



**STUDENT CONSUMER HANDBOOK**

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## **Welcome**

Welcome to Hondros College! You have selected a college designed with the motivated, mature learner in mind. We are committed to providing a high-quality education that serves our communities of interest. As you get to know us, you will have the opportunity to meet and work with our faculty who are experienced, dedicated and passionate nurse educators. Our faculty bring significant hands-on professional experience to the classroom, lab and clinical experiences at Hondros College. This allows us to provide our students education based on sound academic theory and real-world experience.

We appreciate and support your commitment to your future! Best wishes with your educational endeavors.

## **History of Hondros College**

Hondros College was founded in 1981 by John G. Hondros under the name The Ohio Real Estate Preparatory School. Originally offering courses to help candidates pass the Ohio Real Estate exam on the first try, the college grew to offer not only preparatory courses, but also the pre-licensing education required for real estate, insurance, and mortgage professionals. To reflect the expanding curriculum offered, John G. Hondros changed the name to Hondros Career Centers in 1986. In 1991, Hondros Career Centers received initial accreditation from the Accrediting Council for Independent Colleges and Schools (ACICS) and offered its' first degree, an Associate Degree in Real Estate Technology.

The name was changed to Hondros College in 1996 to reflect the level of education now offered. Over the next 10 years, the organization expanded to offer a wide variety of certificate and continuing education programs, including appraisal, financial services, and home inspection. In 2006 the College received approval from the Ohio Board of Nursing to offer Practical Nursing diploma and Associate Degree in Nursing programs, which were launched at the Cincinnati campus in January, 2007. In 2008, 2009, 2011 the College expanded the Practical Nursing diploma and Associate Degree in Nursing programs to the Westerville, Fairborn, and Independence campuses, respectively. The main campus of record at the Ohio Board of Nursing for the nursing programs is the suburban Columbus (Westerville) campus.

Hondros College continues to pursue excellence in higher education. In 2011, the College proudly received authority from the Ohio Board of Regents to confer Bachelor's degrees. The online RN-BSN completion program welcomed its first inaugural class in October, 2011. In May, 2013, the RN-BSN completion program at Hondros College became accredited by the Commission on Collegiate Nursing Education, One Dupont Circle, NW, Suite 530, Washington, DC 20036, (202) 887- 6791.

On November 1, 2013, Hondros College was acquired by American Public Education, Inc. (APEI) providing additional resources to advance the mission of Hondros College.

## **ACCREDITATION AND MEMBERSHIPS**

### **ACCREDITATION**

Hondros College is accredited by the Accrediting Council for Independent Colleges and Schools (ACICS) to award diplomas, academic associate degrees, and bachelor degrees. The Accrediting Council for Independent Colleges and Schools is recognized by the Council for Higher Education Accreditation (CHEA) and the United States Department of Education.

Accrediting Council for Independent Colleges and Schools  
750 First Street, NE Suite 980  
Washington, DC 20002-4223  
Telephone: 202-336-6780

The baccalaureate in science in nursing degree at Hondros College is accredited by the Commission on Collegiate Nursing Education (CCNE).

Commission on Collegiate Nursing Education  
One Dupont Circle NW, Suite 530  
Washington, DC 20036  
Telephone: (202)463-6930

### **APPROVALS**

Hondros College is approved by the State Board of Career Colleges and Schools of Ohio. Westerville main campus 13-09-2024TT, West Chester branch campus 13-09-2027T, Fairborn branch campus 13-09-2025T, Independence branch campus 13-09-2026T.

Hondros College is approved to offer the following programs by the Ohio Board of Nursing: Associate Degree in Nursing and Practical Nursing diploma.

Hondros College's RN-BSN completion program is approved by the Ohio Board of Regents.

For RN-BSN completion program students residing in Indiana, this institution is regulated by:

The Indiana Board for Propriety Education  
101 West Ohio Street, Suite 670  
Indianapolis, IN 46204-1984  
Telephone: (317) 464-4400 Ext. 138 or (317) 464-4400 Ext 141

### **Legal Control of the college**

National Education Seminars, Inc., d.b.a. Hondros College is a wholly-owned subsidiary of American Public Education, Inc., (APEI) a Delaware Corporation. APEI is a publicly-traded corporation, the common stock of which is listed on NASDAQ. APEI is located at 111 W. Congress Street, Charles Town, WV 25414.

## **OUR MISSION**

The mission of Hondros College is to provide education through the baccalaureate level to a diverse and motivated population of students through traditional and non-traditional delivery methods. We will do this through providing high-quality education that is immediately applicable to our students' career goals and the communities in which they serve, by faculty who have relevant and demonstrated experience.

## **COLLEGE OBJECTIVES**

As an extension of its mission, Hondros College strives to prepare students to meet the following objectives.

1. Demonstrate effective verbal and written communication
2. Apply scientific, legal, and ethical principles to professional practice
3. Integrate critical thinking into decision making
4. Engage in professional life-long learning
5. Demonstrate social responsibility, cultural sensitivity, and service in the community
6. Utilize technology in professional practice

## **FINANCIAL AID OFFICE STATEMENT OF PHILOSOPHY**

The philosophy of student financial aid at Hondros College supports the career preparation education of the student. Our objective is to help the student prepare for a productive career so that the student is qualified for a beginning position through job performance or additional education acquired while on the job.

The following are the guiding principles of the student aid programs at Hondros College:

1. The primary purpose of student financial aid is to provide assistance to qualified students who would be unable to attend this school without such aid. Students and their parents and/or spouse are expected to take primary responsibility for the financing of the student's education. Therefore, any aid the student may receive from our institution should be regarded as supplemental to that which can be provided by student and his/her parents and/or spouse.
2. The school also believes in the principles of student self-investment. Students are expected to save and provide a portion of their earnings for their educational expenses.
3. In selecting a financial aid recipient, the school places emphasis upon need, achievement and promise.
4. The office of Student Financial Aid provides counseling for students and their parents and/or spouse who desire assistance in financial planning to meet educational expenses.
5. This program admits students of any race, color, age, national and ethnic origin, to all the rights and privileges, programs and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, creed, religion, color, age, marital status, national and ethnic

origin in the administration of its educational policies, admission policies, scholarship and loan programs and other school administration programs.

