

TABLE OF CONTENTS

Mission..... 2

Objectives of the School 2

Facility 3

Equipment..... 3

Library..... 3

Accreditation..... 3

Admission Requirements (All Programs)..... 4

Handicapped Students..... 4

Holidays 4

 School Hours..... 4

Grievance Procedure..... 5

Tuition and Fees..... 5

Refund Policy..... 5

Refund of Title IV Funds..... 6

Verification Policy..... 7

Satisfactory Academic Progress 8

Reinstatement of Title IV Aid Eligibility 9

Additional Rules and Regulations 9

Grading System..... 9

 Grade and Record Policies..... 9

 Final Grade Reports 10

 Grading Period..... 10

Conduct..... 10

Job Placement 10

Student Services..... 11

Guest Speakers and Special Events 11

Previous Education and Training (Transfer of Credit) 11

Transfer of Credit (Program to Program within school)..... 11

Advising Assistance..... 11

Release of Student Information 11

Students Rights of Access..... 11

Nondiscrimination..... 11

Student Financial Planning/Financial Assistance 12

Transcripts..... 12

Graduation and Program Requirements..... 12

Arbitration..... 12

Language..... 12

Credit Hour (Semester) Calculations 12

Programs 13

 Therapeutic Massage Therapy II Program..... 13

 Nursing Assistant Program 17

 Multi Skilled - Medical Assisting Program 18

Administration, Staff and Faculty..... 22

Mission

American Professional Institute recognizes that every student who enrolls does so with the goal of achieving training that will enable them to prepare for career enhancement. Therefore, we are dedicated to assisting each student in reaching his or her goals.

In discharging its responsibility to each student, the school offers training which adequately provides the knowledge and skills needed for entry-level employment.

We are committed to bringing together appropriate staff, curricula, physical facilities, instructional equipment, and all other components needed to deliver an exceptional education experience.

In addition, the inherent philosophy of the school is the belief by America Professional Institute that each student deserves an equal opportunity to gain entry- level skills and employment in order to become a productive citizen of the community.

Objectives of the School

- American Professional Institute was established to provide each student with a thorough knowledge of their chosen career.
- The school strives to build confidence, courtesy, poise, and proper conduct in each student through personal instruction.
- The goal, of the school, is to graduate students with a high degree of professional knowledge and practical skills needed for entry level employment in their chosen field of study.
- (Distance Learning) To carefully plan and facilitate Distance Learning programs to meet the needs of students with unique learning conditions and environments.
- (Distance Learning) To create and maintain on-line course that are easily integrated into the unique schedules and demands of the distance learner so as to assure:
 - A variety of communication channels to assure frequency and quality between students and instructors.
 - An active learning environment with a variety of activities which encourage frequent involvement with the courses.
 - A readily available administrative and technical staff to respond to student needs in real time assuring error free delivery.
 - To assure the highest standards of delivery, and communication in the Distance Learning environment so as to foster strong learning communities.

Statement of History and Ownership

Lake Lanier School of Massage was founded in 1993. Having its charter class in April 1994, we are presently the premier school of Massage and Allied health in the Northeast Georgia area, and are massage authorized by the Georgia Nonpublic Post Secondary Education Commission (GNPEC). The schools ownership changed in November 2006, and is currently owned by Superior Educational Enterprises. On June 2nd 2008 the school began doing business as American Professional Institute to reflect the broadening of its scope in the Allied Health field.

Facility

The Main Campus is located at 675 E.E. Butler Parkway Suite K Gainesville, GA 30501 and is housed in a brick shopping center building with approximately 6400 square feet. The space is devoted to six classrooms and a Massage Therapy, and Nursing Assistant clinic floor. All classrooms are furnished with the necessary equipment for basic learning. There are eight offices, four restrooms, two reception areas and two student lounges.

The branch campus is located at 2131 Pleasant Hill Rd. Duluth, GA 30096 and is housed in a brick shopping center with approximately 2700 square feet. The classroom is furnished with the necessary equipment for basic learning. There is one classroom, restrooms, and an office and break area.

