

APPROVALS

The Academy of Radio Broadcasting, 16052 Beach Blvd., Suite 263, Huntington Beach, CA 92647 has been approved to operate by The Bureau for Private Postsecondary and Vocational Education under the California Education Code Section 94915. Approval to operate means that The Academy is in compliance with the minimum state standards and does not imply any endorsement or recommendation by the state or by The Bureau.

The educational program offered by The Academy is validated by the Accrediting Commission of the Accrediting Council for Continuing Education and Training (ACCET), a national accrediting agency listed with the U.S. Department of Education.

Radio Broadcasting

The Radio Broadcasting Program is a comprehensive training program that consists of 36 Quarter Credits (908 hours) of studio time and instruction over a 30-week period equaling one full academic year. Students must attend at least 24 hours per week to be a full time student for financial aid purposes. The education combines hands-on, live broadcasting from fully equipped studios with practical and theoretical information, production, Vocal Coaching, Personal Instruction, and Career Guidance. The Courses provide complete skills training allowing graduates access to entry-level career positions in the broadcast industry as Air Personalities, Newscasters, Sportscasters, Commercial Producers, and as well as other stimulating opportunities, including self-employment on their own Internet radio station, and voice over and commercial production via the Internet.

The Academy will coordinate with students, as space and practicality permit, the best times for them to attend. This open structure allows Students to attend to their personal responsibilities while pursuing their career goals.

The Program is structured in terms of Quarter Credits for easy interpretation by other institutes. The conversion ratio: every 25 hours of scheduled training is 1 Quarter Credit.

Students successfully completing the program are awarded a certificate

71.43% Completion rate for year end 2010

80.00% Placement rate for year end 2010



O*NET OnLine

Occupation Quick Search:

Summary Report for: 27-3011.00 - Radio and Television Announcers

Talk on radio or television. May interview guests, act as master of ceremonies, read news flashes, identify station by giving call letters, or announce song title and artist.

Sample of reported job titles: News Anchor, Anchor, Television News Anchor (TV News Anchor), Announcer, Meteorologist, Host, Program Director, Sports Director, Radio Announcer, News Director

Tasks

- Prepare and deliver news, sports, and/or weather reports, gathering and rewriting material so that it will convey required information and fit specific time slots.
- Read news flashes to inform audiences of important events.
- Identify stations, and introduce or close shows, using memorized or read scripts, and/or ad-libs.
- Select program content, in conjunction with producers and assistants, based on factors such as program specialties, audience tastes, or requests from the public.
- Study background information in order to prepare for programs or interviews.
- Comment on music and other matters, such as weather or traffic conditions.
- Interview show guests about their lives, their work, or topics of current interest.
- Discuss various topics over the telephone with viewers or listeners.
- Host civic, charitable, or promotional events that are broadcast over television or radio.
- Make promotional appearances at public or private events in order to represent their employers.

[back to top](#)

Knowledge

Education

Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree.

Communications and Media — Knowledge of media production, communication, and dissemination techniques and methods. This includes alternative ways to inform and entertain via written, oral, and visual media.

English Language — Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.

Telecommunications — Knowledge of transmission, broadcasting, switching, control, and operation of telecommunications systems.

Computers and Electronics — Knowledge of circuit boards, processors, chips, electronic equipment, and computer hardware and software, including applications and programming.

Customer and Personal Service — Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.

[back to top](#)

Skills

Speaking — Talking to others to convey information effectively.

Active Listening — Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.

solutions, conclusions or approaches to problems.

Reading Comprehension — Understanding written sentences and paragraphs in work related documents.

Social Perceptiveness — Being aware of others' reactions and understanding why they react as they do.

Time Management — Managing one's own time and the time of others.

Writing — Communicating effectively in writing as appropriate for the needs of the audience.

Coordination — Adjusting actions in relation to others' actions.

Judgment and Decision Making — Considering the relative costs and benefits of potential actions to choose the most appropriate one.

Active Learning — Understanding the implications of new information for both current and future problem-solving and decision-making.

[back to top](#)

Abilities

Oral Expression — The ability to communicate information and ideas in speaking so others will understand.

Speech Clarity — The ability to speak clearly so others can understand you.

Oral Comprehension — The ability to listen to and understand information and ideas presented through spoken words and sentences.

Written Comprehension — The ability to read and understand information and ideas presented in writing.

Speech Recognition — The ability to identify and understand the speech of another person.

Written Expression — The ability to communicate information and ideas in writing so others will understand.

Originality — The ability to come up with unusual or clever ideas about a given topic or situation, or to develop creative ways to solve a problem.

Inductive Reasoning — The ability to combine pieces of information to form general rules or conclusions (includes finding a relationship among seemingly unrelated events).

Information Ordering — The ability to arrange things or actions in a certain order or pattern according to a specific rule or set of rules (e.g., patterns of numbers, letters, words, pictures, mathematical operations).

Near Vision — The ability to see details at close range (within a few feet of the observer).

[back to top](#)

Work Activities

Getting Information — Observing, receiving, and otherwise obtaining information from all relevant sources.

Thinking Creatively — Developing, designing, or creating new applications, ideas, relationships, systems, or products, including artistic contributions.

Communicating with Persons Outside Organization — Communicating with people outside the

Performing for or Working Directly with the Public — Performing for people or dealing directly with the public. This includes serving customers in restaurants and stores, and receiving clients or guests.

Communicating with Supervisors, Peers, or Subordinates — Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.

Identifying Objects, Actions, and Events — Identifying information by categorizing, estimating, recognizing differences or similarities, and detecting changes in circumstances or events.

Interacting With Computers — Using computers and computer systems (including hardware and software to program, write software, set up functions, enter data, or process information).

Updating and Using Relevant Knowledge — Keeping up-to-date technically and applying new knowledge to your job.

Establishing and Maintaining Interpersonal Relationships — Developing constructive and cooperative working relationships with others, and maintaining them over time.

Interpreting the Meaning of Information for Others — Translating or explaining what information means and how it can be used.

[back to top](#)

Work Context

Telephone — How often do you have telephone conversations in this job?

Indoors, Environmentally Controlled — How often does this job require working indoors in environmentally controlled conditions?

Time Pressure — How often does this job require the worker to meet strict deadlines?

Frequency of Decision Making — How frequently is the worker required to make decisions that affect other people, the financial resources, and/or the image and reputation of the organization?

Contact With Others — How much does this job require the worker to be in contact with others (face-to-face, by telephone, or otherwise) in order to perform it?

Freedom to Make Decisions — How much decision making freedom, without supervision, does the job offer?

Face-to-Face Discussions — How often do you have to have face-to-face discussions with individuals or teams in this job?

Structured versus Unstructured Work — To what extent is this job structured for the worker, rather than allowing the worker to determine tasks, priorities, and goals?

Importance of Being Exact or Accurate — How important is being very exact or highly accurate in performing this job?

Public Speaking — How often do you have to perform public speaking in this job?




[back to top](#)

Job Zone

Education	Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree.
Related Experience	Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.
Job Training	Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers. A recognized apprenticeship program may be associated with these occupations.
Job Zone Examples	These occupations usually involve using communication and organizational skills to coordinate, supervise, manage, or train others to accomplish goals. Examples include food service managers, electricians, agricultural technicians, legal secretaries, interviewers, and insurance sales agents.
SVP Range	(6.0 to < 7.0)

[back to top](#)

Education

Percentage of Respondents	Education Level Required
36 	Bachelor's degree
27 	High school diploma or equivalent
22 	Some college, no degree

[back to top](#)

Interests

Interest code: **AES**

Artistic — Artistic occupations frequently involve working with forms, designs and patterns. They often require self-expression and the work can be done without following a clear set of rules.

Enterprising — Enterprising occupations frequently involve starting up and carrying out projects. These occupations can involve leading people and making many decisions. Sometimes they require risk taking and often deal with business.

Social — Social occupations frequently involve working with, communicating with, and teaching people. These occupations often involve helping or providing service to others.

[back to top](#)

Work Styles

Integrity — Job requires being honest and ethical.

Stress Tolerance — Job requires accepting criticism and dealing calmly and effectively with high stress situations.

Initiative — Job requires a willingness to take on responsibilities and challenges.

Self Control — Job requires maintaining composure, keeping emotions in check, controlling anger, and avoiding aggressive behavior, even in very difficult situations.

Cooperation — Job requires being pleasant with others on the job and displaying a good-natured, cooperative attitude.

Adaptability/Flexibility — Job requires being open to change (positive or negative) and to considerable variety in the workplace.

Attention to Detail — Job requires being careful about detail and thorough in completing work tasks.

Independence — Job requires developing one's own ways of doing things, guiding oneself with little or no supervision, and depending on oneself to get things done.

Innovation — Job requires creativity and alternative thinking to develop new ideas for and answers to work related problems.

[back to top](#)

Work Values

Achievement — Occupations that satisfy this work value are results oriented and allow employees to use their strongest abilities, giving them a feeling of accomplishment. Corresponding needs are Ability Utilization and Achievement.

Recognition — Occupations that satisfy this work value offer advancement, potential for leadership, and are often considered prestigious. Corresponding needs are Advancement, Authority, Recognition and Social Status.

Independence — Occupations that satisfy this work value allow employees to work on their own and make decisions. Corresponding needs are Creativity, Responsibility and Autonomy.

[back to top](#)

Related Occupations

27-2012.04 [Talent Directors](#)

27-3021.00 [Broadcast News Analysts](#)

27-3022.00 [Reporters and Correspondents](#) 

27-3043.04 [Copy Writers](#)

27-3043.05 [Poets, Lyricists and Creative Writers](#)

41-3011.00 [Advertising Sales Agents](#)

[back to top](#)

Wages & Employment Trends

National

Median wages (2009)	\$13.23 hourly, \$27,520 annual
Employment (2008)	55,000 employees
Projected growth (2008-2018)	■ Decline slowly or moderately (-3% to -9%)
Projected job openings (2008-2018)	15,500
Top industries (2008)	Information Self-Employed

State & National



Source: Bureau of Labor Statistics [2009 wage data](#) and [2008-2018 employment projections](#). "Projected growth" represents the estimated change in total employment over the projections period (2008-2018). "Projected job openings" represent openings due to growth and replacement.

