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Introduction

Post-secondary institutions participating in the federal financial aid programs (Title IV programs) are required to notify and provide all enrolled and prospective students and current and potential employees available consumer information. Each section in this document lists specific locations where additional information is available. In addition, the right to request and review this information in writing is available at each campus by contacting the campus official at each Daymar location during regular business hours. Information published June 2015.

Student Financial Aid Consumer Information

Daymar Colleges Group participates in the following federal financial aid programs:

- Federal Pell Grants
- Federal Supplemental Education Opportunity Grant (FSEOG)
- Federal Work Study Program
- Federal Stafford Direct Loan (DL) Program
- Federal Direct Parent Loan for Undergraduate Students (PLUS)

Students who are U.S. citizens or eligible non-citizens enrolled in an eligible academic program can apply for federal financial aid to assist with financing their education.

Daymar also participates in the following state programs:

- Kentucky Educational Excellence Scholarship (KEES)
- College Access Program Grant (CAP)
- TSAC-Tennessee State Assistance Commission

Students should contact their local campus for additional information on the financial aid programs available at each campus. A list of campus locations and contact information is available at: http://www.daymarcollege.edu/locations and http://www.daymarinstitute.info/locations.php.

Family Educational Rights and Privacy Act

Student records are confidential for all schools receiving funding under U.S. Department of Education programs in accordance with the Family Educational Rights and Privacy Act (FERPA) of 1974. Generally information pertaining to a student record is not to be released to a third party without written or authorized consent from the student via a FERPA Release Form, judicial order or a lawfully issued subpoena.

Access to Educational Records

FERPA regulations require that Daymar comply with students’ rights to request and review their academic records by responding to a written request to access their records within 45 days from the time Daymar receives the request. Students should submit their request to the campus official and specify the record or records they wish to receive copies of or review.
Under FERPA, a student is defined as an individual who is or has been in attendance at an educational institution. Students with at least one positive attendance will be considered a student for this purpose.

Education records are defined as all records, files documents and materials containing information directly related to a student and maintained by an educational institution. The following are not considered education records:

- Personal records maintained by an individual; must be kept in the sole possession of the individual and are not accessible by others.
- Records of the law enforcement unit of an educational institution.
- Personnel records which are related to a person as an employee not used for any other purpose.
- Treatment records.
- Records created after the student is no longer a student, including alumni records.

Directory Information

In compliance with FERPA, an institution designated representative without prior written or authorized consent of the student can release the following education record information, provided the student does not have a FERPA Hold Request Form on record. Releasable or directory information includes:

- Name
- Address
- Email address
- Telephone Number
- Unique, school specific Student ID
- Date of birth
- Dates of attendance
- Enrollment status
- Programs of study
- Degrees and awards received
- Most recent previous institutions attended and degree/s earned
- Grade level
- Photographs
- Honors and awards received
- Participation in officially recognized activities

Exception: If a student submits a written request that their directory information not be released to a third party, no information can be released, absent a judicial order or lawfully issued subpoena. This request from the student can be changed at any time throughout a student’s enrollment.

To remove previously authorized parties from the record, the student must complete and submit a FERPA Release Form listing all parties to whom information should no longer be released.

Non-Directory Information

In compliance with FERPA, the following student information cannot be released by Daymar without prior written consent from the student, a judicial order or a lawfully issued subpoena. The student’s signature on the request must be verified before issuing the information.
- Month and day of birth
- Social Security Number
- Grades or grade point averages
- Course schedules
- Employment information including: employer, position held, work address or telephone number
- Academic performance information such as academic suspension, probation disqualification or academic dishonesty charges
- Admission information including test scores or entry grade point averages
- Financial and accounting information
- Gender
- Race
- Ethnicity
- Citizenship
- Country of origin

Note: Non-directory information can only be released to third parties via telephone or in-person if the student has provided written or authorized consent. If the student does not complete the release of information, it will not be released via telephone or in person.

Exception: Daymar can release information to school officials with legitimate educational interest. Daymar may release information under circumstances such as:

- School officials with legitimate educational interest
- Person or company with whom Daymar has contracted as its agent to provide a service instead of using Daymar associates or officials.
- Other schools which a student seeks or intends to enroll
- Officials for audit, compliance, and evaluation purposes
- Appropriate parties in connection with financial aid to a student
- Organization conducting studies for, or on behalf, of the school
- Accrediting organizations
- To comply with a judicial order or lawfully issued subpoena
- Appropriate officials in cases of health and safety emergencies
- The U.S. Immigration and Customs Enforcement, in compliance with the Student Exchange Visitor Information System (SEVIS) program
- Under “Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act (USA PATRIOT ACT) of 2001,” Section 507 amends FERPA and allows institutions to disclose without consent or knowledge of the student personally identifiable information from the student’s education records to the Attorney General of the United States or to his designee in response to an ex parte order in connection with the investigation or prosecution of terrorism crimes specified in 2332b(g)(5)(B) or an act of domestic or international terrorism as defined in Section 2331 of Title 18 United States Code. Institutions that, in good faith, produce information from education records in compliance with an ex parte order issued under this amendment “shall not be liable to any person for that production.”
- Under the Campus Sex Crime Prevention Act, institutions are permitted to disclose information concerning registered sex offenders who are required to register under the Violent Crime Control & Law Enforcement Act.
- The institution may disclose the results of a disciplinary proceeding if the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and he or she has been found to have violated the institution’s policies and procedures with respect to the allegation. Disclosures may only be made if the
institutions determines the student did violate its policies and such disclosures must only include the name of
the student, violation committed and any sanction imposed by the institution against the student.

- The institution must, upon written request, disclose to the alleged victim of a crime of violence, or a non-
forcible sex offense, the results of any disciplinary hearing conducted by the institution against the student
who is the alleged perpetrator of the crime or offense. If the alleged victim is deceased as a result of the
crime or offense, the institution must provide the results of the disciplinary hearing to the victim’s next of kin,
if so requested.
- If a student initiates legal action against an educational institution, the institution may disclose to the court,
without a court order or subpoena, the student’s education records that are relevant for the institution to
defend itself.
- The disclosure is to parents of a dependent student as defined in Section 152 of the Internal Revenue Code
of 1986.

A school official is typically defined as:

- A person employed by Daymar in an administrative, supervisory, academic, research or support staff
position
- A person employed by or under contract to Daymar to perform a task
- A person serving on an institutional governing body or committee

A school official has a legitimate educational interest if:

- Performing a job related task
- Performing a task related to a student’s education
- Providing a service or benefit relating to a student or a student’s family
- Representing a school in which a student seeks to enroll
- Disclosing information to federal and state authorities auditing compliance of federal or state support
programs
- Disclosing information in connection with financial aid, to determine financial aid eligibility, amount of aid,
conditions for the aid, or to enforce the terms of conditions of the aid
- Disclosing information to state and local officials to whom this information is specifically allowed to be
disclosed pursuant to state laws if the allowed disclosure concerns the juvenile justice system and the
system’s ability to effectively serve the student whose records are released
- Performing studies on behalf of educational institutions
- Disclosing information to accrediting organizations carrying out their function
- Complying with a judicial order or lawfully issued subpoena provided notification to the student is made
before complying with the subpoena.

Daymar can disclose personally identifiable information, directory, and non-directory, without student consent if the
disclosure meets one of the following conditions:

- This disclosure is to other school officials whom Daymar determines have legitimate educational interest.
- The disclosure is to officials of other schools where the student seeks or intends to enroll.
- The disclosure is, subject to requirements of 34 CFR §99.35, to authorized representatives of the
Comptroller General of the United States, Secretary, or state and local educational authorities.
- The disclosure is in connection with financial aid the student has applied for or received, if the information is
necessary for such purposes as to determine the following:
  - Eligibility for aid
  - Amount of aid
  - Conditions for aid
  - Enforce terms and conditions of the aid
Daymar shall retain a record of student information disclosed to a third party if disclosure does not fall under a FERPA exception. This information is maintained on Daymar computer systems or in files containing dates, names and reasons for release. Students shall have reasonable access to their educational records and may request to review and challenge the contents, which they feel to be inaccurate, misleading, or otherwise in violation of their privacy or other rights. FERPA regulations require Daymar to comply with the students’ right to inspect and review their academic records by responding within 45 days from the time Daymar receives a written request to access their records. Students should submit their request to Daymar’s Director of Education or designee and specify the record or records they wish to inspect.

Access

Students wishing to review their educational records shall submit a written request to the Director of Education or designee specifying the records to be reviewed. Only records covered by the Family Educational Rights and Privacy Act will be made available.

FERPA regulations require Daymar to comply with students’ right to inspect and review their academic records by responding within 45 days from the time Daymar receives a written request to access their records. Students should submit their request to the campus Director of Education or designee and specify the record or records they wish to inspect.

Students who wish to review their records at a campus location are expected to present photo identification before access to educational records is allowed. Upon student verification the records may be released.

A designated campus official must be present when a student wishes to review his or her records at a campus location. This includes documents on file or student history notes that do not reference other student information. Printed files requested by the student and mailed will not include history notes from any record systems.

Procedure

Students alleging that their institutional records are inaccurate or misleading, or who allege violations of FERPA, may present their challenges to the campus Director of Education.

Students have the right to correct record-keeping errors, but not to seek to overturn administration decisions and assessments. The Director of Education shall review students' challenges and, when appropriate, amend students' records accordingly. Students will be notified of the Director's actions and, based on the action, may request a formal hearing.

Student must submit request for amendment in writing to the Director identifying the specific portion of his or her record he or she wants changed and why he or she believes it's inaccurate or in violation of his or her privacy.

If Daymar denies the request to change the record, the Director will notify the student of the decision and advise the student of his or her right to challenge the information.

Students’ request for a formal hearing must be made in writing and submitted to Daymar.

The Director will arrange for a hearing, and notify the student within 14 days from the receipt of the request of the date, place and time of the hearing. Students may present relevant evidence and may be assisted or represented at the hearings by one or more persons of their choice, including an attorney, at the student's expense.
A hearing panel appointed by the Director shall represent Daymar. The panel shall consider all relevant evidence supporting students’ allegations of inaccurate or misleading information in students’ records. Decisions of the panel will be final.

Daymar will provide a written decision of the hearing based on evidence presented at the hearing and will include a summary of evidence presented and the rationale for the decision.

If Daymar decides that the challenged information is not misleading, inaccurate or in violation of the student's privacy rights, it will notify the student of his or her right to place in the record a statement commenting on the challenged information or a statement of reasons for disagreeing with the decision.

The statement will be maintained as a part of the student's record as long as the contested portion is maintained. If Daymar discloses the contested portion of the record, it must also disclose the statement.

If Daymar decides the information is inaccurate or in violation of the student's right of privacy, it will amend the record and notify the student, in writing, that the record has been amended.

Exception: Students may not inspect and review the following absent a judicial order or legally issued subpoena:

- Confidential letters and recommendations for which they have waived their rights of inspection
- Educational records containing information about more than one student
- Access is permitted only to that part of the record concerning the inquiring student
- Records of instructional, supervisory, administrative, and certain educational personnel, which are in the possession of the originator
- Records connected with an application to attend Daymar if the application was denied; for example, a student is enrolled in an undergraduate program and applies for admission to a graduate program but is denied.

Daymar cannot deny students access to their records. Copies do not need to be provided, unless by not providing copies, the students' rights are denied. When copies are provided, a fee may be charged.

Daymar reserves the right to deny transcripts or copies of records not required to be made available by FERPA in any of the following situations, absent a judicial order or legally issued subpoena:

- Student has an unpaid financial obligation with Daymar.
- Daymar issues transcripts for students who have filed for bankruptcy provided Daymar obtains a copy of the bankruptcy petition filed with the courts. Any other required fees for receipt of transcript still apply.

Students have the right to file a complaint with the FERPA office in Washington, D.C. Inquiries should be directed to:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-5920

For a period of 25 years following the death of a student, requests for education records on deceased students must have written authorization from the estate executor. Beyond this time, requests for these records may be released to anyone after review and approval from the Registrar's Office.
Daymar is required to provide students a copy of its FERPA policy annually and upon written request from the student. Potential students can obtain a copy of the FERPA policy by contacting the local campus admissions office. Current students can obtain a copy of the FERPA policy through the student portal.

**Solomon Act**

Daymar complies with the Solomon Act, which provides certain information to military recruiters. Information that may be released includes:

- Name
- Address
- Email address*
- Telephone number
- Age, including date of birth
- Place of birth*
- Level of education
- Program
- Degrees received*
- Most recent educational institution attended

*This information may be released only when available.

**Privacy Policy**

**Our Privacy Policy**

Our Privacy Policy was developed as an extension of our commitment to combine the highest-quality products and services with the highest level of integrity. It is designed to assist you in understanding how we collect, use and safeguard the personal information you provide and to help you in making informed decisions when using our site, products and services. This Privacy Policy will be continually assessed against new technologies, business practices and our customers’ needs.

Access to and use of this web site is available only to United States residents who can form legally binding contracts under applicable law. If you do not qualify, you may not use the web site. In compliance with the Children's Online Privacy Protection Act of 1998, no one under 13 years of age can use the web site. If you are a minor between the ages of 13 and 18, you may use the site only in conjunction with your parent, legal guardian or other responsible adult.

As described below, some of your personally identifiable information will be used by us for the purpose of contacting you regarding the information that you have requested. By using the web site, you expressly consent to our use of your personal information and also to the disclosure and use of this information in our efforts contact you and for continued marketing efforts by our school and agents charged with communicating with our customers and potential customers. You acknowledge that communications to, from and through this web site are not confidential. You agree that by submitting communications through this web site, no confidential, fiduciary, contractually implied or other relationship is created between you and this web site other than pursuant to this Privacy Policy.

**What information do we collect?**

We may collect personally identifiable information you voluntarily choose to disclose and aggregate information that is automatically collected when you visit the web site.
Personally identifiable information refers to information that tells us specifically who you are and is collected when you choose to request information from our school. This information can include your name, address, phone number, current email address, programs of interest and other information you choose to provide. If you choose to correspond with us through email, we may retain your email address and messages together with our responses.

Like many websites, we may use "cookies." Cookies are small programs that we transfer to your hard drive that allow us to recognize you and to pass information about your website visit to different portions of this web site. If you do not want us to use cookies, you can easily disable them by going to the toolbar of your web browser, and clicking on the "help" button. Follow the instructions that will prevent the browser from accepting cookies, or set the browser to inform you when you receive a new cookie. In addition, you may visit this and other websites anonymously through the use of utilities provided by other private companies.

Aggregate information is automatically provided by your computer and cannot be tied back to you as a specific individual. Examples include:

- Referral data (the web sites you visited just before and just after the web site)
- Date and time of your visits
- Pages viewed and time spent at the web site
- Browser and platform type (e.g., a Netscape browser on a Macintosh platform)
- Internet Protocol (IP) address. An IP address is a number that is automatically assigned to your computer on the Internet.

How do we use the personal information that you provide to us?

Generally, your personal information may be used to contact you regarding educational opportunities and products offered by our school. We may store your information for the purpose of communicating with you about the programs and services offered by our school and send you updates if and when they become available. We also use personal information for purposes of administering our business activities, providing customer service, and making other products and services available to our customers and prospective customers. Occasionally, we may also use the information we collect to notify you about important changes to the web site, new services and special offers we think you will find valuable. If you provide us with full address information you may be added to one of our mailing lists from which you may opt out at any time by emailing: compliance@daymargroup.com.

