CONSUMER INFORMATION GUIDE

2012-13

Beckfield College
16 Spiral Drive
Florence, KY 41042
(859) 371-9393

Beckfield College – Tri-County Cincinnati, OH Campus
225 Pictoria Dr., Suite 200
Cincinnati, OH 45246
(513) 671-1920

Beckfield College is a senior college accredited by the Accrediting Council for Independent Colleges and Schools (ACICS) to award baccalaureate degrees, associate degrees, diplomas, and certificates.

The Florence, KY Campus is licensed by the Kentucky Council on Postsecondary Education. The Tri-County Cincinnati, OH Campus is approved by the Ohio Board of Career Colleges and Schools. (Reg # 08-05-1857T) Beckfield College is authorized by The Indiana Board for Proprietary Education.
CONTENTS

Administration and Staff .......................................................... 3 – 5

Tuition and Fees ............................................................................. 5 – 6

Federal Student Aid ........................................................................ 6 – 7

Eligibility ......................................................................................... 7 – 8

Dependency Status .......................................................................... 8

Transfer Students ........................................................................... 8 – 9

Student Rights and Responsibilities ............................................. 9 – 10

School Costs ................................................................................... 10

General Education Development Testing ...................................... 10

Disbursement of Aid ..................................................................... 10

Federal Educational Rights and Privacy Act ................................ 10 – 11

How to Apply for Federal Student Aid .......................................... 11 – 13

Verification ..................................................................................... 13 – 14

Title IV Programs and State Aid Available ................................. 14 – 18

Debt Management .......................................................................... 18 – 21

2012-13 Federal Deadlines ............................................................. 21

Withdrawal Information ................................................................. 22 – 23

Drug and Alcohol Awareness ...................................................... 23 – 29

Glossary ......................................................................................... 30 – 31
GOVERNANCE, ADMINISTRATION AND STAFF

GOVERNANCE
Beckfield College is a limited liability company owned by Quad Partners, 570 Lexington Avenue, 36th Floor, New York, NY 10022. The College is governed by the following Board of Managers.

BOARD OF MANAGERS
CEO --------------------------------- Bernie Marth
Vice President and Secretary ------------------------ Andrew E. Kaplan
Vice President and Treasurer ------------------------ Lincoln E. Frank
Member --------------------------------- Matthew W. Brown
Member --------------------------------- Daniel P. Neuwirth

CORPORATE OFFICE
CEO --------------------------------- Bernie Marth
Corporate College President/CFO ------------- Diane Wolfer
Vice President, Admissions ------------ Richard Costa
Executive Assistant to the President ------ Cheryl A. Kunkel
Controller -------------------------------- Anne M. Staudter
Vice President of Academic Affairs -------- Cindy Griggs
Corporate Director, Compliance --------- Jerry Linger
Corporate Director, Marketing ---------- Suzanne Deatherage
Corporate Director, Student Financial Services -------- Patricia Nettleton
Corporate Director, Information Technology ------- James Brun
Regional Director of Admissions ------------- Kathy Bender
Compliance Officer --------------------------------- Amy E. Dunavent

CAMPUS ADMINISTRATION & STAFF
Florence, KY Campus
Campus President --------------------------------- Richard Costa, BS
Registrar --------------------------------- Jocelyn Roy, BA
Dean of Academic Affairs ----------------- Steven Lakes, BA, MA
Dean of Allied Health --------------------- Diana Reeder, BS
Dean of Business & Technology -------- Charles Richardson, MBA
Dean of Criminal Justice ------------ Rachel McArthur, BA, MS, PhD
Dean of Nursing ----------------- Deborah Smith-Clay, MSN, RN
Associate Dean of Nursing ------------- Eric Marsh, BSN, MSN
Interim Dean of Paralegal Studies -------- Honorable Steven R. Jaeger, JD
Dean of Personal Training ---------------- Criston Smith, BS
Dean of Social Sciences and Humanities ---------- Brittaney Harp, BA, MA
Dean of General Education and Natural Sciences ------ Craig Wilmhoff, BS, MS
Director, Career Services ----------------- Angela Nix, BS
Nursing Liaison Manager ------------ Lisa Craig, MSN, RN
Clinical Coordinator, Nursing ----------- Nancy L. Burns, RN, BSN, MSN
Director, Financial Aid ----------------- Kim Villaverde
Financial Aid Administrator ---------------- Johna Hunley
Financial Aid Administrator ------------ Debby Prindle
Director, Tuition Planning ———————————————————— Cathy Reed
Tuition Planner ———————————————————— Cheryl Thaxton
Tuition Planner ———————————————————— Jeff Huber
Director, Online Learning ———————————————————— Scott Burrell, BS, MBA
Director, Library Services ———————————————————— Emily R. Steele, BS, MS
Director of Admissions ———————————————————— John Aviles
Asst. Director, Nursing Admissions ———————————————————— Tim Tolliver
Nursing Admissions Representative ———————————————————— Kristen Bishop
Senior Admissions Representative ———————————————————— Brenda Tarvin
Admissions Representative ———————————————————— Antonio Broadnax
Admissions Representative ———————————————————— Shari Lee
Online Admissions Representative ———————————————————— Dale Boolton
Coordinator, Student Services ———————————————————— Alisha Woodeshick, BA, MA
Coordinator, Student Records ———————————————————— Patricia L. Suckow
Education Scheduler ———————————————————— Trevor Gould, BS
Facilities Supervisor ———————————————————— Terry Collins
Bookstore Clerk ———————————————————— Ed Villaverde
Executive Assistant to the Dean of Nursing ———————————————————— Melissa Joos, BA
Administrative Assistant, Academics ———————————————————— Betty Wiley

Tri-County Cincinnati, OH Campus
Executive Director ———————————————————— Lee D. Foley, BS, MBA
Registrar ———————————————————— Kelly Dugas
Dean of Allied Health ———————————————————— Joyce E. Thompson, LPN, RN, BS
Dean of Business & Technology ———————————————————— Jasmeial Jackson, MBA
Dean of Criminal Justice ———————————————————— Stan Worthington, BA, MA, MS
Dean of Nursing ———————————————————— Deborah Smith-Clay, RN, MSN
Associate Dean of Nursing ———————————————————— Dianne Benedict, RN, MSN
Interim Dean of Paralegal Studies ———————————————————— Honorable Steven R. Jaeger, JD
Dean of Personal Training ———————————————————— Criston Smith, BS
Director, Career Services ———————————————————— Julia Rambo
Clinical Coordinator, Nursing ———————————————————— Michael Callihan
Director, Financial Aid ———————————————————— Michael Plummer
Financial Aid Administrator ———————————————————— Dawn Evans
Tuition Planner ———————————————————— Gena C. Glenn
Tuition Planner ———————————————————— Matthew Hargrave
Director, Library Services ———————————————————— Emily R. Steele, BS, MS
Director of Admissions ———————————————————— Summer Hughes
Asst. Director, Nursing Admissions ———————————————————— Malisa Sullivan
Nursing Admissions Representative ———————————————————— Angie Kerr
Senior Admissions Representative ———————————————————— Lindsey Kovacs
Admissions Representative ———————————————————— Alcia Brown
Admissions Representative ———————————————————— Cindi Poalello
Admissions Representative ———————————————————— Stephanie Cooke
Admissions Representative ———————————————————— Kerry Dees
Coordinator, Information Technology ———————————————————— Eric Hunter
Coordinator, Student Services ———————————————————— Katina Schlimm
TUITION, FEES, AND OTHER COSTS OF ATTENDANCE

Tuition

Baccalaureate degree in nursing (RN to BSN) $18,480 (junior and senior years)
Diploma in practical nursing $17,004 (full program)
Associate degree in nursing (LPN to pre-RN only) $38,129 (full program)
All other programs $325 per credit hour

Quarterly tuition for all programs may vary, depending upon the number of credit hours for which the student is enrolled in each quarter.