[back to top](#)

Sources of Additional Information

Disclaimer: Sources are listed to provide additional information on related jobs, specialties, and/or industries. Links to non-DOL Internet sites are provided for your convenience and do not constitute an endorsement.

- [Announcers](#). Bureau of Labor Statistics, U.S. Department of Labor. *Occupational Outlook Handbook, 2010-11 Edition*.

Tuition and Fees

	1 WEEK	PELL BUDGET	30 WEEKS
TUITION			13800
FEEES			200
LOAN FEES			0
BOOKS & SUPPLIES			0
ROOM & BOARD	233		6990
TRANSPORTATION	36		1080
PERSONAL	96		2880
DEPENDENT CARE			0
HANDICAP CARE			0
MISCELLANEOUS			0

DL BUDGET
1 Month 30 WEEKS

BOOKS & SUPPLIES		0
ROOM & BOARD	1017	7119
TRANSPORTATION	149	1043
PERSONAL	412	28
DEPENDENT CARE		0
HANDICAP CARE		0
MISCELLANEOUS		0

Television/Video Production & Broadcasting

The Television/Video Production and Broadcasting Course is a comprehensive training program combining hands-on, actual television and video production and broadcasting from fully equipped studios with practical and theoretical information and personal instruction. The Course provides complete skills training and allows Graduates access to entry-level career positions (requiring knowledge of the industry and various facets of the business) in the television and video industry as camera operators, editing technicians, lighting operators, on-camera personalities, and many others, including hosting your own Television Station on the Internet, and producing and distributing video content.

The Course consists of 36 Quarter Credits and 908 Hours of instruction and studio time (lab) over a 30-week period equaling on full academic year. Students must attend at least 24 hours per week to be a full time student for financial aid purposes Student schedules are set during normal business and teaching hours and students spend approximately 30 Hours per week in their educational pursuits. The Course is structured in terms of Quarter Credits for easy interpretation by other institutes. The conversion ratio: every 20 Hours of scheduled training is 1 Quarter Credit. Students successfully completing the program are awarded a certificate

83.33% Completion rate for year end 2010

71.05% Placement rate for year end 2010

Summary Report for: 27-4031.00 - Camera Operators, Television, Video, and Motion Picture

Operate television, video, or motion picture camera to photograph images or scenes for various purposes, such as TV broadcasts, advertising, video production, or motion pictures.

Sample of reported job titles: Camera Operator, Photojournalist, Television News Photographer, Production Assistant, Videographer, Cameraman, Master Control Operator (MCO), Production Technician, Studio Camera Operator, Floor Director

View report: Summary [Details](#) [Custom](#)

[Tasks](#) | [Knowledge](#) | [Skills](#) | [Abilities](#) | [Work Activities](#) | [Work Context](#) | [Job Zone](#) | [Education](#) | [Interests](#) | [Work Styles](#) | [Work Values](#) | [Related Occupations](#) | [Wages & Employment](#) | [Additional Information](#)

Tasks

- Operate television or motion picture cameras to record scenes for television broadcasts, advertising,

- Edit video for broadcast productions, including non-linear editing.
- Adjust positions and controls of cameras, printers, and related equipment to change focus, exposure, and lighting.
- Confer with directors, sound and lighting technicians, electricians, and other crew members to discuss assignments and determine filming sequences, desired effects, camera movements, and lighting requirements.
- Set up and perform live shots for broadcast.
- Set up cameras, optical printers, and related equipment to produce photographs and special effects.
- Assemble studio sets, and select and arrange cameras, film stock, audio, or lighting equipment to be used during filming.
- Test, clean, maintain, and repair broadcast equipment, including testing microphones, to ensure proper working condition.
- Use cameras in any of several different camera mounts such as stationary, track-mounted, or crane-mounted.

[back to top](#)

Knowledge

Education

Most occupations in this zone require training in **vocational schools**, related on-the-job experience, or an associate's degree.

Communications and Media — Knowledge of media production, communication, and dissemination techniques and methods. This includes alternative ways to inform and entertain via written, oral, and visual media.

Computers and Electronics — Knowledge of circuit boards, processors, chips, electronic equipment, and computer hardware and software, including applications and programming.

English Language — Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.

Telecommunications — Knowledge of transmission, broadcasting, switching, control, and operation of telecommunications systems.

Engineering and Technology — Knowledge of the practical application of engineering science and technology. This includes applying principles, techniques, procedures, and equipment to the design and production of various goods and services.

[back to top](#)

Skills

Active Listening — Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.

Coordination — Adjusting actions in relation to others' actions.

Speaking — Talking to others to convey information effectively.

Critical Thinking — Using logic and reasoning to identify the strengths and weaknesses of alternative

Judgment and Decision Making — Considering the relative costs and benefits of potential actions to choose the most appropriate one.

Time Management — Managing one's own time and the time of others.

Complex Problem Solving — Identifying complex problems and reviewing related information to develop and evaluate options and implement solutions.

Monitoring — Monitoring/Assessing performance of yourself, other individuals, or organizations to make improvements or take corrective action.

Operation Monitoring — Watching gauges, dials, or other indicators to make sure a machine is working properly.

[back to top](#)

Abilities

Visualization — The ability to imagine how something will look after it is moved around or when its parts are moved or rearranged.

Far Vision — The ability to see details at a distance.

Near Vision — The ability to see details at close range (within a few feet of the observer).

Oral Comprehension — The ability to listen to and understand information and ideas presented through spoken words and sentences.

Oral Expression — The ability to communicate information and ideas in speaking so others will understand.

Problem Sensitivity — The ability to tell when something is wrong or is likely to go wrong. It does not involve solving the problem, only recognizing there is a problem.

Speech Clarity — The ability to speak clearly so others can understand you.

Arm-Hand Steadiness — The ability to keep your hand and arm steady while moving your arm or while holding your arm and hand in one position.

Finger Dexterity — The ability to make precisely coordinated movements of the fingers of one or both hands to grasp, manipulate, or assemble very small objects.

Manual Dexterity — The ability to quickly move your hand, your hand together with your arm, or your two hands to grasp, manipulate, or assemble objects.

[back to top](#)

Work Activities

Thinking Creatively — Developing, designing, or creating new applications, ideas, relationships, systems, or products, including artistic contributions.

Updating and Using Relevant Knowledge — Keeping up-to-date technically and applying new knowledge to your job.

Getting Information — Observing, receiving, and otherwise obtaining information from all relevant sources

Related Experience	Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.
Job Training	Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers. A recognized apprenticeship program may be associated with these occupations.
Job Zone Examples	These occupations usually involve using communication and organizational skills to coordinate, supervise, manage, or train others to accomplish goals. Examples include food service managers, electricians, agricultural technicians, legal secretaries, interviewers, and insurance sales agents.
SVP Range	(6.0 to < 7.0)

There is 1 recognized apprenticeable specialty associated with this occupation:

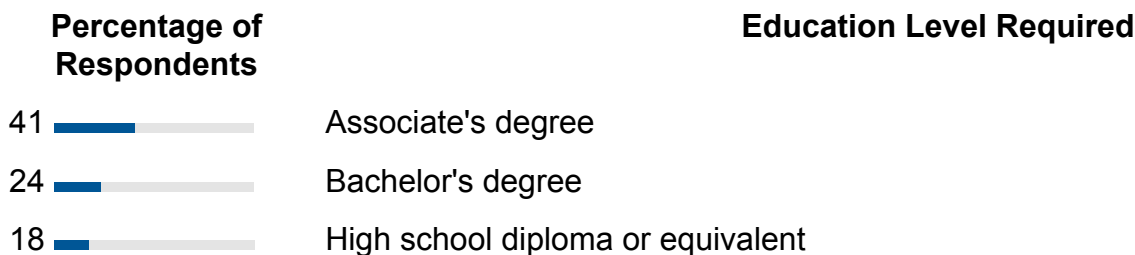
Camera Operator

To learn about specific apprenticeship opportunities, please consult the U.S. Department of Labor [State Apprenticeship Information](#) website.

For general information about apprenticeships, training, and partnerships with business, visit the U.S. Department of Labor [Office of Apprenticeship](#) website.

[back to top](#)

Education



[back to top](#)

Interests

Interest code: **RA**

Realistic — Realistic occupations frequently involve work activities that include practical, hands-on problem and solutions. They often deal with plants, animals, and real-world materials like wood, tools, and machinery. Many of the occupations require working outside, and do not involve a lot of paperwork or working closely with others.

Artistic — Artistic occupations frequently involve working with forms, designs and patterns. They often require self-expression and the work can be done without following a clear set of rules.

Work Styles

Dependability — Job requires being reliable, responsible, and dependable, and fulfilling obligations.

Adaptability/Flexibility — Job requires being open to change (positive or negative) and to considerable variety in the workplace.

Attention to Detail — Job requires being careful about detail and thorough in completing work tasks.

Cooperation — Job requires being pleasant with others on the job and displaying a good-natured, cooperative attitude.

Stress Tolerance — Job requires accepting criticism and dealing calmly and effectively with high stress situations.

Innovation — Job requires creativity and alternative thinking to develop new ideas for and answers to work related problems.

Achievement/Effort — Job requires establishing and maintaining personally challenging achievement goal and exerting effort toward mastering tasks.

Self Control — Job requires maintaining composure, keeping emotions in check, controlling anger, and avoiding aggressive behavior, even in very difficult situations.

Social Orientation — Job requires preferring to work with others rather than alone, and being personally connected with others on the job.

Independence — Job requires developing one's own ways of doing things, guiding oneself with little or no supervision, and depending on oneself to get things done.

[back to top](#)

Work Values

Support — Occupations that satisfy this work value offer supportive management that stands behind employees. Corresponding needs are Company Policies, Supervision: Human Relations and Supervision: Technical.

Relationships — Occupations that satisfy this work value allow employees to provide service to others and work with co-workers in a friendly non-competitive environment. Corresponding needs are Co-workers, Moral Values and Social Service.

Independence — Occupations that satisfy this work value allow employees to work on their own and make decisions. Corresponding needs are Creativity, Responsibility and Autonomy.