Sharing Information with Third Parties

We may share your information with third party service providers for the sole purpose of communicating with you regarding the educational programs and services offered by our company as allowed by law. We cannot and do not make any representations about the practices and policies of these companies, and they are not subject to our Privacy Policy.

How do we protect your information?

We utilize encryption/security software to safeguard the confidentiality of personal information we collect. This software provides a limited degree of protection against unauthorized access or disclosure, as well as accidental loss, alteration or destruction.
Do we comply with legally compelled disclosure of information?

We may release any private information about you that we possess when we believe release is appropriate to comply with the law; to enforce or apply our Privacy Policy and/or other agreements; or to protect the rights, property or safety of us, the site users or others.

What about other sites linked to this one?

Please be aware that once you leave the site and enter another web site, our Privacy Policy is no longer in effect. We are not responsible for the privacy practices employed by other sites, nor the information or content contained therein. Please read over the rules and policies of these sites before proceeding.

California Online Privacy Protection Act Compliance

Because we value your privacy, we have taken the necessary precautions to be in compliance with the California Online Privacy Protection Act. We therefore will not distribute your personal information to outside parties without your consent.

Contact Us

If you would like to learn more about our privacy policy, or to access your personally identifiable information contained on our website, you may contact us at:

Daymar
560 Royal Parkway
Nashville, TN  37214
By e-mail: compliance@daymargroup.com
By Phone: 888-569-7555
By Fax: 615-367-2736

You will be required to provide identification information to assure that this information is not released to others. We reserve the right to modify this policy at any time without prior notification.

Privacy Policy Changes

Daymar may update this Privacy Policy or revise it from time to time. If you are concerned about how your Personal Information is used or disclosed you should contact us as described below or check back at this Site periodically to obtain a current copy of this Privacy Policy. We urge you to review this Privacy Policy frequently to obtain the current version. Your continued provision of Personal Information or use of our services following any changes to this Privacy Policy constitutes your acceptance of such changes. If we intend to use Information that personally identifies you in a manner materially different from what we stated at the time it was collected, we will attempt to notify you at least 30 days in advance. You will be given a choice as to whether or not previously provided Information may be used in a new way.

How to Access Your Information and Contact Us

If you want access to or wish to update any of your Personal Information or have any questions about our privacy practices, please contact the campus official.
Federal, State and Institutional Financial Aid Programs

General Requirements

Financial aid is available to those who qualify. General eligibility requirements for financial aid are as follows:

- Student must be a U.S. citizen or eligible noncitizen
- Student must be enrolled in an eligible program
- Student cannot also be enrolled in elementary or secondary school
- Student must have a high school diploma or general educational development (GED) credential
- Student must make satisfactory academic progress (SAP)
- Student must meet enrollment status requirements
- Student must have resolved any drug conviction issue
- Student must have timely registered for Selective Service, if required by law.

Contact the campus directly for more information. http://daymarcollege.edu/locations. Additional contact information can be found at the end of this document.

Federal Grant Programs

Federal Pell Grant

A Federal Pell Grant is awarded based on each student's financial need. Need is primarily based on Adjusted Gross Income (AGI) and family size. Other factors such as assets and the number of family members in college are also taken into account. The exact eligibility amount is calculated when Daymar receives and processes an Institutional Student Information Record (ISIR) from the U.S. Department of Education. Pell Grants are awarded only to students who have not earned a bachelor's or professional degree. The maximum Pell Grant for the 2015-2016 award year is $5,730.

Federal Supplemental Educational Opportunity Grant

Each year Daymar is allocated supplemental grant money to assist students who demonstrate appropriate financial need. FSEOG is awarded to those students with the lowest expected family contribution who also receive Pell Grants. Students must have unmet need in order to receive the FSEOG award.

Federal Work Study Program

Students who need employment to help pay for educational costs may be eligible for employment by organizations under the federally supported Federal Work Study (“FWS”) Program. In order to qualify, students must demonstrate financial need. The Federal Government provides a portion of the students’ earnings, and the employer contributes the balance. The eligibility is determined in part by completing a Free Application for Federal Student Aid (FAFSA).
State Scholarship and Grant Programs

**Kentucky Educational Excellence Scholarship (KEES)**
Kentucky high school students who try to get the most from high school by studying diligently and making good grades (C+ and above) can earn scholarships for college through the KEES program. Students earn KEES base awards for a high school GPA of 2.5 or higher and can earn bonus awards for composite scores of 15 or higher on the ACT. Base awards range from $125 to $500, and bonus awards for $36 to $500. Students should contact their high school counselors for additional information or visit [https://www.kheaa.com/website/kheaa/kees?main=1](https://www.kheaa.com/website/kheaa/kees?main=1).

**College Access Program Grant (CAP)**
The CAP Grant is available for students in a degree program who are residents of Kentucky and are enrolled at least half time. The Kentucky Higher Education Assistance Authority determines this award on the basis of the Free Application for Federal Student Aid or FAFSA, which can be obtained from the Financial Aid Office. The CAP Grant does not have to be repaid. For more information visit [https://www.kheaa.com/website/kheaa/cap?main=2](https://www.kheaa.com/website/kheaa/cap?main=2).

**Tennessee Student Assistance Awards**
This is a first come, first served, need-based grant paid by the State of Tennessee to help students meet the educational expenses for Tennessee students at Tennessee schools. Applicants must be residents of Tennessee. Awards are based on the cost of education and the Federal Expected Family Contribution. Students at Daymar Institute must fill out a Free Application For Federal Student Aid (FAFSA). These forms are available by January and should be completed before May 1. The Financial Aid Office has the forms available and will give assistance in completing the application. For more information visit: [http://www.tn.gov/collegepays/article/tennessee-student-assistance-award](http://www.tn.gov/collegepays/article/tennessee-student-assistance-award).

Federal Loan Programs

**Federal Stafford Direct Loan Program**
Loans made through this program are referred to as Direct Loans (DL). Eligible students and parents borrow directly from the U.S. Department of Education. Direct Loans include subsidized and unsubsidized loans, PLUS Loans, and Consolidation Loans. These loans are paid directly to the U.S. Department of Education.

A subsidized loan is awarded based on financial need. A borrower will not be charged any interest before repayment begins or during deferment periods. The federal government subsidizes the interest during these periods.

An unsubsidized loan is not awarded based on need. A borrower will be charged interest from the time the loan is disbursed until it is paid in full. If interest is allowed to accrue while the student is in school or during other periods of non-payment, it will be added to the principal amount and additional interest will be based on that higher amount. Borrowers can choose to pay the interest as it accrues.

The amounts borrowed depend on student grade level and dependency status at Daymar. The following table
indicates Federal Stafford Direct loan limits based on status of dependent undergraduate and independent undergraduate student.

### Federal Stafford Direct Subsidized and Unsubsidized Annual Loan Limits

<table>
<thead>
<tr>
<th>Year</th>
<th>Dependent Students (except students whose parents are unable to obtain PLUS Loans)</th>
<th>Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)</th>
</tr>
</thead>
<tbody>
<tr>
<td>First-Year Undergraduate</td>
<td>$5,500—No more than $3,500 of this amount may be in subsidized loans.</td>
<td>$9,500—No more than $3,500 of this amount may be in subsidized loans.</td>
</tr>
<tr>
<td>Second-Year Undergraduate</td>
<td>$6,500—No more than $4,500 of this amount may be in subsidized loans.</td>
<td>$10,500—No more than $4,500 of this amount may be in subsidized loans.</td>
</tr>
<tr>
<td>Third-Year and Beyond Undergraduate</td>
<td>$7,500 per year—No more than $5,500 of this amount may be in subsidized loans.</td>
<td>$12,500 per year—No more than $5,500 of this amount may be in subsidized loans.</td>
</tr>
<tr>
<td>Graduate or Professional Degree Students</td>
<td>Not Applicable</td>
<td>$20,500</td>
</tr>
<tr>
<td>Maximum Total Debt from Subsidized and Unsubsidized Loans</td>
<td>$31,000—No more than $23,000 of this amount may be in subsidized loans.</td>
<td>$57,500 for undergraduates—No more than $23,000 of this amount may be in subsidized loans.</td>
</tr>
</tbody>
</table>

http://studentaid.ed.gov/types/loans/subsidized-unsubsidized

A student whose parent cannot obtain a Parent Loan for Undergraduate Student (PLUS) loan is allowed to borrow additional unsubsidized federal Direct Stafford amounts. Student dependency status will be determined based on answers to questions on the FAFSA.

### Terms and Conditions

For more information on loan terms and conditions refer to the Borrower's Rights and Responsibilities section of the Federal Direct Stafford/PLUS Loan MPN.

After a student forwards the completed MPN, an award letter is sent from Daymar and a disclosure statement from the lender informing the student of the types and amount of student loans awarded for the loan period. The guarantee agency will mail the student a disclosure statement and notify the student of anticipated disbursement dates. When the funds are received, Daymar confirms eligibility and current registered courses. Any changes and/or breaks in attendance or failure to start class as scheduled may prevent the student's federal financial aid funds from being disbursed.

### Federal Stafford Direct Parent Loan for Undergraduate Student

If a student is a dependent undergraduate student, a parent may apply for a Federal Stafford Direct Parent Loan for Undergraduate Student (PLUS) loan to assist with the student's educational expenses. The application process includes completion and submission of a PLUS loan application by the student's parent.

The application process is completed through the Federal Stafford Direct Loan Program. This loan is based on credit worthiness as determined by the U.S. Department of Education.
The yearly limit is equal to the cost of attendance (COA) minus any other financial aid received. Interest is charged on the loan from the date first disbursement is made until the loan is paid in full. The parent borrower has the option to begin repayment either within 60 days from date loan is fully disbursed or wait six months after the dependent student on whose behalf the parent borrowed ceases to be enrolled at least half-time basis.

Parents have the option of deferring repayment on Parent PLUS loans while the student on whose behalf they borrowed the PLUS loan is in school and for a six-month grace period after the student graduates or drops below full-time enrollment. This change was enacted by the Ensuring Continued Access to Student Loans Act (ECASLA) of 2008 (PL 110-227), and is effective for Parent PLUS loans first disbursed on or after July 1, 2008. Payments can also be deferred if the parents are themselves enrolled in college. They will need to submit an application for an in-school deferment.

Before ECASLA added the deferment option on the Parent PLUS loan, some lenders allowed parents to defer payments on the PLUS loan while the student is in school by granting one of several types of forbearances. In each case the forbearance allows a full or partial suspension of payments for up to a year at a time. The discretionary forbearance can be renewed each year; the economic hardship deferment and excess debt burden forbearances each have a three-year time limit. The deferments and forbearances are still available for all Parent PLUS loans, especially the ones originated before July 1, 2008.

Note: Interest on the Parent PLUS loan is not subsidized, it continues to accrue while deferred or in forbearance and is capitalized when the loan enters repayment.

Terms and Conditions
Students whose parents receive a PLUS loan are subject to the terms and conditions disclosed on the Federal Stafford Direct PLUS Loan Application and MPN.

The following tables provide interest rates for each type of federal student loan.

<table>
<thead>
<tr>
<th>Interest Rates for Direct Loans First Disbursed on or After July 1, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loan Type</strong></td>
</tr>
<tr>
<td>Direct Subsidized Loans</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
</tr>
<tr>
<td>Direct PLUS Loans</td>
</tr>
</tbody>
</table>
Got other questions about interest? These tips might help:

- Prior federal loans and financial aid history—If you already have federal student loans and would like to check the interest rate, servicer information, and other financial aid history, go to the National Student Loan Data System.
- Understanding interest rates and fees—Find out how interest is calculated.
- Information for military members—If you are a member of the military, you may be eligible for special interest benefits relating to your federal student loans

Other than interest, is there a charge for this loan?
Yes, there is a 1% loan fee on all Direct Subsidized Loans and Direct Unsubsidized Loans. The loan fee will be proportionately deducted from each loan disbursement.

If a student is eligible for funding from one of the above programs, Daymar’s Financial Services Office calculates an estimated award and notifies the student. Awards will be divided into payment periods based on individual course schedule.

Loan Payment Calculator

The Loan Payment Calculator may be used by students or potential students to calculate monthly payments under the standard and extended repayment plans, at finaid.org/calculators/loanpayments.phtml or studentaid.ed.gov/PORTALSWebApp/students/english/OtherFormsOfRepay.jsp.

Federal Financial Aid Counseling

Entrance Counseling

Daymar ensures loan entrance counseling is conducted online at the U.S. Department of Education website, www.studentloans.gov, before a borrower takes out a loan. The interview includes the following:

- An explanation of the use of a MPN
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower’s rights and responsibilities
- Other terms and conditions

Exit Counseling

Daymar ensures loan exit counseling is conducted online at the U.S. Department of Education National Student Loan Database (NSLDS) website, http://www.nslds.ed.gov at completion of a program or withdrawal from Daymar. The interview includes the following:

- An explanation of the use of a MPN
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower’s rights and responsibilities
- Other terms and conditions
Student Rights and Responsibilities

Students receiving federal financial aid have varying rights and responsibilities. In accordance with the Borrower's Rights and Responsibilities Statement attached to the Master Promissory Note (MPN), the student has the right to:

- Written information on loan obligations and information on rights and responsibilities as a borrower
- A copy of the MPN, either before or at the time loan is disbursed
- A grace period and an explanation of what this means
- Notification, if in grace period or repayment, no later than 45 days after a lender assigns, sells or transfers the loan to another lender
- A disclosure statement, received before repayment begins, that includes information about interest rates, fees, the balance owed, and a loan repayment schedule
- Deferment or forbearance of repayment for certain defined periods, if qualified and requested
- Prepayment of loan in whole or in part anytime without an early-repayment penalty
- Documentation that loan is paid in full

In accordance with the Borrower's Rights and Responsibilities Statement attached to the Master Promissory Note (MPN) the student has the responsibility for:

- Completing exit counseling before leaving school or dropping below half-time enrollment
- Repaying loan according to repayment schedule even if not completed academic program, dissatisfied with the education received, or unable to find employment after graduation.
- Notifying lender or loan servicer if student:
  - Moves or changes address
  - Changes telephone number
  - Changes name
  - Changes SSN
  - Changes employers, or employer's address or telephone number changes
  - Making monthly payments on loan after grace period ends, unless a deferment or forbearance
  - Notifying lender or loan servicer of anything that might later change eligibility for an existing deferment or forbearance

Statement of Educational Purpose

Federal financial aid is to be used only to pay the cost of attending an institution of higher education.

Referrals to the Office of Inspector General

Daymar is required by law to make referrals to the Office of Inspector General of any cases of suspected fraud and abuse involving the federal financial aid programs.

Institutional Grants and Scholarships

Institutional Grant-In-Aid Program (GIA)

The Institutional Grant-In-Aid Program is designed to assist students who wish to attend the School, meet our admissions criteria, yet do not qualify for other forms of grant assistance. Applications for the Institutional Grant-In-Aid may be found in the Financial Services Office. These students typically are independent and have been in the work force for a year or more and now wish to pursue an education to enhance their career opportunities, or are dependent on parents with a higher than average income and who are not prepared or willing to borrow under the
Federal PLUS program. They are willing to invest in their future through borrowing, but find themselves still short of the total direct costs and are considering giving up their hope of an education. This grant-in-aid program is designed to fill that need and help ensure these students a chance to acquire the education they need.

Updates and additional funding information may be found in the catalog.

Private Scholarships

Many foundations, corporations, churches, and service organizations provide funds for student financial aid. Students generally apply directly to the potential donor.

