	57
Pell Grant	57
Federal Financial Aid Penalties for Drug Violations	57
Penalties for Drug Convictions.....	57
Free Application for Federal Student Aid (FAFSA)	57
Convictions during Enrollment.....	57
DEFAULT PREVENTION.....	58
Importance of repayment.....	58
Consequences of default.	58
Repayment required	58
Consequences of Defaulting for Borrowers on Student Loans.....	58
ALUMNI INFORMATION	59

Published 8/5/2017

INTRODUCTION

Mission Statement

The mission of National Paralegal College is to provide quality Internet-based education and training for students seeking to develop careers as paralegals or as other legal professionals. NPC seeks to provide its students with the knowledge and skills that are necessary to succeed by delivering high-quality instruction in an interactive learning environment that is conducive to student achievement and growth.

Accreditation, Affiliations, License, and approvals

National Paralegal College is accredited by the Distance Education Accrediting Commission (DEAC), 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

Students enrolled in an eligible academic degree program (Associate's or Bachelor's) who are U.S. citizens, or eligible noncitizens, may apply for federal financial aid to assist with educational expenses. Students may obtain more information about financial aid through <http://nationalparalegal.edu> (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 FEDERAL FINANCIAL AID and TITLE IV AID sections below.

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 may be reduced via transfer credits. Tuition liability will be reduced proportionally.

Master of Science in Legal Studies, Compliance Law and Taxation Programs:

Student may transfer credit for up to six courses (totaling 18 credits) as long as the courses were completed as part of a graduate degree program at an institution accredited by an accrediting agency recognized by the United States Department of Education or a foreign equivalent. Additionally, the student must have achieved a grade of C or better before a transfer course can be accepted. A transferred course may replace a core course if the transferring course is substantially similar to the corresponding NJU course. A transferred course may replace an elective course if the course is substantially relevant to the student's degree program. Determinations of substantial similarity and relevancy are at the discretion of NJU.

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 Studies due to behavior it deemed inappropriate. Students who are not in compliance with the standards of professional ethics 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. NPC does not condone the unauthorized distribution of copyrighted material. Any acts of copyright infringement in the course of study will constitute a violation of the Student Code of Conduct.

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

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For more information, please see the website of the U.S. Copyright Office at www.copyright.gov, and FAQ at www.copyright.gov/help/faq.

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.

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age.) These rights include:

1. The right to inspect and review the student's education records within 45 days after the day NPC receives a request for access. The student should submit a written request that identifies the record(s) the student wishes to inspect. The NPC official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the NPC official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If NPC decides not to amend the record as requested, NPC will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before NPC discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

NPC discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is typically includes a person employed by NPC in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of NPC who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official

typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for NPC.

Upon request, the school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by NPC to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

Family Policy Compliance Office

U.S. Department of Education

400 Maryland Avenue, SW

Washington, DC 20202

See the list below of the disclosures that postsecondary institutions may make without consent.

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within NPC whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))

- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

ACADEMIC PROGRAMS AND INSTRUCTIONAL FACILITIES INFORMATION

Programs Offered

Paralegal Certificate Program, 24 credits

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.

Upon successful completion of the Certificate in Paralegal Studies program, students will be able to:

- Locate and apply relevant state and federal statutes from every jurisdiction.
- Research applicable federal and state case law using LexisNexis or a similar online legal database for any relevant issue.
- Draft basic legal documents such as complaints, answers, contracts, etc. from scratch or from an existing template.
- Perform legal tasks in an ethical manner in accordance with the Model Rules of Professional Conduct.
- Avoid unauthorized practice of law by distinguishing between tasks that must be done by an attorney and those that can be done by a legal assistant.
- Prepare and write legal memoranda, motions, and other court documents for review by an attorney.
- Assist in the civil litigation process by conducting various investigative and discovery-related tasks.
- Draft interoffice memoranda for the purpose of advising or informing supervising attorneys.
- Take and pass the CLA/CP exam given by the National Association of Legal Assistants, and earn the designation Certified Paralegal / Certified Legal Assistant.

Associate of Paralegal Studies, 60 credits

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.

Upon successful completion of the Associate of Paralegal Studies degree program, students will be able to:

- Locate and apply relevant state and federal statutes from every jurisdiction.
- Research applicable federal and state case law using LexisNexis or a similar online legal database for any relevant issue.

- Draft basic legal documents such as complaints, answers, contracts, etc. from scratch or from an existing template.
- Perform legal tasks in an ethical manner in accordance with the Model Rules of Professional Conduct.
- Avoid unauthorized practice of law by distinguishing between tasks that must be done by an attorney and those that can be done by a legal assistant.
- Prepare and write legal memoranda, motions, and other court documents for review by an attorney.
- Assist in the civil litigation process by conducting various investigative and discovery-related tasks.
- Draft interoffice memoranda for the purpose of advising or informing supervising attorneys.
- Take and pass the CLA/CP exam given by the National Association of Legal Assistants, and earn the designation Certified Paralegal / Certified Legal Assistant.
- Exhibit proficiency in writing letters, memoranda, and other communications in a corporate or law firm environment.
- Apply concepts from a wide variety of legal disciplines, as well as other disciplines such as business, accounting, mathematics and economics, to their assigned tasks in a law firm or corporate environment.

Bachelor of Science in Legal Studies, 120 credits

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.