[back to top](#)

Related Occupations

27-1027.00 [Set and Exhibit Designers](#)

27-4021.00 [Photographers](#)

27-4032.00 [Film and Video Editors](#)

39-3092.00 [Costume Attendants](#)

29-5004.00 [Makeup Artists, Theatrical and Performance](#)

[back to top](#)

Wages & Employment Trends

National

Median wages (2009)	\$20.64 hourly, \$42,940 annual
Employment (2008)	26,000 employees
Projected growth (2008-2018)	■ Average (7% to 13%)
Projected job openings (2008-2018)	8,900
Top industries (2008)	Information Self-Employed

State & National



Source: Bureau of Labor Statistics [2009 wage data](#) and [2008-2018 employment projections](#). "Projected growth" represents the estimated change in total employment over the projections period (2008-2018). "Projected job openings" represent openings due to growth and replacement.

[back to top](#)

Sources of Additional Information

Disclaimer: Sources are listed to provide additional information on related jobs, specialties, and/or industries. Links to non-DOL Internet sites are provided for your convenience and do not constitute an endorsement.

- [Television, video, and motion picture camera operators and editors](#). Bureau of Labor Statistics, U.S. Department of Labor. *Occupational Outlook Handbook, 2010-11 Edition*.

Tuition and Fees

	1 WEEK	PELL BUDGET 30 WEEKS
<u>TUITION</u>		13800
<u>FEES</u>		200
<u>LOAN FEES</u>		0
BOOKS & SUPPLIES		0
ROOM & BOARD	233	6990
TRANSPORTATION	36	1080
<u>PERSONAL</u>	96	2880
DEPENDENT CARE		0
HANDICAP CARE		0
MISCELLANEOUS		0

DL BUDGET
1 Month 30 WEEKS

BOOKS & SUPPLIES		0
ROOM & BOARD	1017	7119
TRANSPORTATION	149	1043
PERSONAL	412	28
DEPENDENT CARE		0
HANDICAP CARE		0
MISCELLANEOUS		0

Facilities

To fulfill the career and training objectives of its students, the Academy's facility consists of almost 7000, climate controlled, square feet with 17 fully equipped broadcast studios, television set and editing facilities, special facilities for on camera training, two large lecture rooms, news gathering and editing area, Personal Instruction rooms, a student lounge, and administrative areas. The complex offers ample parking, easy access to public transportation, and complies with handicap requirements.

PROCEDURES FOR STUDENT'S TO REVIEW APPROVALS

Students may request to review accreditation and licensure approvals by contacting the president.

FACULTY /INSTRUCTIONAL PERSONNEL

Doreen Reyes, Placement Director/Chief Instructor-Radio
 Marshall Thomas, Vocal Coach
 Rick Buttery, Gabe Ginez, Instructors-Television
 Anthony Williams, Owen Smith, Television Assistants
 Bryan Vance, Michelle Merker, Vocal Coaches/Personal Instructors
 Manny Pacheco, Personal Instructor

Financial Aid Programs available

Students may apply for and, if eligible, may receive funds for their education from federally established programs. Programs that The Academy's Students participate in include the PELL Grant, Stafford, and PLUS student loans. The Academy will help Students applying for public or private financing.

Students should contact The Academy's Financial Aid office for more information, consumer information, applications, and any assistance needed to apply for aid. Eligible Veterans, who wish to receive benefits, must first obtain the School's Veterans Bulletin that contains policies that supersede those contained in this catalog.

Private Loans.

Students who do not qualify for the total amount of financial aid to cover their tuition may be eligible for in house financing.

Financial Aid Application Procedures.

a. Students wishing to apply for financial aid may do so either in person with the help of the financial aid office, or may apply online. Students considering enrollment at the institution should apply as soon as possible for aid. Students may pick up applications at the school during regular business hours, or apply online at www.fafsa.ed.gov.

c. Eligibility is determined by the Department of Education

d. Eligible student's financial aid is sent via electronic funds transfer directly to the school. Upon receipt, the school will credit the student's tuition account. Written notification will be given to the student when loan funds are received. Any overpayment of funds received will be returned to the student within 14 days of receipt of the institution.

e. Students must be making satisfactory academic progress in order to remain eligible for financial aid.

Financial Aid Disbursement Procedures.

Students receiving financial aid to pay for their education will receive 2 disbursements sent directly to the school. Generally, the first disbursements are received after the student's 30th day of attendance. The second disbursement comes at the mid point of the student's program, and only if the student is making satisfactory academic progress towards graduation. Any overpayment of tuition monies will be refunded to the student within 14 days.

Repayment of Student Loans

Students are responsible for repaying their student loans, whether or not they complete the program. In general, students have 10 years to repay the debt, in monthly installments. Should a student be unable to make payments, forbearance and deferments are available, at the discretion of the Department of Education. Students also may be eligible to apply for a consolidation loan.

Rights and Responsibilities of Students Receiving Financial Aid

***Important Notice:** This Borrower's Rights and Responsibilities Statement provides additional information about the terms and conditions of the loans you receive under the accompanying Master Promissory Note (MPN) for Federal Direct Stafford/Ford Loans (Direct Subsidized Loans) and Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans). Throughout this Borrower's Rights and Responsibilities Statement, the words "we," "us," and "our" refer to the U.S. Department of Education. The word "loan" refers to one or more loans made under the accompanying MPN.*

1. **The William D. Ford Federal Direct Loan Program.** The William D. Ford Federal Direct Loan (Direct Loan Program) includes the following types of loans, known collectively as "Direct Loans":
 - o Federal Direct Stafford/Ford Loans (Direct Subsidized Loans)
 - o Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans)
 - o Federal Direct PLUS Loans (Direct PLUS Loans)
 - o Federal Direct Consolidation Loans (Direct Consolidation Loans)

The Direct Loan Program is authorized by Title IV, Part D, of the Higher Education Act of 1965, as amended. You must complete a Free Application for Federal Student Aid (FAFSA) before you receive a Direct Subsidized Loan or Direct Unsubsidized Loan.

Direct Loans are made by the U.S. Department of Education. Our Direct Loan Servicing Center services, answers questions about, and processes payments on Direct Loans. We will provide you with the address and telephone number of the Direct Loan Servicing Center after the school notifies us that the first disbursement of your loan has been made.

regulations. These laws and regulations are referred to as "the Act" throughout this Borrower's Rights and Responsibilities Statement. State law, unless it is preempted by federal law, may provide you with certain rights, remedies, and defenses in addition to those stated in the MPN and this Borrower's Rights and Responsibilities Statement.

NOTE: Any change to the Act applies to loans in accordance with the effective date of the change.

3. **Direct Subsidized Loans and Direct Unsubsidized Loans.** Direct Subsidized Loans and Direct Unsubsidized Loans are made to students to help pay for the cost of education beyond high school. To receive a Direct Subsidized Loan, you must have financial need. We do not charge interest on Direct Subsidized Loans while you are in school and during certain other periods. Direct Unsubsidized Loans are not based on financial need. We charge interest on Direct Unsubsidized Loans during all periods. For more information on interest charges, see item #9 of this Borrower's Rights and Responsibilities Statement ("Payment of interest").
4. **About the MPN.** You may receive more than one loan under this MPN over a period of up to 10 years to pay for your educational costs, as long as the school you are attending is authorized to use the multi-year feature of the MPN and chooses to do so.

If your school is not authorized to use the multi-year feature of the MPN or chooses not to do so, or if you do not want to receive more than one loan under this MPN, you must sign a new MPN for each loan that you receive. If you do not want to receive more than one loan under this MPN, you must notify your school or the Direct Loan Servicing Center in writing.

5. **Use of your loan money.** You may use the loan money you receive only to pay for your authorized educational expenses for attendance at the school that determined you were eligible to receive the loan. Authorized expenses include the following:
 - Tuition
 - Room
 - Board
 - Institutional fees
 - Books
 - Supplies
 - Equipment
 - Dependent child care expenses
 - Transportation
 - Commuting expenses
 - Rental or purchase of a personal computer
 - Loan fees
 - Other documented, authorized costs
6. **Information you must report to us after you receive your loan.** You must notify the Direct Loan Servicing Center and/or the financial aid office at your school about certain changes.

Until you graduate or otherwise leave school, you must notify your school's financial aid office if you:

- Change your address or telephone number;
- Change your name (for example, maiden name to married name);
- Do not enroll at least half-time for the loan period certified by the school
- Do not enroll at the school that determined you were eligible to receive the loan;
- Stop attending school or drop below half-time enrollment;
- Transfer from one school to another school; or
- Graduate.

- Change your employer, or your employer's address or telephone number changes; or
 - Have any other change in status that would affect your loan (for example, if you received a deferment while you were unemployed, but you have found a job and therefore no longer meet the eligibility requirements for the deferment).
7. **Amount you may borrow.** The charts that follow show the maximum amounts of Direct Subsidized Loans and Direct Unsubsidized Loans that you may borrow for a single academic year (annual loan limits), and the maximum amounts that you may borrow in total for undergraduate and graduate study (aggregate loan limits). The annual and aggregate loan limits for independent undergraduates also apply to dependent undergraduates whose parents are unable to borrow under the PLUS program. If you are enrolled in certain health professions programs, you may qualify for higher annual and aggregate limits on Direct Unsubsidized Loans.

The actual loan amount you receive will be determined by your school, based on your academic level, dependency status, and other factors such as:

- The length of the program or the remaining portion of the program in which you are enrolled, if it is less than a full academic year;
- Your cost of attendance;
- Your Expected Family Contribution;
- Other financial aid you receive; and
- Your remaining eligibility under the annual or aggregate loan limits.

The actual amount you receive for an academic year may be less than the maximum annual amounts shown in the charts.

If you are an undergraduate student, your school must determine your eligibility for a Federal Pell Grant before you may receive a Direct Subsidized Loan or Direct Unsubsidized Loan. Your school is also required to determine your eligibility for a Direct Subsidized Loan before determining your eligibility for a Direct Unsubsidized Loan.

If you have received student loans from another federal student loan program, you are responsible for informing your school and your lender of your other student loans. In some cases, you may not be eligible for loans for which you have applied.

