

This Notice of Student Consumer Information contains important information about the institution and student financial assistance. Please visit the HCI College website at <https://www.hci.edu/> to find the College Catalog and more detailed information. The information in this disclosure is organized as follows:

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Student Financial Aid Information

Cost of Attendance (COA)

The Cost of Attendance for student financial aid purposes, is the estimated (budgeted) cost of attending college including tuition, fees, books, supplies, room & board, transportation, personal expenses, and any additional costs of the program the student is enrolled in. This estimated budget is used to determine the maximum amount of financial aid that students can receive. This is commonly known as the Cost of Attendance (COA), and the amounts will vary based on where the student is living while in school (at home with parents, on campus or off campus) and the amount of tuition and fees associated with the program of interest. The COA is located on the HCI College web site at <https://www.hci.edu/student-consumer-information> and is also available in the financial aid office. Tuition and fees for each academic program can be found in the College Catalog at <https://www.hci.edu/>. Paper copies of the COA, tuition and fee rates are available upon request from the admissions or financial aid office.

Types of Federal Financial Aid Programs

Students may apply for various need and non-need based financial aid programs to assist in paying for the expenses related to attending college. This generally consists of a combination of grants, scholarships and loans which supplement the student's (and possibly parent's) contribution toward the Cost of Attendance (COA). A listing of the available financial aid programs can be found in the College Catalog and on the HCI College website at <https://www.hci.edu/student-financial-assistance>. Paper copies of the listing of financial aid programs are available upon request from the financial aid office.

Applying for Federal Student Financial Aid and Determining Eligibility

To apply for Federal Student Aid, students, and parents (if applicable) are required to complete the Free Application for Federal Student Aid (FAFSA). The FAFSA Form is available online at <https://studentaid.gov/h/apply-for-aid/fafsa>. Students can also apply using the *MyStudentAid* Mobile app available for download in the App Store for IOS or Android phones. The FAFSA on the Web worksheet is also available to assist the student and parent in collecting information needed to

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complete the application. The FAFSA on the Web Worksheet available at <https://studentaid.gov/sites/default/files/2020-21-fafsa-worksheet.pdf> provides a preview of the questions students and parents may be asked while completing the FAFSA form. Students and parents may obtain a Federal Student Aid ID at <https://studentaid.gov/help/create-fsa-id>.

The financial aid office will utilize the results of the completed FAFSA to estimate the student's eligibility; once the student has completed their packaging appointment and provided all required documentation, etc., the financial aid office will determine the student's financial aid eligibility. Information on how to apply for financial aid and how eligibility is determined is provided to students in the financial aid office at the campus, in the College Catalog, and is also located on the HCI College web site at <https://www.hci.edu/student-financial-assistance>. Paper copies are available upon request from the financial aid office.

Terms & Conditions under Which Students Receive Federal Student Aid Loans

Students who receive loans have terms and conditions associated with these loans. These terms and conditions explain the rules of the loan including interest rates, eligible amounts based on the student's grade level in college, and at what point the student has earned the right to keep the full amount of the loan based on enrollment, etc. The student receives information on the types of available loans, rights and responsibilities, the requirement for entrance and exit counseling and loan repayment options. This information also is available on the following sites:

HCI College website at <https://www.hci.edu/student-financial-assistance>

Direct Loan website at <https://studentaid.gov/h/manage-loans>

Federal Student Aid website at <https://studentaid.gov/>

Paper copies of loan terms and conditions and rights and responsibilities are available upon request from the financial aid office.

Methods of Distributing Aid and Student Notifications

Federal Aid is distributed to eligible students who complete the Free Application for Federal Student Aid (FAFSA) and meet all required eligibility criteria as further described within the application instructions. Students should go to <https://studentaid.gov/h/apply-for-aid/fafsa> to complete the application or visit the financial aid office for any questions regarding the FAFSA. Students that apply for financial aid at one of our locations will receive a Funding Estimate with their estimated financial aid eligibility. Students will be sent this award notification via SMS text messaging with a link to access their award letter and other documents on the financial aid portal, hosted by Campus Ivy. Student should also create a login to gain access to the portal at <https://solutions.campusivy.com/apps/core/account/login>.

Additional information and information on the institution's policy for handling Title IV credit balances, student notifications and student (and parent for PLUS loans) authorizations, is available on the HCI College website at <https://www.hci.edu/student-financial-assistance>. Paper copies of this information are available upon request from the financial aid office.

Refund Calculation and Return of Federal Financial Aid Calculation

There are two calculations completed when a student leaves college prior to completing the program (withdraw from college).

Institutional Cancellation and Refund Policy - Students should refer to their Enrollment Agreement and the College Catalog for details on the institution's cancellation and the institution's refund policy, related to calculation of tuition and fees that is performed at the time of withdrawal. You may also request a copy from the financial aid or business office.