Costs and Fees Applicable to All Programs

Registration Fee (Florence campus) $150 upon initial enrollment
(Tri-County campus) $125 upon initial enrollment
Late Registration Fee (continuing students) $35*
Re-entry Fee $35 (after administrative withdrawal)
Student Resource Services $12 per quarter
Technology Fee $150 per quarter
Course Challenge Testing Fee $90 (each test attempted)
Graduation Fee $85 (each credential awarded)
Transcript Fee $5 (each official transcript issued)
Replaced Student Identification Badge $5 (each replacement)

*Charged to a continuing student who does not complete registration by the end of the previous quarter.

Costs and Fees Applicable to Specific Programs

Netbook (all programs except Computer Network Administration) $200 upon enrollment
Laptop Computer (Computer Network Administration) $700 upon enrollment
Holster and Pump (Massage Therapy) $10
Preliminary Education Certification (Massage Therapy) $35 upon enrollment
Massage Table (Massage Therapy) $280
Liability Insurance (Allied Health and Nursing) $32
ATI Assessment Fee (Nursing, except BSN) $75 per quarter
Science Laboratory Fee (Nursing) $80 per course with laboratory
Skills Laboratory Fee (Nursing) $105 per applicable course
Background Check Fee (Nursing, except BSN) $25 per applicable course
Laboratory Fee (Allied Health) $30 per course with laboratory
Laboratory Fee (Massage Therapy) $15 per course with laboratory
Activity Fee (Criminal Justice) $45 per quarter
Pinning and Photo Fee (Nursing, except BSN) $140 (each credential awarded)

Certain non-institutional costs may be incurred by students for specific expenses, such as those for uniforms, vaccinations, licensing and certification tests, and background inquiries and insurance required by externship and clinical sites. Such costs will vary, and students will be advised if the costs apply. When a change in listed tuition, costs or fees occurs, students will be notified at least 30 days before the increase becomes effective. Any change normally becomes effective upon the start of the quarter following the announcement of the increase, provided that at least 30 days have elapsed since the announcement. Costs of required textbooks, netbooks, laptops, and other course materials, equipment, and supplies may vary with price adjustments made by publishers and vendors. Many of these costs can only be estimated, and, since variable costs are not within the College’s control, 30-day advance notification to students may not be possible. However, current estimated costs of such items are available from the Office of Tuition Planning.

Federal Student Aid
The U.S. Department of Education offers the following student financial aid programs. They are:

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Academic Competitiveness Grant (ACG)
- National Science and Mathematics Access to Retain Talent Grant (National SMART Grant)
- Federal Work Study (FWS)
- Federal Perkins Loan Program (FPLP)
- Federal Family Education Loan Program (FFELP)
  - Federal Stafford Loans
  - Federal Unsubsidized Stafford Loans
  - Federal Parent Loans for Undergraduate Students (FPLUS)
  - Federal Consolidation Loans
- Federal Direct Student Loan Program (FDSLMP)
  - Federal Direct Stafford Loans
  - Federal Direct Unsubsidized Stafford Loans
  - Federal PLUS for Undergraduate students (PLUS)
  - Federal Consolidation Loans

Not all schools take part in all of the above programs.

BECKFIELD COLLEGE participates in:

- Federal Pell Grants
- Academic Competitiveness Grant (ACG)
- Federal Direct Student Loan Program (FDSLMP)
  - Federal Direct Stafford Loans
  - Federal Direct Unsubsidized Stafford Loans
  - Federal PLUS for Undergraduate students (PLUS)
  - Federal Consolidation Loans

Eligibility
In order to qualify for Federal Student Aid, you must meet the following eligibility criteria:

- You must be enrolled in an eligible program at an eligible institution.
- A regular student is a student who is enrolled in a degree or certificate program.
- An eligible program is one which has been accredited by a national recognized accrediting agency and which meets the requirements set by the Department of Education for an eligible program.
• An institution may require you to have a high school diploma or a GED, or may require an applicant who does not have a high school diploma, or recognized equivalent, to pass an independently administered test that is approved by the Department of Education.
• You must be a U.S. citizen, U.S. national, or an eligible non-citizen.
• An eligible non-citizen must have the documentation listed in the glossary to prove this status, or a SAR/ISIR with a comment stating the student’s eligible non-citizen status has been confirmed.
• You must demonstrate financial need.
• You must be making **satisfactory progress** in your program of study.
• You must sign a Statement of Educational Purpose/Certification Statement on Refunds and Defaults.
• The Statement of Educational Purpose is a statement by which you agree to use financial aid funds only for education related expenses.
• You must not be in default on a Title IV loan at any institution (Federal Perkins Loan, NDSL, Federal Stafford, Federal SLS, Federal Direct, Federal PLUS, or Federal Consolidation Loan.)
• The statement of Certification on Refunds and Default states you are not in default, or do now owe a repayment on any SFA loans or grants, and that you have not borrowed more than the allowable limit. (This information is on the Free Application for Federal Student Aid). You must not owe a refund on a Title IV grant at any institution (Federal Pell, Federal SEOG, or SSIG).
• You must be registered with Selective Service if you are requested to do so. The Selective Service registration requirement applies to males who:
  o Are U.S. citizens or eligible non-citizens;
  o Were born on or after January 1, 1960;
  o Are at least 18 years old; and
  o Are not on active duty in the armed forces. (Permanent residents of the Federated States of Micronesia, Marshall Islands, or Palau are exempt from registering.)
• You must sign a Statement of Updated Information.
• You must have a valid social security number.
• You cannot be incarcerated to receive student financial aid loans of Federal Pell Grant.
• You may be disqualified from Federal funds if you have a conviction for the sale or possession of illegal drugs.

**ATTENDANCE REQUIREMENTS FOR ELIGIBILITY of TITLE IV FUNDS**

**PELL GRANT PROGRAM**
To be eligible for **Pell Grant** funds, you must begin attendance as indicated below:

- **Full-Time disbursement** = attend a minimum of 12 credit hours.
- **Three-Quarter time disbursement** = attend from 9 – 11 credit hours
- **Half-Time disbursement** = attend from 6 – 8 credit hours
- **Less than Half-Time disbursement** = attend 5 credit hours or below

If you register for but never actually begin attending any classes, the school is required to return any disbursed funds to the appropriate program. If you begin attending some but not all of your classes, the school will have to recalculate your Pell Grant award based on the actual enrollment status.
FEDERAL DIRECT STUDENT LOAN PROGRAM (FDSLP)
New student borrowers must be in attendance 30 days before being eligible for a first Direct loan disbursement.

If, like in the Pell Grant program, you never actually begin attending any classes, you will not be eligible for a Direct Subsidized/Unsubsidized or PLUS loan disbursement.

DEPENDENCY STATUS
Depending upon how you complete certain questions on your Free Application for Federal Student Aid, you will be considered either a dependent of your parents or an independent student. If you are considered dependent for financial aid purposes, you will report your own income and assets as well as your parent’s income and assets.