Annual Loan Limits for Direct Subsidized Loans and Direct Unsubsidized Loans:

Dependent Undergraduate Students	
<i>(except students whose parents cannot borrow PLUS loans)</i>	
First Year Total (maximum \$3,500 subsidized)	\$5,500
Second Year Total (maximum \$4,500 subsidized)	\$6,500
Third Year and Beyond (each year) (maximum \$5,500 subsidized)	\$7,500
Independent Undergraduate Students	
<i>(and dependent students whose parents cannot borrow PLUS loans)</i>	
First Year Total (maximum \$3,500 subsidized)	\$9,500
Second Year (maximum \$4,500 subsidized)	\$10,500

Graduate and Professional Students

Total Amount (each year) \$20,500
(maximum \$8,500 subsidized)

Aggregate Loan Limits for Direct Subsidized and Direct Unsubsidized Loans:

Dependent Undergraduate Students (except students whose parents cannot borrow PLUS loans)

Total Amount Cumulative \$31,000
(maximum \$23,000 subsidized)

Independent Undergraduate Students (and dependent students whose parents cannot borrow PLUS loans)

Total Amount Cumulative \$57,500
(maximum \$23,000 subsidized)

Graduate and Professional Students

Total Amount Cumulative \$138,500
(maximum \$65,500 subsidized; includes Stafford Loans received for undergraduate study)

8. **Interest rate.** The interest rate on Direct Subsidized Loans and Direct Unsubsidized Loans is a fixed rate. Different fixed interest rates may apply to separate loans made under this MPN depending on whether the loan is subsidized or unsubsidized, when the loan is first disbursed, and whether you are a graduate or undergraduate student. You will be notified of the actual interest rate for each loan you receive in a disclosure statement that we send to you. If you qualify under the Service members Civil Relief Act, the interest rate on your loans obtained prior to military service may be limited to 6 percent during your military service. To receive this benefit, you must contact the Direct Loan Servicing Center for information about the documentation you must provide to show that you qualify.
9. **Payment of interest.** We do not charge interest on a Direct Subsidized Loan while you are enrolled in school at least half-time, during your grace period, during deferment periods, and during certain periods of repayment under the Income-Based Repayment Plan. Except as provided below for certain military borrowers, we charge interest on a Direct Subsidized Loan during all other periods (starting on the day after your grace period ends), including forbearance periods.

Except as provided below for certain military borrowers, we charge interest on a Direct Unsubsidized Loan during all periods (starting on the day your loan is paid out). This includes periods while you are enrolled in school at least half-time, during your grace period, and during deferment and forbearance periods. Therefore, you will pay more interest on a Direct Unsubsidized Loan than on a Direct Subsidized Loan.

If you do not pay the interest as it is charged on either type of loan, we will add it to the unpaid principal amount of your loan. This is called "capitalization." Capitalization increases the unpaid principal balance of your loan, and we will then charge interest on the increased principal amount.

Under the no accrual of interest benefit for active duty service members, we do not charge interest on Direct Loan Program Loans first disbursed on or after October 1, 2008 during periods of qualifying active duty military service (for up to 60 months). For Direct Consolidation Loans, this benefit applies to the portion of the consolidation loan that repaid loans first disbursed on or after October 1, 2008.

The chart below shows the difference in the total amount you would repay on a \$15,000 Direct Unsubsidized Loan

	If you pay the interest as it is charged...	If you do not pay the interest and it is capitalized...
Loan Amount	\$15,000	\$15,000
Interest for 12 months (at an interest rate of 6.8%)	\$1,020 (paid as accrued)	\$1,020 (unpaid and capitalized)
Principal to be Repaid	\$15,000	\$16,020
Monthly Payment (Standard Repayment Plan)	\$173	\$184
Number of Payments	120	120
Total Amount Repaid	\$21,734	\$22,123

In this example, you would pay \$11 less per month and \$389 less altogether if you pay the interest as it is charged during a 12-month deferment or forbearance period.

You may be able to claim a federal income tax deduction for interest payments you make on Direct Loans. For further information, refer to IRS Publication 970, which is available at <http://www.irs.ustreas.gov>.

10. **Loan fee.** We charge a loan fee that is a percentage of the principal amount of each loan you receive. The percentage is determined by the Act and varies depending on when a loan is first disbursed. The specific loan fee that you are charged will be shown on a disclosure statement that we send to you. This fee will be subtracted proportionally from each disbursement of your loan.
11. **Repayment incentive programs.** A repayment incentive is a benefit that we offer to encourage you to repay your loan on time. Under a repayment incentive program, the interest rate we charge on your loan may be reduced. Some repayment incentive programs require you to make a certain number of payments on time to keep the reduced interest rate. The two repayment incentive programs described below may be available to you. The Direct Loan Servicing Center can provide you with more information on other repayment incentive programs that may be available.

(1) Interest Rate Reduction for Electronic Debit Account Repayment

Under the Electronic Debit Account (EDA) repayment option, your bank automatically deducts your monthly loan payment from your checking or savings account and sends it to us. EDA helps to ensure that your payments are made on time. In addition, you receive a 0.25 percent interest rate reduction while you repay under the EDA option. We will include information about the EDA option in your first bill. You can also get the information on the Direct Loan Servicing Center's web site, or by calling the Direct Loan Servicing Center. The Direct Loan Servicing Center's web site address and toll-free telephone number are provided on all correspondence that the Direct Loan Servicing Center sends you.

(2) Up-Front Interest Rebate

You may receive an up-front interest rebate on your loan. The rebate is equal to a percentage of the loan amount that you borrow. This is the same amount that would result if the interest rate on your loan were lowered by a specific percentage, but you receive the rebate up front. The correspondence that you receive about your loan will tell you if you received an up-front interest rebate.

To keep an up-front interest rebate that you receive on your loan, you must make all of your first 12 required monthly payments on time when your loan enters repayment. "On time" means that we must receive each payment no later than 6 days after the due date.

You will lose the rebate if you do not make all of your first 12 required monthly payments on time. If you lose the rebate, we will add the rebate amount back to the principal balance on your loan account. This will increase the amount that you must repay.

12. **Disbursement (how your loan money will be paid out).** Generally, your school will disburse (pay out) your loan money in more than one installment, usually at the beginning of each academic term (for example, at the beginning of each semester or quarter). If your school does not use academic terms or does not have academic terms that meet certain requirements, it will generally disburse your loan in at least two installments, one at the beginning of the period of study for which you are receiving the loan, and one at the midpoint of that period of study.

In most cases, if the Direct Subsidized Loan or Direct Unsubsidized Loan that you are receiving is your first student loan under either the Direct Loan Program or the Federal Family Education Loan (FFEL) Program, you must complete entrance counseling before your school can make the first disbursement of your loan.

Your school may disburse your loan money by crediting it to your account at the school, or may give some or all of it to you directly by check or other means. The Direct Loan Servicing Center will notify you in writing each time your school disburses part of your loan money.

If your school credits your loan money to your account and the amount credited is more than the amount of your tuition and fees, room and board, and other authorized charges, the excess amount is called a credit balance. Unless you authorize your school to hold the credit balance for you, your school must pay you the credit balance within the following timeframes:

- If the credit balance occurs after the first day of class of a payment period (your school can tell you this date), your school must pay you the credit balance no later than 14 days after the date the balance occurs.
 - If the credit balance occurs on or before the first day of class of a payment period, your school must pay you the credit balance no later than 14 days after the first day of class of the payment period.
13. **Canceling your loan.** Before your loan money is disbursed, you may cancel all or part of your loan at any time by notifying your school. After your loan money is disbursed, there are two ways to cancel all or part of your loan
- If your school obtains your written confirmation of the types and amounts of Title IV loans that you want to receive for an award year before crediting loan money to your account at the school, you may tell the school that you want to cancel all or part of that loan within 14 days after the date the school notifies you of your right to cancel all or part of the loan, or by the first day of your school's payment period, whichever is later (your school can tell you the first day of the payment period). If the school does not obtain your written confirmation of the types and amounts of loans you want to receive before crediting the loan money to your account, you may cancel all or part of that loan by informing the school within 30 days of the date the school notifies you of your right to cancel all or part of the loan. In either case, your school will return the cancelled loan amount to us. You do not have to pay interest or the loan fee on the part of your loan that you tell your school to cancel within these timeframes. If you received an up-front interest rebate on your loan, the rebate does not apply to the part of your loan that you tell your school to cancel. Your loan will be adjusted to eliminate any interest, loan fee, and rebate amount that applies to the amount of the loan that was cancelled.

If you ask your school to cancel all or part of your loan outside the timeframes described above, your school may process your cancellation request, but it is not required to do so.

- Within 120 days of the date your school disbursed your loan money (by crediting the loan money to your account at the school, by paying it directly to you, or both), you may return all or part of your loan to us. Contact the Direct Loan Servicing Center for guidance on how and where to return your loan money. You do not have to pay interest or the loan fee on the part of your loan that you return within 120 days of the

14. **Grace period.** You will receive a six-month grace period on repayment of each Direct Subsidized Loan and Direct Unsubsidized Loan that you receive. Your six-month grace period begins the day after you stop attending school or drop below half-time enrollment. You do not have to begin making payments on your loan until after your grace period ends.

If you are called or ordered to active duty for more than 30 days from a reserve component of the U.S. Armed Forces, the period of your active duty service and the time necessary for you to re-enroll in school after your active duty ends are not counted as part of your grace period. However, the total period that is excluded from your grace period may not exceed three years. If the call or order to active duty occurs while you are in school and requires you to drop below half-time enrollment, the start of your grace period will be delayed until after the end of the excluded period. If the call or order to active duty occurs during your grace period, you will receive a full six-month grace period at the end of the excluded period.

15. **Repaying your loan.** The repayment period for each Direct Subsidized Loan and Direct Unsubsidized Loan that you receive begins on the day after your grace period ends. The Direct Loan Servicing Center will notify you of the date your first payment is due.

You must make payments on your loan even if you do not receive a bill or repayment notice. Billing information is sent to you as a convenience, and you are obligated to make payments even if you do not receive a notice or bill.