Institutional Loans

Institutional Loan Program

An institutional loan from the School is available for students based on financial need not to exceed a student’s estimated cost of attendance minus any other financial aid the student has been or will be awarded during the period of enrollment. The amount of the loan varies according to the individual financial needs of students receiving assistance. Payments begin on the fifteenth of the month after the funds are advanced. This is an interest bearing loan. No interest will accrue while attending the School and making satisfactory payments. Interest will accrue once the student is not current with loan payment, graduates or withdraws. Contact the Financial Aid Office for an application and current interest rate information.

Private Student Loans

Some lenders provide student loan resources outside of the Federal loan programs. Rules and eligibility vary. For additional information, contact the Financial Services Office at your campus.

Other Aid: Programs can change frequently, see the catalog for the most current information.

American Working Spirit Grant-In-Aid

The American Working Spirit Grant-In-Aid Program is designed to assist students who wish to attend the College, meet our admissions criteria, and are unemployed due to no negative actions on their part. These students typically are dedicated to an American hard working ethic but for a number of reasons the company they were working for decided to relocate its operation or totally close its operation. This action left these individuals with no job, and many times, limited skills that are related only to that former job or company. This action also leaves them with no income or limited resources sufficient to meet the cost of education and attain their wish to pursue an education to enhance their career and employment opportunities.

They are willing to invest in their future by their dedication, persistence, and desire to change their lives for the better, but find themselves still short of the total direct cost of education and may be considering giving up their hope of a college education. The American Working Spirit Grant-In-Aid Program is designed to provide these students a chance to acquire the education they need at the same tuition cost as other students at the College.

The recipient must:
- Be enrolled on a part or full-time basis at the College in any approved program.
- Must be an agency approved dislocated worker due to no negative actions on your part with the ability to proof thereof.
Complete the application for the American Working Spirit Grant-In-Aid Program at the time of initial enrollment.

Must be maintaining Satisfactory Academic Progress as stated for Title IV eligibility and as defined by the College.

Tuition, fees, and refund policies as described in this catalog apply to the American Working Spirit Grant-In-Aid Program. The total American Working Spirit Grant-In-Aid may be a minimum of $500.00 per quarter up to a maximum of $5,000.00 per quarter. Exact award amounts are determined by an independent review panel which may consist of the Campus President/Director, Director of Education and the Director of Financial Services. The American Working Spirit Grant-In-Aid has a total annual funding base that is outlined in the catalog as applicable and is funded separately and apart from the operating budget for the College.

Military Programs
The College is proud to support military personnel and their families by offering military programs. Please see the financial aid staff for additional information.

Federal Financial Aid Application Process
A student can apply for federal financial aid after submitting an application for admission to the local campus. During the application process, the following forms may be completed for federal financial aid grants and loans:

- FAFSA
- Personal Data Sheet
- MPN
- FA Application & PIN Acknowledgment
- Signed Budget
- Tuition Options – payment plan
- Allocation of Title IV Credit Balance Form
- Verification – if needed

The average processing time for financial aid awards is 14 days. Aid is typically applied directly to the student account via electronic funds transfer (EFT) the fifth week of the term if the paperwork is processed timely.

Students qualifying for financial aid may apply for a new award each academic year. Therefore, the student may have eligibility assessed for grants or loans several times during a program of study. A student should reapply for financial aid prior to the start of each new academic year. For more information on the forms, please visit: [http://www.daymarcollege.edu/admissions/financial-aid](http://www.daymarcollege.edu/admissions/financial-aid)

Reapplication Process
Students may reapply for financial aid when attendance includes multiple financial aid awards years. Daymar typically notifies students when new aid year paperwork is necessary.

Verification
A student who applies for federal financial aid may be chosen to participate in the verification process by the U.S. Department of Education Central Processing System, following procedures established by federal regulations. The Central Processing System prints an asterisk next to the expected family contribution (EFC) on the ISIR, Student Aid Report (SAR), or SAR Acknowledgement to indicate students selected for verification. If a student is selected for verification, Daymar will request a copy of tax returns signed by the student and, if applicable, a student's parent or parents or spouse, and a verification worksheet. Additional documents may be requested by Daymar to complete the verification process.
application process. A student will receive written notification from Daymar of verification requirements and the timelines for completion of the process as applicable.

Failure to comply with request for verification documents may result in disqualification for federal financial aid.

Professional Judgment

With respect to some aspects of eligibility, Daymar may exercise discretion to accommodate unusual circumstances. Professional judgment allows Daymar to treat a student individually when the student has special circumstances not sufficiently addressed by standard procedures. Daymar uses professional judgment on a case-by-case basis.

Special circumstances will include conditions that differentiate an individual student from a whole class of students. Daymar will not accept adjustments made for a student by another school. Daymar will review the student's circumstances and, if appropriate, document the professional judgment decision. Daymar's decision regarding professional judgment adjustments is final and cannot be appealed to the U.S. Department of Education.

Daymar will complete Verification before exercising professional judgment.

Satisfactory Academic Progress Policy

All programs except Medical Massage Therapy Diploma.

All students must maintain Satisfactory Academic Progress (SAP) toward completion of their chosen program. SAP is determined by measuring the student’s CGPA and the student’s rate of progress toward completion of the academic program at the end of each quarter. In no case can a student exceed the maximum time frame as a degree seeking student and receive the original academic credential for which the student is enrolled.

At the evaluation point at the end of each quarter after grades have been posted, each student’s rate of progress and CGPA will be reviewed to determine if the student is meeting the SAP requirements as outlined in this section.

- A student in a diploma, associate degree, or bachelor degree program who is not making SAP will be placed on Financial Aid Warning. At the end of the next quarter, the student will be removed from Financial Aid Warning if they meet or exceed the minimum requirements or if they continue to fall below the minimum requirements are subject to dismissal unless they successfully appeal to maintain enrollment. Students who continue to fall below the minimum requirements are required to submit an appeal in order to maintain enrollment and eligibility for federal financial aid. Unless a student successfully appeals, they will be dismissed if their CGPA or rate of progress falls below the rates specified in the tables below. A student may appeal in writing, as outlined below, within five (5) business days of receiving written notification that the student is not making SAP. Students who have their appeal approved will be on Financial Aid Probation for the quarter and will need an academic plan. Students will then have SAP evaluated at the end of the next quarter and will be removed from Financial Aid Probation if they meet or exceed the minimum standards or will be dismissed if they continue to fall below the published rates unless they have met the terms of their academic plan.

- A student in a certificate program who is not making SAP is subject to dismissal if at the end of the quarter they do not meet the minimum requirements outlined in this section unless they successfully appeal to maintain enrollment. Students who fall below the minimum requirements are required to submit an appeal in order to maintain enrollment and eligibility for federal financial aid. Unless a student successfully appeals, they will be dismissed if their CGPA or rate of progress falls below the rates specified in the tables below. A student may appeal in writing, as outlined below, within five (5) business days of receiving written notification that they are not making SAP. Students who have
their appeal approved will be on Financial Aid Probation for the quarter and will need an academic plan. Students will then have SAP evaluated at the end of the next quarter and will be removed from Financial Aid Probation if they meet or exceed the minimum standards or will be dismissed if they continue to fall below the published rates unless they have met the terms of their academic plan.

Satisfactory Academic Progress Policy
Medical Massage Therapy Clock-Hour Diploma Program
(Effective for Students Enrolled after July 1, 2011)

All students must maintain Satisfactory Academic Progress (SAP) toward completion of their chosen program. Satisfactory Academic Progress is determined by measuring the student’s cumulative grade point average (CGPA) and the student’s rate of progress toward completion of the academic program at the end of each quarter (225 scheduled clock hours). In no case can a student exceed the maximum time frame as a regular student and receive the original academic credential for which the student is enrolled.

At the evaluation point at the end of each quarter (225 scheduled clock hours) after grades have been posted, each student’s rate of progress and CGPA will be reviewed to determine if the student is meeting the SAP requirements as outlined in this section.

A student in the Medical Massage Therapy Diploma program who is not making SAP will be placed on Financial Aid Warning. At the end of the next quarter (225 scheduled clock hours), the student will be removed from Financial Aid Warning if they meet or exceed the minimum requirements or if they continue to fall below the minimum requirements are subject to dismissal unless they successfully appeal to maintain enrollment. Students who continue to fall below the minimum requirements are required to submit an appeal in order to maintain enrollment and eligibility for federal financial aid. Unless a student successfully appeals, they will be dismissed if their CGPA or rate of progress falls below the rates specified in the table below. A student may appeal in writing, as outlined below, within 5 (five) business days of receiving written notification they are not making SAP. Students who have their appeal approved will be on Financial Aid Probation for the quarter (225 scheduled clock hours) and will need an academic plan. Students will then have SAP evaluated at the end of the very next quarter (scheduled 225 clock hours) and will be removed from Financial Aid Probation if they meet or exceed the minimum standards or will be dismissed if they continue to fall below the published rates unless they have met the terms of their academic plan.

Satisfactory Academic Progress Tables

<table>
<thead>
<tr>
<th>Bachelor Degree Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Attempted Hours</td>
</tr>
<tr>
<td>GPA Less Than Completion Rate Less Than</td>
</tr>
</tbody>
</table>

Daymar Consumer Information Guide 2015-2016
<table>
<thead>
<tr>
<th>Attempted Hours</th>
<th>GPA Less Than</th>
<th>Completion Rate Less Than</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-24</td>
<td>1.25</td>
<td>50%</td>
</tr>
<tr>
<td>25-48</td>
<td>1.50</td>
<td>60%</td>
</tr>
<tr>
<td>49-72</td>
<td>1.75</td>
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<tr>
<td>73-96</td>
<td>2.00</td>
<td>65%</td>
</tr>
<tr>
<td>144</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Associate Degree Programs**

<table>
<thead>
<tr>
<th>Attempted Hours</th>
<th>GPA Less Than</th>
<th>Completion Rate Less Than</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Diploma Programs**

<p>|                |               | N/A                        |</p>
<table>
<thead>
<tr>
<th>Attempted Hours</th>
<th>GPA Less Than</th>
<th>Completion Rate Less Than</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-24</td>
<td>1.25</td>
<td>55%</td>
</tr>
<tr>
<td>25-48</td>
<td>1.50</td>
<td>60%</td>
</tr>
<tr>
<td>49-72</td>
<td>2.00</td>
<td>65%</td>
</tr>
<tr>
<td>108</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Certificate Programs**

<table>
<thead>
<tr>
<th>Attempted Hours</th>
<th>GPA Less Than</th>
<th>Completion Rate Less Than</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>1.25</td>
<td>55%</td>
</tr>
<tr>
<td>13-24</td>
<td>1.50</td>
<td>60%</td>
</tr>
<tr>
<td>25-36</td>
<td>2.00</td>
<td>65%</td>
</tr>
<tr>
<td>37-48</td>
<td>2.00</td>
<td>65%</td>
</tr>
<tr>
<td>72</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Clock Hour Medical Massage Therapy Diploma Program**

<table>
<thead>
<tr>
<th>Attempted Hours</th>
<th>GPA Less Than</th>
<th>Completion Rate Less Than</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Student Appeal

Students who failed to meet the SAP requirement may submit an appeal in writing if there are extenuating circumstances.

Appeals are only considered if the reasons preventing successful academic process are serious and compelling. Third party documentation is required.

For example:
- Medical issues
- Family difficulties, to include divorce, illness, and death
- Other special circumstances

A student who successfully appeals will be evaluated at the end of their next quarter (225 scheduled clock hours). A student who then meets SAP will be removed from Academic Probation. If a student does not meet the minimum requirements, the student will be dismissed from the college unless they have met the terms of their academic plan.

To file an appeal a student must submit an appeal letter along with supporting documentation to the Director of Education. The documentation from the student must explain the nature and timing of the circumstances, a description of how the circumstances prevented the student from meeting the standards, and how the circumstances have been resolved to allow the student to meet the requirements of SAP again. The Director of Education will conduct a preliminary review of the appeal with the Director of Financial Services. The SAP Appeal Committee will review the student’s appeal within 48 hours of receipt of the appeal. All decisions of the SAP Appeal Committee are final. To obtain SAP appeal approval, the student must be able to make SAP standards by the end of the next quarter and/or 225 scheduled clock hours. Students who are waiting for a decision regarding their appeal may attend class. Students whose appeal is not approved will not incur charges for the quarter attended while waiting on a decision regarding their appeal.

### Maximum Time Requirements

Full-time students or students enrolled in a program must progress at least at the rate listed on Attempted credits/clock hours table below for SAP to remain eligible and continue enrollment. The maximum time frame is a period equal to 1.5 times the number of hours required by the students’ programs. Students who exhibit patterns of course withdrawals, course failures, course incompletes, and course repetitions will be unable to complete their

<table>
<thead>
<tr>
<th>Attempted Hours</th>
<th>GPA Less Than</th>
<th>Completion Rate Less Than</th>
</tr>
</thead>
<tbody>
<tr>
<td>225</td>
<td>1.25</td>
<td>100%</td>
</tr>
<tr>
<td>450</td>
<td>1.50</td>
<td>100%</td>
</tr>
<tr>
<td>675</td>
<td>2.00</td>
<td>100%</td>
</tr>
<tr>
<td>900</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
objectives within the maximum period allowed. When the maximum time requirement has been exceeded, eligibility for financial aid and continued enrollment will be terminated.

**Attempted Hours**

<table>
<thead>
<tr>
<th>Program</th>
<th>Standard</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor Degree</td>
<td>180 Credit Hours</td>
<td>270 Credit Hours</td>
</tr>
<tr>
<td>Associate Degree*</td>
<td>96 Credit Hours</td>
<td>144 Credit Hours</td>
</tr>
<tr>
<td>Diploma</td>
<td>72 Credit Hours</td>
<td>108 Credit Hours</td>
</tr>
<tr>
<td>Certificate</td>
<td>48 Credit Hours</td>
<td>72 Credit Hours</td>
</tr>
<tr>
<td>Massage Therapy</td>
<td>900 Clock Hours</td>
<td>1350 Clock Hours</td>
</tr>
</tbody>
</table>

* For example, an Associate of Science Degree Program has a normal program length of 96 credit hours, therefore the maximum is 144 credit hours attempted (96 credit hours x 1.5 = 144 credit hours).

**Periods Used For Determination Of Grade Point Average And Completion Rate**

Completion rates and GPA are calculated on an individual program basis; that is, only the hours attempted and the grades obtained during the specific program for which students are enrolled are included in the computation of completion rates or GPA. If a student returns to the College to seek an additional credential, the only courses from previous programs that are included in determining completion rates and GPA are those courses that transfer from the previous program/credential into the current program/credential. If a student changes their program, the only courses from previous programs that are included in determining completion rates and GPA are those courses that transfer from the previous program/credential into the current program/credential. All attempts at those courses are included in determining completion rates. This policy does not in any way alter the provisions of the paragraphs on “Academic Withdrawal” and “Reinstatement After Academic Withdrawal.”

Completion rate is determined by dividing the cumulative hours successfully completed by the cumulative hours attempted.

**Repeat Credit**

A student may repeat a course for a better grade. When this option is selected, all attempted hours count in the SAP evaluation. The highest grade will be included in the CGPA calculation.

**Transfer Credit/Clock Hours**

Transfer credit hours completed at another school and accepted by the College will count in the SAP evaluation as credits attempted and earned. Transfer credit will not affect the CGPA. Advanced placement credit is treated the same as transfer credit.

Transfer clock hours completed at another school and accepted by the College will count in the SAP evaluation as clock hours attempted and earned. Transfer credit will not affect the CGPA.