## **AMERICANS WITH DISABILITIES ACT (ADA)**

Hondros College is committed to providing educational services to students with disabilities as required by the Americans with Disabilities Act (ADA) of 1990 and Section 504 of the Rehabilitation Act of 1973 (both as amended). Hondros College will provide reasonable accommodations for qualified students with disabilities.

To be eligible for a reasonable accommodation (or academic adjustment), the student must have:

1. A disability (as defined by applicable law) that substantially limits a major life activity and subsequently necessitates an accommodation;
2. Documentation on file with Hondros College that supports the need for the requested documentation; and
3. Medical documentation that substantiates the disability and how the accommodation will assist the student.

Qualified students with disabilities seeking reasonable accommodations are responsible for initiating contact with the Director of Nursing to request an appropriate reasonable accommodation. Essential program outcomes, course objectives, and/or skill competency achievement standards cannot be substantially lowered, waived, or otherwise modified as accommodations. Any modifications in the manner in which a course, lab, and/or clinical is conducted are restricted to changes in the format of instruction or evaluation. Such modifications must not substantially lower the essential academic standards or modify basic content of the course, lab, and/or clinical.

No accommodations may be made prior to the notification of disability and the submission of documentation. Students must identify themselves to the Director of Nursing and provide the required documentation at least 30 days in advance of the start of the accommodation being requested. It is the student's responsibility to ensure that documentation meeting the published requirements is submitted 30 days prior to the start of the accommodation(s).

If the accommodations provided are not meeting the student's needs, it is the student's responsibility to notify the Director of Nursing as soon as possible.

## **FINANCIAL AID OFFICE STATEMENT OF PRINCIPLES**

1. The primary purpose of our financial aid programs shall be to provide financial assistance to our accepted students who, without such aid would be unable to attend our school.

2. We recognize our obligation to assist in realizing the national goal of equality of educational opportunity. We, therefore, work with schools, community groups and other educational institutions in support of this goal.
3. We shall publish budgets that state total student expenses realistically; including where applicable, maintenance at home, commuting expenses, personal expenses and necessary travel.
4. Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.
5. Financial aid will be offered only after determining that the resources of the family are insufficient to meet the student's educational expenses, the amount of aid offered will not exceed the amount "needed" to offset the difference between the student's educational expenses and the family's resources.
6. The amount of any type of self-help expected from students will be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance will be awarded to students with least ability to pay.
7. We shall review our financial assistance awards annually and adjust them, if necessary, to reflect changes in the financial needs of students and the expenses of attending the school. We have an obligation to inform the students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance.
8. Because of the amount of financial assistance awarded reflects the economic circumstances of the student and his/her family, we will refrain from any public announcements of the amount of aid awarded and encourage the student and others to respect the confidentiality of this information.
9. All documents, correspondence and conversations between and among the aid applicant, his family and financial aid office confidential and entitled to the protection ordinarily arising from a counseling relationship.
10. This institution certifies that it has a drug abuse prevention program in operation. It is accessible to any officer, employee or student at this institution.

## **FINANCIAL AID CONFIDENTIALITY POLICY**

Student financial aid records are considered confidential and hence are only available to authorized financial aid personnel for the purpose of making and maintaining financial aid awards.

Students who transfer out of this institution into another post-secondary institution may be required to have a Financial Aid Transcript sent to the new school. Students who apply for food stamps or other aid awards,

depending on the agency involved, may be required to request such release of information in writing prior to the financial aid office releasing it.

## **FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA)**

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

1. The right to inspect and review the student’s education records within 45 days after the day Hondros College receives a request for access. A student should submit to the registrar a written request that identifies the record(s) the student wishes to inspect. The College official will make arrangements for and notify the student of the time and place where the records may be inspected. If the records are not maintained by the College official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student’s education records that the student believes are inaccurate, misleading, or otherwise in violation of the student’s privacy rights under FERPA a student who wishes to ask the College to amend a record should write the College official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

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

3. The right to provide written consent before the College discloses personally identifiable (PII) information from the student’s education records, except to the extent that FERPA authorizes disclosure without consent.
4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the College to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office  
U.S. Department of Education  
400 Maryland Avenue, SW  
Washington, DC 20202-5901

The federal regulations may be accessed at: <http://www.ed.gov/policy/gen/reg/ferpa/index.html>



## STUDENT DIRECTORY

Directory information is defined as information which would not generally be considered harmful or an invasion of privacy if disclosed. The College has designated the following information to be considered directory information:

1. Name
2. Address
3. Telephone number
4. Email (college issued)
5. Dates of attendance
6. Enrollment status
7. Graduation date and anticipated graduation date
8. Diploma/Degree and awards received

Student may elect to withhold the release of their directory information by contacting the Registrar at [registrar@hondros.edu](mailto:registrar@hondros.edu). Students wishing to remove a hold placed on the release of their directory information should contact the Registrar at registrar@hondros.edu

## **STUDENT RIGHTS & RESPONSIBILITIES**

### STUDENT RIGHTS

- You have the right to know what Financial Aid programs are available at your school.
- You have the right to know the deadlines for submitting applications for each of the financial aid programs available
- You have the right to know how financial aid will be distributed, how decisions on the distributions are made, and the basis for these decisions.
- You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
- You have the right to know resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
- You have the right to know how much of your financial need as determined by the institution has been met.
- You have the right to request an explanation of the various programs in your student aid package.
- You have the right to know your schools refund policy.
- You have the right to know what portion of the financial aid you received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.

- You have the right to know how the school determines whether you are making satisfactory progress, and what happens if you are not.