You may choose one of the following repayment plans to repay your loan:

- **Standard Repayment Plan** — Under this plan, you will make fixed monthly payments and repay your loan in full within 10 years (not including periods of deferment or forbearance) from the date the loan entered repayment. Your payments must be at least \$50 a month and will be more, if necessary, to repay the loan within the required time period.
- **Graduated Repayment Plan** — Under this plan, you will usually make lower payments at first, and your payments will gradually increase over time. You will repay your loan in full within 10 years (not including periods of deferment or forbearance) from the date the loan entered repayment. No single payment will be more than three times greater than any other payment.
- **Extended Repayment Plan** — Under this plan, you will repay your loan in full over a period not to exceed 25 years (not including periods of deferment or forbearance) from the date the loan entered repayment. You may choose to make fixed monthly payments or graduated monthly payments that start out lower and gradually increase over time. If you make fixed monthly payments, your payments must be at least \$50 a month and will be more, if necessary, to repay the loan within the required time period. You are eligible for this repayment plan only if (1) you have an outstanding balance on Direct Loan Program loans that exceeds \$30,000, and (2) you had no outstanding balance on a Direct Loan Program loan as of October 7, 1998 or on the date you obtained a Direct Loan Program loan after October 7, 1998.
- **Income Contingent Repayment Plan** — Under this plan, your monthly payment amount will be based on your annual income (and that of your spouse if you are married), your family size, and the total amount of your Direct Loans. Until we obtain the information needed to calculate your monthly payment amount, your payment will equal the amount of interest that has accrued on your loan unless you request a forbearance. As your income changes, your payments may change. If you do not repay your loan after 25 years under this plan, the unpaid portion will be forgiven. You may have to pay income tax on any amount forgiven.
- **Income-Based Repayment Plan (effective July 1, 2009)** — Under this plan, your required monthly payment amount will be based on your income during any period when you have a partial financial hardship. Your monthly payment amount may be adjusted annually. The maximum repayment period under this plan may exceed 10 years. If you meet certain requirements over a 25-year period, you may qualify for cancellation of any outstanding balance on your loans.

If you do not choose a repayment plan, we will place you on the Standard Repayment Plan.

The chart at the end of this Borrower's Rights and Responsibilities Statement ("Repaying Your Loans") allows you to estimate the monthly and total amounts you would repay under the Standard, Graduated, Extended, and Income Contingent repayment plans based on various initial loan amounts.

You may change repayment plans at any time after you have begun repaying your loan. There is no penalty if you make loan payments before they are due, or pay more than the amount due each month.

Except as provided by the Act for payments made under the Income-Based Repayment Plan, we apply your payments and prepayments in the following order: (1) late charges and collection costs first, (2) outstanding interest second, and (3) outstanding principal last.

When you have repaid a loan in full, the Direct Loan Servicing Center will send you a notice telling you that you have paid off your loan. You should keep this notice in a safe place.

16. **Late charges and collection costs.** If you do not make any part of a payment within 30 days after it is due, we may require you to pay a late charge. This charge will not be more than six cents for each dollar of each late payment. If you do not make payments as scheduled, we may also require you to pay other charges and fees involved in collecting your loan.
17. **Demand for immediate repayment.** The entire unpaid amount of your loan becomes due and payable (on your MPN this is called "acceleration") if you:
 - Receive loan money, but do not enroll at least half-time at the school that determined you were eligible to receive the loan;
 - Use your loan money to pay for anything other than expenses related to your education at the school that determined you were eligible to receive the loan;
 - Make a false statement that causes you to receive a loan that you are not eligible to receive; or
 - Default on your loan.
18. **Defaulting on your loan.** Default (failing to repay your loan) is defined in detail in the Terms and Conditions section of your MPN. If you default:
 - We will require you to immediately repay the entire unpaid amount of your loan.
 - We may sue you, take all or part of your federal and state tax refunds and other federal or state payments, and/or garnish your wages so that your employer is required to send us part of your salary to pay off your loan.
 - We will require you to pay reasonable collection fees and costs, plus court costs and attorney fees.
 - You may be denied a professional license.
 - You will lose eligibility for other federal student aid and assistance under most federal benefit programs
 - You will lose eligibility for loan deferments.
 - We will report your default to national consumer reporting agencies (see #19, "Consumer reporting agency notification").
19. **Consumer reporting agency notification.** We will report information about your loan to national consumer reporting agencies. This information will include the disbursement dates, amount, and repayment status of your loan (for example, whether you are current or delinquent in making payments). Your loan will be identified as an education loan.

If you default on a loan, we will also report this to national consumer reporting agencies. We will notify you at least 30 days in advance that we plan to report default information to a consumer reporting agency unless you resume making payments on the loan within 30 days. You will be given a chance to ask for a review of the debt before we report it.

If a consumer reporting agency contacts us regarding objections you have raised about the accuracy or

If you meet certain requirements, you may receive a **deferment** that allows you to temporarily stop making payments on your loan. If you cannot make your scheduled loan payments, but do not qualify for a deferment, we may give you a **forbearance**. A forbearance allows you to temporarily stop making payments on your loan, temporarily make smaller payments, or extend the time for making payments.

Deferment

You may receive a deferment while you are:

- Enrolled at least half-time at an eligible school;
- In a full-time course of study in a graduate fellowship program;
- In an approved full-time rehabilitation program for individuals with disabilities;
- Unemployed (for a maximum of three years; you must be diligently seeking, but unable to find, full-time employment); or
- Experiencing an economic hardship (including Peace Corps service), as determined under the Act (for a maximum of three years).
- Serving on active duty during a war or other military operation or national emergency or performing qualifying National Guard duty during a war or other military operation or national emergency and, if you were serving on or after October 1, 2007, for an additional 180-day period following the demobilization date for your qualifying service.

If you are a member of the National Guard or other reserve component of the U.S. Armed forces (current or retired) and you are called or ordered to active duty while you are enrolled at least half-time at an eligible school or within 6 months of having been enrolled at least half-time, you are also eligible for a deferment during the 13 months following the conclusion of your active duty service, or until you return to enrolled student status on at least a half-time basis, whichever is earlier.

You may be eligible to receive additional deferments if, at the time you received your first Direct Loan, you had an outstanding balance on a loan made under the Federal Family Education Loan (FFEL) Program before July 1, 1993. If you meet this requirement, you may receive a deferment while you are:

- Temporarily totally disabled, or unable to work because you are required to care for a spouse or dependent who is disabled (for a maximum of three years);
- On active duty in the U.S. Armed Forces, on active duty in the National Oceanic and Atmospheric Administration (NOAA), or serving full-time as an officer in the Commissioned Corps of the Public Health Service (for a combined maximum of three years);
- Serving in the Peace Corps (for a maximum of three years);
- A full-time paid volunteer for a tax-exempt organization or an ACTION program (for a maximum of three years);
- In a medical internship or residency program (for a maximum of two years);
- Teaching in a designated teacher shortage area (for a maximum of three years);
- On parental leave (for a maximum of six months); or
- A working mother entering or re-entering the workforce (for a maximum of one year).

You may receive a deferment based on your enrollment in school on at least a half-time basis if (1) you submit a deferment request form to the Direct Loan Servicing Center along with documentation of your eligibility for the deferment, or (2) the Direct Loan Servicing Center receives information from the school you are attending that indicates you are enrolled at least half-time. If the Direct Loan Servicing Center processes a deferment based on information received from your school, you will be notified of the deferment and will have the option of canceling the deferment and continuing to make payments on your loan.

eligibility for the deferment. In certain circumstances, you may not be required to provide documentation of your eligibility if the Direct Loan Servicing Center confirms that you have been granted the same deferment for the same period of time on a FFEL Program loan. The Direct Loan Servicing Center can provide you with a deferment request form that explains the eligibility and documentation requirements for the type of deferment you are requesting. You may also obtain deferment request forms and information on deferment eligibility requirements from the Direct Loan Servicing Center's web site.

If you are in default on your loan, you are not eligible for a deferment.

You are not responsible for paying the interest on a Direct Subsidized Loan during a period of deferment. However, you are responsible for paying the interest on a Direct Unsubsidized Loan during a period of deferment.

Forbearance

We may give you a forbearance if you are temporarily unable to make your scheduled loan payments for reasons including, but not limited to, financial hardship and illness.

We will give you a forbearance if:

- You are serving in a medical or dental internship or residency program, and you meet specific requirements;
- The total amount you owe each month for all of the student loans you received under Title IV of the Act is 20 percent or more of your total monthly gross income (for a maximum of three years);
- You are serving in a national service position for which you receive a national service award under the National and Community Service Trust Act of 1993. In some cases, the interest that accrues on a qualified loan during the service period will be paid by the Corporation for National and Community Service;
- You are performing service that would qualify you for loan forgiveness under the teacher loan forgiveness program that is available to certain Direct Loan and FFEL program borrowers;
- You qualify for partial repayment of your loans under the Student Loan Repayment Program, as administered by the Department of Defense; or
- You are called to active duty in the U.S. Armed Forces.

To request a forbearance, contact the Direct Loan Servicing Center. The Direct Loan Servicing Center can provide you with a forbearance request form that explains the eligibility and documentation requirements for the type of forbearance you are requesting. You may also obtain forbearance request forms and information on forbearance eligibility requirements from the Direct Loan Servicing Center's web site.

Under certain circumstances, we may also give you a forbearance without requiring you to submit a request or documentation. These circumstances include, but are not limited to, the following:

- Periods necessary for us to determine your eligibility for a loan discharge;
- A period of up to 60 days in order for us to collect and process documentation related to your request for a deferment, forbearance, change in repayment plan, or consolidation loan (we do not capitalize the interest that is charged during this period); or
- Periods when you are involved in a military mobilization, or a local or national emergency.

You are responsible for paying the interest on both Direct Subsidized Loans and Direct Unsubsidized Loans during a period of forbearance.

21. **Discharge (having your loan forgiven).** We will discharge (forgive) your loan if:

- You die. The Direct Loan Servicing Center must receive acceptable documentation of your death, as

- Your loan is discharged in bankruptcy. However, federal student loans are not automatically discharged if you file for bankruptcy. In order to have your loan discharged in bankruptcy, you must prove to the bankruptcy court that repaying the loan would cause undue hardship.
- You become totally and permanently disabled (as defined in the Act) and meet certain other requirements.

