



ANNUAL NOTICE OF AVAILABILITY OF STUDENT CONSUMER INFORMATION

This Notice of Availability of Student Consumer Information contains important information about the institution and student financial assistance. Please visit the HCI College website at www.hci.edu to find the Student Catalog and more detailed information.

The information in this disclosure is organized as follows:

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I. Student Financial Aid Information

Cost of Attendance (COA)

The Cost of Attendance (COA) for student financial aid purposes is an estimate of that student's educational expenses for the period of enrollment 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, 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 website at 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 HCI College Student Catalog at www.hci.edu/admissions/catalog_addenda. 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 COA.

A listing of the available financial aid programs can be found in the HCI College Student Catalog and on the College's website at 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 StudentAid.gov/h/apply-for-aid/FAFSA.

Students and parents are required to obtain a Federal Student Aid ID (FSA ID). The FSA ID, or the StudentAid.gov account username and password, allows individuals to access the Federal Student Aid websites and complete the FAFSA form online. To create an FDA ID, visit the following: StudentAid.gov/fsa-id/create-account.

The Financial Aid Office will utilize the results of the completed FAFSA to estimate the students' 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 HCI College Student Catalog, and is also located on the College's website at 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: www.hci.edu/student-financial-assistance
- Direct Loan website: StudentAid.gov/h/manage-loans
- Federal Student Aid website: StudentAid.gov

Additionally, 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 StudentAid.gov/h/apply-for-aid/FAFSA to complete the application, or visit the HCI College Financial Aid Office for any questions regarding the FAFSA.

Students that apply for financial aid at one of our campuses 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 solutions.campusivy.com/apps/core/account/login. Additional information and information on the College'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 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 HCI College prior to completing the program (withdraw from HCI College).

1. Institutional Cancellation and Refund Policy

Students should refer to their Application & Enrollment Agreement and the HCI College Student Catalog for details on the College's cancellation and institutional refund policy, related to calculation of tuition and fees that is performed at the time of withdrawal. Students may also request a copy from the Financial Aid or Business Office.

2. 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 the 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 HCI College Student Catalog at www.hci.edu.

Withdrawal from College

Students seeking to withdraw from HCI College should refer to the withdrawal policy contained in the Student Catalog at www.hci.edu.

Contact Information

Enrolled and prospective students and their parents may, on occasion, need to contact HCI College. The Financial Aid Advisor(s) at the College should be contacted to answer questions related to financial aid. For other general questions and information, the student should contact the HCI College Admissions Office. Contact information can be found in the Student Catalog and on the HCI College website at www.hci.edu.

II. 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 HCI College Student Catalog.

III. 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 www.hci.edu/student-consumer-information. Paper copies of this information are available upon request from the Campus President/Director.

This information is also located on the College Navigation website at College Navigator - National Center for Education Statistics, on the HCI College website at www.hci.edu/student-financial-assistance, and is provided to students during the enrollment process.

IV. 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 also available in the Financial Aid Offices and on the HCI College website at www.hci.edu/student-consumer-information. Additionally, students may 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: dos.myflorida.com/elections/for-voters/voter-registration/register-to-vote-or-update-your-information.

V. Ombudsman Notification

Students should contact the Financial Aid office at their campus if they have any questions about their financial aid. HCI College is always prepared to assist students regarding their enrollment or about their Federal Student Aid. If a situation exists that the Financial Aid office cannot resolve, students should follow procedures outlined in the Student 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 the HCI College website 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 contact the FSA Student Loan Ombudsman Group with the information below:

FSA Feedback Center: StudentAid.gov/feedback-ombudsman

Phone: 1-800-433-3243

Postal Mail: U.S. Department of Education
FSA Ombudsman Group
P.O. Box 1854
Monticello, KY 42633

VI. 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: www.ed.gov

Applying for Federal Student Aid: StudentAid.gov/h/apply-for-aid/fafsa

Information for students and parents: StudentAid.gov

VII. National Student Loan Data System

The National Student Loan Data System (NSLDS) serves as the ED's central database for federal student financial aid. The NSLDS receives information from a variety of sources to maintain comprehensive records of federal student aid including data from educational institutions, loan servicers, Common Origination and Disbursement (COD) System, and other U.S. Department of Education agencies. The NSLDS provides centralized, integrated views of Federal Student Aid loans and grants via StudentAid.gov so that recipients of funds from these programs can be informed. Once data is reported to NSLDS, it is accessible to authorized users for specific purposes, including financial aid administrators, direct loan servicers, and students.

Students can access their federal loan and grant information by logging into StudentAid.gov. All users must register as an authorized user. Unauthorized use of this site is strictly prohibited.