**Withdrawal**

Students who withdraw from a course during the Drop/Add Period do so with no penalty, fee, or grade. A student is permitted to withdraw from a course with a grade of "W" provided the student withdraws at or before the midpoint of
the term. After the midpoint of the term, any student withdrawing from a course will receive a grade of “F”. A grade of “W” is not computed in determining GPA, but is computed in determining hours toward completion. A grade of “F” is computed in determining GPA and in determining hours toward completion. Academic status and eligibility for student financial aid may be affected if the student reduces their course load.

**Official Withdrawal**

The date the student notifies the College officially becomes the student’s date of determination, and appropriate change in status and Return to Title IV calculation will be completed. The student must notify a Campus President/Director, Director of Education, or Director of Financial Services. If a student is unable to officially notify the college due to military, medical, or incarceration, the College may take official written notification from a family member in regards to why the student is unable to notify the college as well as notification of the student’s intent to withdraw.

**Unofficial Withdrawal**

The College must unofficially withdraw a student after fourteen (14) consecutive calendar days of absence from all classes. The date of determination becomes the 15th day from the last date of attendance, and the College will complete a Return to Title IV calculation for the United States Department of Education. The withdrawal date will remain the student's last date of attendance for the calculations, and the date of determination is the 15th day absent. Legal holiday’s on the academic calendar does not count in the fourteen(14) consecutive calendar days; however, Saturdays, and Sundays do count.

**Incompletes**

A Grade of Incomplete (I) is calculated towards credits attempted and towards the GPA as a “0” for quality points.

**New Program**

When a student elects to change a program or enters into a new program following graduation at the school, the student’s earned and attempted credits and grades will be transferred into the new program as applicable, including transfer credits. Credit and clock hours attempted and earned at the college in the original program of study that apply to the new program of study will be used when computing GPA, rate of SAP and maximum time frame. Transfer credit or clock hours completed at another school and accepted by the College will count in the SAP evaluation as credits attempted and earned but will not affect the CGPA.

**Financial Aid Warning**

A student in a diploma, associate, or bachelor program who is not making SAP will be placed on a Financial Aid Warning. At the end of the next quarter (225 scheduled clock hours), the student will be removed from Financial Aid Warning if they meet or exceed the minimum requirements. If they continue to fall below the minimum requirements the student is subject to dismissal unless they successfully appeal to maintain enrollment. Students on Financial Aid Warning status are eligible for financial aid.

**Financial Aid Probation**

Students who fail to meet SAP and who have successfully appealed that determination may be placed on Financial Aid Probation. Financial Aid eligibility will be reinstated for one (1) payment period and the student may receive Title
IV funding while in this status. At the end of the payment period, the student must meet the standards of SAP or meet the requirements of the academic plan developed by the College and the student to qualify for further financial aid.

**Academic Withdrawal**

Students who do not meet the requirements for SAP and who do not appeal or whose appeal is not approved will be academically dismissed. These students are eligible to reapply to continue their program at the College in a subsequent quarter.

Students who exceed the maximum completion rate according to the SAP Tables are academically dismissed. These students are ineligible to continue their program at the College.

**Reinstatement After Academic Withdrawal**

Students who are dismissed for SAP may not return to the school for the quarter immediately following their academic dismissal. Students who are permitted to return after dismissal will be on academic probation for the first quarter in which they return and will not be eligible for federal financial aid until they meet the minimum standards set forth in the SAP policy. Students who are dismissed due to academic reasons may have the opportunity to re-enroll only twice, thereafter. In the event of a reinstatement after dismissal, students must remain on academic probation and must agree to meet specific performance criteria in order to remain in school. The final decision on readmission is made by the SAP Appeal Committee, which includes the Campus President/Director, Director of Education, and the Director of Financial Services.

**Repeating**

Students may repeat courses in order to improve their grades. Both grades will appear on the student's official transcript, and both attempts will be computed in determining the student's completion rate. The last grade in a repeated course is the grade used in the calculation of students' CGPA. Tuition will be charged for the repeated course at the tuition rate in force at the beginning of any quarter. For students receiving VA educational benefits, special rules govern the repetition of courses. Consult the VA Coordinator for specifics.

**Cost of Attendance**

The cost of attendance at Daymar is available on the following sites: [http://www.daymarcollege.edu](http://www.daymarcollege.edu) in the school catalog.

**Terms and Conditions**

**Prior Loan Deferments**

If a student is registered and attending classes at Daymar, a student may have federal financial aid loans from previous colleges deferred. Deferment forms can be obtained from the lender if the loan is from another school. All deferment forms must be returned to the Financial Services Officer for processing and to the holder of the student's loan. The loan holder makes the final determination of granting a student's deferment request.

Students receiving federal financial aid funds may also obtain deferments while serving in the Peace Corps; under the Domestic Volunteer Service Act; and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field on community service.
Borrowers must formally request a deferment through the procedures established by the holder of their loan or loans. Detailed information regarding deferments may be viewed at studentaid.ed.gov or www2.ed.gov/offices/OSFAP/DirectLoan/postpone.html.

Receiving a deferment is not automatic; therefore, a student or a student's parent must apply for it.

Loan Consolidation

A consolidation loan may help make payments more manageable by combining several federal student loans into one loan with one monthly payment.

A student will need to apply for a loan consolidation and choose a standard, extended, graduated, income-contingent for direct loans, or an income-based repayment plan.

More information regarding loan consolidation is located at loanconsolidation.ed.gov and finaid.org/loans/consolidation.phtml.

Loan Forgiveness Information

Under certain circumstances, the federal government will cancel all or part of an educational loan. To qualify, a student must complete at least one of the following:

- Perform volunteer work
- Perform military service
- Teach or practice medicine in certain types of communities
- Meet other criteria specified by the forgiveness program

More information regarding loan forgiveness is located at studentaid.ed.gov/students/attachments/siteresources/LoanForgivenessv4.pdf and finaid.org/loans/forgiveness.phtml.

Application of Funds

Daymar will only apply federal financial aid funds to allowable charges. Allowable charges are defined as tuition, state sales tax, and course materials.

Federal financial aid is retained at the time of disbursement to pay allowable charges owed Daymar because of monies returned to the student or parent, or returned to the federal financial aid program.

Authorization to Hold Funds

Daymar applies federal financial aid funds to a student account for current tuition, course materials, and fees for the payment period and prior year charges up to the federal maximum.

If a student authorized Daymar, through completion of the Allocation of Title IV Credit Balance form during the financial aid application process, Daymar also holds federal financial aid funds for unpaid estimated future charges owed for the payment period.
Daymar will not require or coerce the authorization and will notify the student or parent they may cancel or modify the authorization at any time. If the student or parent chooses to cancel or modify the authorization, the cancellation or modification is not retroactive. Funds retained for incurred charges and prior year charges retained prior to Daymar receiving the authorization to cancel or modify, remains on account. If modifications have been requested, subsequent disbursements will be processed according to remaining authorizations.

Audits, Withdrawals, Non-Required Courses and Repeats

The law prohibits TIV payment for auditing a course or payment for any course for which a grade assigned is not used in computing requirement for graduation.

Frequency of Disbursements

Federal Student Aid

A student can receive the first disbursement of federal financial aid funds at the start of program or academic year. First-time, first-year undergraduate borrowers will not have the first installment disbursed until 30 calendar days after the program of study academic year begins.

Financial Policies and Procedures
For information on financial policies and procedures, please visit:
http://www.daymarcollege.edu/admissions/financial-aid

Veterans Education Benefits
Eligibility of each student and program of study is determined by the VA. Application forms are available at the school. Veterans who qualify for educational benefits should contact the School for an appointment for advising and processing well in advance of the desired date of entry. Please refer to the catalog for more information.

General Information

Accreditation
Daymar College is accredited by the Accrediting Council for Independent Colleges and Schools (ACICS) to award certificates, diplomas, academic associate degrees, and bachelor degrees. ACICS is located at 750 First Street, NE, Suite 980, Washington, D.C. 20002-4241. The telephone number is (202) 336-6780.

The Accrediting Council for Independent Colleges and Schools is listed as a nationally recognized accrediting agency by the United States Department of Education and is recognized by the Council for Higher Education Accreditation. For documents describing accreditation, approval or licensing see the school director or president.

State
Tennessee Schools:
The Tennessee Higher Education Commission, which authorizes Daymar to offer the bachelor of applied science degree and the associate of applied science degree programs listed in the catalog under authority of the Tennessee Postsecondary Education Authorization Act and Chapter 1540-1-2 of the Rules; the Tennessee Department of Human Services, Division of Rehabilitation Services which authorizes the Institute to train students under vocational rehabilitation programs; the Tennessee Higher Education Commission, Division of Veterans Education, which authorizes training under the Montgomery GI Bill of Rights; and the United States Department of Justice for the training of foreign students.
Ohio Schools:
Daymar College is authorized to confer the diploma, the Associate of Applied Business, and the Associate of Applied Science with the Ohio State Board of Career Colleges and Schools at 35 East Gay Street, Columbus, Ohio 43266-0951. Registration Numbers: Daymar - Lancaster 08-01-1853T. Some of the programs offered by Daymar College have been approved by the Ohio Approving Agency for Veterans Education for the enrollment of persons eligible to receive VA educational benefits. Certificate of Authorization received from the Ohio Board of Regents.

Kentucky Schools:
Daymar College is licensed to operate under KRS 165A by the Commonwealth of Kentucky, Council on Postsecondary Education. Daymar College – Owensboro and Daymar College – Bellevue are regulated by the Board for Proprietary Education, Indiana Commission for Higher Education located at 101 West Ohio Street, Suite 670, Indianapolis, IN 46204 Phone: (317) 232-1320 or (800) 227-5695 (when dialing from Indiana).

Daymar College - Bellevue is approved by the State Board of Career Colleges and Schools of the State of Ohio, registration number, 05-01-1745T. Some of the programs offered by Daymar College, located in Kentucky, have been approved by the Kentucky Approving Agency for Veterans Education for the enrollment of persons eligible to receive VA educational benefits.

For review of documentation describing the school’s accreditation and its state and federal approval or licensing please contact the school director, president or legal department.

Additional Information

A student can view additional information at http://daymarcollege.edu/about-us/accreditation

To obtain a copy of Daymar’s accreditation and license documents, or information on how to contact any of the agencies that regulate Daymar, please refer to the catalog or contact our Legal Department.

Academic Program and Instructional Facilities Information and General Contact Information

Academic program offerings and instructional facilities vary according to geographic area and delivery mode at the local campus or Online Campus. Not all programs are available at all locations. The contact information is contained in the catalog or on the website.

Academic Programs

Daymar offers certificate and associate’s programs in business and management, information systems and technology, nursing and health care, and criminal justice. We also offer bachelor’s programs in business and management, information technology and health care administration at specific campuses. Detailed information regarding academic programs offered at specific instructional facilities is located in the catalog and at http://www.daymarcollege.edu/programs

Disability Services

Daymar recognizes and accepts its obligations under the Rehabilitation Act of 1973, Americans with Disabilities Act (ADA) of 1990, and the ADA Amendments Act of 2008, prohibiting discrimination on the basis of a disability and
requiring Daymar to provide reasonable accommodations and academic adjustments to qualified disabled students in all programs and activities.

Students have the responsibility to both self-disclose and request accommodation through the campus disability services advisor which is typically the director of education or campus director/dean. Communication with faculty or other staff members does not constitute fulfilling Daymar ADA accommodation requirements. Verification through documentation from a health care provider is required prior to accommodations or adjustments being determined and fulfilled.

Obtaining More Information

Direct all questions regarding admissions, academics, financial options, facilities or general institutional issues to your local campus. Campus contact information is located at http://www.daymarcollege.edu/locations.

Academic Program Improvement

Daymar pursues a strategy of ongoing quality improvement in relation to its academic programs. This strategy is implemented through assessing our programs. Results of assessments can be used to improve academic programs and enhance the overall academic experience.

Transfer Credits

Transfer Credits - Regular Students

It is unlikely that any credits earned at Daymar (even if a degree is awarded) will be transferred to, or accepted by, any institution other than a Daymar school. Daymar cannot guarantee acceptance of its credits by other institutions. Acceptance of credits is determined by the receiving institution. Students who are planning to transfer credits should contact the receiving institution about its transfer credit policies. Students should understand that the transfer of credits is controlled by the receiving institution and that Daymar’s accreditation by ACICS does not guarantee transferability.

Daymar will evaluate all previous education, training and experience and award appropriate credit toward a student’s educational objective, and will notify the student. The School will consider credits from accredited two or four year institution as long as: (1) the course is equivalent in content to a course offered by the school; (2) the number of credit hours awarded meets or exceeds the number awarded for the equivalent course; (3) the student earned a grade of “C” or better; and (4) the student earned the credits prior to enrolling at the school.

Transfer of credit from CLEP, DANTES, and/or military training and experience may be applied toward programs at the School. Daymar neither discriminates nor evaluates transfer credits based on the accreditation of the transferring institution.

Matriculated Students

Should a non-degree seeking student elect to change his or her status to that of a matriculated student, any credits transferred to Daymar will be subject to the same conditions and requirements applicable to regular students.

Course Substitutions

The school may, on a rare occasion, allow a student to substitute a course in his/her particular curriculum for another course of a common nature. The student must request this in writing, and the campus director/dean and Director of Education or designee must approve this substitution.
CLEP & DANTES (DSSTS) Credit

Transfer of credit from CLEP and/or DANTES may be accepted for CLEP and DANTES subject examinations provided that the examination scores must be at the 50th percentile level or better. Official documentation must be submitted directly to the Director of Education/designee or Registrar.

Military Training & Military Experience Credit

Transfer of credit from military training, military experience, and/or military educational courses may be awarded for military educational courses and experiences based on the recommendations of the American Council on Education (ACE) Guide. The academic staff of the school will determine comparability of courses and appropriateness and applicability of the credit to the student’s program by reviewing the full description of the service school or Military Occupational Specialty (MOS) as found in the appropriate volume of the ACE Guide. Official documentation of military educational experiences, such as the DD Form 295, DD Form 214, AARTS, transcripts, etc., must be submitted directly to the Director of Admissions, Director of Education, or Registrar.

Completion Rates

Daymar calculates completion rates of all enrolled students, including first-time attendees and those with prior college experience. Daymar’s completion rate is defined as the percentage of students who enter the institution and went on to be degree-complete within 150% of normal degree completion time. Data is collected on the number of students entering the institution as degree- or certificate-seeking students in a particular cohort year. Completion rates are desegregated by race or ethnicity, gender, and federal financial aid grant funds. Completion rates for each campus can be found on the IPEDS database, searching for each institution on the following site: http://nces.ed.gov/ipeds/datacenter/InstitutionList.aspx. There is also detailed information for each program Daymar offers at: www.daymarcollege.edu/disclosures. The completion rate described in these disclosure documents is determined by using U.S. Department of Education guidance for disclosures and is not the same as used for IPEDS.

Graduation Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must publish information regarding graduation rates as defined by the National Center for Education Statistics. This graduation measure includes only undergraduate degree- or certificate-seeking students that have never attended another institution of higher learning and graduate within 150% of normal time to completion. Data are collected on the number of students entering the institution as full-time, first-time, degree- or certificate-seeking undergraduate students in a particular cohort year. Graduation rates are disaggregated by race and ethnicity, gender, and federal financial aid grant or loan funds. The institution normally counts students as completing or graduated by the end of the 12-month period ending August 31. Graduation rates for each campus can be found on the IPEDS database, searching for each institution on the following site: http://nces.ed.gov/ipeds/datacenter/InstitutionList.aspx or at the end of this document.