**STUDENT RESPONSIBILITIES**

- You must complete all application forms accurately and submit them on time to the right place.
- You must provide correct information. In most instances, miss-reporting information on financial aid application forms is a violation of the law and may be considered a criminal offense which could result in an indictment under the Criminal Code.
- You must return all additional documentation, verification corrections and/or new information requested by either the financial aid office or the agency to which you submitted your application.
- You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
- You must accept responsibility for all agreements that you sign.
- You must be aware of and comply with the deadlines for applications or reapplication for that aid.
- You should be aware of your school’s refund procedures.
- All schools must provide information to prospective students about the school’s programs and performances. You should consider this information carefully before deciding to attend.

**EDUCATION COSTS**

Before applying for financial aid, students and parents should assess all of the costs of attending Hondros College. The Financial Aid Office establishes standard budgets, which reflect average costs for students during a typical term of enrollment. Actual expenses vary among students depending on life styles, priorities and obligations. To assist applicants in determining their need to meet all costs of education, direct and indirect, a schedule of tuition and fee costs has been provided.

**TUITION AND FEES**

All fees and charges are subject to change without prior notice. The College requires that tuition, textbooks and fees be covered in full at the time of registration. A student may use financial aid, and/or payment can be made by cash, check, and credit or debit card.

**Diploma in Practical Nursing**

Application Fee (First term only) .....	\$25.00
Standard Examination (Entrance and Exit exam).....	\$60.00
FBI/BCI Fees (Entrance and Exit).....	\$140.00
Tuition .....	\$17,040
Lab/Incidental Fees .....	\$750
Graduation Fees .....	\$100.00
Textbooks/Materials .....	\$1947

<i>(Estimated, as consumed)</i> .....	
Uniforms/Student Nurse Pack.....	\$210.00
Technology Package .....	\$489.00
NCLEX Review .....	\$200.00
Technology Fee.....	\$100.00
Total Direct Costs .....	\$21,061.00

Associate Degree in Nursing Rate Sheet

Application Fee (First term only) .....	\$25.00
FBI/BCI Fees (Entrance and Exit).....	\$140.00
Tuition* .....	\$25,010.00
Lab/Incidental Fees .....	\$1,200.00
Graduation Fees .....	\$100.00
Textbooks/Materials <i>(Estimated, as consumed)</i> .....	\$3,489.00
Uniforms .....	\$125.00
Technology Packet.....	\$498.00
NCLEX Review .....	\$300.00
Technology Fee.....	\$125.00
Total Direct Costs .....	\$31,012.00

\*Tuition for PN Alumni is \$23,790

RN to BSN RATE SHEET

Application Fee (First term only).....	\$25.00
Tuition* .....	\$25,520.00
Graduation Fees .....	\$100.00
Text Books/Materials.....	\$3,001.00
Technology Fee.....	\$1300.00
Total Direct Costs .....	\$29,946

\* Tuition for PN or ADN Alumni is \$23,780.

Cost of CRP, physical examination and immunizations are not included in the above costs. These costs will vary depending upon provider. These costs are estimates based on an average student; books and other consumable costs may change. Tuition may be less depending on transferred course work. Tuition and fees are subject to periodic reviews and increases. Estimated costs do not include applicable tax.

## **PROCESS FOR APPLYING FOR FINANCIAL AID**

Eligibility for Federal Financial Aid is determined by the results of the Free Application for Federal Student Aid (FAFSA) and the cost-of-education.

There are several types of financial aid available. Pell/ FSEOG Grants are funds that generally do not have to be repaid. Students will qualify for Pell/FSEOG Grants through the estimated family contribution on the FAFSA. This type of funding is considered need based. Another type of aid is the Federal Student Loan which must be repaid. There are three types of student loans, the Subsidized direct loan which is also need based, and then the Unsubsidized Direct Loan and the Parent Plus Loan for undergraduate students which are considered non-need-based. The College also participates in the Federal Work-Study (FWS) Program. This program provides funds for part-time jobs which allow students to earn money needed to pay for educational expenses. Positions are available both on and off campus.

### COMPLETING THE FAFSA

Each year, students using Title IV aid must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA serves as the application for all federal, state, and institutional financial aid at the College. The easiest and most efficient way to fill out the FAFSA is online at <http://www.fafsa.ed.gov>. The application is available beginning January 1st each year, and there are numerous edit checks to help prevent errors. Using the data transfer function easily copies tax information from the IRS website directly onto a FAFSA application.

Electronic signatures are the best way to sign the FAFSA. To sign electronically, the student, and any other individuals involved, will apply for a FSA ID with the Department of Education at <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>.

The College's Federal school code is 040743, which will be entered on the FAFSA, allowing the school to receive Student Aid Reports specific to each student.

### ELIGIBILITY REQUIREMENTS

To be eligible for most federal financial aid programs, a student must meet the following requirements:

- Have financial need, except for some loan programs.
- Have a high school diploma or General Education Development (GED) Certificate, pass a test approved by the U.S. Department of Education, or meet other standards established by your state and approved by the U.S. Department of Education. (Students who have been home schooled should contact the Financial Aid Office for guidance.)
- Be enrolled or accepted for enrollment as a regular student working towards a degree or certificate in an eligible program.
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security Number.
- Make satisfactory academic progress.
- Sign a statement of education purpose and a certification statement indicating that you are not in default on a

student loan nor owe an overpayment on a grant. Both statements are found on the FAFSA.

- Register with the Selective Service, if required. You can register online at the Selective Service System's web site.
- Have never been convicted under a federal or state law of possessing or selling illegal drugs during a period of enrollment for which you were receiving federal student aid (grants, loans, and/or work-study).
- Be in good standing with any current federal loans.

For more information about Financial Aid please contact the Manager of Financial Aid at the appropriate campus, or by visiting us on the web at: <http://nursing.hondros.edu/FinancialAid.aspx>

## **DISBURSEMENT OF FUNDS**

### Federal Title IV Funds

Eligible student funds will be requested during the first week of each term, and will be applied to outstanding tuition and fee charges first. Any funds remaining above and beyond the student's current balance will be disbursed to Higher One who will then return the funds to the student based on their selected method. These methods include deposit into a Higher One account which includes a debit card, or a student provided account. In the event that the student does not select a higher one account, or provide account information a check will be sent to the students mailing address. All refunds will take place within 14 days of funds received. Please note: Student returns to debit cards are processed once each week, excluding the first week of the term.