In certain cases, we may also discharge all or a portion of your loan if:

- You could not complete a program of study because the school closed;
- Your loan eligibility was falsely certified by the school;
- A loan in your name was falsely certified as a result of a crime of identity theft; or
- The school did not pay a refund of your loan money that it was required to pay under federal regulation;

We may forgive a portion of any student loans you received under the Direct Loan or FFEL program after October 1, 1998 if you teach full time for five consecutive years in certain low-income elementary and/or secondary schools and meet certain other qualifications, and if you did not owe a Direct Loan or FFEL program loan as of October 1, 1998, or as of the date you obtain a loan after October 1, 1998.

A public service loan forgiveness program is also available Under this program, the remaining balance due on you eligible Direct Loan Program loans may be cancelled after you have made 120 payments on those loans (after October 2, 2007) under certain repayment plans while you are employed in certain public service jobs.

The Act may provide for certain loan forgiveness or repayment benefits on your loans in addition to the benefits described above. If other forgiveness or repayment options become available, the Direct Loan Servicing Center will provide information about these benefits.

To request a loan discharge based on one of the conditions described above (except for discharges due to death or bankruptcy), you must complete an application that you may obtain from the Direct Loan Servicing Center.

In some cases, you may assert, as a defense against collection of your loan, that the school did something wrong or failed to do something that it should have done. You can make such a defense against repayment only if the school's act or omission directly relates to your loan or to the educational services that the loan was intended to pay for, and if what the school did or did not do would give rise to a legal cause of action against the school under applicable state law. If you believe that you have a defense against repayment of your loan, contact the Direct Loan Servicing Center.

We do not guarantee the quality of the academic programs provided by schools that participate in federal student financial aid programs. You must repay your loan even if you do not complete the education paid for with the loan are unable to obtain employment in the field of study for which your school provided training, or are dissatisfied with, or do not receive, the education you paid for with the loan.

- 22. Loan consolidation.** A Direct Consolidation Loan Program is available that allows you to consolidate (combine) one or more of your eligible federal education loans into one loan. Consolidation allows you to extend the period of time that you have to repay your loans, and to combine several loan debts into a single monthly payment. This may make it easier for you to repay your loans. However, you will pay more interest if you extend your repayment period through consolidation, since you will be making payments for a longer period of time. Contact the Direct Loan Servicing Center for more information about loan consolidation.
- 23. Department of Defense and other federal agency loan repayment.** Under certain circumstances, military personnel may have their federal education loans repaid by the Secretary of Defense. This benefit is offered as part of a recruitment program that does not apply to individuals based on their previous military service or to those who are not eligible for enlistment in the U.S. Armed Forces. For more information, contact your local military service

Other agencies of the federal government may also offer student loan repayment programs as an incentive to recruit and retain employees. Contact the agency's human resources department for more information.

24. **AmeriCorps program education awards.** Under the National and Community Service Act of 1990, you may receive an education award that can be used to repay a Direct Subsidized Loan or Direct Unsubsidized Loan if you successfully complete a term of service in an AmeriCorps program. For more information, contact an official of your program.

Title of Personnel Available for Information on Student Financial Aid Assistance and Consumer Information

The financial aid director can be contacted for information about consumer information and student financial aid assistance. The director is generally available during regular business hours.. Should the director be unavailable, leave a message and you will be contacted within 48 hours.

Satisfactory Academic Progress

Students must maintain meaningful progress toward Graduation Requirements. To monitor this and advise Students of their advancement, The Academy issues Progress Reports approximately every five weeks.

Each Students' achievements will be reviewed when Progress Reports are issued. The Student must have a minimum GPA of 70% and have successfully completed a minimum of 12 Quarter Credits at midpoint of the program. If not, the Student will be placed on Academic Probation. A student on probationary status is considered to be making satisfactory academic progress, therefore will continue to receive financial aid once 18 Quarter Credits are completed.

Because of the structure of the programs, course withdrawals and repetitions are not allowed. The maximum period allowed for any Student to complete the Course is 1.5 times the normal Course duration of 30 weeks, amounting to 45 weeks, but at the sole option of The Academy.

Students not meeting Satisfactory Progress Standards at the midpoint of the normal duration of the Course (15 weeks) will be placed on Academic Probation for the next five weeks or until Satisfactory Progress is achieved during that time. Others, not maintaining Satisfactory Progress, may be placed on Academic Probation as situations warrant.

A Student on Academic Probation has until the end of that period to attain Satisfactory Progress. Failure to meet these Standards may lead to another probationary period or Termination of Enrollment. Failure to maintain Satisfactory Progress after two consecutive or non-consecutive probationary periods will cause an automatic Termination of Enrollment.

Financial Aid and VA recipients note that disbursement of assistance funds will be withheld during any period of Academic Probation and during any appeal of the imposed Probation. Eligibility will be reestablished once Satisfactory Progress is achieved.

Probation, non-academic, may be imposed on any Student for violating The Academy's Rules of Conduct, safety infractions, abusing property or persons, substandard attendance, or actions contrary to the welfare of staff or Students. The exact reasons for and terms of this Probation will be written and presented to the Student. Repeated offenses may lead to Termination of Enrollment. A student placed on probation has 5 days in which to appeal.

A Student placed on Probation may appeal that status in writing to the Administrator who will respond within 10 days.

Return of Title IV Policy

This Title IV return of federal funds policy operates independently of the Academy of Radio & T.V. Broadcasting institutional refund policy. Because the institution does not provide tuition refunds through 60 percent of an enrollment period, a student who withdraws may owe the Academy for charges no longer covered by returned federal aid.

The Higher Education Amendments of 1998 (Sec. 668.22) include new provisions governing the return of federal financial assistance for financial aid recipients who completely withdraw from school in any semester. The policy governs all Federal loan and grant programs, including Federal Unsubsidized Stafford Loans, Federal Subsidized Stafford Loans, Federal Direct Loans, Federal Perkins Student Loans, PLUS Loans, Federal Pell Grant, and other Title IV programs.

In general, the new law assumes that the student must "earn" federal financial aid awards directly in proportion to the number of days of the payment period attended. In other words, a student earns financial assistance as they attend class. If a student completely withdraws from all classes during a payment period, the Academy must calculate the portion of the total scheduled financial assistance earned. If the student received (or the Academy received on behalf of the student) more assistance than earned, the unearned excess funds must be returned to the federal programs.

The portion of federal loans and grants the student was entitled to earn is calculated on a percentage basis by comparing the total number of calendar days in the payment period to the number of days completed before withdrawal. The calculation for unearned aid is not required for students attending classes over the 60% point of the payment period.

The withdrawal date for calculating the Return of Title IV financial assistance will be determined by the Academy as the last date of attendance. The last day of attendance will also be used for a student who fails to return from an approved leave of absence.

Unearned federal financial assistance must be returned to program funds up to the amount of assistance that the student has received from the program in the priority order established by regulation: Unsubsidized Stafford Loan, Subsidized Stafford Loan, PLUS Loan, Federal Pell Grant, and other Title IV programs. The Academy takes the responsibility on behalf of the student to return unearned federal financial aid assistance funds that were applied directly to institutional charges. The Academy will reinstate institutional charges no longer covered by financial assistance and the student becomes immediately responsible for the entire outstanding balance. The student is responsible for return of unearned federal financial funds that were disbursed directly to him/her. Funds due for repayment to a loan program permit the student to repay according to the terms of the promissory note. In addition, if the student is directly responsible for repayments of unearned assistance to a federal grant program, only one-half (50%) of the calculated repayment is required. Federal grant money determined to be returned by the student is considered an overpayment. The student must repay that amount in full or make satisfactory repayment arrangements with the U.S. Department of Education. Repayment arrangements must be made by the student within 45 days of the date The Academy notifies the student of the overpayment status. The student is ineligible for future Federal financial assistance if a satisfactory repayment arrangement has not been met.

Examples of the Return of Title IV funds calculations are available upon request to the Financial Aid Director.

Refund Policy

Student may cancel the Agreement on or before the first date of instruction and receive a full refund of all monies paid, less the Application Fee, within 45 days of the Academy's receipt of written notice. The \$200.00 Application Fee is nonrefundable and due and owing at enrollment. To cancel, Student must deliver in writing, personally, by mail, or telegram, to the Director of The Academy at 16052 Beach Blvd., Suite 263, Huntington Beach, CA 92647, a notice of intent to cancel. Student does not have the right to cancel verbally or by simply not attending. The notice will be effective as of the date of mailing or personal delivery.

A Student has the right to withdraw at any time and, after the commencement of instruction, may be entitled to a partial refund. The amount of any refund will be determined based upon the unexpired part of the program, from the last date of attendance, for which Student has paid. A Student who withdraws after entering into instruction will receive a refund of monies paid based upon the following: If the Student withdraws or is dismissed during the first 60% of the scheduled payment period of their Program, The Academy will retain a prorated portion of the Tuition covering the Student's period of scheduled attendance, plus the \$200.00

Refunds are made within 45 days of the Academy's knowledge of withdrawal and paid first to the Student's funding sources, such as student loans, as a credit to their account. Conversely, Student is obligated to pay, immediately upon withdrawal, any amount owed for scheduled time that was not already paid. Student is responsible for expenses incurred as a result of the collection of the Student's debt that may include the use of collection agencies and legal action.

Termination of Enrollment

The Academy may dismiss any Student who violates the Rules of Conduct, fails to maintain Satisfactory Academic Progress, fail to comply with the terms and conditions of any Probation, falsifies documents, or fails to fulfill their financial obligations. Also, Students who incur two consecutive weeks' absence or fail to return from a Leave Of Absence as scheduled will be dismissed automatically. A student has 5 days in which to appeal termination.

Students who were dismissed may apply for readmission no less than 30 days after their termination date.

Applicants rejected by the institution will lose the registration fee after the three day period, if the student does not show for class, doesn't start the program, is in default on a student loan and is using Federal funds to pay tuition, or merely changes their mind or attending. Students will be refunded any monies paid, minus the registration fee should the institute cancel a program for which the student is enrolled. Enrollees have the right to cancel their enrollment and receive a refund of any monies paid, as long as the cancellation is made within three business days of enrollment. Cancellations made after the three day period will forfeit the registration fee.

Students who were dismissed may apply for readmission no less than 30 days after their termination date.