On the other hand, independent students will report only their own income and assets (and spouses, if applicable). Students are classified as dependent or independent because Federal Student Aid Programs are based on the concept that parents have primary responsibility for paying for their children’s education. Students who have access to parental support should not receive federal funds at the expense of students who do not have access to such support. For the current award year, you will be considered independent if you are one of the following:

- Born before January 1, 1987,
- A veteran of the U.S. Armed Forces,
- A graduate or professional student,
- Legally married student,
- An orphan, currently a ward of the court, or were a ward of the court until age 18,
- A student with a legal dependent (other than a spouse). If you expect to have a legal dependent before June 30, 2010 (and that person will be dependent on you during the current award year), you may count that dependent at the time you apply and be considered independent.

If you do not fit any of the above categories, but think you have unusual circumstances that would make you independent, talk to the FA Advisor at the College. Your situation will be considered by the Director of Financial Aid.

A dependency override is not automatic and the Director of Financial Aid’s decision is FINAL – you cannot appeal it to the Department of Education.

You may be asked to provide proof of your dependency status before you can receive Federal Student Aid.

If your dependency status changes at any time throughout the award year, you must notify your Financial Aid Advisor immediately.

TRANSFER STUDENTS
There are a number of steps you must take when transferring from a school outside Beckfield College. If you received financial aid at the first school, it will NOT automatically transfer to the second.

- If you have a Federal Pell Grant, you must request a duplicate of your Student Aid Report (SAR) from the central processor by August 27, 2011. The toll-free number for calling is 1-800-433-3243. This SAR must be submitted to your current school by the last date of enrollment in 2010-11 OR by September 15, 2011, whichever comes first.
• If you have a Federal Family Education Loan, Federal Direct, or Federal PLUS loan, you will need to reapply. Contact your new Financial Aid Advisor as well as your lender.
• If you have Federal Supplemental Educational Opportunity Grant, or a Federal Work-Student job, consult your financial aid advisor.
• Your current institution’s Financial Aid Department will access the National Student Loan Data System (NSLDS) for the history from your previous school(s). Once the school has received a SAR/ISIR and reviewed the NSLDS page, it may pay the student under the Federal Pell Grant, FDSLP, and campus-based programs for one payment only.
• After receiving a correct SAR/ISIR and reviewing the NSLDS page, the school may certify a Federal Stafford Loan application for the student.
• Your current institution may not certify a PLUS loan application until it confirms your status in NSLDS.
• Check with Beckfield College’s Financial Aid Advisor to find out what programs are available and what additional steps you must take.

RIGHTS AND RESPONSIBILITIES OF STUDENTS RECEIVING FEDERAL FINANCIAL AID

1. RIGHTS: You have the right to know:
   • The names of the organizations which accredit and authorize the school to operate.
   • About the programs, the faculty, and the physical facilities at the school.
   • The cost of attending the school.
   • The school’s policy on refunds for students who drop prior to completion of a program
   • About the financial assistance available from federal, state, local, private, and institutional financial aid programs.
   • The procedures and deadlines for submitting applications for each available financial aid program.
   • The criteria used to select financial aid recipients.
   • How your financial need is determined.
   • The amount of your financial need that has been or will be met.
   • The type and amount of assistance in your financial aid package. You have right to ask that your financial aid package be reconsidered if you believe it to be in error or if financial circumstances have changed.
   • How and when you will be paid.
   • The school’s Satisfactory Academic Progress Policy and how the policy affects your eligibility for financial aid.
   • The special facilities and services available to disabled students.
   • The interest rate on any loan available through the school, the amount you must repay, when you must begin repayment, and any cancellation and deferment provisions that apply.
   • Who the school’s financial aid personnel are, where they are located, and how to contact them for information.

This brochure, in conjunction with the school’s catalog, student handbook, and other available publications from the school, will provide you with the information you have a right to know. If, upon review of all the information available to you, you have additional questions, you are encouraged to consult the Financial Aid personnel at the College.

2. RESPONSIBILITIES
If you are applying for Title IV Aid, it is your responsibility to:
• Complete your Free Application for Federal Student Aid (FAFSA) accurately and submit it on time. Errors can delay, and in some cases prevent you from receiving aid.
• Submit a valid SAR to your school by the deadline stated above.
• Provide all supporting documentation, corrections, and/or new information upon the request of the financial aid office.
• Notify your school of any information that has changed since you applied.
• Read and understand all forms you are asked to sign.

SCHOOL COSTS
The costs of tuition and other fees are included as part of, or addenda to, the School Catalog or other publication. The cost of room, board, and transportation, etc., varies greatly depending upon whether you are living with your parents or away from your parents. If you desire specific figures for these costs, it is recommended that you call, write, or visit the Financial Aid Office at the school.

GENERAL EDUCATION DEVELOPMENT (GED) TESTING
If you are not a high school graduate and would like to test for the GED, the Education Department at the College can inform you of the various GED testing locations close to the school. To be an eligible student to attend Beckfield College, you must have a high school diploma or a GED.

DISBURSEMENT OF AID
You will receive an Award notification from the College which will inform you when to expect the disbursement of your aid. This notice will inform you of the date for each disbursement of Federal Pell Grant and Federal Family Education Loan Program.

I. FERPA – FEDERAL EDUCATIONAL RIGHTS AND PRIVACY ACT
The Family Educational Rights and Privacy Act affords students certain rights with respect to their education records. They are:

a. The right to inspect and review the student’s education records within 45 days of the day the school receives a request for access. Students should submit to the Program Director, Registrar, or Director of Financial Aid, written requests that identify the record(s) they wish to inspect. The school 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.

b. The right to request the amendment of the student’s education records that the student believes as inaccurate or misleading. They should write the school official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading. If the school decides not to amend the record as requested by the student, the school will notify the student of the decision and advise the student of his or her 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.

c. The right to consent to disclosures of personally identifiable information contained in the student’s education records, except to the extent that FERPA authorizes disclosure without consent. One exception which permits disclosure without consent is disclosure to school officials with legitimate educational
interest. A school official is a person employed by the school in an administrative, supervisory, academic, financial aid, or support staff position; a person or company with whom the school has contracted (such as an attorney, auditor, or collection agent); a person serving in the Corporate level of the school; or a student serving on an official committee, or assisting another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review any education record in order to fulfill his or her professional responsibility.

Upon request, the school may disclose education records without consent to officials of another school in which a student intends to enroll.

d. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the school 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 Ave.
S.W. Washington, D.C. 20202-4605

II. HOW TO APPLY FOR FEDERAL STUDENT AID

A. Federal Pell Grant – In order to be considered for federal aid, there are a variety of forms you will need to complete. Beckfield College will specify which forms you need to complete and submit to apply for federal aid.

1. Free Application for Federal Student Aid
   If you meet all of the eligibility requirements for Federal Student Aid, request a Free Application for Federal Student Aid from the financial aid office. This pdf version is also available on the College’s student portal web-site.
   You are encouraged to read the instructions thoroughly and carefully complete each question on the application. Pay particular attention to the questions about your dependency status and income. These are the areas where most mistakes are made.

   When filling out the application, you will need certain records. The most important record will be your base year tax return. You will need your tax return, your parent's tax return (if applying as a dependent), and your spouse's tax return (if you are married but filed separately in the base year). Referring to the appropriate returns will make it easier for you to complete the application quickly and more accurately. You may also need copies of your W-2 forms, records of untaxed income, social security benefits statements, and other agency benefits records. Your school may require copies of your social security card and driver's license (if applicable).

   You should apply as soon as possible. The process could take anywhere from five days to six weeks. When your SAR/ISIR is received, you may have to confirm or correct the information you reported and submit it to be reprocessed. Reprocessing of corrected information can take anywhere from four days to three weeks.