Financial aid awards accepted by the student are disbursed by the Financial Aid office and are posted by the Accounting Department so they will appear as a payment on the billing invoice as a direct credit reducing the balance due. This information can be accessed through the student portal in CAMS.

The Federal Direct Loan; including The Federal Plus (parent) Loan, the Subsidized and Unsubsidized loans will be sent to the school electronically to be credited to students' accounts. Any remaining funds from the Federal Plus Loan will be sent to the parents (unless otherwise indicated on the parent plus application); funds remaining from the Subsidized and Unsubsidized loans will be disbursed to the student.

Regulations require that a school send notification to the parent or student when loan funds are being credited to a student's account. This notification must be sent no earlier than 30 days before and no later than 3 days after crediting the student's account. This notification must include:

- The date and amount of the disbursement,
- The student's or (parent's) right to cancel all or part of the loan or disbursement, and
- The procedures and the time by which the student (or parent) must notify the school that he or she wishes to cancel the loan or disbursement.

## WHAT MUST I DO TO CONTINUE TO RECEIVE AID?

In order to continue receiving Financial Aid funds, you must be and continue to make “satisfactory academic progress” in accordance with the school’s Grading and Attendance Policy. Also, you must re-apply for Federal Aid every year via the Federal Application for Student Aid (FAFSA).

## **SATISFACTORY ACADEMIC PROGRESS POLICY**

Hondros College has academic standards that a student must achieve to remain in good academic standing. Additionally, to participate in federal financial aid programs (Federal Stafford Student Loans, Federal PLUS Loans, Federal PELL Grants, and Federal Supplemental Educational Opportunity Grants), Hondros College must take steps to fulfill federal requirements to implement and make public the standards for satisfactory academic progress that students must meet to be eligible to receive financial aid. These standards are for financial aid purposes and are a part of the academic policies of Hondros College.

Satisfactory Academic Progress (SAP) is based on three components:

### 1. SAP Cumulative GPA Requirement

An undergraduate student must achieve a minimum cumulative grade point average of a 2.0 at the end of each quarter.

- Repeated courses and failed courses will also count towards the cumulative GPA.
- Students that do not meet the minimum cumulative GPA of a 2.0 for two consecutive quarters will be academically dismissed from the college and must appeal to be reinstated.

### 2. Pace of Progression

Students must satisfactorily complete 67% of all attempted credits to accomplish pace of progression and be considered as meeting satisfactory academic progress. Pace of progression is calculated by dividing the cumulative total credit hours earned by the cumulative total credit hours attempted. The Student Financial Services Office will evaluate this criteria at the end of each quarter. Attempted hours will include grades of F, W, I, NP; yet, these grades will NOT count as earned hours. Transfer credit received will be included in both the attempted and earned credit hours.

- Repeating courses will add to the total number of attempted hours but will only count once as earned hours.
- If a student chooses to retake a course he/she has already passed at some point in the past, he/she can do this one time and receive federal financial aid for the course. Three or more attempts to take a course that has previously been passed cannot be funded with federal financial aid.

### 3. Maximum Timeframe

Students must be able to complete their program within the maximum timeframe in order to be considered as making satisfactory academic progress. Maximum timeframe is defined as graduating before accumulating 150% of the attempted credit hours required for completion. The Student Financial Services

Office will evaluate this criteria at the end of each quarter. Students who are identified as not meeting satisfactory academic progress due to maximum timeframe may be dismissed from the College.

- Maximum time frame by program for 2011 curriculum:
  - PN Program must be completed within 103 attempted credit hours
  - ADN Program must be completed within 154 attempted credit hours
  - RN-BSN Program must be completed within 277 attempted credit hours
- Maximum time frame by program for revised curriculum, 2016:
  - PN Program must be completed within 72 attempted credit hours
  - ADN Program must be completed within 91 attempted credit hours
  - RN-BSN Program must be completed within 270 attempted credit hours
- Transfer credit hours must be included in the maximum time frame calculation.
- Repeated courses, failed courses and withdrawals will also count towards the maximum.

### SAP Review

At the end of each quarter, the Registrar's Office and the Student Financial Services Office will review cumulative GPA, pace of progression, and maximum timeframe for each student enrolled in that quarter. Depending on the student's status relative to these factors, the student's progress for academic standing and financial aid purposes will be determined as follows:

1. Standing— applies to any student who met the 2.0 cumulative GPA requirement, met pace of progression (67%), and has not exceeded the maximum total attempted hours allowed for their program.
2. Academic Probation/Financial Aid Warning – applies to any student who fails to meet the requirements of pace of progression cumulative GPA and timeframe listed above for the quarter. A warning letter will be sent at the end of the quarter to the student to indicate why he/she is receiving a warning and what must be done within the next quarter to be back in accordance with the SAP rules. If the student fails to meet these requirements, his/her federal, state and institutional financial aid will be suspended for future quarters. The student must bring his/her hours and/or cumulative GPA back into good standing or appeal to regain financial aid eligibility. A student cannot have two consecutive quarters on warning.
3. Academic Dismissal/Financial Aid Suspension – applies to a student who has not met the requirements for cumulative GPA, pace of progression, or has reached maximum timeframe after the probation/warning period. This student is not eligible for federal, state or institutional financial aid until he/she meets the requirements in each of the three areas listed above or completes and is approved for a SAP Appeal.
4. Financial Aid Probation – applies only to a student who has failed to meet SAP requirements and has had an appeal approved. A student may be on probation for one quarter only. If a student has not met the SAP requirements above, he/she should work with a Student Financial Services Representative to understand what options exist to regain financial aid eligibility.
5. Financial Aid Academic Plan - This status applies to any student who has submitted an academic plan as part of a SAP appeal and has successfully completed the goals for that quarter as outlined by the plan. The student continues to remain eligible for federal and state financial aid, but does not meet the definition of a SAP eligible student.