Upon successful completion of the Bachelor of Science in Legal Studies degree program, students will be able to:

- Locate and apply relevant state and federal statutes from every jurisdiction.
- Research applicable federal and state case law using LexisNexis or a similar online legal database for any relevant issue.
- Draft basic legal documents such as complaints, answers, contracts, etc. from scratch or from an existing template.
- Perform legal tasks in an ethical manner in accordance with the Model Rules of Professional Conduct.
- Avoid unauthorized practice of law by distinguishing between tasks that must be done by an attorney and those that can be done by a legal assistant.
- Prepare and write legal memoranda, motions, and other court documents for review by an attorney.
- Assist in the civil litigation process by conducting various investigative and discovery-related tasks.
- Draft interoffice memoranda for the purpose of advising or informing supervising attorneys.
- Take and pass the CLA/CP exam given by the National Association of Legal Assistants, and earn the designation Certified Paralegal / Certified Legal Assistant.
- Exhibit proficiency in writing letters, memoranda, and other communications in a corporate or law firm environment.

- Apply concepts from a wide variety of legal disciplines, as well as other disciplines such as business, accounting, mathematics and economics, to their assigned tasks in a law firm or corporate environment.
- Prepare complex legal documents such as appellate briefs, combined discovery requests, or commercial contracts.
- Perform advanced legal research and writing tasks using online and in-person library resources for a wide variety of legal problems.
- Edit and refine previously prepared legal documents to accommodate changes in circumstances and changes in law.

Master of Science in Legal Studies, 36 credits

Upon successful completion of the Master of Science in Legal Studies Degree program, students will be able to:

- Effectively conduct legal research in a variety of areas of law.
- Effectively produce memoranda and legal essays and brief sections subject to supervision by an attorney.
- Prepare various types of legal documents subject to supervision by an attorney.
- Conduct legal analysis subject to supervision by an attorney.
- Substantially contribute to the legal work conducted by a law firm, corporate legal departments, government agency or non-profit organization.

The MSLS program does not qualify students to sit for any U.S. State bar examination.

Master of Science in Compliance Law, 36 credits

Upon completion of the Master of Science in Compliance Law degree program, students will be able to:

- Effectively conduct legal research and prepare legal writings in a variety of areas of law.
- Prepare various types of documentation related to compliance with government regulations subject to supervision by an attorney.
- Substantially contribute to the compliance-related work done on behalf of corporate and other clients.
- Assist firms and corporations with compliance with banking and securities related tasks (corporate regulation track).
- Assist Human Resources departments of companies with ensuring that the human resources procedures carried out by the companies comply with state and federal regulations (employment law track).

The MSCL program does not qualify students to sit for any U.S. State bar examination.

Master of Science in Taxation, 36 credits

Upon completion of the Master of Science in Taxation degree program, students will be able to:

- Research and apply tax laws in a variety of tax-related areas.
- Prepare various types of tax returns for individuals and entities.
- Become an IRS enrolled agent by taking the Special Enrollment Examination.
- Become an IRS Certified Tax Preparer.
- Substantially contribute to the tax-related work done by accountants' and attorneys' firms as well as companies and entities.

The MST program does not, on its own, qualify students to sit for any U.S. State bar examination or certified public accountancy examination.

CP Exam

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

NPC does not guarantee or pay for the CP exam. NPC offers a two-month review course to prepare students and alumni for the CP 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 may be 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 or recipient of federal financial aid has a right to:

- confidentiality; as outlined in the Family Educational Rights and Privacy Act (FERPA);
- reasonable access to his/her financial aid record;
- reasonable access to all application forms on a timely basis;
- a written notification of his/her financial aid eligibility, including the Cost of Attendance (COA) and Expected Family Contribution (EFC) used to determine the amount of eligibility;
- request COA and EFC to be 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 his/her financial aid status.

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

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

STUDENT GRIEVANCE PROCEDURE

NPC encourages students to contact staff and/or faculty directly with questions or concerns. A student with a grievance should first attempt to resolve it directly with NPC. Students are encouraged to use the NPC internal grievance procedure (outlined below) or discuss the problem with an instructor. A student who has a complaint that cannot be worked out with his or her instructor, mentor, or the applicable NPC staff or faculty member, should contact the following NPC Supervisory Staff Members:

- Amy Dubitsky, NPC Director of Compliance (amy@nationalparalegal.edu or 800-371-6105 x 122), for administrative matters, including those involving enrollment, course enrollment or financial aid
- Stephen Haas, NPC Dean (shaas@nationalparalegal.edu or 800-371-6105 x 104), for academic matters.

NPC Supervisory Staff Members will review all forwarded student issues and provide concrete response to the student within fifteen (15) business days.

If the student grievance is not resolved after the above steps, the student may appeal via a formal written grievance letter. Formal grievances should be filed in a timely manner. The student must clearly state the nature of the grievance, attach copies of any supporting materials (e.g. enrollment agreement, transcript, e-mails, etc.), evidence of prior attempted resolution, and the specific relief sought. The student should retain original copies of supporting materials. The formal grievance must be dated and signed by the student filing the grievance. Grievance letters should be mailed by certified mail, return receipt requested, to:

Director of Student Services
National Paralegal College
717 E. Maryland Ave
Phoenix, AZ 85014

Within three business days of receipt of the letter, the student services director will forward a copy to the school president. The school president and student services director or education director will discuss the allegations within three business days of the president's receipt of the letter. The matter will be referred to a panel of three members drawn from NPC's faculty and management. If the complaint concerns an NPC staff or faculty member, the NPC member will be granted five (5) business days to provide a response. The panel will, by majority vote, decide on what remedy, if any, the student is entitled. The student services director will mail a response to all formal grievance letters to the student within thirty (30) business days of receipt of the formal written grievance. Only the school President shall have the authority to override the determination of this panel.