Retention Rates

Standards for acceptable academic progress at Daymar are established to assist students in assessing the quality of their performance. A student status committee meets on a regular basis to review at-risk student indicators and contacts students regarding their performance. Instructors will call on every absence and the Student Services Coordinator will follow up with the desired help for the student. In accordance with HEA, as amended, each
postsecondary educational institution must make available information regarding retention rates as defined by the Integrated Postsecondary Education Data System (IPEDS). Retention rate is a measure of the rate at which students persist in their educational program at an institution, expressed as a percentage. This is the percentage of first-time degree- or certificate-seeking students from the previous fall who either re-enrolled or successfully completed their program by the current fall. Additional information can be found on the IPEDS website at: http://nces.ed.gov/ipeds/datacenter/InstitutionByName.aspx or at the end of this document.

Alumni Placement Information

Daymar alumni placement rates can be found at www.daymarcollege.edu/disclosures. These sites contain important information regarding our graduation rates, the average debt totaled by our students and other key student information.

Personnel

General information about Daymar academics, financial options, joining the faculty or other matters is located at http://www.daymarcollege.edu/about-us.

Faculty

Daymar faculty members can be accomplished managers, technology leaders, professional educators, corporate executives, financial officers, human services professionals and leaders in other professional areas. A listing of faculty may be obtained at each local campus.

Withdrawing from Daymar

Official Withdrawal

The date the student notifies the school officially becomes the student’s date of determination, and appropriate change in status and Return to Title IV calculation will be completed. The student must notify a campus official. If a student is unable to officially notify campus due to military, medical or incarceration, the School may take official written notification from a family member in regards to why the student is unable to notify campus as well as notification of the student’s intent to withdraw.

Unofficial Withdrawal

The School must unofficially withdraw a student after 14 consecutive calendar days of absence from all classes. The date of determination becomes the 15th day from the last date of attendance, and the Daymar will complete a return to Title IV calculation for the Department of Education. The withdrawal date will remain the student’s last date of attendance for the calculations, and the date of determination is the 15th day absent. Scheduled holiday time off on the academic calendar does not count in the 14 consecutive calendar days; however, Saturdays and Sundays do count.

Academic Withdrawal

Students who fall below the minimum grade point average or exceed the maximum completion rate according to the Satisfactory Academic Progress Tables are academically withdrawn. These students are ineligible to continue at Daymar
Return of Federal Financial Aid

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

Federal regulations specify how Daymar must determine the amount of federal financial aid earned when a student withdraws from Daymar. The amount of federal financial aid a student earned in a payment period is determined by the following formula:

Total Number of Calendar Days Completed in Payment Period ÷ Total Number of Calendar Days in Payment Period = Percent Earned

The amount of assistance a student earned is determined on a rate-of-progression basis. When the student completes more than 60% of the payment period, the student earns all the assistance scheduled for that payment period.*

A federal financial aid credit balance created during the payment period will not be released to the student nor returned to the federal financial aid programs prior to performing the R2T4 calculation. Daymar will hold these funds even if, consistent with the 14-day credit balance payment requirements, it would otherwise be required to release. Daymar will perform the R2T4 calculation, including any existing federal financial aid credit balance for the period in the calculation as disbursed aid.

Although not included in the R2T4 calculation, any federal financial aid credit balance from a prior period that remains on a student's account when the student withdraws will be included as federal financial aid for purposes of determining the amount of any final federal financial aid credit balance when a student withdraws.

Upon completion of any applicable refund policies, any federal financial aid credit balance will be allocated first to repay any grant overpayment owed by the student as result of the current withdrawal. Within 14 days of the date that Daymar performs the R2T4 Calculation, Daymar will pay any remaining federal financial aid credit balance in one or more of the following ways:

- Pay authorized charges at Daymar
- Reduce the student's federal financial aid loan debt with student authorization to the student or parent for a PLUS loan

Daymar will determine the results of the application of its refund policy before allocating a federal financial aid credit balance. However, Daymar is not required to complete its refund process, for example making a refund to a student, before completing the steps for allocating the federal financial aid credit balance.

If Daymar is unable to locate the student or parent when attempting to pay a credit balance, it will return the funds to the federal financial aid programs. The Department of Education does not specify the order of return to the federal financial aid programs for a credit balance, Daymar will make a determination that is in the best interest of the student.

The total federal financial aid disbursed to the student, or that could have been disbursed to the student or on the student's behalf, minus the amount of federal financial aid earned by the student determines the amount of federal financial aid loan and grant aid that is unearned and must be returned. The calculation of earned federal financial aid includes all student financial aid grants and loan funds that were disbursed or that could have been disbursed to a student.
Return of Unearned Federal Financial Aid

When a return of federal financial aid is due, Daymar and the student may both have a responsibility for returning funds. Daymar will return the lesser of the following amount to the appropriate federal financial aid programs:

- The total amount of unearned aid
- The amount equal to the total charges incurred by the student for the payment period multiplied by the percentage of unearned aid

Charges incurred by the student will include tuition, fees, and initially assessed the student for the entire payment period. Initial charges will only be adjusted by those changes Daymar made prior to the student's withdrawal.

If after the student withdraws, Daymar changes the amount of institutional charges it assessed a student, or decides to eliminate all institutional charges, those changes affect neither the charges nor aid earned in the calculation. Although Daymar charges may not have actually charged due to the student's withdrawal in the payment period, Daymar will use the actual charges to date, to include full tuition, fees, and books for each course for the payment period, and estimate remaining charges based on the students' campus. Charges should not reflect Withdrawn (W) grade adjustments.

After Daymar has allocated its portion of unearned funds, the student must return assistance owed in the same order specified above for Daymar. The amount of assistance that the student is responsible for returning is calculated by subtracting the amount returned by Daymar from the total amount of unearned federal financial aid to be returned. The student, or parent in the case of funds due to a parent PLUS Loan, must return or repay, as appropriate, the amount determined to any federal financial aid program in accordance with the terms of the loan; and any federal grant program as an overpayment of the grant. The amount of a grant overpayment due from a student is limited to the amount by which the original grant overpayment amount exceeds one-half of the total federal grant funds received by the student.

Timelines for Return of Federal Financial Aid

Daymar will return the amount of federal financial aid for which it is responsible as soon as possible but no later than 45 days after the date Daymar determines that the student has withdrawn.

Timeframe for Returning Unclaimed Credit Balance

If Daymar attempts to disburse a credit balance by check and the check is not cashed, Daymar must return the funds. If a check is returned to Daymar, or an electronic funds transfer is rejected, Daymar may make additional attempts to disburse the funds, if those attempts are made no later than 45 days after the funds were returned or rejected. When a check is returned or an electronic funds transfer is rejected and Daymar does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period. Please contact financial aid services for more information.

Institutional Refund Policy

The following provisions pertain to all refund policies applied by Daymar unless specifically stated otherwise.
Application Cancellation

The prospective student may cancel the enrollment agreement within three to five days (until midnight of the final day excluding Saturday, Sunday, and legal holidays) after the agreement is signed. Notice of cancellation must be in writing and received or postmarked before the end of the grace period. Any advanced tuition will be refunded. See your enrollment agreement for specific time frames applied to your situation.

Application Not Accepted

If the student is not accepted, any advanced tuition shall be refunded.

Cancellation Prior to Registration

If the student is accepted, but cancels before registration, any advanced tuition shall be refunded.

Cancellation Prior to Commencement of Classes

If the student is accepted and registers for classes but fails to attend class, any advanced tuition shall be refunded.

Drop/Add Period

The Drop/Add Period for Start I of a term begins the first day of the term and ends after seven calendar days. The Drop/Add Period for Start II of a term begins the first day of the term and ends after three calendar days. Continuing students not attending classes during the Drop/Add Period risk being withdrawn from the School after the Drop/Add Period. In the event the student fails to attend the first two scheduled class meetings, the student may be administratively unregistered from the class(es) unless an exception is granted by the School. Please refer to the Academic Calendar for Drop/Add deadlines.

Institutional Refund Policy

REFUND ADJUSTMENT POLICY

Refund Policy For First-Term Students

Students enrolling in any Daymar program are permitted to withdraw within twenty-one (21) days of the first day of the student’s first term or within twenty-one (21) days of the student’s first day of class for the student’s first term, whichever is latest in time, at the Daymar institution in which the student enrolled. If the student’s first term is a six-week mid-start term, students shall be permitted to withdraw within fourteen (14) days of the first day of the student’s first mid-start term or within fourteen (14) days of the student’s first day of class for the student’s first mid-start term, whichever is latest in time. For students enrolled in a program measured in clock-hour increments, students shall be permitted to withdraw within the first one hundred (100) clock hour increments of their first payment period for the program. Daymar will not charge any student who withdraws pursuant to this paragraph for any tuition and fees associated with attending classes during the twenty-one (21) day, 100 clock-hour, or fourteen (14) day grace periods outlined in this paragraph. Daymar will not request Title IV funds on behalf of any student who withdraws pursuant to this paragraph and will return to grantors or lenders any grants and financial aid received for or on behalf of the student.
Refund Schedule for First-Term Students Only

<table>
<thead>
<tr>
<th>Percentage of Tuition Owed by a Withdrawing Student for a Student Beginning at the Start of a Full Term</th>
<th>Percentage of Tuition Owed by a Withdrawing Student for a Student Beginning at a Start of a Mid-Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Week</td>
<td>First Week</td>
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<tr>
<td>Second Week</td>
<td>Second Week</td>
</tr>
<tr>
<td>Third Week</td>
<td>Third Week</td>
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<tr>
<td>Fourth Week</td>
<td>Fourth Week and thereafter</td>
</tr>
<tr>
<td>Fifth Week</td>
<td>Fifth Week through end of term</td>
</tr>
<tr>
<td>Sixth Week</td>
<td></td>
</tr>
<tr>
<td>Seventh Week</td>
<td></td>
</tr>
<tr>
<td>Eighth Week through end of term</td>
<td></td>
</tr>
</tbody>
</table>

Refund Schedule for First-Time Medical Massage Therapy Students
Percentage of tuition owed by all first-time Medical Massage Therapy students in their first payment period within each clock hour increment earned at Daymar:

- 0-50 Hours: 0%
- 51-100 Hours: 0%
- 101-150 Hours: 33%
- 151-200 Hours: 44%
- 201-250 Hours: 55%
- 251-267 Hours: 59%
- 268-450 Hours: 100%

Refund Policy For Continuing and Returning Students
Institutional and State Grant refunds are determined by the schedules below. No refund will be given upon withdrawal from individual courses after Drop/Add Period. If a student withdraws from a course, they do not receive a refund for that course as long as they continue their enrollment. Under the pro-rata term tuition refund schedule, Daymar retains a pro-rata percentage of tuition up through 60% of the term (based on the number of weeks the Student has been in attendance that term) and refunds the remainder. The refund computation is based on the students last day of attendance. If the student withdraws from Daymar and therefore withdraws from all courses, then a Return to Title IV funds calculation is performed to determine the correct refund based on the date of withdrawal. All refunds will be made within thirty (30) days from the time Daymar determines the student has withdrawn.
### Refund Schedule for Continuing and Returning Students

<table>
<thead>
<tr>
<th>Percentage of Tuition Owed by a Withdrawing Student for a Student Beginning at the Start of a Full Term</th>
<th>Percentage of Tuition Owed by a Withdrawing Student for a Student Beginning at the Start of a Mid-Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Week</td>
<td>First Week</td>
</tr>
<tr>
<td>Second Week</td>
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<tr>
<td>Third Week</td>
<td>Third Week</td>
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<tr>
<td>Fourth Week</td>
<td>Fourth Week and thereafter</td>
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<tr>
<td>Fifth Week</td>
<td>Fifth Week through end of term</td>
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<tr>
<td>Sixth Week</td>
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<tr>
<td>Seventh Week</td>
<td></td>
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<tr>
<td>Eighth Week through end of term</td>
<td></td>
</tr>
</tbody>
</table>

### Refund Schedule for Continuing Medical Massage Therapy Students

Percentage of tuition owed by all continuing and returning students within each clock hour increment of the 900 clock hour schedule:

<table>
<thead>
<tr>
<th>Clock Hours</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-50 Hours</td>
<td>11%</td>
</tr>
<tr>
<td>51-100 Hours</td>
<td>22%</td>
</tr>
<tr>
<td>101-150 Hours</td>
<td>33%</td>
</tr>
<tr>
<td>151-200 Hours</td>
<td>44%</td>
</tr>
<tr>
<td>201-250 Hours</td>
<td>55%</td>
</tr>
<tr>
<td>251-267 Hours</td>
<td>59%</td>
</tr>
<tr>
<td>268-450 Hours</td>
<td>100%</td>
</tr>
</tbody>
</table>

All institutions participating in the United States Department of Education Student Financial Aid Programs (SFA) are required to use a statutory schedule to determine the amount of SFA Program funds a student has earned when he/she ceases attendance based on the period the student was in attendance. The Higher Education Act of 1998, as amended, in general, requires that if a recipient of SFA Program assistance withdraws from Daymar during a payment period or period of enrollment in which the recipient began attendance, Daymar must calculate the amount of SFA Program assistance the student did not earn and those funds must be returned.

Daymar is required to calculate refunds for Indiana residents using the Indiana Commission on Proprietary Education’s Uniform Refund Policy. See the Campus President/Director for a copy of this refund policy.

Up through the 60% point in each payment period or period of enrollment, a pro-rata schedule is used to determine how much SFA Program funds the student has earned at the time of withdrawal from Daymar. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the SFA Program funds. The percentage of the payment period or period of enrollment completed is determined by the total number of calendar days in the payment period or period of enrollment (denominator) for which assistance is awarded, divided into the number of calendar days completed in that period as of the day the student withdrew (numerator). Scheduled breaks of at least five (5) consecutive days are excluded for the
total number of calendar days in a payment period or period of enrollment and the number of calendar days completed in that period. Daymar must return the lesser of the amount of SFA Program funds that the student does not earn, or the amount of institutional costs that the student incurred for the payment period or period of enrollment multiplied by the percentage of funds that was not earned. The student (or parent, if a Federal PLUS loan) must return or repay, as appropriate, any SFA funds in accordance with the terms of the loan as well as the remaining unearned SFA Program grant (not to exceed 50% of the grant) as an overpayment of the grant.

Please note that the student may have an outstanding balance due to the school that is greater than that which was owed prior to withdrawal and refund calculations. Individual calculations are available upon request in the financial aid office.

State Refund Policies

If a student attends a class in one of these states, the specific state refund policy will be applied in addition to Daymar's Institutional Refund Policy. These policies are outlined below and may include more detail in the school catalog.

Kentucky

Students in the state of Kentucky will have tuition refunded using Daymar's Institutional Refund Policy including the following exceptions:

- A student who cancels enrollment any time before the start of the first class session will receive a full refund of all monies paid.
- Daymar may retain 10% of the tuition agreed upon in the Enrollment Agreement or $100, whichever is less, for students who fail to attend in the enrollment period for which advanced payment was made.
- Refunds will be paid within 30 days of a student's official withdrawal.
- A student who is out of attendance for more than 29 days is considered withdrawn.

Ohio

Students in the state of Ohio will have tuition refunded using Daymar's Institutional Refund Policy with the following exceptions:

- Students have the right to a full refund of all monies paid if they withdraw within five calendar days of signing the Enrollment Agreement.
- A student who withdraws before the first class and after the five-day cancellation period is obligated for the registration fee.
- To cancel enrollment, a student must notify the local campus in writing on or before the five-day cancellation period after signing the Enrollment Agreement.
- Refunds will be paid no later than 30 days after cancellation.
Indiana

The Indiana students refund policy is included below.