Cumulative GPA (end of quarter)	Academic SAP Status	Financial Aid SAP Status
2.0 or above	Good standing	Good standing
Below 2.0 first time	Probation	Warning
Below 2.0 second time	Academic Dismissal	Suspension

### SAP Appeal Process

1. A student who wishes to appeal his/her unsatisfactory academic progress determination must submit a SAP Appeal Form to the Student Financial Services office. SAP appeals are reviewed based on the extenuating circumstances such as serious injury or illness involving the student, death of an immediate family member or other SAP Appeal Process
2. A Financial Services Representative will review the appeal and determine whether the financial aid termination is justified. The student will be advised by Hondros College via e-mail of the decision and may be asked to meet with a Student Financial Services Representative to plan for future quarters.
3. A student wishing to appeal the SAP decision may do so in writing to the Director of Student Financial Services.

### Summary

Students are encouraged to review these standards and to be knowledgeable relative to his/her individual progress and financial assistance. The College recognizes that circumstances and conditions regarding these standards may require the discretionary judgment of the Student Financial Services Office. Examples of such conditions include changing majors or career objectives as well as various personal reasons. Any questions regarding SAP or these conditions should contact Student Financial Services.

## **DEFINITION OF A STUDENT**

- Full-time: Students are enrolled in a program for 12 or more credit hours per quarter.
- Three-quarters: Students are enrolled for 9-11 credit hours per quarter.
- Half-time: Students are enrolled 6-8 credit hours per quarter.
- Below Half-time: Students are enrolled for under 6 credit hours per quarter. Students must be enrolled at least 6.0 credit hours per quarter to be eligible for Direct Loans.

## **RIGHT TO CANCEL POLICY**

A student who completes an enrollment agreement or application may cancel their enrollment at any time up through the end of the first calendar week of the students first enrollment quarter. A student that withdraws during the first calendar week of their first enrollment quarter will receive a refund of any tuition paid to the school. Refunds will be processed based on the student's right to cancel section of the signed enrollment agreement. Books and technology fees are subject to the bookstore policy



## REFUND POLICIES

### Ohio Students:

Hondros College's refund policy complies with the State Law as follows and is applicable to each term:

- A student who starts class and withdraws during the first full calendar week of the quarter shall be obligated for twenty-five percent (25%) of the tuition and refundable fees for that academic term plus the registration fee.
- A student who withdraws during the second full calendar week of the quarter shall be obligated for fifty (50%) percent of the tuition and refundable fees for that period plus the registration fee.
- A student who withdraws during the third full calendar week of the quarter shall be obligated for seventy-five (75%) percent of the tuition and refundable fees for that period plus the registration fee.
- A student who withdraws beginning the fourth full calendar week of the quarter will not be entitled to a refund of any portion of the tuition and fees.
- Refunds will be issued by check from the Hondros College corporate office within 30 days.

Last date of attendance is determined by the student's last attended day of clinical, lab, lecture, or last submitted assignment in an online course.

### INDIANA STUDENTS:

Hondros College shall cancel and all monies paid, if any, to be fully refunded.

- (A) Within six (6) days following the signing of the contract, no obligation and all monies paid, if any, to be fully refunded.
- (B) After six (6) days, but before the beginning of training, a registration fee of 20% of the total tuition not to exceed \$100.00
- (C) After beginning of training, the registration fee, plus 10% of the total tuition until students completes 10% of the assignment
- (D) After completing 10% of the assignments, but prior to completing 25% of the assignments, the registration fee plus 25% of the total tuition.
- (E) After completing 25% of the assignments, but prior to completing 50% of the assignments, the registration fee plus 50% of the total tuition.
- (F) After completing 50% of the assignments, but prior to completing 75% of the assignments. The registration fee plus 75% of total tuition.
- (G) After completing 75% of assignments, the student is responsible for total tuition.
- (H) The contract shall state a length of time for a student to complete his course of study. If a student does not cancel by the end of such time, he is responsible for his total tuition.
- (I) The institution will make a proper refund, within thirty-one (31) days of the student's request for cancellation.
- (J) If the student has paid tuition extending beyond twelve (12) months all such charges shall be refunded as described in rule 8.04 through 8.06 of these Rules and Regulations.

## **RETURN OF TITLE IV FUNDS**

A student wishing to withdraw from a program may be put into a situation where the student will owe both the federal government and the College money. It is in the best interest of the student to contact the financial aid department prior to withdrawing to determine how the student will be impacted.

Federal regulations require a refund calculation for all students receiving Title IV funds who withdraw on or prior to the 60% point in the term. The R2T4 calculation will determine if all or a portion of Federal Title IV funds received through the Department of Education must be returned. As a result of the return, students may have a balance due with the school or with the Department of Education.

## **RETURNED CHECK FEE**

All returned checks are subject to a \$30 returned check fee. This fee is in addition to any fees charged by your bank or financial institution.

## **BOOKSTORE REFUND POLICY**

The College does not participate in a buy-back program for textbooks or other required course material, including, but not limited to, the technology package. For products being returned, the item and all included materials must be returned in the original packaging, in original condition, and must be accompanied by an original receipt and returned within 30 days of purchase. No refunds are given for the Technology Package if consumed. Refunds will be issued by check from the Hondros College corporate office within 30 days.

If a nursing student returns their books, it is an indication that the student intends to withdraw from the program, as the textbooks are required as part of the curriculum and are built into the total cost of the program.

Policies, tuition, and fees are effective July 1, 2014 and are subject to change.

## **FINANCIAL CLEARANCE**

Tuition and fees for the quarter are due and payable in full at registration. Details of payment options may be obtained from the Financial Services Office. All students must be financially cleared before final registration. Financial clearance is defined as:

- Payment in full for the current quarter
- A financial plan in place that is estimated to cover current costs in full
- Appropriate paperwork completed as defined by the Financial Services Office

Students choosing to finance part or all of their education through a tuition payment arrangement must maintain a current payment status.

Students who do not comply with the above requirements may not be cleared to begin classes. In extreme circumstances, students may need to temporarily interrupt their education until appropriate payment arrangements are made.

## **WHAT IS MY DEPENDENCY STATUS?**

When speaking of a student's parents, this means natural, adoptive, or legal guardian required by the court to use his/her funds for the students support. If the legal guardian relationship will end by June 30, 2014, do not consider that person.