If the complaint cannot be resolved through the NPC grievance procedure, the student may file a complaint with the Distance Education Training Council or the Arizona State Board for Private Postsecondary Education.

Distance Education Accrediting Commission
1101 17th Street, N.W., Suite 808
Washington, D.C. 20036
Telephone Number: (202) 234-5100
Website address: <http://www.deac.org>

Arizona State Board for Private Postsecondary Education
1400 W. Washington Street, Room 260
Phoenix, AZ 85007
Telephone Number: (602) 542-5709
Website address: <http://azppse.gov>

Registering a Complaint with National Paralegal College

NPC encourages students to contact Student Services with questions or issues about administrative policies and to contact our Education Director with issues involving academic and educational matters.

A complaint is defined as dissatisfaction occurring when a decision, act, or condition, based upon specific factual data, affects the student in a perceived negative or unjust manner; furthermore, an allegation of improper, unfair, arbitrary, or discriminatory treatment by NPC personnel.

Your complaint will be researched and the student will receive notification from NPC within 3 business days.

Contact information for registering a complaint with the Distance Education Accrediting Commission and the Arizona State Board for Private Postsecondary Education is listed above. These agencies should not be contacted unless the student has proceeded through the institution's process for filing a complaint and has not received resolution.

State and Territory Licensure Agencies

In compliance with the U.S. Department of Education, under the provisions of 34 C.F.R. § 668.43 (b), NPC provides its enrolled or prospective students with contact information for filing complaints with the relevant State official or agency that would handle a student's complaint, regardless of whether the State regulates the institution.

Alabama

Alabama Commission on Higher Education

P. O. Box 302000

Montgomery, AL 36130-2000

<http://www.accs.cc/complaintform.aspx>

Alabama Department of Postsecondary Education – Private School Licensing Division

P.O. Box 302130

Montgomery, AL 36130-2130

Alaska

Alaska Commission on Postsecondary Education

P.O. Box 110505

Juneau, AK 99811-0505

http://acpe.alaska.gov/EDUCATOR-SCHOOL/Postsecondary_Institutions/Consumer_Protection

Arizona

Arizona State Board for Private Postsecondary Education

1400 W. Washington Street, Room 260

Phoenix, AZ 85007

http://azppse.state.az.us/student_info/compliance.asp

Arkansas

Arkansas Department of Higher Education

423 Main Street, Suite 400

Little Rock, AR 72201

<http://www.adhe.edu/SiteCollectionDocuments/AcademicAffairsDivision/ICAC%20Rules%20and%20Regulations/APPENDIXJ.pdf>

California

California Bureau for Private Postsecondary Education
P.O. Box 980818
West Sacramento, CA 95798-0818
http://www.bppe.ca.gov/forms_pubs/complaint.pdf

Colorado

Colorado Department of Higher Education
1560 Broadway, Suite 1600
Denver, CO 80202
<http://highered.colorado.gov/Academics/Complaints/default.html>

Connecticut

Office of Financial & Academic Affairs for Higher Education
61 Woodland Street
Hartford, CT 06105-2326
The complaint form is available only by contacting the Education & Employment Information Center at (800)842-0229 or edinfo@ctohe.org.

Delaware

Delaware Department of Education
401 Federal Street
Dover, Delaware 19901
www.doe.k12.de.us

District of Columbia

Office of the State Superintendent of Education - Education Licensure Commission
810 First Street, NE, 9th Floor
Washington, DC 20002
<http://osse.dc.gov/publication/public-complaint-form>

Florida

Florida Department of Education
325 West Gaines Street, Suite 1414
Tallahassee, FL 32399-0400
<http://www.fldoe.org/cie/complaint.asp>

Georgia

Georgia Nonpublic Postsecondary Education Commission
2082 E Exchange Pl. #220
Tucker, GA 30084-5334
<http://www.gnpec.org/forms/pdf%20files/ComplaintProcess.pdf>

Hawaii

Office of Consumer Protection - Department of Commerce and Consumer Affairs
235 South Beretania Street, Room 801
Honolulu, HI 96813-2419

http://files.hawaii.gov/dcca/ocp/consumer_complaint/Complaint%20Form%20and%20Instruction%202013%20WEB.pdf

Idaho

Idaho State Board of Education - State Coordinator for Private Colleges & Proprietary Schools
650 West State Street, Suite 307
Boise, Idaho 83720-0037
http://www.boardofed.idaho.gov/priv_col_univ/student_complaint.asp

Illinois

Illinois Board of Higher Education
431 East Adams Street, Second Floor
Springfield, IL 62701-1404
<http://www.ibhe.state.il.us/consumerinfo/complaint.htm>

Indiana

Indiana Commission on Proprietary Education
302 West Washington Street, Room E201
Indianapolis, IN 46204
<http://www.in.gov/cpe/2329.htm>

Iowa

Iowa College Student Aid Commission
430 East Grand Ave., FL 3
Des Moines, IA 50319-1920
<http://www.iowacollegeaid.gov/constituentrequest.asp>

Kansas

Kansas Board of Regents
1000 SW Jackson, Suite 520
Topeka, KS 66612-1368
<http://www.kansasregents.org/resources/PDF/524-ComplaintProcedureandForm.pdf>

Kentucky

Kentucky Council on Postsecondary Education
1024 Capital Center Drive, Suite 320
Frankfort, KY 40601
<http://cpe.ky.gov/policies/academicpolicies/licensure.htm>