The campuses of American Professional Institute are handicap accessible and have internet accessibility.

Equipment

Equipment used by the students and instructors meet the requisite standards as set forth by our accrediting agencies. This equipment includes but is not limited to: Massage Tables and Chairs, paraffin unit, and privacy curtains. Medical Assistant equipment includes, Patient exam table, Microscopes, EKG Machine, Centrifuge, Computers, Scale, Patient Bed, Overnight Table, Bedside Commode, Walker, Wheelchair and Blood Pressure Cuffs. To enhance the students learning the school is equipped with an overhead projector, TV's, VCR's, DVD's, and dry erase boards in each classroom.

Other equipment includes a copy machine, computers, cash register, fax machines and other appropriate business equipment.

Library

The school maintains in its libraries the latest supplemental information and reference materials to be used in conjunction with the curriculum. The library also includes a media center equipped with a TV, DVD/VCR, and relevant videos. It also contains computers with internet and printing capabilities.

Accreditation

American Professional Institute is accredited by the Accrediting Bureau of Health Education Schools. Requests for additional information on the policies, standards, or procedures of the Accrediting Commission should be addressed as follows:

Executive Director
Accrediting Bureau of Health Education Schools
7777 Leesburg Pike, Suite 314 North
Falls Church, Virginia 22043
(703) 917-9503

(The Accrediting Bureau of Health Education Schools is an agency nationally recognized by the U.S. Department of Education.)

American Professional Institute is approved by the:

Nonpublic Post Secondary Education Commission
2082 East Exchange Place Suite 220
Tucker, Georgia 30084
770-414-3300

American Professional Institute is approved by the Georgia Health Partnership to deliver the Nursing Assistant Program.

American Professional Institute is approved with the National Association of Credential Evaluation Services as an on site testing facility for the Nursing Assistant Certification Exam.

Admission Requirements (All Programs)

The school admits as full time students, high school graduates or holders of a General Education diploma.

The school also admits Ability to Benefit or ATB students. These students must pass a nationally accepted entrance test administered by an outside evaluator and be 16 years old or older.

***The school does not admit Ability to Benefit (ATB) students into programs where a High School Diploma or GED is required for licensure for employment.**

Applicants wishing to enroll in the MA, MT, or C.N.A. programs will be subject to a criminal background check. The background check must be clear of offenses which would prohibit them from obtaining state licensure.

A visit to the school and an interview with an admissions representative are required. All applicants are notified of their acceptance to American Professional Institute through the Admissions Department.

Race, religion, sex, age, or ethnic origin has no bearing on acceptance.

Handicapped Students

Handicapped students will be accepted for enrollment provided they meet all the requirements to complete their program. No adjustment will be made to the curriculum to compensate for a student's handicap. However, all facilities are handicapped accessible.

Holidays

The school is open twelve months a year except for the following days:

- New Year's Day
- M.L.K. Day
- Presidents Day
- Good Friday
- Memorial Day
- July Fourth
- Labor Day
- Columbus Day
- Thanksgiving Day and the Friday after
- Christmas Day

School Hours

The Gainesville location is open Monday through Thursday 8:30am to 9:30pm, Friday 9:00am to 5:00pm, and Saturday 9:00am to 3:00pm.

The Duluth Branch is open Monday through Thursday 8:30am to 9:30 pm. Friday and Saturday 8:30am to 5:30pm.

Grievance Procedure

A grievance is any event, condition, rule, or practice, which the student believes violates his or her civil rights, treats him/her unfairly or causes him/her any degree of unpleasantness while in school.

If at any time a student has a problem with an instructor or staff member, the student should request a meeting with that instructor or staff member to attempt to solve the problem at that level.

If the problem cannot be resolved at that level, the student should request a meeting, with their Education Coordinator, either verbally or in writing.