A FAFSA applicant is considered to be a self-supporting independent student if the student meets any one of the following criteria:

- Born before January 1, 1991
- Working on a master's or doctorate program in school year 2014-2015.
- Married as of the date of application.
- Have children that receive more than half of their support from you.
- Have dependents (other than children or spouse) that receive more than half their support from you.
- Are an orphan or ward of the court until age 18.
- Are a veteran of the U. S. Armed Forces.
- Have been in foster care since the age of 13
- Are an emancipated minor
- Have legal guardianship of another person
- Are a homeless unaccompanied youth
- Are a youth at risk of homelessness

## **PROFESSIONAL JUDGEMENT – SPECIAL CIRCUMSTANCES**

Special circumstances occur when a student or a student's parent(s) feel their income on the FAFSA application is not reflective of their actual income for the current year. Students will request this process through the financial aid manager at the appropriate location. Documentation will be required, and will be specific to individual student needs. Special circumstances are reviewed and approved on a student by student basis.

To be considered for special circumstance, you must be able to support any claim(s) with documentation and one or more of the following must be present:

- Unusual medical and/or dental expenses
- Lower income in the current year than past year
- Unusually high childcare costs
- Elementary and/or secondary school expenses

- Recent involuntary unemployment
- Number of parents in college that are at least ½ time enrolled
- Change in the student’s status
- Nursing home expenses that are not covered by insurance
- Dependent care expenses
- The student or parent is a dislocated worker.

## **LOCATION FOR ADDITIONAL INFORMATION ABOUT THE COLLEGE**

The best source for additional information about the school is the Student Catalog. Contained in the Catalog is complete information on the academic programs, the physical facilities and the faculty and administrative staff. Another area to gain information about the College is by visiting the Hondros College website at: [www.hondros.edu](http://www.hondros.edu).

## **CONFIRMATION OF CITIZENSHIP**

All students applying for Federal Financial Aid must be able to confirm their citizenship status with the Social Security Administration. The confirmation process is normally done when the student submits the Free Application for Federal Aid to the Federal processor. The Federal processor performs a match with the Social Security Administration (SSA) to confirm the student’s citizenship status and social security number. If SSA cannot confirm the student’s citizenship status and social security number, a comment will appear on the student’s Student Aid Report (SAR)/Institutional Student Information Record (ISIR).

The following policy applies to any student who applies for Federal Student Aid, but fails to confirm his/her citizenship status:

- Applicants whose SAR/ISIR contains a “C” code (comment) that the Federal processor did not confirm the applicant’s citizenship, must submit documentation to the Financial Aid Office substantiating his or her claim to be a citizen or eligible non-citizen. A student claiming to be an eligible non-citizen must submit a SAR/ISIR with an A-number for eligible non-citizens assigned by Immigration and Nationalization Service.
- Applicants whose citizenship status cannot be confirmed will not receive Federal Financial Aid funds until such time as proper documentation is submitted. All documentation must be submitted prior to the end of the award year or before the end of the training program, whichever occurs first.
- If a student fails to submit citizenship documentation prior to the end of the award year or the end of the training program, the student will lose the financial aid disbursement scheduled for that payment period.

- In any event, the institution will not make a determination that a student is not an eligible non-citizen until the student has had an opportunity to submit documentation confirming his or her citizenship.

## **GENERAL VERIFICATION POLICIES AND PROCEDURES**

The school is responsible for verifying the accuracy of the financial data used to calculate the student's family contribution (EFC). The verification type will be listed on the SAR, ISIR or other Need Analysis document, indicating that the student has been selected for verification by the U. S. Department of Education, and the school is required to verify specific information on the student's Federal Application.

### **APPLICANTS SELECTED FOR VERIFICATION**

All Applicants selected for verification must submit the required documentation to the financial aid office within two weeks of notification. All applicants will be notified by the Financial Aid representative, as well as through the document required section of the student's CAMS portal.

Any Applicant failing to submit the required documentation within two weeks, and have not been in contact with the financial aid manager, will have their financial aid cancelled in the CAMS system until all required documents are received. Students will forfeit their ability to receive financial aid if documents have not been received within 180 days after the loan period expires.

Any Applicant whose aid is cancelled, or is forfeit, will be responsible for making cash payments as listed in the Enrollment Agreement training contract. Cancelled students may still turn in documents until 180 days after the loan period expires; however the student is required to pay cash until all documents have been turned in.

### **CORRECTION PROCEDURE**

The following procedure will be used to correct miss stated applicant information:

Upon receipt of the verification documentation, the aid officer will review the information contained on the applicant's original ISIR. At this time any obvious issues will need to be corrected by the student. Once the cursory review has been completed, and all documents have been received, the file will be submitted to a third party for final review.

- The third party will compare the ISIR to the documentation received.
- Once the review is complete the third party will make corrections as needed.
- If there is conflicting information the third party will alert the financial aid manager.

The financial aid manager will notify the student of additional documentation needed. The student is responsible for providing the school with additional documents requested within 30 days. For ease to the student documents are on the Hondros College web site as well as the student portal and can be downloaded from either location.

- If it is determined that an applicant's award changes as a result of verification, the student will be notified by email and their awards changed on the student portal.

## REFERRAL OF OVERPAYMENTS AND FRAUD CASES

If the school discovers during the verification process that a student received an overpayment of federal funds, the school will attempt to adjust subsequent financial aid disbursements, or return funds to the Department of Education in the amount of the overpayment. If this is not possible, the student will be required to repay the overpayment amount. Any applicant failing to repay the overpayment will be referred to the U. S. Department of Education for collection. Such applicants will be ineligible for future Federal Aid funds.

If an applicant misreports information or alters documents for the purpose of increasing aid eligibility or for fraudulently obtaining Federal funds, the applicant will be reported to the Office of Inspector General, U. S. Department of Education.

## **CRIME AWARENESS**

The following information is provided and updated annually as directed by the U. S. Department of Education through Public Law 101-542, the “Criminal Awareness and Campus Security Act of 1990”.