Louisiana

Louisiana Board of Regents
P.O. Box 3677
Baton Rouge, LA 70821-3677
<http://regents.louisiana.gov/wp-content/uploads/2013/03/StudentComplaintProcedure.pdf>

Maine

Maine Department of Education
23 State House Station
Augusta, Maine 04333-0023
Consumer Protection Division of the Office of the Maine Attorney General
http://www.maine.gov/ag/consumer/complaints/complaint_form.shtml

Maryland

Maryland Higher Education Commission
6 North Liberty Street
Baltimore, MD 21201
<http://mhec.maryland.gov/highered/acadaff/mhecstudentcomplaintprocess.pdf>

Massachusetts

Massachusetts Board of Higher Education
One Ashburton Place, Room 1401
Boston, MA 02108
<http://www.mass.edu/forstudents/complaints/complaintform.asp>

Michigan

Dept. of Licensing and Regulatory Affairs
Bureau of Commercial Services, Licensing Division
Proprietary School Unit
PO Box 30714
Lansing, Michigan 48909
<http://www.michiganps.net/complaint.aspx>

Minnesota

Minnesota Office of Higher Education
1450 Energy Park Drive, Suite 350
St. Paul, MN 55108
<http://www.ohe.state.mn.us/mPg.cfm?pageID=1078>

Mississippi

Mississippi Commission on College Accreditation
3825 Ridgewood Road
Jackson, MS 39211-6453
<http://www.ihl.state.ms.us/mcca/downloads/studentcomplaintform.pdf>
Commission on Proprietary Schools and College Registration
3825 Ridgewood Road
Jackson, MS 39211
<http://www.mccb.edu/pdfs/pg/PSComplaintForm.pdf>

Missouri

Missouri Department of Higher Education
P.O. Box 1469
Jefferson City, MO 65102-1469
<http://www.dhe.mo.gov/documents/POLICYONCOMPLAINTRESOLUTION-reviseddraft.pdf>

Montana

Montana University System –Office of the Commissioner of Higher Education
2500 Broadway Street
P.O. Box 203201
Helena, MT 59620-3201
<http://mus.edu/MUS-Statement-of-Complaint-Process.asp>

Nebraska

Nebraska Coordinating Commission for Postsecondary Education
P.O. Box 95005

Lincoln, NE 68509-5005

<http://www.education.ne.gov/PPCS/PDF%20Folders/PDF%20Documents/PPCS%20Forms/Complaint-form.pdf>

Nevada

Nevada Commission on Postsecondary Education

8778 South Maryland Parkway Suite 115

Las Vegas, Nevada 89123

<http://www.cpe.state.nv.us/CPE%20Complaint%20Info.htm>

New Hampshire

New Hampshire Department of Education

101 Pleasant Street

Concord, NH 03301-3494

<http://www.education.nh.gov/highered/colleges/index.htm>

New Jersey

New Jersey Commission on Higher Education

P.O. Box 542

Trenton, NJ 08625-0542

<http://www.state.nj.us/bpu/assistance/complaints/>

New Mexico

New Mexico Higher Education Department

2048 Galisteo Street

Santa Fe, NM 87505-2100

<http://hed.state.nm.us/uploads/files/Student%20and%20Parents/Complaint%20Form.doc>

New York

New York State Education Department

Office of College and University Evaluation

EBA Room 9696

89 Washington Avenue

Albany, NY 12234

<http://www.highered.nysed.gov/ocue/spr/COMPLAINTFORMINFO.html>

North Carolina

Post-Secondary Education Complaints, c/o Assistant Director of Licensure and Workforce Studies, University of North Carolina General Administration

910 Raleigh Road

Chapel Hill, NC 27514

studentcomplaint@northcarolina.edu

North Dakota

North Dakota University System

600 East Boulevard Avenue, Dept. 215

Bismarck, ND 58505-0230

<http://www.ndus.edu/makers/procedures/ndus/default.asp?PID=465&SID=57>

Ohio

Ohio State Board of Career Colleges and Schools

30 East Broad Street, Suite 2481

Columbus, OH 43215
<http://scr.ohio.gov/ConsumerInformation/FilingaComplaint.aspx>

Oklahoma

Oklahoma State Regents for Higher Education – Academic Affairs Office
655 Research Parkway, Suite 200
Oklahoma City, OK 73104
<http://www.okhighered.org/current-college-students/complaints.shtml>

Oregon

Office of Degree Authorization
1500 Valley River Drive, Suite 100
Eugene, OR 97401
alethia.miller@ode.state.or.us

Pennsylvania

Pennsylvania Department of Education
333 Market Street, 12th Floor
Harrisburg, PA 17126-0333
http://www.portal.state.pa.us/portal/server.pt/community/higher_education/8711/complaint_procedure/1004474

Rhode Island

Rhode Island Board of Governors for Higher Education
80 Washington Street, Suite 254
Providence, RI 02903
<http://www.ribghe.org/pdfs/BOGStudentComplaintProcessII011012.pdf>

South Carolina

South Carolina Commission on Higher Education –Academic Affairs
1122 Lady Street, Suite 300
Columbia, SC 29201
http://www.che.sc.gov/CHE_Docs/AcademicAffairs/License/1_Complaint%20procedures%20and%20form-Generic.pdf

South Dakota

South Dakota Board of Regents
306 East Capitol Avenue, Suite 200
Pierre, SD 57501
South Dakota Office of the Attorney General
<http://atg.sd.gov/Consumers/HandlingComplaints/ConsumerComplaintForm.aspx>