The Education Coordinator will schedule a meeting within three days after the request, with the student, instructor, staff member or relevant parties in an attempt to bring resolution to the problem.

If the problem cannot be resolved in the meeting, the Campus Director will be notified and schedule a meeting with the teacher, staff member, and student. All relevant parties will be notified within three days of receiving the request.

The problem will be discussed with all concerned parties, and a final decision will be rendered by the Campus Director.

If the student is still dissatisfied with the solution they may contact, in writing either,

Nonpublic Post Secondary Education Commission
2189 North Lake Parkway
Building 10 Suite 100
Tucker, Georgia 30084
770-414-3300

or

Executive Director
Accrediting Bureau of Health Education Schools
7777 Leesburg Pike, Suite 314 North
Falls Church, Virginia 22043
(703) 917-9503

Tuition and Fees

Tuition costs and fees may be obtained from the Admissions Department at the school. (Insert)

Refund Policy

Refund Policy: All refunds shall be made without requiring a request from the student and within thirty (30) days from the date that the institution terminates the student or determines withdrawal by the student.

1. Refunds for Classes Canceled by the Institution:
If tuition and fees are collected in advance of the start date of the program and the institution cancels the class, 100% of the tuition and fees collected will be refunded. The refund shall be made within thirty (30) days of the planned start date.
2. Refunds for a student that does not start class:
If tuition and fees are collected in advance of the start date and the student does not begin class, 100% of the tuition and fees collected will be refunded. The refund will be made within thirty (30) days of the class start date.
3. Refunds for Withdrawal after Class Commences:
Refund Policy for Programs obligating students for periods of twelve months or less.
 - (i) For an applicant requesting cancellation more than three (3) business days after signing the contract or for a student completing no more than five (5) percent of the instructional time, no less than ninety-five (95) percent of the tuition is refunded.
 - (ii) For a student completing more than five (5) percent but no more than ten (10) percent of instructional time, no less than ninety (90) percent of the tuition is refunded.
 - (iii) After the first (10) percent of the period of financial obligation and until the end of the first (25) percent of the period of obligation, the institution shall refund at least (75) percent of the tuition.
 - (iv) After the first (25) percent of the period of financial obligation and until the end of the first (50) percent of the period of obligation, the institution will refund at least (50) percent of the tuition.
 - (v) After the first (50) percent of the period of financial obligation, the institution may retain all of the tuition.
4. Refund Policy for programs obligating students for periods beyond twelve months.
If the student withdraws during any subsequent period following the first twelve months, the student's refund for the unused portion of the tuition applicable to the period of withdrawal shall be based on section three above.

Refund of Title IV Funds

The Federal Return of Title IV funds formula (R2T4) dictates the amount of Federal Title IV aid that must be returned to the federal government or the lending institution by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the **60% point in time in the payment period**. If a student does not begin training, the R2T4 formula does not apply.

For official withdrawals a student's withdrawal date is the date the school received notice from the student that they are withdrawing.

For unofficial withdrawals a student's withdrawal date **is the 50% point in the payment period or the Date of Determination.**

The school's determination that a student is no longer in school for unofficial withdrawals is determined **30 days after the payment period.**

The federal formula requires a Return of Title IV calculation if the student received or could have received (based on eligibility criteria) federal financial assistance in the form of Pell Grants, Stafford Loans or Plus loans and withdraws on or before completing 60% of the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time. The percentage that has not been earned is calculated by subtracting the percentage of Title IV aid earned from 100%.

The percentage of the payment period completed is calculated by the days completed in the payment period as of the withdrawal date divided by the scheduled days in the payment period.

The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date.

If a student receives less Title IV funds than the amount earned, the school will offer the student a disbursement of the earned aid that was not received at the time of their withdrawal which is a post withdrawal disbursement. Post withdrawal disbursements will be made from Pell grant funds first if eligible. If there are current educational costs still due the school at the time of withdrawal, a Pell grant post withdrawal disbursement will be credited to the student's account. Any Pell grant funds in excess of current educational costs will be offered to the student. Any federal loan program funds due in a post withdrawal disbursement must be offered to the student and the school must receive the student's permission before crediting their account.