   You may also have to verify some of the information reported on the application.
2. **Student Aid Report/Institutional Student Information Record (SAR/ISIR)**

The information you report on the FAFSA is reflected on the Student Aid Report (SAR) or the Institutional Student Information Record (ISIR). If you filed a paper FAFSA, a Student Aid Report will be sent to your home in four to six weeks from the date your FAFSA was mailed. If the institution uses an electronic process to file your application for you, the school will receive the ISIR within a week of the FAFSA filing date. You will receive an “Information Acknowledgement”. Either document will give the information used to determine your eligibility for Federal Student Aid.

The **Expected Family Contribution** (EFC) reported on the SAR/ISIR is used to determine your eligibility for the Federal Pell Grant as well as Federal Stafford Loans (FFELP).

You should review your SAR to make sure that the information reported is correct. If corrections need to be made, submit your SAR to the Financial Aid Administrator who can determine your eligibility as well as assist with any corrections that need to be made.

In addition to completing a FAFSA, you may be required to complete additional forms during your initial interview with the Financial Aid Administrator. These forms gather personal information and will remain in your file at the school.

B. **Application for a Federal Direct Student Loan (Subsidized and Unsubsidized)**

Applications for a Federal Direct Student Loan are available with the Department of Education. The application, or what is referred to as the **Master Promissory Note** is made up of three sections. They are the Borrower’s information, the Borrower’s Certifications and Authorizations, and the Promise to Pay sections. After you have completed the Borrower’s information section, you must read the certification, authorization, the promise to pay sections, and then sign and date the Master Promissory Note. The school will calculate your loan eligibility by using your Cost of Education, EFC, and any other financial assistance you will be receiving. Once this is done, your school will certify your Master Promissory Note and submit it electronically to your lender. If the lender agrees to make the loan and receives the approval from the guarantee agency, the lender will send the loan amount to your school in a minimum of two disbursements. This Master Promissory Note will be in effect for subsequent loans while you are in attendance at Beckfield College. You will be notified each award year of your student loan need for the next award year. You may elect to meet with the financial aid office for an individual appointment to discuss your awards; otherwise, you will receive a new award letter outlining your future eligibility and need. If you wish to decline any of the future aid awarded (loans or grants) you must contact the financial aid office with your intent.

Your loan disbursements will be sent electronically to the college by electronic transfer of funds (EFT).

C. **Application for Federal Direct Parental Loans for Undergraduate Students (PLUS)**

A Federal Direct PLUS loan can be applied for in the same manner as a Federal Direct Student Loan. The PLUS Loan, however, must be applied for on a separate application and EFC is not taken into consideration when determining
eligibility. The parent borrower’s credit will be taken into consideration by the Department of Education for a PLUS loan.

D. **Deadlines**

Keep in mind that all steps involved in applying for student aid are accompanied by specific deadlines. These deadlines are set by the Department of Education and there are no exceptions. Beckfield College may have its own specific deadlines in order to process students’ packages in a timely manner. See the Financial Aid Administrator for specific deadlines. If these deadlines are not met, it may cause you to be ineligible for student aid.

E. **Special Circumstances**

Determining a student’s eligibility for Federal Student Aid is generally the same for all applicants; however, there is some flexibility.

A Financial Aid Administrator, in appropriate circumstances, may choose to recalculate a student’s EFC, a student’s Cost of Education, as well as a student’s dependency status. If, for example, a family’s wage earner dies or loses a job or benefit, it is likely the family’s income will not be as great as it was reported in the previous year. In cases such as this, the Financial Aid Administrator may recalculate the EFC to take into account the change in a student’s financial circumstances.

If you feel your financial situation may fall within any of these categories, talk with your Financial Aid Administrator. He or she can make the adjustments if circumstances justify it. This decision is based solely on the Financial Aid Director’s professional judgment and is FINAL – you cannot appeal the decision to the U.S. Department of Education.

F. **Verification**

You may be selected for a process call Verification by either the Department of Education or by the school. Verification requires documenting the information you reported on your FAFSA.

If selected for Verification, you may be asked to provide documentation of any or all of the following:

- Adjusted Gross Income
- Federal Income Tax paid
- Household Size
- The number of family members enrolled in post-secondary education at least half-time
- Certain untaxed income and benefits received

Your Financial Aid Administrator may request certain documents in addition to your spouse's and/or parents’ Federal Tax Return. You will be required to explain any inconsistent or unusual information prior to receiving Federal Student Aid.

Normally, this documentation should be submitted as soon as requested; however, we recognize that sometimes it is necessary to obtain this data from outside sources which could present additional delays beyond your control. Therefore, while you must provide evidence of having made all efforts to obtain the necessary documentation, a longer period of time is permitted as long as you submit the required documents to the school in ample time for the school to receive a valid SAR/ISIR.
If corrections are required, it may be necessary for you, and/or your parents or spouse to submit signed correction documentation to the school. The school will then submit the corrections for you. After all verification procedures are complete, you will receive notification that will confirm that your file meets Federal standards of accuracy.

Beckfield College will not disburse any Title IV aid that is contingent on verification until the process is complete. The Federal unsubsidized Stafford Loan and the Federal PLUS Loan are not contingent on the verification process. Students who fail to meet the deadline for submitting all verification documentation will be asked to make cash payment of the remaining tuition balance required.

Beckfield College may refer any instance in which there is reason to believe that an applicant has applied for Title IV, HEA program funds under false pretenses to state or local law enforcement agencies for investigation and report the referral of that instance to the Inspector General of the Department of Education.

III. TITLE IV PROGRAMS and STATE AID AVAILABLE AT BECKFIELD COLLEGE, Florence, KY

A. Federal Pell Grants
   - Grant
   - Undergraduate students only
The Federal Pell Grant program provides financial assistance to undergraduate students to help pay for education after high school. Unlike loans, grants do not need to be repaid, with the exception of Pell grant overpayments.

Your Pell Grant award eligibility will be based on the following:
   - Your expected family contribution
   - Your Cost of Education
   - Your enrollment status (full or part-time)
   - Your program length

The duration of a student's eligibility to receive Federal Pell Grants is the period of time it takes the student to receive his or her first undergraduate baccalaureate degree. The college will inform you in writing how much your award will be and how and when you will be paid. Your disbursement will be issued to your account on a quarterly basis.

B. Federal Family Education Loan Program (FFELP)
   Loan – Must be repaid
   - Graduate and Undergraduate Students

1. Federal Stafford Loan Program
The Federal Stafford Loan is a low-interest loan made by a lender to help pay for your education after high school. In order to qualify, you must meet the eligibility requirements listed at the beginning of this pamphlet.

The following limits are in effect as of July 1, 2008:
   - First Year - $3,500
   - Second Year - $4,500
   - Third and beyond (each year) - $5,500
Dependent students are eligible to apply for an additional $2,000 in Unsubsidized Stafford Loan during each academic year. **Independent** students or dependent students whose parent PLUS loan is denied, may be eligible for additional Unsubsidized loan amounts of:

- First Year - $6,000
- Second Year - $6,000
- Third and beyond (each year) - $7,000

The total Federal Stafford Loan debt you may have outstanding as a dependent undergraduate student is $31,000, and as an independent student is $57,500.

Your lender may charge you an origination fee, which may vary, and will be deducted proportionately from each loan disbursement made to you.

The guarantee agency may also charge you an insurance premium that will be a percentage of the loan principal. Again, this is deducted proportionately from each disbursement.

As of July 1, 1994, through the current year, the interest rate for the Federal Stafford Loan is a variable rate, set each July, and capped at 8.25%.

Repayment of a Federal Stafford Loan begins six months after you graduate, leave school, or drop below half-time. The monthly payment amount will depend upon the size of your debt and the length of your repayment period. Generally, your minimum required payment will be at least $50.00 a month.