Tennessee

Tennessee Higher Education Commission – Division of Postsecondary School Authorization
404 James Robertson Parkway, Suite 1900
Nashville, TN 37243-0830
<http://www.tn.gov/thec/Divisions/LRA/PostsecondaryAuth/psa.html>

Texas

Texas Higher Education Coordinating Board
1200 East Anderson Lane
Austin, TX 78752

<http://www.thecb.state.tx.us/index.cfm?objectid=051F93F5-03D4-9CCE-40FA9F46F2CD3C9D>

Utah

Utah Division of Consumer Protection
160 East 300 South
Salt Lake City, UT 84114
<http://consumerprotection.utah.gov/complaints/index.html>

Vermont

Vermont State Board of Education
120 State Street, 4th Floor
Montpelier, VT 05620-2501
http://education.vermont.gov/documents/EDU-Complaint_Resolution_Statement_for_Postsecondary_Education_Matters.pdf&sa=U&ei=hxvHUqzrH4ON2gXlnDQCA&ved=0CAkQFjAD&client=internal-uds-cse&usg=AFQjCNGL-jjZiOcNydyouso_jyjseIxAQ

Virginia

State Council of Higher Education for Virginia
101 North 14th Street, 9th Floor
Richmond, VA 23219
<http://www.schev.edu/forms/StudentComplaintInformation.pdf>

Washington

Washington Student Achievement Council
P.O. Box 43430
Olympia, WA 98540-3430
dainfo@wsac.wa.gov

West Virginia

West Virginia Higher Education Policy Commission
1018 Kanawha Boulevard, East, Suite 700
Charleston, WV 25301-2800
http://wvhepcnew.wvnet.edu/index.php?option=com_content&task=view&id=224

Wisconsin

Wisconsin Educational Approval Board
201 W. Washington Avenue, 3rd Floor
Madison, WI 53703
<http://eab.state.wi.us/resources/complaint.asp>

Wyoming

Wyoming Department of Education
2300 Capitol Avenue, Hathaway Building, 2nd Floor
Cheyenne, WY 82002-2060
<http://edu.wyoming.gov/Students.aspx>

American Samoa

Board of Higher Education
P.O. Box 2609
Pago Pago, AS 96799-2609

Commonwealth of Northern Mariana Islands

P.O Box 501250
Saipan, MP 96950-1250

Federated States of Micronesia

Department of Education
P.O. Box PS 87
Palikir, Pohnpei, FM 96941

Guam

Board of Regents
UOG Station
Mangilao, Guam 96923

Puerto Rico

Council on Higher Education
P.O. Box 1900
San Juan, PR 00910-1900
<http://www.ce.pr.gov/>

Republic of the Marshall Islands

RMI Scholarship and Loan Board
P.O. Box 1436
Majuro, Marshall Islands 96960

Republic of Palau

Ministry of Education
P.O. Box 189
Koror, Palau PW 96940

U.S. Virgin Islands

Department of Education
1834 Kongens Gade
St. Thomas, VI 00802-674

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.aspx> and <http://juris.nationalparalegal.edu/Tuition.aspx>

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. A full description is located in the School Catalog.

FEDERAL FINANCIAL AID

Federal, State and Institutional Financial Aid Programs

NPC students in the Associates and Bachelor programs may be eligible for federal financial aid programs, which include Federal Stafford Direct Loans, Federal Pell Grant, and Federal Stafford Direct PLUS Loans. Cash payment plans are available for all programs offered at NPC, and NPC will also accept any 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 as 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 will confirm 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 (NJU master's students have a minimum 18 credits and 45 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. 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, 2017

Loan Type	Grade Level	First disbursed between July 1, 2017 and June 30, 2018
Direct Subsidized loans	Undergraduate	4.45%
Direct Unsubsidized loans	Undergraduate	4.45%
	Graduate	6.00%
Direct PLUS Loans	Parents and graduate or Professional students	7%

All interest rates shown in the chart above are fixed rates for the life of the loan.

Most federal student loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you actually borrow. You're responsible for repaying the entire amount you borrowed and not just the amount you received.

The chart below shows the loan fees for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans first disbursed on or after Oct. 1, 2016.

Loan Type	First Disbursement Date	Loan Fee
Direct Subsidized Loans and Direct Unsubsidized Loans	On or after 10/1/16 and before 10/1/17	1.069%
	On or after 10/1/17 and before 10/1/18	1.066%
Direct PLUS Loans	On or after 10/1/16 and before 10/1/17	4.276%
	On or after 10/1/17 and before 10/1/18	4.264%

Loans first disbursed prior to Oct. 1, 2016, have different loan fees.

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 student's graduation or withdrawal. The students will be notified to complete the exit counseling session provided at www.studentloans.gov. 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 and the instructions for each data entry page carefully.

∂ Budget calculator Determine expenses and income in order to create a budget for college.

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. For more information on repayment speak to your lender or visit studentloans.gov. NPC also works with Student Connections, a non-profit organization, that assists students with their repayment options and avoiding default. Students can visit repaymyloans.org or talk to a student success counselor at no cost at (866) 497-8723.

PRIOR LOAN DEFERMENTS

If you are registered and attending classes at NPC, you may defer federal financial aid loans from previous institutions. Deferment forms can generally be obtained from the lender.

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 , <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.