## **CAMPUS SECURITY**

### REPORTING OF CRIMINAL INCIDENT

The College strives to provide a safe and secure Campus for all students and staff members. All students and staff members are encouraged to report any and all suspicious campus activity immediately upon witnessing the occurrence. Any knowledge of a criminal or suspicious nature should be reported to the Campus Director; the College will then take appropriate action based upon the information given. When deemed appropriate, local law enforcement authorities will also be notified.

### CAMPUS SECURITY PROCEDURES

All students are informed of campus security procedures during orientation. All staff members are briefed on carefully reading the campus security procedures and reporting any incidents when they occur. The Hondros College Emergency Management Guide can be found on the Student Portal, as well as the Hondros College website.

### CURRENT CAMPUS CRIME STATISTICS

## HONDROS COLLEGE WESTERVILLE, OHIO CAMPUS CRIME STATISTICS REPORT

4140 Executive Parkway, Westerville, OH 43081, Phone 855-90-NURSE (855-906-8773)

Offense	On-Campus Property			Public Property		
	2012	2013	2014	2012	2013	2014
Murder/non-negligent manslaughter	0	0	0	0	0	0
Negligent manslaughter	0	0	0	0	0	0
Sex offenses (Forcible)	0	0	0	0	0	0
Sex offenses (Non-Forcible)	0	0	0	0	0	0
Robbery	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0
Burglary	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0
Arson	0	0	0	0	0	0
Arrests: Weapons (Carrying, Possessing, etc.)	0	0	0	0	0	0
Disciplinary Referrals: Weapons (Carrying, Possessing, etc.)	0	0	0	0	0	0
Arrests: Drug Abuse Violations	0	0	0	0	0	0
Disciplinary Referrals: Drug Abuse Violations	0	0	0	0	0	0
Arrests: Liquor Law Violations	0	0	0	0	0	0
Disciplinary Referrals: Liquor Law Violations	0	0	0	0	0	0
Domestic Violence	0	0	0	0	0	0
Dating Violence	0	0	0	0	0	0
Stalking	0	0	0	0	0	0

- There were no reported hate crimes for the Westerville Campus during 2012, 2013 or 2014.
- (For Hate Crimes, categories of prejudice (based on actual or perceived race, gender, religion, sexual orientation, ethnicity, or disability) now includes national origin and gender identity.
- Hate crimes may also include larceny-theft, simple assault, intimidation, and destruction, damage or vandalism of property.
- There are no residential facilities or non-campus buildings or property on this campus.

## HONDROS COLLEGE WEST CHESTER, OHIO CAMPUS CRIME STATISTICS REPORT

7600 Tyler's Place Blvd., West Chester, OH 45069, Phone 855-90-NURSE (855-906-8773)

Offense	On-Campus Property			Public Property		
	2012	2013	2014	2012	2013	2014
Murder/non-negligent manslaughter	0	0	0	0	0	0
Negligent manslaughter	0	0	0	0	0	0
Sex offenses (Forcible)	0	0	0	0	0	0
Sex offenses (Non-Forcible)	0	0	0	0	0	0
Robbery	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0
Burglary	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0
Arson	0	0	0	0	0	0
Arrests: Weapons (Carrying, Possessing, etc.)	0	0	0	0	0	0
Disciplinary Referrals: Weapons (Carrying, Possessing, etc.)	0	0	0	0	0	0
Arrests: Drug Abuse Violations	0	0	0	0	0	0
Disciplinary Referrals: Drug Abuse Violations	0	0	0	0	0	0
Arrests: Liquor Law Violations	0	0	0	0	0	0
Disciplinary Referrals: Liquor Law Violations	0	0	0	0	0	0
Domestic Violence	0	0	0	0	0	0
Dating Violence	0	0	0	0	0	0
Stalking	0	0	0	0	0	0

- There were no reported hate crimes for the Westerville Campus during 2012, 2013 or 2014.
- (For Hate Crimes, categories of prejudice (based on actual or perceived race, gender, religion, sexual orientation, ethnicity, or disability) now includes national origin and gender identity.
- Hate crimes may also include larceny-theft, simple assault, intimidation, and destruction, damage or vandalism of property.
- There are no residential facilities or non-campus buildings or property on this campus.



## HONDROS COLLEGE FAIRBORN, OHIO CAMPUS CRIME STATISTICS REPORT

1810 Successful Drive, Fairborn, OH 45324, Phone 855-90-NURSE (855-906-8773)

Offense	On-Campus Property			Public Property		
	2012	2013	2014	2012	2013	2014
Murder/non-negligent manslaughter	0	0	0	0	0	0
Negligent manslaughter	0	0	0	0	0	0
Sex offenses (Forcible)	0	0	0	0	0	0
Sex offenses (Non-Forcible)	0	0	0	0	0	0
Robbery	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0
Burglary	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0
Arson	0	0	0	0	0	0
Arrests: Weapons (Carrying, Possessing, etc.)	0	0	0	0	0	0
Disciplinary Referrals: Weapons (Carrying, Possessing, etc.)	0	0	0	0	0	0
Arrests: Drug Abuse Violations	0	0	0	0	0	0
Disciplinary Referrals: Drug Abuse Violations	0	0	0	0	0	0
Arrests: Liquor Law Violations	0	0	0	0	0	0
Disciplinary Referrals: Liquor Law Violations	0	0	0	0	0	0
Domestic Violence	0	0	0	0	0	0
Dating Violence	0	0	0	0	0	0
Stalking	0	0	0	0	0	0

- There were no reported hate crimes for the Westerville Campus during 2012, 2013 or 2014.
- (For Hate Crimes, categories of prejudice (based on actual or perceived race, gender, religion, sexual orientation, ethnicity, or disability) now includes national origin and gender identity.
- Hate crimes may also include larceny-theft, simple assault, intimidation, and destruction, damage or vandalism of property.
- There are no residential facilities or non-campus buildings or property on this campus.