A loan repayment coupon book will be mailed to you during your six-month grace period. You are expected to return the proper coupon with your payment each month. Frequency of payments and amounts due are determined by provisions in the promissory note. The schedule of repayment may be invalidated by submissions of forms requesting deferment or cancellation, or by late payments.

Under certain conditions, you can defer your Federal Stafford Loan payment. To obtain a deferment, you must complete a deferment request and submit it to your lender. Your loan may be cancelled if you die or become permanently and totally disabled.

Late payments and other types of neglect, such as failure to report a change in your address, may result in action by a collection agency. If you default on your loan it may affect your future credit rating. It can also result in the IRS withholding your tax refund and applying it toward your loan repayment. Also, if you default on your loan, you cannot receive further Federal Aid until you make satisfactory arrangements to repay your loan.

The chart below shows estimated monthly payments and total interest charges for 3.37 percent loans of varying amounts, with typical repayment periods:

<table>
<thead>
<tr>
<th>Total Indebtedness</th>
<th>Number of Payments</th>
<th>Monthly Payment</th>
<th>Interest Charges</th>
<th>Total to Repay</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000</td>
<td>57</td>
<td>$50.00</td>
<td>$218.91</td>
<td>$2218.91</td>
</tr>
<tr>
<td>$4,000</td>
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<tr>
<td>$7,000</td>
<td>120</td>
<td>$68.79</td>
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<tr>
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<td>$98.27</td>
<td>$1,793.36</td>
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<tr>
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<td>120</td>
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<tr>
<td>$20,000</td>
<td>120</td>
<td>$196.55</td>
<td>$3,586.73</td>
<td>$23,586.73</td>
</tr>
</tbody>
</table>
2. Federal Direct Parental Loans for Undergraduate Students (FPLUS)

Federal Direct PLUS Loans are for parent borrowers of DEPENDENT students. These loans provide additional funds for expenses that are incurred as a direct result of being enrolled in school. Federal PLUS Loans are made by a lender such as a bank, savings and loan association, or credit union. See your financial aid representative for current interest rates.

All lenders must deduct an origination fee from all PLUS loans. Currently the fee is 4%. This origination fee will be deducted proportionately from each disbursement of the loan.

The amount of PLUS Loans you will be eligible for will depend upon:
- Your ability to find a lender who will grant the loan
- Your degree of demonstrated need
- The amount of other aid you will be receiving.

If your parent(s) elect to have the funds transferred electronically, the full amount of the loan proceeds will be transferred to the school via Electronic Funds Transfer.

Federal PLUS borrowers generally must begin repayment of both principal and interest within 60 days of the last loan disbursement. Under certain conditions, the borrower can defer PLUS repayment. To obtain a deferment the borrower must complete a deferment request and submit it to their lender.

If a PLUS loan is obtained by two parents as co-makers and only one of the borrowers dies, becomes totally and permanently disabled, or has his or her loan discharged in bankruptcy, the other borrower remains obligated to repay the loan.

C. STATE GRANTS

1. Kentucky College Access Program (CAP) Grant

Kentucky CAP Grants are available to students who are enrolled in a program of study leading to a degree. Eligible students must establish financial need by completing a Free Application for Federal Student Aid (FAFSA). Grant recipients must also be U.S. citizens and Kentucky residents. Students who have already received a bachelor’s degree are not eligible. Specific enrollment requirements and award amounts are available through the Financial Aid Office.

2. Kentucky Educational Excellence Scholarship-KEES (Florence campus only):

The KEES scholarship is available to Kentucky high school graduates who are residents of the Commonwealth of Kentucky. KEES awards can be used for a maximum of 8 academic terms and must be used within the earlier of receiving a baccalaureate degree or 5 years from high school graduation. KEES awards can be used for fall and spring terms only.

The Kentucky Educational Excellence Scholarship does not require an application. High schools will send information on all eligible students to the Kentucky Department of Education (KDE).
KDE will forward the information to the Kentucky Higher Education Assistance Authority for processing (KHEAA)

**Award estimates are based on full time enrollment. If you are enrolled for 6 to 11 credit hours, your award will be reduced, as follows:**
- 6 hrs. = 50%
- 7 hrs. = 58%
- 8 hrs. = 67%
- 9 hrs. = 75%
- 10 hrs. = 83%
- 11 hrs. = 92%

**How your KEES award is determined for subsequent award years:**

**If you graduated from high school in May, 2009 or later,** you are subject to the new “on-track to graduate” regulations (See KY Legislative Reference: KRS 164.7881), which were effective beginning with the 2010-11 award year.

- **If your cumulative GPA is 3.0** or higher at the end of spring term, you will NOT be evaluated for “on-track to graduate” and will retain your full award for the next award year as long as you are full-time and meet all other eligibility requirements.
- **If your cumulative GPA is 2.5 to 2.9** and meet the “on track” to graduate requirements, you will receive your full renewal KEES award.
- **If your cumulative GPA is 2.5 to 2.9** but do NOT meet the “on track” to graduate requirements, you will receive a 50% renewal award if you were full-time for at least one of the previous two terms.
- **If you had a 2.5 to 2.9 cumulative GPA,** but do NOT meet the “on track” to graduate requirement in the table below, and you were part-time for the previous two terms, you will not receive a KEES award for the next award year.
- **If you had a cumulative GPA below a 2.5,** you will lose the KEES award for the next award year.

**Beckfield College Definition for On Track to Graduate (may include transfer hours)**

- First Year (3 quarters) – Not applicable - 2.5 GPA or higher = full award
- Second Year (6 quarters) – 72 credit hours - 2.5 GPA or higher = full award
- Third Year (9 quarters) – 108 credit hours – 2.5 GPA or higher = full award
- Fourth Year (12 quarters) – 144 credit hours – 2.5 GPA or higher = full award

**If you graduated from high school before May 2009,** you are subject to the previous regulations that require you to have a 3.0 cumulative grade point average (GPA) at the end of each spring term to retain eligibility for your full KEES award. If your GPA is 2.5 to 2.99, you will receive one-half of your KEES scholarship award.

**KEES Withdrawal/Refund Policy** – Awards will not be disbursed to the student account until the census date for Fall and Spring terms. This census date establishes a student’s current schedule and credit hours for the term in which tuition will be charged. Once the student has met attendance requirements, he will remain eligible for the awarded funds. Should an error be discovered or the student never begins attendance, any over-award will be refunded to the state.

**D. Veteran’s Education Assistance**

Individual programs at Beckfield College are approved for educational training under the G.I. Bill. Students may attend Beckfield College in approved full-time or part-time programs of study. Veterans eligible for educational benefits should contact the Financial Aid Office for further details.

**E. Institutional Academic Achievement Awards**

1. Beckfield College recognizes the importance of providing encouragement to students who achieve academic excellence while maintaining regular attendance. Therefore, we have established a scholarship program to acknowledge achievement and encourage attendance. Students who achieve a
4.0 grade point average in a quarter, while maintaining perfect attendance and carrying at least eight credit hours of coursework, will receive an award of $100.00 for students attending 8 credit hours, and $150 for students attending 12 credit hours. Perfect attendance requires that the student does not miss any classes and does not arrive late to, or leave early from, any scheduled classes.

No application is required. The institution will have a maximum of $3,500 available for this scholarship each quarter. In those instances where the number of eligible students exceeds the maximum amount of funds available, the amount of each award will be reduced proportionally. This award does not apply to students who are in their last quarter at the school. The scholarship can be used for tuition, fees and book charges only.