Return to Title IV Calculation – Federal Student Aid regulations specify how HCI College must determine the amount of Title IV program assistance that you earn if you withdraw from college. The Title IV programs that are covered by this law are Federal Pell Grants, Iraq and Afghanistan Service Grants, TEACH Grants, Direct Loans, Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans. More information can be found in the College Catalog online at <https://www.hci.edu/>.

Withdrawal from College

Students seeking to withdraw from the College should refer to the withdrawal policy contained in the College Catalog at <https://www.hci.edu/>.

Contact Information

Enrolled and prospective students and their parents may on occasion need to contact the College. The Financial Aid Advisor(s) at the College should be contacted for questions related to financial aid. For other general questions and information, the student should contact the College admissions office. The phone number and email address are in the College Catalog, and on the HCI College website at <https://www.hci.edu/student-financial-assistance>.

Satisfactory Academic Progress (SAP)

Federal regulations require that institutions monitor the academic progress of students who receive Federal Student Aid. Satisfactory Academic Progress applies to all students enrolled in eligible programs; however, the financial aid office also monitors the SAP for students that receive student aid. These standards apply to a student's entire academic record at the College, whether financial aid was received for prior terms of enrollment. The SAP policy also explains how a student who has failed to maintain satisfactory academic progress may re-establish eligibility for Federal Student Aid. The SAP policy is in the College Catalog.

Student Right-To-Know Act

Federal regulations and the Student Right-to-Know Act require institutions participating in Federal Student Aid to provide additional disclosures to students. The disclosures include:

- Completion/Graduation Rates
- Licensure Rates
- Placement Rates
- Student Body Diversity Data

Information related to these required disclosures will be available to all current and prospective students by July 1st each year located on the HCI website at <https://www.hci.edu/student-consumer-information>. Paper copies of this information are available upon request from your Campus President.

This information is also located on the College Navigation website at nces.ed.gov/collegenavigator, on the HCI College web page at www.hci.edu/student-financial-assistance and is provided to students during the enrollment process.

National Voter Registration Act

HCI College makes Voter Registration forms available to students at each campus location in the student designated areas. Voter registration information is emailed to current students by September 1st each year. Information is available in the financial aid offices; students may also visit their local post office to obtain the Voter Registration form and necessary requirements as outlined by the state of Florida. For a downloadable version of the form visit the Florida Division of Elections site at <https://dos.myflorida.com/elections/for-voters/voter-registration/register-to-vote-or-update-your-information/>. Information is also available on the HCI College website at <https://www.hci.edu/student-consumer-information>.

Ombudsman Notification

Students should contact the Financial Aid Officer at their campus if they have any questions about their financial aid; the College is always prepared to assist students regarding their enrollment or about their Federal Student Aid. If a situation exists that a Financial Aid Officer cannot resolve, students should follow procedures in the College Catalog under “Student Grievance/Complaint Policy”.

The Ombudsman Office is a final resource after individuals look for help through other customer service avenues. Before contacting the Ombudsman, borrowers concerned about student loans should contact their loan Servicer or visit our web site for further information. HCI College also provides Ombudsman information during Direct Loan exit interviews; paper copies of this information are available upon request from the financial aid office.

Students may use the following information to contact the FSA Student Loan Ombudsman Group:

Via Online Assistance: <http://studentaid.ed.gov/sa/repay-loans/disputes/prepare/contact-ombudsman>

Via Telephone: 877-557-2575

Via Fax: 202-275-0549

Via Mail:

FSA Ombudsman Group

P.O. Box 1843

Monticello, KY 42633

Consumer Information from the U.S. Department of Education (ED)

The U.S. Department of Education (ED) has various websites available to students and financial aid staff which provide information regarding the regulations, requirements, and application for Federal Student Aid. There is *no* user fee for using ED Financial Aid sites.

U.S. Department of Education: <https://www.ed.gov/>

Applying for Federal Student Aid: <https://studentaid.gov/h/apply-for-aid/fafsa>

Information for students and parents: <https://studentaid.gov/>

National Student Loan Data System

National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from educational institutions, Loan Servicers, Common Origination and Disbursements (COD), and other U.S. Department of Education agencies. NSLDS student access provides centralized, integrated views of Federal Student Aid loans and grants so that recipients of funds from these programs can be informed. Once the data is reported to NSLDS, this site and all information contained within is accessible to Financial Aid Administrators, Direct Loan Servicers, and students. All users must register as an authorized user. Unauthorized use of this site is strictly prohibited. To access the site, visit <https://studentaid.gov/>.

Campus Crime, Drug Awareness, and Campus Security

Drug and Alcohol Abuse Prevention

Federal regulation requires an institution that participates in any Federal Student Aid program, to provide information to its students, faculty, and employees, on how to prevent drug and alcohol abuse. Current and prospective students receive the HCI College Drugs and Alcohol Abuse Prevention Policy upon enrollment. This is also included in the on-boarding process for all new faculty and employees. Current and prospective students and HCI College staff may locate this information on the HCI College website at <https://www.hci.edu/student-consumer-information> or request a paper copy of this policy at any time from the Campus President, or the employee's supervisor. HCI College also conducts a biennial review of the drug prevention program to monitor its effectiveness; a copy of this policy is available upon request.