**HONDROS COLLEGE, INDEPENDENCE, OHIO CAMPUS CRIME STATISTICS REPORT**  
 5005 Rockside Road, Suite 130, Independence, OH 44131, Phone 855-90-NURSE (855-906-8773)

Offense	On-Campus Property			Public Property		
	2012	2013	2014	2012	2013	2014
Murder/non-negligent manslaughter	0	0	0	0	0	0
Negligent manslaughter	0	0	0	0	0	0
Sex offenses (Forcible)	0	0	0	0	0	0
Sex offenses (Non-Forcible)	0	0	0	0	0	0
Robbery	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0
Burglary	0	0	0	0	0	0
Motor Vehicle Theft	1*	0	0	0	0	0
Arson	0	0	0	0	0	0
Arrests: Weapons (Carrying, Possessing, etc.)	0	0	0	0	0	0
Disciplinary Referrals: Weapons (Carrying, Possessing, etc.)	0	0	0	0	0	0
Arrests: Drug Abuse Violations	0	0	0	0	0	0
Disciplinary Referrals: Drug Abuse Violations	0	0	0	0	0	0
Arrests: Liquor Law Violations	0	0	0	0	0	0
Disciplinary Referrals: Liquor Law Violations	0	0	0	0	0	0
Domestic Violence	0	0	0	0	0	1*
Dating Violence	0	0	0	0	0	0
Stalking	0	0	0	0	0	0

- \*Occurred at the previous campus location, 4100 Rockside Road, Independence, OH 44131. The campus moved to its current location in July 2014.
- There were no reported hate crimes for the Westerville Campus during 2012, 2013 or 2014.
- (For Hate Crimes, categories of prejudice (based on actual or perceived race, gender, religion, sexual orientation, ethnicity, or disability) now includes national origin and gender identity.
- Hate crimes may also include larceny-theft, simple assault, intimidation, and destruction, damage or vandalism of property.
- There are no residential facilities or non-campus buildings or property on this campus.

Source: United States Department of Education. Office of Post-Secondary Education. 2010. The Campus Safety and Security Data Analysis Cutting Tool. <http://ope.ed.gov/security/Index.aspx>

## **DRUG & ALCOHOL POLICY**

Hondros College will not tolerate any drug and/or alcohol use, which could imperil the health and well-being of its students, staff or faculty or which could threaten its educational mission or reputation.

We require that every applicant, student, staff, and faculty member be free of alcohol and/or drug dependency. Whenever anyone with supervisory responsibilities within the College suspects that a student, faculty member or other staff member has fallen short of performance or behavioral standards, which may have been caused in any way by use of alcohol or drugs, Hondros College may require the student to submit a saliva, blood, or urine sample for alcohol and/or drug testing to stay enrolled in a program.

Under our policy, the following actions are prohibited, and will result in disciplinary action up to and including immediate dismissal from the college. When appropriate, such infraction will also be reported to the local authorities or the Ohio Board of Nursing.

- Being under the influence, use, possession, or sale of illegal drugs or drug paraphernalia, controlled substances, or alcohol (including the presence of these substances in a student's system) while on Hondros College premises or on any off-campus clinical assignments, at any time during school hours.
- Use of alcohol off Hondros College premises or possession, use, manufacture, distribution, dispensation or sale of illegal drugs or controlled substances off the College's premises, where that conduct adversely affects the student's attendance, work, or performance, the individual's or another student's safety, or Hondros College's reputation in the community.
- Testing positive for alcohol/drugs.
- Refusing to submit to an alcohol/drug test, if required.
- Admitting to use of controlled substances or alcohol to faculty, staff or administration.

FEDERAL PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE

21.U.S.C. 884(a)

- 1st conviction: Up to 1 year imprisonment and fined at least \$1,000.00, but not more than \$100,000.00 or both.
- After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined \$2,500.00, but not more than \$250,000.00 or both.
- After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5,000.00, but not more than \$250,000.00 or both.
- Special sentencing provisions for possession of crack cocaine; Mandatory at least 5 years in prison, not to exceed 20 years and fined up to \$250,000.00 or both.
- 1st conviction and the amount of crack possessed exceed 5 grams.
- 2nd conviction and the amount of crack possessed exceeds 3 grams
- 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram

22.U.S.S. 853(a)(2) and 881(a)(7)

Forfeiture of personal and real property used to possess or to facilitate possessions of a controlled substance, that offense is punishable by more than 1 year imprisonment. (See special sentencing provisions re: crack).

21,U.S.C.881(a)(4)

Forfeiture of vehicles, boats, aircraft or any other conveyance used to transport or conceal a controlled substance.

21.U.S.C.884a

Civil fine of up to \$10,000.00 (Pending adoption of final regulations).

21.U.S.C.853a

Denial of Federal benefits such as student loans, grants, contracts and professional and commercial licenses, up to 1 year for 1st offense, up to 5 years for 2nd and subsequent offenses.

18.U.C.933(g)

Ineligible to receive or purchase a firearm.

Miscellaneous: Revocation of certain Federal licensees and benefits, e.g. pilot license, public housing tenancy, etc., are vested within the authorities of individual Federal Agencies.

*NOTE: These are only Federal penalties and sanctions. Additional State penalties and sanctions do apply*

## HEALTH RISKS ASSOCIATED WITH ALCOHOL

Alcohol consumption causes a number of marked changes in behavior. Even low doses significantly impair the judgment and coordination required in driving a car safely, increasing the likelihood that the driver will be involved in a car accident. Low to moderate doses of alcohol also increases the incidence of a variety of aggressive acts, including spouse and child abuse. Moderate to high doses of alcohol caused marked impairments in higher mental functions, severely altering a person's ability to learn and remember information. Very high doses cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce the effects just described.

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms including severe anxiety, tremors, hallucinations and convulsions. Alcohol withdrawal symptoms can be life threatening. Long term consumption of large quantities of alcohol, particularly when combined with poor nutrition can also lead to permanent damage to vital organs such as the brain and liver.

Mothers who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. These infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risk than other youngsters of becoming alcoholics.

As described in *What Works: Schools without Drugs* (1989 Edition, Department of Education).