2. High School Scholarship Program – Beckfield College awards full scholarships to high school seniors who will be attending Beckfield College. Interested students should apply through the admissions office.

To be considered for the high school scholarship award, students must:
   a. Submit three letters of recommendation from teachers.
   b. Submit a copy of his or her academic record through the end of the first term of the senior year.
   c. Submit an essay explaining why he or she wants a career in the field indicated on the application.
   d. Return the scholarship application to the Scholarship Committee by the published deadline.

Scholarship winners, as well as their high schools, will be notified when the awards are made.

IV. DEBT MANAGEMENT

Debt Management is the borrower’s ability and desire to control the level of his or indebtedness as well as repay the loans that have been assumed.

One way to prepare yourself to repay your loan is to calculate the amount you will owe when you leave school:

Take the amount you borrowed this year, plus any amount you borrowed in previous years, and the amount you expect to borrow for your future education; add them together. This will give you your total indebtedness at the time you graduate.

This calculation does not include any interest you will owe because the interest rate may vary and your total loan amount will be affected by how long you take to repay your loans. Your school’s Financial Aid Administrator can help you determine what the average student attending your school will borrow through the Federal Family Education Loan Programs.

Situations may occur that could make loan repayment more difficult than you anticipated; i.e. job loss or a career change. Under these conditions, loan consolidation or refinancing may be of help to you. If your loan is in default, you will not be able to refinance, and loans more than 90 days delinquent are not eligible for consolidation. Your lender can provide you with more information about loan consolidation and the refinancing options available to you.
A. Loan Deferment Options
Once you begin to repay your loan, there are certain options to help you if you need to postpone repayment. Deferment may be available if you:

- Are unemployed
- Stay in school full-time or half-time
- Join the Armed Services
- Work in the Peace Corps or as a full-time volunteer

You have a legal obligation to repay your loan, regardless of your financial situation. However, your lender may allow you to:

- Have a short period of time in which you do not have to make payments,
- Extend the amount of time during which you will make payments, or
- Allow you to make smaller payments than you are scheduled to make, if circumstances warrant it.

B. Loan Consolidation
The Federal Direct Student Loan and Federal Family Education Loans are eligible for loan consolidation. Loan consolidation is a plan that allows certain eligible lenders to repay your existing student loans and to create one new loan. You must be in repayment, or have entered your grace period before your loans can be consolidated. The interest rate on the consolidated loan will depend on the interest rates of the loans being consolidated. The repayment period will be from ten to twenty-five years, depending on the amount to be repaid.

C. Loan Default
If you fail to make loan payments when they are due, you will be considered in default. You are considered in default if:

- You do not follow the terms of your promissory note,
- You are 270 days delinquent in making a payment, and
- The agency that has guaranteed your loan determines that it is reasonable to believe that you do not intend to repay your loan.

If you are considered to be in default, the agency that guaranteed your loan will buy your loan from the lender. If you do not make payments to the guaranteed agency when they are due, the guarantee agency may hire a private collection agency to collect any principal and interest payments that are due.

The guarantee agency can also collect from you any reasonable costs that it has incurred while attempting to collect the overdue payments.

If you do not have enough money to repay your loan, the guarantee agency may postpone collection activities until you accumulate sufficient money or property. The guarantee agency may then take legal action to garnish your wages (meaning your employer will be required to deduct payments from your wages), to take any land, personal property, or other assets from you.

During the time you are in default, the guarantee agency may continue to charge you interest on your loan. In addition, the guarantee agency, your lender, or the U.S. Department of Education may report to a credit bureau that you have not repaid your loan. This report can injure your credit and make it difficult to obtain credit in the future.

Paying your loan on time is the surest way of building a good credit history. Good credit is very important when applying to purchase such things as a car or house. Problems can occur if you do not repay your loan on time, such as:
• Loss of federal and/or state income tax refunds
• Loss of eligibility for further financial aid
• Possible legal action

An additional plus to paying back your student loan(s) is that it will help ensure that the door remains open for other students to borrow educational loans.

**Beckfield College Cohort Default Rates as calculated by the U.S. Department of Education:**

<table>
<thead>
<tr>
<th>Year</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>8.7%</td>
</tr>
<tr>
<td>2008</td>
<td>9.9%</td>
</tr>
<tr>
<td>2009</td>
<td>23.1% - 3 yr</td>
</tr>
</tbody>
</table>

**D. Borrower Responsibilities**

When you borrow money under the Federal Direct Student Loan Programs, you become partners with the Federal Government. The government makes money available to you for your education and you agree to repay the loan amount with interest and on time. Your responsibilities include:

- Completing all application forms honestly and accurately
- Reading, understanding and keeping copies of all forms
- Providing additional documentation or information, as well as updating any changes in name, address, phone, etc.
- Notifying your lender or school of anything that affects your ability to repay your loan
- Informing the lender if you graduate, withdraw from school, transfer to another school, or drop to below half-time status as defined by your school
- Knowing who holds your loan. Your prior lender may hire a servicer to handle your account or may sell your loan to another financial institution.

Your first payment is due six months after you are no longer enrolled in school at least half-time. A six month **grace period** allows you time to find a job and arrange a repayment schedule. The first PLUS payments is due within 60 days after the disbursement of the loan.

Remember, your loan proceeds may only be used for tuition and other educational related expenses.

**E. Borrower Rights**

When you apply for a loan, you sign a promissory note. You must be given a copy of the completed note and the original note must be returned to you when the loan is paid in full. You must be given a list of deferment conditions.

Before your school negotiates your first loan disbursement, it must give you the following information:

- What state grant assistance is available to you from the state in which you reside.
- What financial aid programs are available at your school and how you can qualify for them. Also, the yearly and total amounts you can borrow and the maximum and minimum repayment periods.
- How your financial need was determined and what items were considered in your budget
- A complete list of loan fees, and information on how they are collected
- Your school’s policies concerning enrollment, attendance, and good academic standing
- Your school’s refund policy if you should leave school before completing your program
- An explanation of default and its consequences.

Before your repayment begins, your school/lender must provide:
- The amount of your total debt (principal and interest), what your interest rate is, and the total interest charges on your loan
- Where to send your payments and where to write if you have questions
- When your first payment is due and the number, frequency and amount of all payments
- What fees you should expect during the repayment period
- What prepayment, refinancing, and consolidation options are available to you
- A loan repayment schedule

If you are willing, but unable to meet your repayment schedule and are not eligible for a deferment, you may request a forbearance. Forbearance means permitting payments to be stopped temporarily, allowing an extension of time for making payments, or making smaller payments than were originally scheduled. Your lender is not obligated to grant you a forbearance or a delay in repayment. Your Financial Aid Advisor will provide assistance in your application for forbearance.

If your lender sells your loan or transfers the right to receive payment, you must be notified.

Remember, if you ever have any questions, do not hesitate to ask. You have the right to an honest and complete answer to any question you may have about your Federal Stafford or PLUS Loan.

### 2012-13 FEDERAL DEADLINES

#### Application Submission – June 30, 2013

Free Application for Federal Student Aid (FAFSA) must be received by the Central Processor. There are NO exceptions to this deadline.

#### SAR Submission

Your correct, complete application information must be at the school by your last day of enrollment in 2012-13 or by September 16, 2013, whichever is earlier. If your school hasn’t received your application information electronically, you must submit your SAR to the school by the deadline.

#### Corrections

- Corrections on a paper SAR must be received by **September 6, 2013** FOR THE 2012-13 AWARD YEAR.
- Corrections through Corrections on the Web or FAA Access to CPS Online must be received and accepted by the CPS before midnight (central time) on September 15, 2013.