If a student earned more aid than was disbursed to him/her the institution would owe the student a post-withdrawal disbursement. For the date the institution determined the student withdrew, grant funds must be paid within 45 days and loan funds must be paid within 180 days.

Return of Unearned Aid is allocated in the following order:

1. Federal Direct Stafford Unsubsidized Loan
2. Federal Direct Stafford Subsidized Loan
3. Federal Parent (PLUS) Loan
4. Federal Pell Grant
5. Other Title IV Assistance

Refunds will be made to the federal programs within 45 days of the student's Date of Determination.

The statute requires that a student is responsible for all unearned Title IV program assistance that the school is not required to return. This is determined by subtracting the amount returned by the school from the total amount of unearned Title IV funds to be returned.

Verification Policy

If a student's SAR/ISIR is selected for verification, the student must verify/document information on which the EFC was calculated. The purpose of verification is to ensure that the

Federal income tax return and other required documentation match the information on the SAR/ISIR. A selected SAR/ISIR has an asterisk (*) next to the EFC. Verification is required on ISIR's selected by the Department of Education. API will verify all selected ISIR's. Students who have been selected for verification have 14 days from date of notification to provide the required documentation to the Financial Planning Department. Those who fail to provide the documentation within the 14-day deadline will be contacted by the Financial Planning Department to complete a private loan or an API In-school payment plan. However, if the student has extenuating circumstances that will cause the delay in packaging within 30 days of their start date; they will be placed on a list.

If they choose not to take one of these options the student will be terminated from school and will owe for the time they have attended. Once verification has been completed, the aid officer will make any necessary changes or corrections as warranted. If the award changes, the student will be given a Notification of Revised Award letter detailing the changes made in their award package.

Satisfactory Academic Progress

This policy is established for all students attending American Professional Institute, and is given to each student on or before the first day of class, and is the same for all students within the program. In order to be making satisfactory academic progress toward a certificate, student must maintain specified grade point averages, and proceed through the program at a pace leading to completion in a specified time frame (no longer than one and a half times the program length). Satisfactory Academic Progress will be evaluated at regular intervals during the program.

1. Student must maintain a cumulative grade point average (GPA) of 2.0.
2. Student must complete 67% of the credits attempted in each semester credit hour non term period (payment period).
3. The full time Massage Therapy II program is 21 credits.
The maximum period must not exceed 31 attempted credits.

The full time Multi Skilled Medical Assistant is 30 credits.
The maximum period must not exceed 45 attempted credits.

The full time Nursing Assistant Program is 3.5 credits
The maximum period must not exceed 7 credits

Students must meet the specific conditions for incomplete, withdrawals, and repetitions. No student can complete the program with an "I" or "F". All "I" or "F" grades must be made up successfully.

As there are NO non credit remedial courses offered at the institution regulations regarding their impact on SAP do not apply.

Transfer credits from a previous enrollment will reduce the amount of total credits, and maximum time frame in the program.

If a student falls below either criterion listed above in number one (1) through (3) the student will be placed on probation. The probationary period will last for three (3) months. A student who is on probation is eligible for only one (1) Title IV Financial Aid disbursement during the probation period. If the student fails to meet Satisfactory Academic Progress Standards within, or at the end of the three (3) month period, subsequent financial aid may be withheld, and student may be subject to termination from the program. The probation process will be monitored monthly by both the Financial Aid and Education Departments.

If after the three (3) month probationary period a student has improved their GPA to 2.0, and achieved 67% or greater of the credits offered they may come off probation and are considered in compliance with the institution's Satisfactory Academic Progress policy. Students who have returned to Satisfactory Academic Progress are again eligible for Title IV funding.