Credit for Previous Training or Experience

Individuals who have received previous training in Radio Broadcasting or TV/Video Production may request credit for a portion of their training. The Academy may accept transfer credits if the following criteria are met: This request must be made in writing, upon enrollment. Students must have maintained a minimum 3.0 GPA, credits must reflect closely the program content for which the student is requesting credit, and the submission of certified transcripts of credits earned and hours completed. Documentation will be reviewed for the granting of credit. The Academy will accept no more than 10% of the course credits requested. However, only time credit will be granted at the sole discretion of The Academy. There is no granting of financial credit. Students should be aware that accepting transfer credits from another institution will negatively affect the students' eligibility for full funding if applying for Federal Financial Aid. Transfer of credit denials may be appealed to the School Director. Students wanting to transfer credits to another institution will be given an official transcript, course outline and syllabi, however, students should check with the institute to see if Academy credits are transferable.

Eligible Veterans should consult the separate Veteran's Bulletin available through the Financial Aid office.

Copyright Infringement

Commercial software programs are licensed to and property of ARB. Software applications, in-house software and programs, software systems designs, and programs/applications written specifically for the Academy by employees and others, are the property of the Academy. It is a violation of company policy to distribute or allow unauthorized use of such programs. Violation of this policy may result in student's facing civil or criminal liability and penalties for unauthorized use and distribution of materials.

Campus Security Act

Campus Security and Crime Awareness

The safety and security of all members of the Academy community are of paramount concern to The Academy of Radio & TV Broadcasting in Huntington Beach, CA.

safest vocational college campuses in California. We work to achieve this by developing a partnership with students, administrators, faculty, staff, and local law enforcement.

Preventing or reducing crime in any community is a tough job. Success in crime prevention and safety at The Academy depends in large part on the education and participation of the campus community. The campus community is provided with information about safety programs and services, but are advised that they are ultimately responsible for their own security and safety. Each year the Academy publishes an annual report concerning campus security and crime statistics. This brochure provides information for reporting of crimes, important Academy policies and procedures, and support services for victims of crimes.

It is the policy of the Academy to provide an environment conducive to an educational mission; thus any conduct that is prohibited by state, federal, or local law is subject to discipline under the provisions of policies stated in the *Student Handbook, The Academy of Radio & T.V. Broadcasting Policy Manual Manual, and Faculty Handbook*, as appropriate. The Academy monitors and reports to local law enforcement agencies any illegal conduct of students, faculty, or staff on campus premises or off-campus locations. In addition, Academy officials may refer any evidence of illegal activities to the proper local, state, or federal authorities for review and potential prosecution.

Access and Security of Campus Facilities

The Academy is an open campus and public streets run through the area. However, only authorized students, faculty, staff, and visitors may enter upon or use campus facilities. Unauthorized persons, once identified, are asked to leave the campus. Those persons failing to comply with policy, directives, or state law can be prosecuted for trespassing.

Security of Campus Facilities

Academy personnel regularly patrol the campus and maintain campus facilities with a concern for safety and security. Key control is established by the director/ administrative office only approved personnel have access to master locks and specified areas are under control by lead instructors and director.

Campus Law Enforcement

The Academy maintains liaison with other local, state, and federal law enforcement agencies in support of campus security and safety efforts. No personnel on staff has the authority to arrest individuals for crimes committed.

Alcohol and Drug Policies and Penalties

The abuse of alcohol and other drugs by members of the Academy community is incompatible with the goal of our academic institution. Substance abuse program contact has been developed at The Academy in order to ensure alcohol and other drugs do not interfere with the goals of the student or staff member. These program contacts offered at The Academy are designed to:

- publish and enforce policies for employees and students that promote an educational environment free from the abuse of alcohol, illicit or other drugs;

- abuse problems; and
- create a campus environment that promotes and reinforces healthy lifestyles and responsible decision making.

Alcohol Policies

The legal drinking age in California is 21. The Academy has established a no drinking policy on campus.

Individuals under the age of 21 may not use or possess alcoholic beverages in or on any property under the control or jurisdiction of the campus.

- Alcoholic beverages may not be served, consumed or possessed by persons of legal drinking age in or on any property under the control or jurisdiction of the campus.
- On-campus possession of open containers and consumption of beer, wine and/or distilled spirits by individuals of legal age is prohibited in all areas of campus.
- Employees may not use or possess alcoholic beverages while on active duty and are prohibited from working while intoxicated.

Drugs and Inhalants

- Students and employees may not use, possess, sell, manufacture, or distribute illegal drugs, inhalants, or controlled substances (narcotics or dangerous drugs), be in possession of drug paraphernalia, or misuse any legal drug or other substance in or on campus owned or controlled property or as a part of any campus sponsored activity.
- Employees may not work under the influence of illicit drugs and may not abuse legal drugs or inhalants.

The Academy has a "zero tolerance policy" for drugs and the illegal use of alcohol. The *Employee Handbook* and the *Student Handbook* state "illegal use, possession, sale, manufacture, distribution or effective control of chemical precursors, controlled substances, controlled substance analogues or dangerous or illegal drugs; misuse of a legal drug or other substance which when not used in accordance with legal intent could cause harm to the user; possession of drug paraphernalia; or being a party to the above, whether on or off campus is not permitted."

Penalties

Students. The Academy may impose a minimum disciplinary penalty of suspension for 30 days, for conduct related to the use, possession, or distribution of drugs that are prohibited by state, federal, or local law. Other penalties that may be imposed for conduct related to the unlawful use, possession, or distribution of drugs or alcohol are: probation (both conduct or disciplinary), payment for damage to or misappropriation of property, loss of rights and privileges, expulsion, or such other penalty as may be deemed appropriate under the circumstances.

Employees. The unlawful use, possession, or distribution of drugs or alcohol, or engaging in conduct prohibited by The Academy policy regarding the manufacture, sale, possession, distribution, or use of alcohol or illegal drugs will result in penalties that range from mandatory counseling to dismissal. Continued employment/re-employment may also be contingent upon participation in or successful completion of an Academy approved drug/alcohol counseling and rehabilitation programs. Information regarding alcohol and drug violations can be found in *The Academy Policy Manual*.

The use or possession of alcohol or drugs by an employee on campus premises is defined as misconduct by The Academy's policy manual. The unlawful use, possession, or distribution of illicit drugs or alcohol by an employee is prohibited by The Academy's "Policy on Drugs and Alcohol."

Individual students and employees violating Academy policies or engaging in conduct that is prohibited by state,

the proper local, state, or federal authorities for review and potential prosecution.

Alcohol and Drug Counseling and Treatment Resources

The Academy has implemented a positive assistance and informational referral program of drug education, counseling prevention, and treatment. Self-referrals, supervisory and departmental referrals, and consultations are welcomed. The Academy will assist students and staff in locating a licensed, certified alcohol, drug abuse, and general counselors, confidentiality is strictly observed to the limit of the law. The following are components of this campus-wide approach to eliminate the abuse of alcohol and the use of illegal drugs:

- assessment/diagnosis/follow-up services
- referrals and resource information
- individual therapy
- group therapy
- departmental consultation
- speakers, presentations, and training
- research, materials, pamphlets, and tapes
- sponsorship of student groups, and
- clearinghouse for alcohol and other drug information on a local, state and national level

Every student and staff member should read and become familiar with the policies on alcohol and other drugs that are discussed in the *Student Handbook* and *Academy Policy Manual*. If you have any questions concerning regulations or health risks associated with alcohol and other drugs, please contact the following office:

Huntington Beach, CA

Administrative Office
(714) 842.0100

The Drug-Free Schools and Communities Act, Public Law 101-226, is intended to combat substance abuse on college campuses through methods of punishment, rehabilitation, and prevention. This act requires that colleges certify that annual alcohol and drug information is distributed to each employee and student. This information must include the consequences of unlawful drug or alcohol possession, as well as information about available drug and alcohol counseling.

Safety and Security Programs

Security Escort Services: The Academy personal provides a security escort service for the Academy community. The service is available during the evening/night hours (after dark), but is limited to on-campus locations. Any student requesting escort service can contact over-site personal at the front office.

Motorist Assistance: The Academy assists the campus community when individuals are unable to start their vehicles, retrieve locked keys, etc. Some services are not available at all times, but the Academy will assist people to obtain services from another source.

Policies and Crime Reporting Procedures

Individuals should immediately report alleged criminal actions (including sex offenses) or emergencies that occur on campus or non-campus areas to the Academy through any of the following means:

For Emergencies:

Call 911 from any facility phone. Emergencies include any crime in progress, medical emergencies, a person being

For Non-Emergencies:

- call the Academy Director at (714) 842-0100 at the Huntington Beach campus;
- request that any campus official assist with reporting the alleged crime.

You are encouraged to report alleged crimes by using the above means; however, there are campus officials to whom you may also report a crime who have significant responsibility for student and campus activities, but do not have significant counseling responsibilities. These officials include all educational directors, department directors, and administrators in Huntington Beach, CA, (714) 842.0100.

The Academy personal will review reports of alleged criminal activity and either send an officer immediately or refer the report for subsequent investigation, depending upon the nature and seriousness of the offense involved. Individuals reporting an alleged crime should attempt to preserve evidence that might prove the crime was committed. All criminal incidents are investigated by local police.

The Academy response(s) include, but are not limited to:

- immediate response to emergencies through dispatch of one or more officers;
- investigation of reports in accordance with local police procedures;
- arrest and filing of charges, depending upon the circumstances of the incident;
- referring alleged offenders to appropriate counseling agencies.
- making timely warning and reports of crimes that represent a continuing threat to students and employees.

The Academy will provide timely warning to the campus community by posting crime awareness alerts when a crime is considered to represent a continuing threat to students or employees.

Crime Stoppers

Anyone with information on criminal activity can call **(714) 842.0100 – Huntington Beach, CA**. You may remain anonymous when you report your crime tip. **Students and employees are urged to use this reporting option when anonymity is a primary concern, e.g. drug usage of acquaintances.**

Important phone numbers for The Academy in Huntington Beach, CA

EMERGENCY Dial 911

Academy (non-emergency) 714.842.0100

Huntington Beach, CA Police Department714.536.5411

Sex Offenses

Victims of sexual assault that have occurred on campus should notify the Director or Administrative personal immediately. Victims may seek assistance of other campus personnel such as instructors or counselors to assist in reporting a sexual assault to the police department. If the assault occurred outside of The Academy campus, call the local police department where the assault occurred.