Campus Security/Clery Act

Federal regulation requires an institution to compile an Annual Security Report disclosing the institution's security policies, procedures, and crime statistics on or before October 1st each year. Current students, employees, enrolled and prospective students will receive an annual notice on the availability of the report and information contained in the report. The notification includes the specific URL address of the report. It can also be located on our website at <https://www.hci.edu/student-consumer-information>.

The crime statistics are included in each campus' Campus Security Report. This report is located on the HCI College web page at <https://www.hci.edu/student-consumer-information>. Students and staff may request a copy of this report at any time from the Campus President or the employee's supervisor.

Emergency Response and Evacuation Plan

Educational Institutions are required to maintain an Emergency Response and Evacuation Plan (EREP) which includes plans and instructions to be followed by campus administration, faculty, staff, students, and guests in the event of emergencies and evacuations. The Campus President or Director of IT are designated as the primary Campus Security Officer (CSO's), who are responsible for reporting and ensuring the evacuation of the campus in the case of an emergency. Details of the plan can be found in the Campus Security Reports, located on the HCI College website at <https://www.hci.edu/student-consumer-information>.

Students and staff may request copies of these at any time from the Campus President or the employee's supervisor.

Constitution Day – September 17th

Institutions must comply with the “Consolidated Appropriations Act, 2005.” The laws state that “*each educational institution that receives Federal funds for a fiscal year shall hold an educational program on the United States Constitution on September 17th of such year for the students served by the educational institution.*” The law requires that Constitution Day be held on September 17 of each year, commemorating the September 17, 1787 signing of the Constitution. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week. HCI College complies by conducting a related campus activity or assignment for students each year.

The National Archives has a website with a scan of the U.S. Constitution available online at: http://www.archives.gov/national_archives_experience/charters/constitution.html

Family Educational Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act (FERPA) afford students certain rights with respect to their education records. A copy of the FERPA policy is located on the HCI College web site at <https://www.hci.edu/student-consumer-information>, and in the College Catalog. Students are also provided an annual notice each year. Paper copies of HCI College FERPA Policy and Waiver Form are available upon request from the Campus Registrar.

General Information about the College

Below is some general information about the College. Details on these items are in the College Catalog or a paper copy can be obtained from the Campus President.

Institutional Accreditation and State Licenses

This College is accredited by agencies recognized by the U.S. Department of Education. Details on the HCI College programmatic accreditation and the College’s State approval information are available in the College Catalog and website. The Catalog lists the name and contact information for the accrediting bodies and State agencies, along with instructions and information on where and how to communicate student complaints and grievances.

Facilities and Services for Students with Disabilities

Students or applicants with disabilities requesting accommodation or services are encouraged to contact their college. Students should refer to the catalog for details on the College policy with respect to services and facilities.

Academic Program Information

A listing of the academic programs and details of these programs for each campus location, is available in the College Catalog. The College is required to make changes in programs or policies when ongoing federal, state, or accrediting changes affect students currently in attendance.

Academic Improvement Plans

Students should refer to the College Catalog and/or enrollment agreement for institution specific information regarding academic improvement plans.

Admissions Requirements

Information detailing the admission requirements is contained in the College Catalog. Students are required to provide proof of High School graduation (Diploma), or successful completion of the General Education Development test (GED) or may provide a recognized equivalent of a high school diploma, or verification of graduation from an Associate degree or higher program from an accredited college or university.

Acceptance of any of the documents listed above is at the sole discretion of the Institution. Students should refer to the College Catalog for program and campus specific admissions requirements.

Faculty Information

A list of the faculty and other instructional and administrative staff is in the College Catalog.

Transfer Credit Policy

Information on the College's transfer credit policy and how transfer credits are evaluated and accepted is included in the College Catalog. Note that each institution makes its own determination regarding which coursework may transfer into that institution.

Articulation Agreements

Students should refer to the College Catalog for information concerning any articulation agreements between this College and other institutions. HCI College does not currently have an articulation agreement with other institutions.

Copyright Infringement (Peer-To-Peer File Sharing)

Included in the College Catalog is detailed information on the institution's copyright infringement policy including plagiarism. This policy applies to both students and staff. The unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject students to civil and criminal liabilities. A summary of the penalties for violation of Federal copyright laws is available at <http://www.copyright.gov/>.

Vaccination Policy

Specific academic programs may require students to adhere to a vaccination policy. Students should refer to the College Catalog for more specific program requirements.

Textbook Information

A listing of the textbooks and related ISB number for all academic program is available for students and applicants. This information is available on the HCI College website at <https://www.hci.edu/student-consumer-information>. Paper copies of the textbook listing and related ISB numbers are available upon request from the academic office.