Students have a right to appeal

Any student, who is denied Financial Aid because of failure to meet any part of the Satisfactory Academic Progress Standards, may submit a petition to reconsider their eligibility. Please state any official extenuating circumstances that may occurred. These circumstances may include death in the immediate family, hospitalization, auto accident, family emergencies and/ or legal problems. Active Military Duty, Loss of Employment. All appeals will be considered on a case by case basis.

The appeal must be submitted in written form within five (5) days of notification and addressed to American Professional Institute, 675 E.E. Butler Pkwy Suite K Gainesville, GA 30501, explaining the extenuating circumstances. The student is advised to provide supporting documentation and is advised that the school may request specific documentation of the reason (s) stated in the student appeal.

Reinstatement of Title IV Aid Eligibility

A student who is readmitted after dismissal for failure to meet Satisfactory Academic Progress standards is readmitted on academic probation and is not eligible for Title IV funds until he/she has completed 67% or more of credit hours attempted at the end of the returning module.

Additional Rules and Regulations

Students are expected to follow all written rules and regulations. Rules and regulations are furnished to each student upon enrollment and a copy is posted on the school bulletin board. All students are also required to abide by any classroom rules that have been issued by their instructor.

Grading System

A Grade Point Average (GPA) of 2.0 is required for graduation and the following represents the equivalencies of the grades assigned:

Grade and Record Policies

1. Final grades for each course are recorded and preserved.
2. Grades are earned and recorded as follows

A	Excellent	100 – 90	(4.0 – 3.7)
B	Good	89 – 80	(3.6 – 2.7)
C	Average	79 – 70	(2.6 – 2.0)
F	Failure	69 or Below	(1.9 – 0)
WF	Withdrawal Failure		
W	Withdrawal (Official)		

3. Students can make up class assignments according to the classroom make up policies.
4. Final exams can be made up one (1) time. Subsequent final exam make ups must be approved by the Campus Director, and may be denied. Make up final exams must be done within two (2) weeks of the end of the module.
5. Exceptions to items 3 and 4 are at the Campus Director’s discretion.
6. Official Withdrawals and repeats do not affect the students GPA but does affect maximum time frames. The institution will replace the grade for repeated subjects, but the credits attempted will still be counted towards SAP.

Final Grade Reports

Instructors are required to submit to the Director the final grade for each student whose name appears on the “Instructor Grade Report”. Instructor grade reports are the official record of the student’s grades and are permanently filed at American Professional Institute. The “Student Grade Report” at the end of each grading period indicates the student’s academic cumulative average.

Grading Period

The school operates on a four week module schedule. Students will receive grades at the end of each module.

Conduct

Students must conduct themselves as adults at all times. Offensive conduct or language will not be tolerated. Good judgment, professional conduct and adherence to the dress code are required of each student regardless of the situation. Students who cannot conduct themselves accordingly will be warned, suspended and/or dismissed.

Job Placement

American Professional Institute, because of its service to the industry, is able to assist its graduates in locating employment upon completion. At the time of the student’s exit interview, employment assistance may be requested. If the student does indeed want assistance, the Job Placement Coordinator will consult our most current jobs available list, contact the prospective employers and, if possible arrange an interview.

While no guarantee of employment can be made, it is of vital importance to the school that assistance in career placement is available to all graduates. Assistance in identifying individual positions, along with support in preparation of resumes and interviewing skills will be provided to all graduates by the placement office.

Placement is not guaranteed.

Student Services

American Professional Institute has a student Services department to advocate on behalf of the student. This department exists to help the student be successful throughout their tenure at the school. As issues arise the Student Services department will assist students in overcoming obstacles that interferes with their progress. Referral and agencies and or support groups and a wide variety of social services are available.

Guest Speakers and Special Events

As part of the schools effort to provide a wide range of experiences for students, guest speakers are invited to the school to share their knowledge and expertise in the field. Special events are planned during the school year and are posted on the school bulletin board. Field trips are scheduled by the instructors, with the approval of the Program Coordinator. In some cases these events are mandatory and part of classroom instruction, and other events are highly recommended but not mandatory. Be sure to speak to your instructor for more information.