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

The estimated **average** monthly living expenses, based on full-time attendance of an independent student*, electronic course material, and book estimates used in the federal COA are below. It should be noted that less than full-time attendance will increase the length of time it takes to complete the academic year and may result in a higher overall cost of attendance:

Associates Degree- Cost of Attendance per academic year:

Tuition – 8 courses per academic year	\$7,800
Lexis Nexis and Resource Fee (one-time only)	\$195
Room & Board	\$8,072
Books	\$781.20
Personal	\$3,416
Total Cost of Attendance	\$20,264.20

Bachelors of Business Administration- Cost of Attendance per academic year:

Tuition	\$7,800
Lexis Nexis and Resource Fee (one-time only)	\$195
Room & Board	\$8072
Books	\$1,207.04
Personal	\$3,416
Total Cost of Attendance	\$20,690.04

Bachelors of Legal Studies- Cost of Attendance per academic year:

Tuition	\$7,800
Lexis Nexis and Resource Fee (one-time only)	\$195
Room & Board	\$8,072
Books	\$994
Personal	\$3,416
Total Cost of Attendance	\$20,477

Masters Degrees- Cost of Attendance per academic year:

Tuition	\$5,850
Lexis Nexis and Resource Fee (one-time only)	\$195
Room & Board	\$11,855.75
Books	\$1,031.52
Personal	\$5,017.25
Total Cost of Attendance	\$23,949.2

*Dependent student or lives with parent Personal expenses are \$57/week and Room and Board \$101/week

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 & Financial Aid 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/ubooks.aspx> and <http://juris.nationalparalegal.edu/gbooks.aspx>

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 relevant integrated statutes and cases.

LexisNexis/LexisAdvance

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

CANCELLATION, WITHDRAWAL AND TUITION REFUND POLICY

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

Five-Day Cancellation: A student may cancel an enrollment agreement by notification to NPC, and should submit a written notice of cancellation within 5 days (excluding Saturday, Sunday, and state and federal holidays) after class begins to bursar@nationalparalegal.edu. 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 NPC/NJU after the commencement of classes may withdraw by notification to NPC. The withdrawing student should provide written notice to the NPC student services office (which can be satisfied by email or fax). The notice should indicate the expected last date of participation and to be signed and dated by the student (electronic signatures are acceptable). The later of the date the withdrawal notification is received by NPC contained in this notification (if it is on or later than the date the notice is given to NPC) or the planned last date of participation documented in the notice (if applicable) shall be the effective date of the withdrawal.
 - B. For a student who is on authorized leave of absence (LOA) and fails to return to school as scheduled, the student will be considered to have withdrawn from NPC/NJU. The withdrawal will be effective as of the date the student was scheduled to return from the leave of absence and failed to do so.
 - C. For a student who is dismissed from the college, the withdrawal date will be considered the date that the student is first notified that he or she has been dismissed.
 - D. In the event that, while on academic probation, the student's over-all grade point average remains below 2.0 for two additional consecutive course periods, the student may be dismissed from NPC for poor academic performance. In such event, VA students receiving GI Bill benefits will have their benefits interrupted. If the student has shown substantial improvement in his or her work or if the student has shown that his or her poor work was a product of an event or circumstance that is likely to end, the education director Education Director may, at his or her discretion, allow the student to remain in the school even after the passage of two additional consecutive course periods, however any VA Benefits or Financial Aid (if suspended, see R2T4 policy below) cannot be reinstated by the Education Director and must be handled on an individualized basis and must follow applicable policies.
 - E. See below for treatment of Title IV Financial Aid funds will be returned to the Department of Education on behalf of students within 45 days of student's determined withdrawal date.
2. Tuition charges/refunds:
 - A. If the student withdraws before the beginning of classes or within the first five days of the course,

the student is entitled to a refund of 100% of the tuition of that course.

- B. Five days after commencement of classes, the tuition refund (*less an enrollment fee of \$95 and Lexis account fee of \$100*) amount shall be determined as follows:

After the above-mentioned Five-Day Cancellation period has elapsed, if a student withdraws from the program by notifying NPC by e-mail or in writing, the student will be responsible for payment of tuition for courses that he/she has already taken, for example; at the rate of \$975 per course, in addition to the non-refundable resource fee of \$95 and LexisNexis account fee of \$100. If a student withdraws during a course, the student is responsible for tuition or entitled to a refund in accordance with the chart below. In case of evidenced circumstance beyond the control of the student (i.e. illness, accident of the student, death in the family, etc.), special consideration may be granted.

If student withdraws...	NPC Student liability:	NJU Student Liability
During 1st week of course	\$0	\$0
During 2nd week of course	\$121	\$81
During 3rd week of course	\$243	\$162
During 4th week of course	\$365	\$243
During 5th week of course	\$487	\$325
During 6th week of course	\$975	\$406
During 7th week of course	\$975	\$487
During 8th week of course	\$975	\$568
During 9th week of course	N/A	\$650
After the 9 th week or completion of course	\$975	\$975

Institutional 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.

Students may voluntarily withdraw from NPC/NJU at any time by notifying NPC in any manner that communicates the student's intention to withdraw. Upon withdrawal, students who have paid in full for any

course are entitled to complete such course, and retain access to all course materials according to the terms set forth in the course Syllabus. Please see NPC Student Handbook and Catalog for additional information and examples 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 Institutional Policy determines the amount of the charges incurred based on the student's enrollment through Withdrawal from the Institution. 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.

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 (or last date of academically related activity, if applicable) 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 of 5 days or more) 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. 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. Direct Unsubsidized Stafford Loans
2. Direct Subsidized Stafford Loans
3. Direct PLUS Loans (Parents)
4. Federal Pell Grant for which a return of funds is required

If applicable, refunds to Title IV programs will be made within 45 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 and non-institutional charges, including but not limited to current and/or prior year balances. Any

amount remaining at that point will be returned to the student or if authorized by the student, refunded to the TIV programs in the same order as described above.