#### Verification

For Pell recipients selected for verification, the school must have verification documents and a valid output document no later than 120 days after the last day of enrollment or September 17, 2013, whichever is earlier.

Keep in mind that these are Federal deadlines. Consult the Financial Aid Administrator at the College to find out if you must meet any additional deadlines.
Treatment of Title IV Aid When a Student Withdraws

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Academic Competitiveness Grants, National SMARTGrants, TEACHGrants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies) the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a prorata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don’t incur additional debt. Your school may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any FFELor Direct loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

The school must return this amount even if it didn’t keep this amount of your Title IV program funds. If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don’t already know what your school’s refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAI D(1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov

**DRUG AND ALCOHOL AWARENESS**

Beckfield College’s policy forbids the possession, use, or sale of firearms, illegal drugs, or alcohol on campus. Please contact a representative of the school if you need assistance with a problem so that we might direct you to the appropriate agency for treatment.

**STUDENTS, ALCOHOL, AND DRUGS**

Alcohol and drug use among students is a serious problem. Campus environments are often seen as encouraging not only use but abuse. Binge-drinking (drinking to get drunk, usually considered at least four drinks on any occasion) is one form of substance abuse that is very common among students.

Alcohol and drugs pose special problems for students. The average student who has one drink a day earns a GPA at only a C-level, and grades plummet with higher consumption. Women need to drink only half what male students do to cause the same effect on their grades. Almost half of academic problems come from abusing alcohol. It’s also a factor in about a third of drop-outs.

In an environment where binge-drinking is common, so are substance-related legal offences and injuries. Illegal drugs, underage possession of alcohol, and drunk driving can cost fines and jail time. Fights, sexual assault, and injuries are more likely to happen when one has been drinking or doing drugs. Half of campus injuries are alcohol-related. One third of people who die in drunk driving crashes are under 25 years old. It’s the leading cause of death for young people.
Many people have stereotypes of what an alcoholic or addict is, and most people don’t associate that image with young students. Being young and in college doesn’t protect you from addiction. Responsible behavior does.

**Effects of Alcohol and Drug Abuse**

Using alcohol and other drugs carries risks. Alcohol and drugs impair your judgment, making you more likely to hurt yourself or others, to have trouble with the law, to do poorly at work and school, and to have relationship trouble. Alcohol and drugs also have specific health risks; they can damage major organs, increase your risk of cancers, and even cause death.

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**What is Alcoholism?**

Alcoholism is a medical disease. It involves periodic or constant:

- impaired control over drinking
- preoccupation with alcohol
- use and abuse of alcohol in spite of adverse consequences
- distorted thinking, especially denial.

Alcoholism stems from genetic, environmental, and psychosocial factors. A high percentage of alcoholics have a genetic predisposition to the disease, although genetic predisposition can be overcome. Genetics are risk factors, not destiny.

People with the disease of alcoholism often need treatment, counseling, or medical attention to learn how to stop drinking and to live a healthier life.

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**What is Alcohol Abuse?**

Alcohol abuse is also a serious medical and social problem, but is not the same as alcoholism. Alcohol abuse is the intentional overuse of alcohol, i.e., to the point of drunkenness. This includes occasional and celebratory over-drinking.

Not all people who abuse alcohol become alcoholics, but alcohol abuse by itself can have serious medical effects. Overuse of alcohol is considered to be:

- more than 3-4 drinks per occasion for women
- more than 4-5 drinks per occasion for men.

One drink equals one (12-ounce) bottle of beer or wine cooler, one (5-ounce) glass of wine, or one and a half ounces of liquor.


**Signs of Problem Drinking**

Most students have used alcohol in one form or another, but many don't realize that young people can have a drinking problem. Ask yourself these 20 questions:

1. Do you lose time from classes due to drinking?
2. Do you drink because you are uncomfortable in social situations?
3. Do you drink to build up your self confidence?
4. Is drinking affecting your relationships with friends?
5. Do you drink alone?
6. Do you drink to escape from studies or home worries?
7. Do you feel guilty or depressed after drinking?
8. Does it bother you if someone says that maybe you drink too much?
9. Do you have to take a drink when you go out on a date?
10. Do you get along better with other people when you drink?
11. Do you get into financial troubles over buying liquor?
12. Do you feel more important when you drink?
13. Have you lost friends since you started drinking?
14. Do you drink more than most of your friends?
15. Have you started hanging around with a crowd that drinks more than your old friends?
16. Do you drink until you just couldn't drink anymore?
17. Have you ever had a complete loss of memory from drinking?
18. Have you ever been to a hospital or been arrested due to drunken behavior?
19. Do you turn off to any studies or lectures about drinking?
20. Do you think you have a problem with alcohol?

If you answered yes to some of these questions, you have some of the symptoms that indicate a problem with alcohol. Remember, there is no intelligent reason to deny that you have a health problem. If you think you do have a problem, the most important thing is to do something about it!
Alcohol abuse is a problem that can affect people of any age. Here are some additional signs that someone has a problem with alcohol, adapted from the Alcohol Education and Training Program, Rutgers University.

- Family or social problems associated with drinking.
- Hiding liquor.
- Lying about drinking (minimizing the number of drinks or the fact of drinking at all).
- Making promises about drinking to oneself or others ("to cut down on drinking," "to be more careful," etc.).
- Drinking to escape from pressure or to solve life's problems.
- Feeling guilty after drinking or regret over what was done while drinking.
- Getting drunk even when intending to stay sober.
- Friends sometimes express concern over the amount of drinking one does.
- Significantly increased tolerance to alcohol (early indication of problem drinking).
- Drinking capacity, once big, is now dropping (later indication of problem drinking).
- "Blackouts"—not recalling the drinking episode.
- Increased absenteeism and lateness (job or classes).
- More susceptibility to accidents and illness.
- Preoccupation with drinking.
- Marked changes in behavior or personality when drinking.
- Getting drunk frequently.
- Gulping drinks.
- Academic or job difficulties related to drinking.

If you or someone you know is showing these warning signs, please think about getting help.
Getting Help

You can find many kinds of help for a substance abuse problem. Help can come from formal institutions or organizations or it can come from an informal support network.

The goal of help may depend on the kind of substance problem. An addicted person's goal should be abstinence, or non-use of the substance. A person who is not yet addicted but has problems stemming from use may only need to change the way that they consume, that is, stop abusing the substance. To start with, however, any substance-abusing person should stop drinking or using drugs entirely.

Helping agencies and organizations are listed in the phone book or can be reached through calling a local health/mental health center. Private organizations that specialize in substance abuse treatment (you may find these in the yellow pages) or a local hospital can also provide effective help. Kinds of help and helping agencies vary from area to area.

Many people who seek help for a substance abuse problem meet with success and go on to live happy and productive lives. With the right program and support any person can be successful in working through this. For resources in the rest of the country, contact the National Institute on Alcohol Abuse and Alcoholism's treatment referral system at 1-800-662-HELP.

Healthy Choices:
Drinking, Moderation, and Abstinence

"Wellness" is about increasing healthy habits and reducing unhealthy ones. Many people say they use alcohol or other drugs to "feel good." Let's consider some reasons we may have for drinking, and for not drinking:

<table>
<thead>
<tr>
<th>Positive aspects of drinking</th>
<th>Negative aspects of drinking</th>
</tr>
</thead>
<tbody>
<tr>
<td>socializing</td>
<td>losing control</td>
</tr>
<tr>
<td>relaxing</td>
<td>getting sick</td>
</tr>
<tr>
<td>fitting in</td>
<td>gaining weight</td>
</tr>
<tr>
<td>having fun</td>
<td>having accidents</td>
</tr>
</tbody>
</table>

Making healthy choices for feeling good means learning to get what is healthy for us, and avoiding the unhealthy things we don't want. If your choices include drinking alcohol, think about drinking safely to avoid negative consequences.
Drinking - Most of the harmful effects of alcohol come from drinking too much. How much is too much? That varies with age, sex, size, how tired we are, and what we've had to eat, previous drinking experience, and genetics.