Following the assault, in order to preserve evidence necessary for the proof of criminal sexual assault, victims should not bathe, douche, or change clothes. After reporting the assault to police, victims should go to a hospital emergency room for a sexual assault examination. Victims may choose to have someone take them to the hospital or a police

describing the details of the assault.

The local police department will talk with victims and inform them of their options involving counseling. Off-campus counseling options include:

**CSP, Irvine, CA 92606
(714) 957-2737**

<http://caag.state.ca.us/megan/content/cdinfo.htm>

The sexual assault victim may choose a pseudonym (fictitious name) and address to maintain the confidentiality or a pseudonym will be assigned at the request of the victim. If the victim presses charges, the local police department will conduct a thorough investigation. There is a possibility that some courtroom testimony may be required if the case goes to trial.

The Academy provides assistance in changing academic schedules after an alleged sexual offense if so requested by the victim. Arrangements for changes in academic schedules can be made by contacting the Director or Administrative personnel.

Policies and procedures regarding campus disciplinary proceedings are described in the *Student Handbook* and *Policy Manual*. The accused and the accuser are entitled to the same opportunities to have others present during a campus disciplinary proceeding and both will be informed of the outcome of such proceedings. Sanctions range from probation to permanent expulsion.

Federal Crime Definitions

Following are the definitions and terms used in the FBI Uniform Crime Reports and The Academy Crime Statistics reported herein.

Arson: Any willful or malicious burning or attempt to burn, with or without intent to defraud, a dwelling house, public building, motor vehicle or aircraft, personal property of another, etc.

Assault, Aggravated: An unlawful attack by one person upon another for the purpose of inflicting severe or aggravated bodily injury. This type of assault is usually accompanied by the use of a weapon or by means likely to produce death or great bodily harm.

Assault, Non-aggravated: Assaults and attempted assaults where no weapon is used and that do not result in serious or aggravated injury to the victim.

Burglary (Breaking or Entering): The unlawful entry into a building or other structure with the intent to commit a felony or theft. Forced entry is not a required element of the offense; it may be accomplished via an unlocked door or window, so long as the entry is unlawful (constituting a trespass). Included are attempts to commit burglary where force is employed or where a perpetrator is frightened off while entering an unlocked door or climbing through an open window.

Drug Abuse Violations: Violations of laws prohibiting the possession, production, distribution and/or use of certain controlled substances and the equipment or devices utilized in their preparation and/or use.

Hate Crimes: Any of the offenses listed and other crimes involving bodily injury to any person in which the victim is

of the victim.

Larceny/Theft: The unlawful taking, carrying, leading or riding away of property from the possession of constructive possessions of another. Examples of offenses in this classification include pocket-picking and purse snatching (where no more force is employed than that necessary to take the property).

Liquor Law Violations: Violations of laws or ordinances prohibiting the manufacture, sale, purchase, transportation, possession or use of alcoholic beverages (does not include "driving under the influence" or drunkenness).

Motor Vehicle Theft: Theft or attempted theft of a motor vehicle.

Murder and non-negligent manslaughter: The willful (non-negligent) killing of one human being by another.

Negligent manslaughter: The killing of another person through gross negligence.

Robbery: The taking, or attempting to take anything of value from the care, custody, or control of a person or persons by force or threat of force or violence and/or by putting the victim in fear.

Sex Offenses, Forcible: Any sexual act directed against another person, forcibly and/or against that person's will; or, not forcibly or against the person's will where the victim is incapable of giving consent.

Sex Offenses, Nonforcible: Unlawful, nonforcible sexual intercourse.

Weapons Possessions: Violations of laws or ordinances prohibiting the manufacture, sale, purchase, transportation, possession, concealment, or use of firearms, cutting instruments, explosives, incendiary devices, or other deadly weapons.

As defined in the Clery Act

Campus: Any building or property owned or controlled by an institution of higher education within the same reasonable contiguous geographic area of the institution and used by the institution in direct support of, or in a manner related to, the institution's educational purposes, including residence halls.

Non-campus building or property: Any building or property owned or controlled by a student organization recognized by the institution; and any building or property (other than a branch campus) owned or controlled by an institution of higher education that is used in direct support of, or in relation to, the institution's educational purposes, is frequently used by students, and is not within the same reasonable contiguous geographic area of the institution.

Public property: All public property that is within the same reasonable contiguous geographic area of the institution, such as a sidewalk, a street, other thoroughfare, or parking facility, and is adjacent to a facility owned or controlled by the institution if the facility is used by the institution in direct support of, or in a manner related to the institution's educational purposes.

CRIME STATISTICS

In compliance with Public Law 102-26, the following information on campus crimes is reported to you for you

The following criminal offenses were reported to campus security (if applicable), authorities or local police agencies as having occurred on campus:

	<u>2010</u>	<u>2009</u>	<u>2008</u>
Murder	0	0	0
Robbery	0	0	0
Forcible Sex Offenses	0	0	0
Non-forcible Sex Offenses	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	0	0

The following criminal offenses manifesting evidence of prejudice based on race, religion, sexual orientation or ethnicity as prescribed by the Hate Crimes Statistics Acts were reported as having occurred on campus:

	<u>2010</u>	<u>2009</u>	<u>2008</u>
Murder	0	0	0
Rape	0	0	0
Forcible Sex Offenses	0	0	0
Aggravated Assault	0	0	0

In addition to the above crimes, the following number of arrests were made during 2004-2006 for these specific violations:

	<u>2010</u>	<u>2009</u>	<u>2008</u>
Liquor Law Violations	0	0	0
Drug Abuse Violations	0	0	0
Weapons Possessions	0	0	0

CAMPUS PHONE NUMBERS

The Academy of Radio & TV Broadcasting (714) 842-0100
 Huntington Beach Police Department 911

Drug and Alcohol Prevention Program **Notice to Student and Employees**

The Academy of Radio & T.V. Broadcasting has established a Drug and Alcohol Free Awareness Program (DAFAP). The DAFAP encompasses the following four phases:

Phase One

Warning of the Dangers of Drug and Alcohol Abuse

Phase Two

This Institution has a policy of maintaining a drug and alcohol free learning environment

All students and employees are hereby notified that the unlawful manufacture, distribution, dispensing, possession or use of illicit drugs and alcohol is prohibited in the institution's learning environment. Any student or employee must notify the institution of any criminal drug and alcohol statute conviction for a violation occurring in the learning environment no later than five days after such conviction. In compliance with the Drug-Free Workplace Act of 1988, the institution's "workplace" consists of the following locations:

16052 Beach Blvd., Suite 263-N, or, any teaching site, or any "off –site" location (i.e. field trips, job placement, luncheons, meetings, etc.) where the activities are in any way related to the institution.

Phase Three

Listing of the available local drug counseling, rehabilitation and assistance programs:

Please refer to SCHEDULE B

Phase Four

Non-Compliance with the terms of this institution's Drug-Free work place statement

Non-Compliance will result in the following action being taken by this institution:

- 1) The Student or employee would be required to actively participate in a drug and alcohol abuse assistance or rehabilitation program approved by federal, state or local health, law enforcement or other appropriate agency. Attached SCHEDULE C contains a description of the applicable legal sanctions under local, state, and federal law for unlawful possessions, use, or distribution of illicit drugs and alcohol.
- 2) Community service with one of the above stated agencies.
- 3) Termination of enrollment.

Alcohol uses and effects

Schedule A

Alcohol consumption causes a number of marked changes in behavior. Even low doses significantly impair the judgement and coordination required driving a car safely, increasing the likelihood that the driver will be involved in an accident. Low to moderate doses of alcohol also increases the incidence of a variety aggressive acts, including spouse and child abuse. Moderate to high does of alcohol causes 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 does 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

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 brain and the 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.

Schedule B

Drug Counseling, Rehabilitation, and Assistance Programs

1. Addicts Rehabilitation Center, Irvine, CA
2. Drug Free Living, Inc., Irvine, CA
3. Alcoholics Anonymous, Inc., Irvine, CA
4. National Association for Drug Abuse, Irvine, CA

Schedule C

Federal Penalties and Sanctions for Illegal Possession of a Controlled Substance

21 U.S.C. 844(a)

1st conviction: Up to 1 year imprisonment and fined at least \$ 1,000 but not more than \$ 100,000, or both.

After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined at least \$2,500 but not more than \$ 250,000, 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 but not more than \$ 250,000, or both.

Special sentencing provisions for possession of crack cocaine: Mandatory at least 5 years in prison, not to exceed 20 Year and fined up to \$250,000, or both, if:

- a) 1st conviction and the amount of crack possessed exceed 5 grams.
- b) 2nd crack conviction and the amount of crack possessed exceed 3 grams.
- c) 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram,

21 U.S.C. 853 (A)(2) and 881(A)(7)

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

21 U.S.C. 861 (A)(4)

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

21 U.S.C. 844a

Civil Fine up to \$10,000 (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 first offense, up to 5 years for second and subsequent offenses.

Student Signature

Date

School Official

Date

Notification of Drug Free Workplace

DRUG FREE SCHOOLS AND COMMUNITIES ACT AMENDMENTS OF 1989

The Drug-Free Schools and Communities Act and Amendments of 1989, Public Law 101-226, requires that as a condition of receiving Title IV Funds, The Academy of Radio Broadcasting, Inc. must have a program in place to prevent the unlawful possession, use, or distribution of illicit drugs and alcohol by students and employees.

As set forth in the statute, The Academy's program is as follows:

- 1.) Any student or employee can be dismissed for unlawful possession, use, or distribution of illicit drugs and alcohol on school property or at any school sponsored activities.
- 2.) Unlawful possession, use, or distribution of illicit drugs and alcohol can result in a misdemeanor or felony beginning at the local level of law enforcement. See the next sheets for specifics of the federal penalties.
- 3.) Any employees convicted of a felony drug charge must notify The Academy with (5a) five business days of conviction.
- 4.) There are health risks associated with the use of illicit drugs and alcohol. Refer to the chart on the page included for specific information.
- 5.) If any student or employee feels that they need to participate in a substance abuse program, The Academy can refer them to one.

The undersigned student or employee acknowledges and understands all the above standards. A copy of this signed statement will be placed in the student's or employee's permanent file.

Signed _____

Date _____