1. A student is entitled to a full refund if one (1) or more of the following criteria are met:
   a. The student cancels the enrollment agreement or enrollment application within six (6) business days after signing.
   b. The student does not meet the postsecondary proprietary educational institution’s minimum admission requirements.
   c. The student’s enrollment was procured as a result of a misrepresentation in the written materials utilized by the postsecondary proprietary educational institution.
   d. If the student has not visited the postsecondary educational institution prior to enrollment, and, upon touring the institution or attending the regularly scheduled orientation/classes, the student withdrew from the program within three (3) days.

2. A student withdrawing from an instructional program, after starting the instructional program at a postsecondary proprietary institution and attending one (1) week or less, is entitled to a refund of ninety percent (90%) of the cost of financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars ($100).

3. A student withdrawing from an instructional program, after attending more than one (1) week but equal to or less than twenty-five percent (25%) of the duration of the instructional program is entitled to a refund of seventy-five percent (75%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars ($100).

4. A student withdrawing from an instructional program, after attending more than twenty-five percent (25%) but equal to or less than fifty percent (50%) of the duration of the instructional program is entitled to a refund of fifty percent (50%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars ($100).

5. A student withdrawing from an instructional program, after attending more than fifty percent (50%) but equal to or less than sixty percent (60%) of the duration of the instructional program, is entitled to a refund of forty percent (40%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars ($100).

6. A student withdrawing from an institutional program, after attending more than sixty percent (60%) of the duration of the instructional program, is not entitled to a refund. (Indiana Commission on Proprietary Education; 570 Indiana Administrative Code 1-8-6.5; filed January 17, 1995, 1:00 p.m.: 18 IR 1476)

Student Code of Conduct

Conduct considered harmful to the rights of others or to the reputation of the school will not be tolerated. Daymar reserves the right to dismiss or suspend a student who fails to maintain satisfactory grades; who is not respectful of other students or the School’s staff; or whose behavior disrupts the normal process of instruction.

All students are expected to maintain high standards of conduct and honesty. Daymar has adopted standards of conduct that clearly prohibit, at a minimum, academic dishonesty, the unlawful possession, use or distribution of illicit drugs and alcohol by students and employees on its property or as part of any of its activities. Possession or use of firearms or weapons of any kind by any student is prohibited on all campuses. The School will impose disciplinary sanctions on students and employees consistent with school policy and local, state and federal laws up to and including expulsion or termination of employment and referral for prosecution for violation of the standards of conduct. A student dismissed or suspended is entitled to due process in the form of a hearing. A student desiring a hearing should make a written request to the Director of Education or campus director.
Copyright Infringement and Peer-to-Peer File Sharing

Copyright is a form of legal protection provided by U.S. law, Title 17 U.S.C. §512(c) (2), that protects an owner's right to control the reproduction, distribution, performance, display and transmission of a copyrighted work. The public, in turn, is provided with specific rights for fair use of copyrighted works.

Peer-to-Peer file sharing is a general term that describes software programs that allow computer users, utilizing the same software, to connect with each other and directly access digital files from one another's hard drives.

Students should be aware that the unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, is subject to civil and criminal liabilities. Penalties may include monetary damages, fines and imprisonment. The school prohibits use of its computers and computer networks for the unauthorized downloading and uploading of copyright-protected material, or for maintaining or storing unauthorized copyright-protected material. Disciplinary action, up to and including expulsion from the school, will be taken against students who engage in unauthorized distribution of copyrighted materials using the school's information technology system.

Specific information on copyright law and fair use may be found at the following sites:
- The U.S. Copyright Office: copyright.gov
- The Electronic Frontier Foundation fair use frequently asked questions: eff.org

Violations and Penalties

In addition to Daymar sanctions under its policies as more fully described below, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or statutory damages affixed at not less than $750 and not more than $30,000 per work infringed. For willful infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense.

Vaccinations and Immunizations

The School does not require any specific vaccinations beyond those required by state and other laws as a condition for admission. Some programs may have specific requirements. Review the admissions requirements section of the catalog to determine whether this impacts the student’s particular program. Students are encouraged to consult with their health care professional to discuss obtaining or updating vaccinations.

Some states require information be provided about vaccinations and specific diseases. Please see below.

Meninogoccal Conjugate Vaccine

Meningococcal disease is a serious bacterial illness. Meningitis is an infection of the covering of the brain and the spinal cord and can also cause blood infections.
There are two kinds of meningococcal vaccine in the U.S.:
- Meningococcal conjugate vaccine (MCV4) is the preferred for people 55 years of age and younger.
- Meningococcal polysaccharide vaccine (MPSV4) has been available since the 1970s. It is the only meningococcal vaccine licensed for people older than 55.

There are types of meningococcal disease that these vaccines do not protect against, however, these prevent the most common in the U.S. and Africa.

Who should get meningococcal vaccine and when?

Routine Vaccination
Two doses of MCV4 are recommended for adolescents 11 through 18 years of age: the first dose at 11 or 12 years of age, with a booster dose at age 16.

Adolescents in this age group with HIV infection should get three doses: 2 doses 2 months apart at 11 or 12 years, plus a booster at age 16.

If the first dose (or series) is given between 13 and 15 years of age, the booster should be given between 16 and 18. If the first dose (or series) is given after the 16th birthday, a booster is not needed.

Other People at Increased Risk
- College freshmen living in dormitories.
- Laboratory personnel who are routinely exposed to meningococcal bacteria.
- U.S. military recruits.
- Anyone traveling to, or living in, a part of the world where meningococcal disease is common, such as parts of Africa.
- Anyone who has a damaged spleen, or whose spleen has been removed.
- Anyone who has persistent complement component deficiency (an immune system disorder).
- People who might have been exposed to meningitis during an outbreak.

Children between 9 and 23 months of age, and anyone else with certain medical conditions need 2 doses for adequate protection. Ask your doctor about the number and timing of doses, and the need for booster doses.

MCV4 is the preferred vaccine for people in these groups who are 9 months through 55 years of age. MPSV4 can be used for adults older than 55.

Some people should not get meningococcal vaccine or should wait.

- Anyone who has ever had a severe (life-threatening) allergic reaction to a previous dose of MCV4 or MPSV4 vaccine should not get another dose of either vaccine.
- Anyone who has a severe (life threatening) allergy to any vaccine component should not get the vaccine. Tell your doctor if you have any severe allergies.
- Anyone who is moderately or severely ill at the time the shot is scheduled should probably wait until they recover. Ask your doctor. People with a mild illness can usually get the vaccine.
- Meningococcal vaccines may be given to pregnant women. MCV4 is a fairly new vaccine and has not been studied in pregnant women as much as MPSV4 has. It should be used only if clearly needed. The manufacturers of MCV4 maintain pregnancy registries for women who are vaccinated while pregnant.

Except for children with sickle cell disease or without a working spleen, meningococcal vaccines may be given at the same time as other vaccines.
Hepatitis B Vaccine

Hepatitis B is a serious infection that affects the liver. Hepatitis B virus is easily spread through contact with the blood or other body fluids of an infected person. People can also be infected from contact with a contaminated object, where the virus can live for up to 7 days.

- A baby whose mother is infected can be infected at birth;
- Children, adolescents, and adults can become infected by:
  - contact with blood and body fluids through breaks in the skin such as bites, cuts, or sores;
  - contact with objects that have blood or body fluids on them such as toothbrushes, razors, or monitoring and treatment devices for diabetes;
  - having unprotected sex with an infected person;
  - sharing needles when injecting drugs;
  - being stuck with a used needle.

Who should get hepatitis B vaccine and when?

Children and Adolescents

- Babies normally get 3 doses of hepatitis B vaccine: 1st Dose: Birth; 2nd Dose: 1-2 months of age; 3rd Dose: 6-18 months of age

Some babies might get 4 doses, for example, if a combination vaccine containing hepatitis B is used. (This is a single shot containing several vaccines.) The extra dose is not harmful.

- Anyone through 18 years of age who didn't get the vaccine when they were younger should also be vaccinated.

Adults

- All unvaccinated adults at risk for hepatitis B infection should be vaccinated. This includes:
  - sex partners of people infected with hepatitis B,
  - men who have sex with men,
  - people who inject street drugs,
  - people with more than one sex partner,
  - people with chronic liver or kidney disease,
  - people under 60 years of age with diabetes,
  - people with jobs that expose them to human blood or other body fluids,
  - household contacts of people infected with hepatitis B,
  - residents and staff in institutions for the developmentally disabled,
  - kidney dialysis patients,
  - people who travel to countries where hepatitis B is common,
  - people with HIV infection.

- Other people may be encouraged by their doctor to get hepatitis B vaccine; for example, adults 60 and older with diabetes. Anyone else who wants to be protected from hepatitis B infection may get the vaccine.

- Pregnant women who are at risk for one of the reasons stated above should be vaccinated. Other pregnant women who want protection may be vaccinated.
Adults getting hepatitis B vaccine should get 3 doses — with the second dose given 4 weeks after the first and the third dose 5 months after the second. Your doctor can tell you about other dosing schedules that might be used in certain circumstances.

**Who should not get hepatitis B vaccine?**

- Anyone with a life-threatening allergy to yeast, or to any other component of the vaccine, should not get hepatitis B vaccine. Tell your doctor if you have any severe allergies.
- Anyone who has had a life-threatening allergic reaction to a previous dose of hepatitis B vaccine should not get another dose.
- Anyone who is moderately or severely ill when a dose of vaccine is scheduled should probably wait until they recover before getting the vaccine.

Your doctor can give you more information about these precautions.

For more information, please visit your doctor or the Centers for Disease Control and Prevention at:

http://www.cdc.gov/vaccines/vpd-vac/hepb/default.htm

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**Campus Safety and Security**

**Security and Crime Prevention**

Daymar strives to maintain a safe, crime-free environment. The School is required to have available a copy of crime statistics for distribution to every student. At each Graduation Preview the School distributes a copy of the crime statistics and provides notice annually when the data is updated. Additional copies are available and can be obtained from Student Services and [www.daymarcollege.edu](http://www.daymarcollege.edu). The Campus Sex Crimes Prevention Act (CSCPA) is a federal law that was enacted on October 28, 2000. This law facilitates the tracking of convicted, registered sex offenders who are: 1) students of, 2) employees of, or 3) volunteers at an institute of higher education.

The CSCPA amends the Jacob Wetterling Crimes Against Children and Sexually Violent Offender Registration Act (WETTERLNG) to require sex offenders who are already required to register in a State to provide notice, as required under State law, of each institution of higher education in that State at which the person is employed or carries on a vocation or is a student effective as of October 28, 2002.

The CSCPA also amends the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (CLERY) to require institutions of higher education to issue a statement, in addition to other disclosures required under CLERY, advising the campus community where law enforcement agency information regarding convicted sex offenders is provided by their State. Finally, the CSCPA amends the Family Educational Rights and Privacy Act (FERPA) to state that nothing in FERPA can prohibit an institute of higher education from disclosing information provided to that institution concerning registered sex offenders. The Kentucky State Police provides a publicly accessible database of sex offenders that are required to register. This database may be accessed at [http://kspsor.state.ky.us](http://kspsor.state.ky.us).

**Campus Crime Statistics**

**Crimes Reported for All Campuses**

The included statistics are in accordance with definitions used in the Uniform Crime Reporting System of the Department of Justice, FBI, as modified by the Hate Crime Statistics Act. The data includes all crimes reported to the
police or Daymar campus security authority. If a crime has occurred and has not been reported, it cannot be reflected in the following statistics. For this reason, Daymar encourages everyone to report all crimes to their designated campus security authority or local law enforcement agency.

Specific campus location statistics are available by requesting a printed copy from your local campus security authority or by visiting the following site: http://www.daymarcollege.edu/admissions/student-information.

Daymar reserves the right to modify or to adopt additional campus policies and procedures relating to campus safety, at any time without notice.

**Statement of Policy On Sex Offender Registration**

The Federal Campus Sex Crimes Prevention Act requires colleges and universities to issue a statement advising the campus community where state law enforcement agency information concerning registered sex offenders may be obtained. The Act also mandates that sex offenders who are already required to register in a state to provide notice of each institution of higher education in that state at which the offender is employed or is a student.

To learn the identity of registered sex offenders on or near a campus, or anywhere in the United States, visit the Sex Offender databases at sexoffender.com and nsopror.gov. You can search by city, county, or ZIP code. This information is collected by other agencies and this institution cannot guarantee this information is correct or complete. The information provided here is intended to be in compliance with the Campus Security Act and for campus safety purposes only. It should not be used to intimidate, threaten, or harass. Misuse of this information may result in prosecution.

**Drug and Alcohol Abuse Prevention**

The unlawful possession, manufacture, use, or distribution of drugs or alcohol by students or associates is absolutely prohibited on the Daymar premises or at any of its activities. A document describing the health risks associated with the use of illicit drugs and the abuse of alcohol, including a description of the applicable legal sanctions for the unlawful possession or distribution of drugs or alcohol is available to students and employees from the campus dean or president.

The illicit possession, use, or distribution of drugs or alcohol by any Daymar student or associate on Daymar premises or at any of its activities may result in the following sanctions:

- Immediate expulsion from school or termination of employment.
- Referral to a counseling agency.
- Referral for prosecution to the appropriate authorities.
- Reentry may be made only at the discretion of the Campus Director/President or Director of Education.

Additional ramifications of criminal actions related to illegal substances may include challenges related to employment opportunities after school. If an employee is convicted of a drug offense in the workplace, the associate is required by law to notify the College within five (5) days following the conviction. For more drug and alcohol abuse information visit the student portal or request a copy of the informational handout from a school official.
Standards of Conduct

Conduct considered harmful to the rights of others or to the reputation of the school will not be tolerated. Daymar reserves the right to dismiss or suspend a student who fails to maintain satisfactory grades; who is not respectful of other students or the School’s staff; or whose behavior disrupts the normal process of instruction.

All students are expected to maintain high standards of conduct and honesty. Daymar has adopted standards of conduct that clearly prohibit, at a minimum, academic dishonesty, the unlawful possession, use or distribution of illicit drugs and alcohol by students and employees on its property or as part of any of its activities. Possession or use of firearms or weapons of any kind by any student is prohibited on all campuses. The School will impose disciplinary sanctions on students and employees consistent with school policy and local, state and federal laws up to and including expulsion or termination of employment and referral for prosecution for violation of the standards of conduct. A student dismissed or suspended is entitled to due process in the form of a hearing. A student desiring a hearing should make a written request to the Director of Education or campus director.

Pell Grant

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

Federal Financial Aid Penalties for Drug Violations

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

The Free Application for Federal Student Aid (FAFSA) asks students if they have been convicted of a drug-related offense, “Have you ever been convicted of possessing or selling illegal drugs?” If you answer “yes,” complete and submit this application, and we will send you a worksheet in the mail for you to determine if your conviction affects your eligibility for aid.

Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines up to $20,000, imprisonment or both.

More information about federal penalties and sanctions is located at usdoj.gov/dea/agency/penalties.htm.

Penalties for Drug Convictions

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

Possession of Illegal Drugs

- For a first offense, a student loses eligibility for federal financial aid for one year from the date of conviction.
For a second offense, a student loses eligibility for federal financial aid for two years from the date of conviction.

For a third offense and subsequent offenses, a student has indefinite ineligibility for federal financial aid from the date of conviction.

Sale of Illegal Drugs

- For a first offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
- For a second offense and subsequent offenses, a student has indefinite ineligibility from the date of conviction.