One common guideline is to limit yourself to one drink an hour, because that is the average rate at which our bodies absorb alcohol. However, people who weigh less or are unaccustomed to drinking are more likely to be noticeably impaired even when drinking at this rate. When we start to feel lightheaded, dizzy, or less coordinated, we are already impaired and at risk of injuring ourselves or others.

Here are some ways to enjoy a drink without its negative effects:

- eat first (not just while drinking), foods with protein work best
- drink slowly, try alternating with non-alcoholic drinks
  - establish your own safe limit and stick to it

The U.S. Department of Agriculture and the U.S. Department of Health and Human Services, looking into the potential benefits of alcohol, recommend that those who can safely drink not drink more than:

- one drink a day for women and people over 60
- two drinks a day for men.

A "drink" is 12 ounces of beer, 5 ounces of wine, or 1.5 ounces of liquor. These all contain the same amount of alcohol--your brain can't tell the difference between a beer and a shot. Choosing not to drink

There are many good reasons to choose not to drink.

Here are some important reasons not to drink:

- you don't want to
- you're upset
- you're taking other drugs and medications
- you'll be driving, boating, or using other machinery
- you're pregnant
- you're underage
- you're a recovering alcoholic

Sometimes we may feel we are the only person at an event who isn't drinking alcohol. Choosing to drink soda over beer is not something we need to defend. If you feel awkward, you could:

- be with a friend who also is not drinking alcohol
- be the designated driver
- drink from a similar container (juice and soda can come in cups, bottles, and cans too)
- tell people you're on a "health kick"
- if you feel harassed for your choices, you can always leave; you deserve better than to be around people who don't respect your choices
- remember that a third of the population doesn't drink alcohol!
Treatment Resources

If you wish to seek treatment resources off-campus, the following list will help you find resources in your community.

Alcoholics Anonymous
212-870-3400
www.alcoholics-anonymous.org/

Adult Children of Alcoholics
310-534-1815
www.adultchildren.org/

American Council for Drug Education (ACDE)
800-drughelp
www.acde.org/

National Drug Information Treatment and Referral Hotline
800-662-HELP

National Association of State Alcohol/Drug Abuse Directors (NASADAD)
202-293-0090
www.nasadad.org/about1.htm

National Clearinghouse for Alcohol and Drug Information (NCADI)
800-729-6686
www.health.org

National Council on Alcoholism and Drug Dependence
800-NCA-CALL
www.ncadd.org/

St. Luke Alcohol and Drug Treatment Center
859-572-3500

Sexual Assault/Hate Crimes/Other Crimes

The National Center for Victims of Crime
800-FYI-CALL
www.nvc.org/

National Organization for Victim Assistance
(202)232-6682
www.try-nova.org/index.html

U.S. Department of Justice
Office for Victims of Crime
Main Office Phone: 202-307-5983
www.ojp.usdoj.gov/ovd/

Domestic Violence

National Domestic Violence Hotline
800-799-SAFE
www.ndvh.org/
GLOSSARY

Academic Year – A period of time schools use to measure a quantity of study. The academic year at Beckfield College is three quarters (33 weeks, 36 credit hours for full-time attendance).

Base Year Tax Return – The “base year” is the calendar year preceding the award year. For instance, 2003 is the base year used for the 2004-2005 award year.

Cost of Attendance/Education – The student’s Cost of Attendance (COA) includes not only tuition and fees, but the student’s living expenses while attending school. The COA is estimated by the school, within guidelines established by federal law. The COA is compared to the student’s Expected Family Contribution (EFC) to determine the student’s need for aid.

Default – Failure to repay a loan according to the terms agreed to when you signed a promissory note. For the FFEL programs, default is more specific – it occurs if you fail to make a payment for 270 days if you repay monthly (or 330 days in your payments are due less frequently).

Eligible Non-Citizen – See “U.S. Citizen/Eligible Non-Citizen”

Eligible Program – A program of organized instruction or study that leads to academic, professional, or vocational degree or certificate, or other recognized educational credential.

Entrance/Exit Interview – A counseling session you must attend before your first student loan disbursement, and again before you leave school, if you receive any of the loans described in this booklet. You will receive information on the average amount borrowers owe, the amount of your monthly payment, and information about deferment, refinancing, and loan consolidation options.

Financial Aid Package – The total amount of financial aid (federal and non-federal) a student receives. The financial aid administrator combines various forms of aid into a “package” to help meet a student’s need. Because funds are limited, an aid package might fall short of the amount a student is eligible for. Also, the amount of federal student aid in a package is affected by other sources of aid received (scholarships, state aid, etc.).

Half time – At Beckfield College, “half time” is at least six quarter hours per term for your undergraduate degree. You must be attending school at least half time to be eligible for a Stafford Loan. Half-time enrollment is not a requirement to receive aid from the Federal Pell Grant program.

Institutional Student Information Record (ISIR) – The federal electronic output document that is received by the institution you designated on your original FAFSA application. The ISIR contains a family’s financial (and other) information, as reported by the student, on the financial aid application. The student’s eligibility for aid is indicated by the EFC printed on the front of the ISIR.

Master Promissory Note (MPN) – A binding and legal document you sign when you borrow a student loan. It lists terms of your repayment agreement and the conditions under which you are borrowing. It will explain how interest is calculated and what the deferment and cancellation provisions are. This document should be saved!

National Student Loan Data System (NSLDS) – The database for federal student aid – you can find out about the aid you’ve already received. If you’ve only just applied for aid, you won’t find any information on NSLDS yet. NSLDS receives data from schools, agencies that guarantee loans, and U.S. Department of Education programs. By using your PIN, you can get information on federal loan and/or grant amount, outstanding balances, the status of your loans, and disbursements made. You can access this website at www.nslds.ed.gov.
Satisfactory Academic Progress (SAP) – To be eligible to receive federal student aid, you must meet and maintain your college’s standard of satisfactory academic progress toward a degree or certificate offered by the school. Check with the Academic Dean or the Registrar, or review page 9 of the school catalog to find Beckfield College’s standards.

Selective Service Registration – If you are a male born on or after January 1, 1960, are at least 18 years of age, and are not currently on active duty in the U.S. Armed Forces, you must register with the Selective Service. You must be registered before being eligible for federal student aid.

Student Aid Report (SAR) – The federal output document printed by a FAFSA processor and mailed to the student. The SAR contains the information you reported on the Federal Application for Student Aid. You should review the SAR to verify that the information is correct.

U.S. Citizen/Eligible Non-Citizen – The following statuses are required to be eligible to receive federal student aid:

- Be a U.S. Citizen
- Be an Eligible Non-citizen

Generally, you are an eligible non-citizen if you are:

- a U.S. permanent resident and have an eight or nine-digit Alien Registration Number which appears on your Alien Registration Receipt Card (I-551),
- a conditional permanent resident (I-551C); or
- an other eligible non-citizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations:
  * Refugee
  * Asylum Granted
  * Parole (I-94 confirms paroled for a minimum of one year and status has not expired)
  * Cuban-Haitian Entrant

If you are in the U.S. on an F1 or F2 student visa, or a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), YOU ARE NOT ELIGIBLE FOR FEDERAL STUDENT AID.