VIII. 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 www.hci.edu/student-consumer-information or request a paper copy of this policy at any time from the Campus President/Director, or the employee's supervisor. HCI College also conducts a biennial review of the drug and alcohol 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. The crime statistics are included in each campus' Campus Security Report. Students and staff may request a copy of this report at any time from the Campus President/Director or the employee's supervisor. It can also be located on the College's website at www.hci.edu/student-consumer-information, listed as *Campus Security Policies, Crime Statistics and Crime Log* under the *Health and Safety* section.

IX. Emergency Preparedness Plan

Educational institutions are required to maintain an Emergency Preparedness Plan (EPP) which includes plans and instructions to be followed by campus administration, faculty, staff, students, and guests in the event of emergencies. The Campus President/Director(s) are designated as the primary campus security officer(s) who are responsible for reporting and ensuring the evacuation of the campus in the event of an emergency.

The plan can be located on the HCI College website at www.hci.edu/student-consumer-information, listed as *Emergency Preparedness Plan (EPP)* under the *Health and Safety* section. Students and staff may also request copies of these at any time from the Campus President/Director or the employee's supervisor.

X. Constitution Day – September 17th

Institutions must comply with Section 111 of the "Consolidated Appropriations Act, 2005" (Public Law 108–447). The law states 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 Act requires that all educational institutions receiving federal funding provide an educational program on the U.S. Constitution for their students on September 17th of each year, also known as Constitution Day, 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: www.archives.gov/national_archives_experience/charters/constitution.html

XI. Family Educational Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act (FERPA) is a federal law that grants students specific rights regarding their education records. A copy of the FERPA policy is located on the HCI College website at www.hci.edu/student-consumer-information, under the *General Institutional Information* section, and in the HCI College Student Catalog. Students are also provided with an annual notice each year. Paper copies of the HCI College FERPA Policy and Waiver Form are available upon request from the Campus Registrar.

XII. General Information about the College

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

Institutional Accreditation and State Licenses

HCI 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 Student Catalog, and on the College's website at www.hci.edu/about/accreditation-scns.

The Student 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 HCI College's Section 504 Coordinator. Students should refer to the Student Catalog for details on the College policy with respect to services and facilities, as well as the Americans With Disabilities Act (ADA) Support Services Manual, which can be found on the College's website at www.hci.edu/student-services/student-resources.

Academic Program Information

A listing of the academic programs and details of these programs for each campus location is available in the HCI College Student 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 HCI College Student Catalog and/or their Application & Enrollment agreement for institution-specific information regarding academic improvement plans.

Admissions Requirements

Information detailing the admission requirements is contained in the HCI College Student Catalog.

All students are required to:

- Complete and sign the HCI College Application and Enrollment Agreement packet;
- Provide a valid Driver's License or government issued photo ID;
- Provide proof of High School graduation (Diploma), or successful completion of the General Education Development test (GED), or verification of graduation from an Associate degree or higher program from an accredited college or university; or successful completion of at least 60 semester or trimester credit hours or 72 quarter credit hours that does not result in the awarding of an associate's degree, but that is acceptable for full credit toward a bachelor's degree at any institution; or enrollment in a bachelor's degree program where at least 60 semester or trimester credit hours or 72 quarter credit hours have been successfully completed, including credit hours transferred into the bachelor's degree program;
- Schedule payment of tuition and fees; and
- Meet any additional program-specific requirements.

Acceptance of any of the documents listed above is at the sole discretion of the College. Students should refer to the HCI College Student Catalog for program-specific admissions requirements.

Faculty Information

A list of the faculty and other instructional and administrative staff can be found in the Student Catalog.

Transfer Credit Policy

Information on the College's transfer credit policy and how transfer credits are evaluated and accepted is included in the Student Catalog. Note that HCI College does not guarantee credit transfer in to or out of the College. Transferability is always at the discretion of the receiving college. It is the student's responsibility to confirm whether or not credits will be accepted by another institution.

Articulation Agreements

HCI College currently has several articulation agreements with other institutions. For information concerning any articulation agreements between this College and other institutions, students should refer to the HCI College website at: www.hci.edu/about/partnerships-and-affiliations.

Copyright Infringement (Peer-To-Peer File Sharing)

Included in the HCI College Student Catalog is detailed information on the College's Copyright Infringement Policy including Academic Dishonesty/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 www.copyright.gov.

Vaccination Policy

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

Textbook Information

A listing of the textbooks and related International Standard Book Number (ISBN) for all academic programs is available for students and applicants. This information is available on the HCI College website at www.hci.edu/student-consumer-information under the *General Institutional Information* section. Paper copies of the textbook listing and related ISBNs are available upon request from the Academic Affairs office.