How to Regain Eligibility

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program or passes two unannounced drug tests given by such a program.

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program that must include at least two unannounced drug tests; AND have received or be qualified to receive funds directly or indirectly under a federal, state, or local government program.

Students denied eligibility for an indefinite period can regain it after successfully completing a rehabilitation program, passing two unannounced drug tests from such a program, or if a conviction is reversed, set aside or removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record.

In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. The student is responsible to certify that a rehabilitation program was successfully completed. As with the conviction question on the FAFSA, Daymar is not required to confirm the reported information unless conflicting information is determined.

Convictions during Enrollment

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

Institutional Sanctions for Alcohol and Drug Violations

- Any member of Daymar community found consuming or selling alcohol or drugs on Daymar property shall be subject to discipline on a case-by-case basis.
- Discipline will be based on the seriousness of the situation.
- A case may result in dismissal from Daymar.
- In all cases, Daymar will abide by local, state and federal sanctions regarding unlawful possession of drugs and the consumption of alcohol.
- Additional state penalties and sanctions may also apply.
- Daymar has adopted a zero tolerance policy regarding underage drinking.
Student Demographic Information

Information about the composition of the Daymar student body is available on the College Navigator website (www.nces.ed.gov/collegenavigator). College Navigator is maintained by the U.S. Department of Education National Center for Educational Statistics. To view information about our school, enter our school name into the search tool. Here are a few highlights of information that you will find within the various sections:

Enrollment: gender and race/ethnicity distribution of students

Financial Aid: data regarding the various financial aid sources for students, including federal grants (Pell and SEOG)

Retention/Graduation Rate: Retention rate of certificate- or degree-seeking, first-time, full-time, undergraduate students

The Career Services Department serves as a liaison between students and employers, serving the students by promoting the School to prospective employers. For additional information, contact the Career Services Department staff.

Tuition and Fees

Tuition and fees can be located in the campus catalog or individual program disclosures located on the website at www.daymarcollege.edu/disclosures

Books and supplies may be purchased from the school bookstore, however, please note that you are not required to purchase your books from Daymar. A list of course textbooks can be found on the student portal. Books may be charged to the student account. For additional information please contact your financial services representative.

Campus Contact Information

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<tr>
<th>Ohio</th>
<th>Kentucky</th>
<th>Tennessee</th>
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<tbody>
<tr>
<td>1579 Victor Road</td>
<td>3361 Buckland Square</td>
<td>2691 Trenton Rd.</td>
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<tr>
<td>Lancaster, OH 43130</td>
<td>Owensboro, KY 42301</td>
<td>Clarksville, TN 37040</td>
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<tr>
<td>(740) 687-6126</td>
<td>(270) 926-4040</td>
<td>(931) 552-7600</td>
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<td>AC-0130</td>
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<tr>
<td></td>
<td>1105 National Mine Drive</td>
<td>415 Golden Bear Ct.</td>
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<td></td>
<td>Madisonville, KY 42431</td>
<td>Murfreesboro, TN 37128</td>
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<tr>
<td></td>
<td>(270) 643-0312</td>
<td>(615) 217-9347</td>
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<td>AC-0130</td>
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<tr>
<td></td>
<td>119 Fairfield Avenue</td>
<td>560 Royal Pkwy.</td>
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<tr>
<td></td>
<td>Bellevue, KY 41073</td>
<td>Nashville, TN 37214</td>
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<td>(859) 291-0800</td>
<td>(615) 361-7555</td>
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<td></td>
<td>2421 Fitzgerald Industrial Drive</td>
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<td></td>
<td>Bowling Green, KY 42101</td>
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<td></td>
<td>270-843-6750</td>
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</table>
Grievance Procedures

Tennessee Schools:

A student who has addressed academic concerns with an instructor without satisfaction may submit academic grievances to the Director of Education. All concerns must be submitted in writing. The appeal should include the reasons the student believes the action should be reviewed. The Director of Education will assess the written appeal, interview the student, and interview the faculty member as applicable. The Director of Education has the authority and responsibility for confirming, rejecting, or modifying the original action taken. The decision of the Director of Education is final and cannot be appealed. All parties involved will be notified in writing of the outcome of the appeal by the Director of Education.

Director of Education
2691 Trenton Road,
Clarksville, TN 37040
Phone: 931-552-7600

Director of Education
415 Golden Bear Court
Murfreesboro, TN 37128
Phone: 615-217-9347

Director of Education
560 Royal Pkwy.
Nashville, TN 37214
Phone: 615-361-7555

For student complaints or grievances not settled at the institutional level, students may contact the Students Matter Hotline by calling 1-855-4DAYMAR or 1-855-432-9627, or emailing studentsmatter@daymarinstitute.edu. Matters not resolved may be pursued in arbitration as outlined in the student’s Enrollment Agreement. To pursue arbitration contact the campus director. Students may also contact the Tennessee Higher Education Commission, 404 James Robertson Parkway, Suite 1900, Nashville, Tennessee 37243-0830, phone (615) 741-5293; or the Accrediting Council for Independent Colleges and Schools (ACICS), 750 First Street, NE, Suite 980, Washington, DC, 20002-4223, phone (202) 336-6780.

Ohio Schools:

A student who has addressed academic concerns with an instructor without satisfaction may submit academic grievances to the Director of Education. All concerns must be submitted in writing. The appeal should include the reasons the student believes the action should be reviewed. The Director of Education will assess the written appeal, interview the student, and interview the faculty member as applicable. The Director of Education has the authority and responsibility for confirming, rejecting, or modifying the original action taken. The decision of the Director of Education is final and cannot be appealed. All parties involved will be notified in writing of the outcome of the appeal by the Director of Education.

For student complaints or grievances not settled at the institutional level, students may contact the Students Matter Hotline by calling 1-855-4DAYMAR or 1-855-432-9627, or emailing studentsmatter@daymarcollege.edu. In addition, students may contact the State Board of Career Colleges and Schools, 30 East Broad Street, Columbus, OH 43215, or by calling (877) 275-4219. Students may also contact the Accrediting Council for Independent Colleges and Schools (ACICS), 750 First Street, NE, Suite 980, Washington, DC, 20002-4223, phone (202) 336-6780.

Kentucky Schools and Students:

A student who has addressed academic concerns with an instructor without satisfaction may submit academic grievances to the Director of Education. All concerns must be submitted in writing. The appeal should include the reasons the student believes the action should be reviewed. The Director of Education will assess the written appeal, interview the student, and interview the faculty member as applicable. The Director of Education has the authority and responsibility for confirming, rejecting, or modifying the original action taken. The decision of the Director of
Education is final and cannot be appealed. All parties involved will be notified in writing of the outcome of the appeal by the Director of Education.

For student complaints or grievances not settled at the institutional level, students may contact the Students Matter Hotline by calling 1-855-4DAYMAR or 1-855-432-9627, or emailing studentsmatter@daymarcollege.edu. In addition, the student may contact the Kentucky Council on Postsecondary Education at 1024 Capital Center Drive, Suite 320, Frankfort, KY, 40601, phone (502) 573-1555. Students residing in Ohio may contact the State Board of Career Colleges and Schools, 30 East Broad Street, Columbus, OH 43215, or by calling (877) 275-4219. Students may also contact the Accrediting Council for Independent Colleges and Schools (ACICS), 750 First Street, NE, Suite 980, Washington, DC, 20002-4223, phone (202) 336-6780.

Online Students:
A student who has addressed academic concerns with an instructor without satisfaction may submit academic grievances to the Director of Education. All concerns must be submitted in writing. The appeal should include the reasons the student believes the action should be reviewed. The Director of Education will assess the written appeal, interview the student, and interview the faculty member as applicable. The Director of Education has the authority and responsibility for confirming, rejecting, or modifying the original action taken. The decision of the Director of Education is final and cannot be appealed. All parties involved will be notified in writing of the outcome of the appeal by the Director of Education.

For student complaints or grievances not settled at the institutional level, students may contact the Students Matter Hotline by calling 1-855-4DAYMAR or 1-855-432-9627, or emailing studentsmatter@daymarcollege.edu. In addition, the student may contact the Accrediting Council for Independent Colleges and Schools (ACICS), 750 First Street, NE, Suite 980, Washington, DC, 20002-4223, phone (202) 336-6780 or their state regulatory body.

The state complaint procedure was effective 2011 and is subject to change as processes and procedures change to take the new requirement and work flow into consideration. Students may be referred back to the institution or another office for resolution. Information is subject to change. Contact the school with questions, concerns, or difficulty using the information below. Daymar advertises in Kentucky, Indiana, Ohio, and Tennessee as applicable. See below for state specific contact information.

Updates may be found on the state web site.
ALASKA

Alaska Commission on Postsecondary Education  http://akadvantage.alaska.gov/

**Name:** Jo Anne Hayden  
**Title:** Program Coordinator, Institutional Authorization  
**Phone:** 907-465-6741  
**Email:** EED.ACPE-IA@alaska.gov

ARIZONA

Arizona State Board for Private Postsecondary Education  http://azppse.state.az.us/licensure_requirements.asp

**Complaint Link** -  http://azppse.state.az.us/student_info/compliance.asp  
**Name:** Teri Stanfill; Keith Blanchard  
**Title:** Executive Director; Deputy Executive Director  
**Phone:** 602-542-2399; 602-542-5769  
**Email:** Teri.stanfill@azppse.gov ; keith.blanchard@azppse.gov

_The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:_

Arizona Office of the Attorney General-Phoenix  
Consumer Information and Complaints  
1275 W. Washington St.  
Phoenix, AZ 85007  
Phone Number: 602-542-5763  
Toll-free: 1-800-352-8431 (AZ, except in Maricopa and Pima Counties)  
Website: Arizona Office of the Attorney General-Phoenix

OR

Arizona Office of the Attorney General- Tucson  
Consumer Information and Complaints  
400 W. Congress St.  
South Bldg., Suite 315  
Tucson, AZ 85701-1367  
Phone Number: 520-628-6504  
Toll-free: 1-800-352-8431 (AZ, except in Maricopa and Pima Counties)  
Website: Arizona Office of the Attorney General- Tucson  
Email: consumerinfo@azag.gov
ARKANSAS

(1) Arkansas Department of Higher Education
http://www.adhe.edu/Pages/home.aspx

Complaint Link -
http://www.adhe.edu/SiteCollectionDocuments/AcademicAffairsDivision/ICAC%20Rules%20and%20Regulations/APPENDIXJ.pdf

Name: Zanette Douglas
Title: Coordinator of Institutional Certification
Phone: 501-371-2012
Email: Zanette.Douglas@adhe.edu

(2) Arkansas State Board of Private Career Education http://www.sbpce.org/
This agency generally regulates certificate and diploma programs.

Name: Brenda Germann
Title: Director
Phone: 501-683-8000
Email: brenda.germann@arkansas.gov

CALIFORNIA

Department of Consumer Affairs, Bureau for Private Postsecondary Education
http://www.bppe.ca.gov/
Compliant Link - http://www.bppe.ca.gov/forms_pubs/complaint.pdf

Name: Joanne Wenzel
Title: Deputy Bureau Chief
Phone: 916-431-6905
Email: Joanne.Wenzel@dca.ca.gov

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

California Department of Consumer Affairs
Consumer Information Division
1625 N. Market Blvd., Suite N 112
Sacramento, CA 95834

Phone Number: 916- 445-1254
Toll-free: 1-800-952-5210
TTY: 916-928-1227; 1-800-326-2297
Website: California Department of Consumer Affairs
Email: dca@dca.ca.gov
COLORADO


Complaint Link - http://highered.colorado.gov/Academics/Complaints/default.html

Name: Heather DeLange; Jim Parker  
Title: Administrator of the Degree Authorization Act; Director for the Division of Private Occupational Schools  
Phone: 303-866-2723  
Email: heather.delange@dhe.state.co.us; jim.parker@dhe.state.co.us

CONNECTICUT

State of Connecticut Department of Higher Education  
http://www.ctdhe.org/  
Name: Amy Hughes  
Title: Office of Academic Affairs  
Phone: 860-947-1822 Information is subject to change WCET, SREB, ADEC, and the University of Wyoming 25  
Email: ahughes@ctdhe.org

DELWARE

Delaware Department of Education  
http://www.doe.k12.de.us/  

Name: Wayne Barton  
Title: Director  
Phone: 302-735-4120  
Email: wbarton@DOE.K12.DE.US

DISTRICT OF COLUMBIA

Education Licensure Commission - http://app.dcre.dc.gov/about/index_bpla_education.shtm

Name: Marilyn Thornton  
Title: Program Specialist  
Phone: 202-442-4314 or 202-442-4343 General Office Number 202-727-6436

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Department of Consumer and Regulatory Affairs  
Government of the District of Columbia  
1100 4th St., SW  
Washington, DC 20024
FLORIDA

Name: Susan Hood
Title: Operations and Management Consultant Manager
Phone: 850-245-3200
Email: Susan.Hood@fldoe.org

GEORGIA

Nonpublic Postsecondary Education Commission - http://www.gnpec.org/MainMenu.asp

Name: William Creews
Title: Executive Director
Phone: 770-414-3300
Email: billc@npec.state.ga.us

HAWAII

Department of Commerce and Consumer Affairs, Consumer Protection - http://hawaii.gov/dcca

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Hawaii Department of Commerce and Consumer Affairs - Honolulu (Main Location)
Office of Consumer Protection
235 S. Beretania St., Suite 801
Honolulu, HI 96813

Phone Number: 808-586-2630; 808-587-3222 (Consumer Resource Center)
Website: Hawaii Department of Commerce and Consumer Affairs - Honolulu (Main Location)
Email: ocp@dcca.hawaii.gov
IDAHO

State Board of Education - http://www.boardofed.idaho.gov/
Complaint Process Information - http://legislature.idaho.gov/idstat/Title33/T33CH24.htm

Name: Harv Lyter
Title: State Coordinator for Private Colleges and Proprietary Schools
Phone: 208-332-1587
Email: harv.lyter@osbe.idaho.gov

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Idaho Attorney General Office
Consumer Protection Division
954 W. Jefferson, 2nd Floor
PO Box 83720
Boise, ID 83720-0010

Phone Number: 208-334-2424
Toll-free: 1-800-432-3545 (ID)
Website: Idaho Attorney Generals Office

ILLINOIS

Illinois State Board of Education - http://www.isbe.net/
Complaint Link - http://www.isbe.net/pbvs/html/student_complaints.htm

Name: Christopher Koch
Title: State Superintendent
Phone: 217-557-6763
Email: http://webprod1.isbe.net/contactisbe/

INDIANA

Indiana Commission on Proprietary Education - http://www.in.gov/cope/
Complaint Link - http://www.in.gov/cpe/2329.htm

Name: Claudia Braman
Title: Commissioner
Phone: 317-232-1320
Email: rmiller@cpe.in.gov
See catalog for more information as applicable.