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 the TIV programs. **This can result in the student owing a balance to NPC even though the student's account might have shown no balance due while the student was still attending or after application of the Institutional refund policy.** As set forth in the Enrollment Agreement, the student is responsible for any balance owed NPC, and NPC is responsible for the payment of any refunds due based on the combined application of both the Institutional refund policy and or Title IV (R2T4) refund policy.

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, a letter will be mailed identifying the source and the amount of the available Title IV aid. The student will have 14 days in which to accept the disbursement(s). If there is no response, the applicable awards will be reduced. If accepted, these funds will first be used to reduce the obligation of the student to NPC for any unpaid charges remaining unpaid after the application of both the Institutional refund policy and the R2T4 policy. Any remaining credit balance will be sent to the student to the last known address. Any remaining balance due remains the obligation of the student.

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 replace 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 less than 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)
Thoroughness	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.
Demonstrated Understanding of the Assignment and has come to an appropriate conclusion	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.
Documentation/ Legal research	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.
Organization	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 is made in the essay. Separate paragraphs are used for separate ideas.	Essay is well organized. The essay is coherent, though may not flow freely. Different components of the essay are broken up appropriately.	Essay shows some level of organization, but is difficult to follow. The essay is not as focused as it should be. Essay may go back and forth between points without using new paragraphs.	Essay is poorly organized and/or is very difficult to follow. The student did not appropriately separate thoughts and did not properly organize the essay.	There is no reasonable attempt to organize the essay coherently.
Critical Thinking and Analysis	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 once during each week, either:

- 1) Attend a live lecture and pass a short quiz; OR
- 2) Submit at least one assignment; OR
- 3) Take at least one examination; OR
- 4) Answer a weekly “interaction” question 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 each week. Answers to these questions should be short (typically 1-3 sentences) and to the point. The student’s response (which is necessary only if the student does not attend a live lecture 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. 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 (10 raw points).

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.

Please also note that a student who does not fulfill an interaction during the first two weeks of a course will be automatically withdrawn from that course, as it will be assumed that the student who does not interact during the first two weeks has no intention of attending the course. If an emergency prevents attendance in this period, please email Susan Israel (susan@nationalparalegal.edu) or Stephen Haas (shaas@nationalparalegal.edu) as soon as possible.

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. Except in cases of exceptional hardship or unforeseen circumstances, an extension may not be given beyond 60 days after a course ends. The Dean or instructor retains discretion to allow exceptions to these rules in cases of demonstrated unforeseeable hardship.

Assignment of the final course grade shall be in letter form per the course syllabus. Typically, NPC courses are scored out of a maximum of 500 raw points, with attainment of 230 raw points being necessary to pass the course. Although missed weekly interactions and/or extension penalties may reduce a student’s grade in accordance with the course syllabus, NPC has the discretion to issue a passing grade to any student who attains 230 or more raw points in a given course, notwithstanding any grade penalty assessed.

NPC instructors or the Dean may, at their discretion, allow students to complete extra credit assignments before or after the assignment of a final course grade. Completion of an extra credit assignment allows the instructor or Dean to increase a student’s grade by up to one full letter grade, based on the effort and achievement demonstrated by the assignment.

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 (or 6 weeks in the case of a graduate course), 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, 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.

Students who fail to satisfy a weekly interaction during the first two weeks of the course will be withdrawn from the course. The student may be allowed back into the course if the student promptly notifies the school of his or her intention to attend the course. The student may be allowed back into the course subject to conditions set forth by NPC.

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 (and NJU) students must adhere to the SAP policy described below to participate in the Federal Title IV programs (TIV).

TIV participating students in the undergraduate degree programs are 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. Students in graduate programs, participating in TIV are required to successfully complete the lesser of 18 credits and the number of credits remaining to complete the program, and 45 instructional weeks each academic year. For students not participating in TIV programs, please refer to the Catalog and Student Handbook for a detailed SAP Policy.

For undergraduate degree programs, 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. For graduate programs, NPC's graduate division uses a 12-week course length format. During each 12-week course period, a student may take up to three courses totaling 9 credit hours. Courses may overlap. TIV Satisfactory Academic Progress is measured at the end of each payment period (one-half of the academic year).

At the end of each payment period (SAP evaluation point), students must meet the following minimum standards:

Qualitative Standard

Students must maintain a minimum cumulative grade average of 2.0 for undergraduate programs and 3.0 for graduate programs;

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 36 credits must have successfully completed 24 credits (66.67%). See also "Maximum Time Frame" rules described below.

Financial Aid Warning

If a student's cumulative grade point average falls below 2.0 and/or the percentage of attempted credits falls below 66.67% at the end of any payment period, the student will be placed on financial aid warning status for the following payment period and will be notified of such. Financial aid funds continue to be paid during the warning period. Students who do not meet the qualitative and quantitative Standards at the end of the warning period are no longer eligible for TIV aid unless they file a successful appeal.

Appeals

Students who are not in compliance with above referenced satisfactory academic policies at the end of the warning period will be removed from financial aid. However, students undergoing unforeseeable hardships may appeal such decision. An appeal must be submitted to the Dean in writing outlining the basis for the appeal,

including any mitigating or extenuating circumstances, along with supporting documentation. The appeal must be submitted within 14 days of the student being notified that he or she is being removed from financial aid. The Dean, or a designated appeals 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 approve an appeal and to allow the student to remain on financial aid shall be placed on financial aid probation and may be subjected to terms and conditions imposed by NPC, whose purpose shall be to put the student in the best position to achieve the SAP requirements within the next payment period. By way of example (but not limitation), the student may be barred from taking deadline extensions for any reason at all, to do extra credit assignments and/or to achieve high target grades for specified courses. If the appeal is denied, the student will be removed from financial aid. The decision of the Dean or designated appeals committee as to whether to grant an appeal and as to what conditions to attach to granting an appeal shall be final.