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Office of the Attorney General
Consumer Protection Division
302 W. Washington St., 5th floor
Indianapolis, IN 46204

Phone Number: 317-232-6330
Toll-free: 1-800-382-5516 (Consumer Hotline)
Website: Office of the Attorney General

IOWA

Iowa College Student Aid Commission
http://www.iowacollegeaid.org/

Name: Carolyn Small
Title: Postsecondary Registration Administrator
Phone: 515-725-3413
Email: carolyn.small@iowa.gov

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Address: Iowa Office of the Attorney General
Consumer Protection Division
1305 E. Walnut St.
Des Moines, IA 50319

Phone Number: 515-281-5926
Toll-free: 1-888-777-4590 (IA)
Website: Iowa Office of the Attorney General
Email: consumer@ag.state.ia.us

KANSAS

Kansas Board of Regents - http://www.kansasregents.org/

Name: Andy Thompkins
Title: President/CEO
Phone: http://www-kansasregents-org/staff_directory
The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Address: Office of Kansas Attorney
Consumer Protection and Antitrust Division
120 S.W. 10th St., Suite 430
Topeka, KS 66612-1597

Phone Number: 785-296-3751
Toll-free: 1-800-432-2310 (KS)
Website: Office of Kansas Attorney
Email: cprotect@ksag.org

KENTUCKY

Kentucky Council on Postsecondary Education
1024 Capital Center Drive, Suite 320
Frankfort, KY 40601
Phone (502) 573-1555

LOUISIANA

Board of Regents
http://regents.state.la.us/

Name: Larry Tremblay
Title: Associate Commissioner for Planning and Research
Phone: 225-342-4253
Email: larry.tremblay@la.gov

MAINE

Maine Department of Education- http://www.maine.gov/education/

Name: Georgette Valliere
Title: Commissioner's Assistant
Phone: 207- 624-6605
Email: http://www.maine.gov/education/eddir/teamlist.htm#CO

MARYLAND

Maryland Higher Education Commission
http://www.mhec.state.md.us/
Name: Sue A. Blanshan
Title: Director of Academic Affairs
Phone: 410-260-4533
Email: sblansha@mhec.state.md.us

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Maryland Office of the Attorney General
Consumer Protection Division
200 Saint Paul Pl.
Baltimore, MD 21202

Phone Number: 410-528-8662 (Consumer Complaints)
410-576-6550 (Consumer Information)
410-528-1840 (Medical billing complaints)
Toll-free: 1-888-743-0023; 1-877-261-8807 (Health plan decision appeals)
TTY: 410-576-6372 (MD)
Website: Maryland Office of the Attorney General
Email: consumer@oag.state.md.us

MASSACHUSETTS

Massachusetts Board of Higher Education (staffed by the Department of Higher Education)
http://www.mass.edu/
Complaint Link - http://www.mass.edu/forstudents/complaints/complaintprocess.asp

Contact Name: Claudia R. Bell
Contact Title: Academic Program and Policy Specialist
Contact Phone: 617 994-6913
Email: cbell@bhe.mass.edu

MICHIGAN

Department of Energy, Labor, and Economic Growth

Name: Michael Beamish
Title: Department Specialist
Phone: 517-241-6806
Email: BeamishM@michigan.gov

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Address: Office of the Attorney General
Consumer Protection Division
MISSISSIPPI

(1) Mississippi Commission on College Accreditation
http://www.ihl.state.ms.us/oasa/mcca.html

Name: Menia Dykes
Title: Coordinator of Academic Affairs and Nursing Education
Phone: 601-432-6372
Email: mdykes@ihl.state.ms.us

(2) Commission on Proprietary School and College Registration. Agency did not respond to request for verification of information.
http://www.sbcjc.cc.ms.us/program/psDefault.aspx

Name: Marilyn Gardner
Title: Proprietary Schools Specialist
Phone: 601-432-6340
Email: mgardner@msjc.edu

The physical presence of an institution may be required for the agencies above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Mississippi Office of the Attorney General
Consumer Protection Division
PO Box 22947
Jackson, MS 39225-2947

Phone Number: 601-359-4230
Toll-free: 1-800-281-4418 (MS)
Website: Mississippi Office of the Attorney General
MISSOURI

Missouri Department of Higher Education

Name: Leroy Wade; Rusty Monhollon  
Phone: 573-751-2361; 573-751-5221  
Email: Leroy.Wade@dhe.mo.gov ; rusty.monhollon@dhe.mo.gov

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Missouri Attorney General's Office  
Consumer Protection Unit  
PO Box 899  
Jefferson City, MO 65102

Phone Number: 573-751-3321  
Toll-free: 1-800-392-8222 (Hotline)  
Website: Missouri Attorney General's Office  
Email: consumer.help@ago.mo.gov

MONTANA

Montana University System, Montana Board of Regents  
http://mus.edu/board

Name: Thomas H. Gibson  
Title: Director, e-Learning Business Development  
Phone: 406-444-0311  
Email: tgibson@montana.edu

NEBRASKA

Nebraska Coordinating Commission for Postsecondary Education. http://www.ccpe.state.ne.us/PublicDoc/CCPE/

Name: Kathleen Fimple  
Title: Academic Programs Officer  
Phone: 402-471-2030  
Email: kathleen.fimple@nebraska.gov

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:
New Hampshire Office of the Attorney General
Consumer Protection and Antitrust Bureau
33 Capitol St.
Concord, NH 03301

Phone Number: 603-271-3641
Toll-free: 1-888-468-4454 (Consumer Protection Hotline)
TTY: 1-800-735-2964 (NH)
Website: New Hampshire Office of the Attorney General
Email: DOJ-CPB@doj.nh.gov

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

New Hampshire Office of the Attorney General
Consumer Protection Division
2115 State Capitol
Lincoln, NE 68509

Phone Number: 402-471-2682
Toll-free: 1-800-727-6432 (NE); 1-888-850-7555 (in Spanish); 1-888-287-0778 (Senior Hotline)
Website: Nebraska Office of the Attorney General

Nevada Commission on Postsecondary Education
http://www.cpe.state.nv.us/
Complaint Process - http://www.cpe.state.nv.us/CPE%20Complaint%20Info.htm
Name: David Perlman
Title: Administrator
Phone: 702-486-7330
Email: dperlman@cpe.state.nv.us

New Jersey Commission on Higher Education
Title: Director of Academic Affairs
The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Department of Law and Public Safety
Division of Consumer Affairs
124 Halsey St.
Newark, NJ 07102

Phone Number: 973-504-6200
Toll-free: 1-800-242-5846 (NJ)
TTY: 973-504-6588
Website: Department of Law and Public Safety
Email: askconsumeraffairs@lps.state.nj.us

NEW MEXICO

New Mexico Higher Education Department
http://www.hed.state.nm.us/

Name: Stephanie Ellis
Title: Private and Proprietary Schools Administrator
Phone: 505-476-8442
Email: stephanie.ellis@state.nm.us

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Address: Office of Attorney General
Consumer Protection Division
PO Drawer 1508
Santa Fe, NM 87504-1508

Phone Number: 505-827-6060
Toll-free: 1-800-678-1508
Website: Office of Attorney General

NEW YORK

Office of College and University Evaluation, New York State Education Department:
http://www.highered.nysed.gov/ocue/
Title: Coordinator
Phone: 518-474-1551
Email: ocueinfo@mail.nysed.gov
The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

New York State Department of State
Division of Consumer Protection
Five Empire State Plaza, Suite 2101
Albany, NY 12223
Phone Number: 518-474-8583
Toll-free: 1-800-697-1220
Website: New York State Department of State
Email: webmaster@consumer.state.ny.us

NORTH CAROLINA

North Carolina Community College System/Office of Proprietary School Services
http://www.ncccs.cc.nc.us/

Name: Diannette Jackson
Title: Education Consultant/Program Auditor II
Phone: 919-807-7149
Email: jacksond@nccommunitycolleges.edu

NORTH DAKOTA

North Dakota State Board for Career and Technical Education
http://www.nd.gov/cte/

Name: Debra Huber
Title: Administrator
Phone: 701-328-2678
Email: dehuber@nd.gov

OHIO

(1) Ohio Board of Regents http://regents.ohio.gov/

Name: Shane DeGarmo
Title: Director, Program Approval
Phone: 614-387-1215
Contact Email: sdegarmo@regents.state.oh.us

(2) Ohio State Board of Career Colleges and Schools - http://scr.ohio.gov/

OKLAHOMA

State Regents for Higher Education
http://www.okhighered.org/

Name: Gina Wekke
Title: Vice Chancellor for Academic Affairs
Phone: 405-225-9142
Email: gwekke@osrhe.edu

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Address: Oklahoma Attorney General
Consumer Protection Unit
313 N.E. 21st St.
Oklahoma City, OK 73105
Website: Oklahoma Attorney General

OREGON

Office of Degree Authorization
http://www.osac.state.or.us/oda/

Name: Jennifer Diallo
Phone: 541-687-7478
Email: j.diallo@state.or.us

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Oregon Department of Justice
Financial Fraud/Consumer Protection Section
1162 Court St., NE
Salem, OR 97301-4096

Phone Number: 503-378-4320 (Salem); 503-229-5576 (Portland)
Toll-free: 1-877-877-9392 (OR)
TTY: 1-800-735-2900
Website: Oregon Department of Justice
Email: consumer.hotline@doj.state.or.us
Pennsylvania Department of Education, Postsecondary Education

Name: Carol M. D. Gisselquist  
Title: Higher Education Associate  
Phone: 717-787-4448  
Email: cgisselqui@state.pa.us

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Office of the Attorney General  
Bureau of Consumer Protection  
Strawberry Square, 14th Floor  
Harrisburg, PA 17120

Phone Number: 717-787-9707  
Toll-free: 1-800-441-2555 (PA)  
Website: Office of the Attorney General

Rhode Island Board of Governors for Higher Education  
http://www.ribghe.org/

Name: Deanna Velletri  
Title: Executive Assistant  
Phone: 401-456-6010  
Email: dvelletri@ribghe.org

Commission on Higher Education  
http://www.che.sc.gov/

Name: Renea Eshleman  
Title: Program Manager, Non-public Postsecondary Institution Licensing  
Phone: 803-737-2281  
Email: reshleman@che.sc.gov

The physical presence of or solicitation by an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

South Carolina Department of Consumer Affairs  
3600 Forest Dr., 3rd Floor
PO Box 5757
Columbia, SC 29250

Phone Number: 803-734-4200
Toll-free: 1-800-922-1594 (SC)
Website: South Carolina Department of Consumer Affairs
Email: scdca@sccconsumer.gov

SOUTH DAKOTA

South Dakota Board of Regents
http://www.sdbor.edu/

Phone: 605-773-3455
Email: info@sdbor.edu

*The physical presence of or solicitation by an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:*

South Dakota Office of the Attorney General
Consumer Protection
1302 E. Hwy. 14, Suite 3
Pierre, SD 57501

Phone Number: 605-773-4400
Toll-free: 1-800-300-1986 (SD)
TTY: 605-773-6585
Website: South Dakota Office of the Attorney General
Email: consumerhelp@state.sd.us

TENNESSEE

See Catalog For More Information

Tennessee Higher Education
http://www.tn.gov/thec/

Name: Stephanie Bellard Chase
Title: Assistant Executive Director for Postsecondary School Authorization
Phone: 615-741-5293
Email: Stephanie.Bellard@tn.gov
TEXAS

(1) Higher Education Coordinating Board
http://www.thecb.state.tx.us/

Name: Van Davis
Title: Deputy Assistant Commissioner
Phone: 512-427-6223
Email: van.davis@thecb.state.tx.us

(2) Texas Workforce Commission
http://csc.twc.state.tx.us

Name: Michael De Long
Title: Policy Program Specialist, Career Schools and Colleges
Phone: 512-936-3104
Email: michael.delong@twc.state.tx.us

UTAH

Utah Division of Consumer Protection http://www.consumerprotection.utah.gov/

Name: Marla Winegar
Title: Administrator
Phone: 801-530-6601
Email: consumerprotection@utah.gov

The physical presence of or solicitation by an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Utah Department of Commerce
Division of Consumer Protection
160 E. 300 S, 2nd Floor
PO Box 146704
Salt Lake City, UT 84114-6704

Phone Number: 801-530-6601
Toll-free: 1-800-721-7233
Website: Utah Department of Commerce
Email: consumerprotection@utah.gov
VERMONT


Name:  Cathy Hilgendorf  
Title:  Postsecondary Approval Coordinator  
Phone:  802-828-5402  
Email:  cathy.hilgendorf@state.vt.us

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Vermont Office of the Attorney General  
Consumer Assistance Program  
146 University Pl.  
Burlington, VT 05405  

Phone Number:  802-656-3183  
Toll-free:  1-800-649-2424 (VT)  
Website:  Vermont Office of the Attorney General  
Email:  consumer@uvm.edu

VIRGINIA

State Council of Higher Education  
http://www.schev.edu/  

Complaint Process -  http://www.schev.edu/forms/StudentComplaintInformation.pdf  (may need to paste URL in browser).  
Name:  Linda Woodley  
Title:  Director for Private and Out-of-State Postsecondary Education  
Phone:  804-371-2938  
Email:  LindaWoodley@schev.edu

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Virginia Department of Agriculture and Consumer Services  
Office of Consumer Affairs  
102 Governor St.  
Richmond, VA 23219  

Phone Number:  804-786-2042  
Toll-free:  1-800-552-9963 (VA)  
TTY:  1-800-828-1120  
Website:  Virginia Department of Agriculture and Consumer Services  
Email:  webmaster.vdacs@vdacs.virginia.gov
WASHINGTON

Washington Higher Education Coordinating Board
http://www.hecb.wa.gov/

Phone: 360-753-7869
Email: DAinfo@hecb.wa.gov

WEST VIRGINIA

Higher Education Policy Commission http://wvhepcnew.wvnet.edu/

Name: Mark Stotler
Title: Assistant Director of Academic Affairs
Phone: 304-558-0262
Email: STOTLER@hepc.wvnet.edu

The physical presence of an institution may be required for the agency above to intervene regarding student complaints. Another agency in the state that may offer guidance is:

Office of the Attorney General
Consumer Protection Division
PO Box 1789
Charleston, WV 25326-1789

Phone Number: 304-558-8986
Toll-free: 1-800-368-8808 (WV)
Website: Office of the Attorney General
Email: consumer@wvago.gov

WISCONSIN

Wisconsin Education Approval Board http://eab.state.wi.us/
Complaint Process - http://eab.state.wi.us/resources/complaint.asp

Name: David C. Dies
Title: Executive Director
Phone: 608-267-7733
Email: david.dies@eab.state.wi.us
Wyoming Department of Education [http://edu.wyoming.gov/Programs/schools/private_school_licensing.aspx](http://edu.wyoming.gov/Programs/schools/private_school_licensing.aspx)

**Name:** Samantha Mills  
**Title:** Education Program Consultant  
**Phone:** 307-777-5712  
**Email:** smills@educ.state.wy.us

**IPEDS Data - The Integrated Postsecondary Education Data System (IPEDS)**

Completion rates for each campus can be found on the IPEDS database, searching for each institution on the following site: [http://nces.ed.gov/ipeds/datacenter/InstitutionList.aspx](http://nces.ed.gov/ipeds/datacenter/InstitutionList.aspx). There is also detailed information for each program Daymar offers at: [www.daymarcollege.edu/disclosures](http://www.daymarcollege.edu/disclosures). The completion rate described in these disclosure documents is determined by using U.S. Department of Education guidance for disclosures and is not the same as used for IPEDS.

Graduation rates for each campus can be found on the IPEDS database, searching for each institution on the following site: [http://nces.ed.gov/ipeds/datacenter/InstitutionList.aspx](http://nces.ed.gov/ipeds/datacenter/InstitutionList.aspx).

Retention rate is a measure of the rate at which students persist in their educational program at an institution, expressed as a percentage. This is the percentage of first-time degree- or certificate-seeking students from the previous fall who either re-enrolled or successfully completed their program by the current fall. Additional information can be found on the IPEDS website at: [http://nces.ed.gov/ipeds/datacenter/InstitutionByName.aspx](http://nces.ed.gov/ipeds/datacenter/InstitutionByName.aspx).