Financial Aid Probation

Students are placed on financial aid probation if they have filed a successful appeal. The probation period is for the payment period following the Warning period. Students who do not meet the qualitative and quantitative Standards at end of the probation period are no longer eligible for TIV aid.

Reinstatement

Students who do not file an appeal, are not granted an appeal, and those who are granted an appeal but fail to regain SAP standards or otherwise fail to meet the terms and conditions of their probation, are removed from financial aid eligibility. Such students may regain eligibility for TIV only by achieving the qualitative and quantitative standards discussed above. Those achieving these standards after the loss of aid will regain TIV eligibility beginning with the next payment period following the payment period in which the standards were met. TIV funds are not paid for the period prior to reinstatement of eligibility.

Incompletes, Course Withdrawals, Course Repetitions

Students who do not complete all the requirements for a course at the end of the course will be awarded a grade of "I." Students have up to 30 days after the end of each course to submit the work for that course. In addition, students may be eligible to take a further deadline extension at the cost of a grade penalty (which may be waived in extreme circumstances), in accordance with the rules set forth on the course syllabus. After the expiration of the course deadline, the student will receive a grade of 0 for the work not completed, and a final grade for the course will be calculated in accordance with the course syllabus. If, after the expiration of the course deadline, the student has not earned a sufficient number of assignment and exam points to pass the course (under the rules set forth on the course syllabus), the student will be issued a final failing grade of "I" if the work was not completed or "F" if the work was completed. Any final grade of "I" is considered "F" for purposes of SAP and the student's grade point average.

A student who withdraws from a course without having completed enough work to pass it may be issued a grade of “W” (which does not count towards the student’s GPA) or a grade of “I” (which does count towards the student’s GPA), in accordance with the course withdrawal rules set forth in the NPC School Catalog.

Students who repeat a course will have only 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 the quantitative (time-based) SAP purposes.

Re-Enrolled Students

Students who withdrew from NPC or were dismissed from NPC and later re-enroll, re-enter with the same SAP Status as was in effect at the time of their withdrawal. Students who were in warning or FA probation status at the time of withdrawal or dismissal may be required to work with an academic advisor to determine eligibility for re-entry.

Leave of Absences

Students participating in TIV programs are expected to be enrolled in at least one course at all times. Students with gaps between courses are encouraged to request a leave of absence, in writing, from the school. For more information on leaves of absence, please see the Leave of Absence Policy in the NPC School Catalog. Students on leave of absence (LOA) 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. Students who are neither attending school nor on leave of absence may be withdrawn from the school. For more information, please see the withdrawal policy in the NPC School Catalog.

Maximum Time Frame (MTF)

To maintain eligibility for TIV, 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 in the program. By way of example, given a 60-credit program, 150% would be a maximum of 90 credits attempted. In no instance shall the maximum time frame exceed 150% of the designed program credits. Transfer credits accepted towards an NPC degree are factored into the maximum time frame calculation and are considered as both attempted and completed credits.

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, students 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 or 18 credits/45 weeks for NJU students). Therefore, the student may have his/her 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.

Re-application 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. A student will not have their first installment disbursed until 30 calendar days after the program of study academic year begins. 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.

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 emphasis 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 policies listed above in the Course Completion section.

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. NPC will also require a signed verification worksheet. 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. Students 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. Students who do not complete the verification documents in the time scheduled will be converted to cash payments, until student can 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 the 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 the NPC certifying official for submission to the DVA on your behalf. VA education benefits eligibility and payment rates vary depending on each individual's military history and educational program. 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/.

VA Tuition Assistance

To obtain federal military tuition assistance, email or call the student services office to develop your 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 . 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.eac.gov/voter_resources/register_to_vote.aspx.

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). Students 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 is 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	President
Ext. 105	Danielle Backman	Admissions Director

Student Services Department

Ext. 102	David Cohen	Technical Director
Ext. 116	Heather Elias	Student Services Director
Ext. 108	Ruth Eastman	Student Services Associate

Education Department

Ext. 104	Stephen Haas	Dean, 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).

Health Risks of Alcohol and Other Drugs

The health consequences of drugs and alcohol depend on the frequency, duration, and the intensity of use and can include both physical and psychological effects.

Overdose is a risk for all drugs. It can result in coma, convulsions, psychosis or death. Combinations of certain drugs, such as alcohol and barbiturates, can be lethal. The purity and strength of doses of illegal drugs are uncertain.

Continued use of substances can lead to tolerance (requiring more and more of a drug to get the same effect), dependence (physical or psychological need), or withdrawal (painful, difficult and dangerous symptoms when stopping the use of drugs).

Long-term use of drugs can lead to malnutrition, organ damage, and psychological problems. The risk of AIDS and other diseases increases if drugs are injected.

The consumption of alcohol or drugs when pregnant may cause abnormalities in babies.

Referral services and booklets can be obtained by accessing the resources listed below:

The Center for Substance Abuse Treatment and Referral Hotline

Information and referral line that directs callers to treatment centers in the local community: 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: 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 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. 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 or (404) 223-2480

STANDARDS OF CONDUCT

Pell Grant

Federal guidelines state the student 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

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. Students may become ineligible for further federal financial aid, and must still 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 Graduates 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.