Previous Education and Training (Transfer of Credit)

API does not currently have a reciprocal agreement with any institution for transfer of credits. Transfer of credit to API from another institution is done on an individual basis and must be approved by the Campus Director.

The institution also does not recognize experiential learning for transfer of credit.

Transfer of Credit (Program to Program within school)

Some courses are common to all programs, those courses may be used as a transfer of credit if transferring to or enrolling in a different program. To determine eligibility please see the Education coordinator.

Advising Assistance

Students are encouraged to discuss problems, grades, attendance or any questions they may have with their instructors or with the Student Services department.

Release of Student Information

The school will not release information or records to unauthorized persons or agencies without the specific written permission of the student and/or the student's guardian or parent if the student is a minor.

Students Rights of Access

Records of students are the sole property of the school and may not be removed from the school. Students may review their records upon written request. Records will be made available in the office and may not be taken from the school.

Nondiscrimination

American Professional Institute will not tolerate discrimination against anyone, generally or specifically, based on race, creed, religion, origin, gender, age, or disability. In accordance with Title IX, section 504, section 104.7 (a), the Campus Director will be available to any person who has a complaint against the School that would fall under Title IX Section 504. The Campus Director at your school or the Director of Finance is located at 675 E.E. Butler Pkwy Suite K Gainesville, GA 30501.

Student Financial Planning/Financial Assistance

The school participates in private loan programs.

Tuition and Fees are due at the time class begins. Any student who cannot pay their tuition and fees in full at the time class begins may apply for private loans.

Grants and/or loans will be credited to the student account to pay tuition and fees. The student may use any remaining money over and above tuition and fees for supplies, shoes and other educational expenses.

Transcripts

A complete set of student records, including a transcript of grades is kept in a permanent file. One copy of the official transcript and Certificate of Completion is provided to each student free of charge. There is a \$10.00 charge for extra official transcripts or Certificates of Completion.

Graduation and Program Requirements

1. To be eligible for Graduation, the student must:
 - Complete the total number of Institutional Credit Hours for their particular program:
 - Complete 32.5 Credit Hours of the Massage Therapy Program II Program.
 - Complete 40.5 Credit Hours of the Multi Skilled - Medical Assisting Program
 - Complete 3.5 Credit Hours of the Nursing Assistant Program
2. Meet Satisfactory Academic Progress
3. Meet All Financial Obligations to the School

A Certificate is awarded upon completion. Graduation Exercises are held once a year.

Arbitration

Any controversy claim arising out of or relating to this agreement, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules and judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. The terms referenced above “controversy or claim” include, but are not limited to, those against American Professional Institute, their present and former officers, directors, owners, affiliated entities, partnership, corporations, employees, agents, assignees, and the estates of any of them.

Language

All courses are taught in English.

Credit Hour (Semester) Calculations

15 Hours of Lecture = 1 Credit Hour

30 Hours of Laboratory Work = 1 Credit Hour

45 Hours of Externship or Clinical = 1 Credit Hour

Programs

Massage Therapy/Taught at the Main Campus

640 Clock Hours / 32.5 Credit Hours

Certificate Program/Residential

The objective of the Therapeutic Massage Therapy Program is designed to prepare students for entry-level positions in the field of Massage Therapy.

A variety of job opportunities may be available to graduates of this program. As massage therapy is integrated more and more into the health care systems, entry-level jobs can be found in rehabilitation centers, physical therapy clinics, pain clinics and in medical offices for Neurology, Podiatry and Chiropractic. Jobs not related to health care directly can be found in spas and resorts, health clubs and on cruise ships. Many massage therapists operate independently.

Students who successfully complete the Therapeutic Massage Therapy Program will possess the necessary skills to take and pass the National Certification Examination for Therapeutic Massage and Body Work (NCBTMB) presented by the National Certification Board for Therapeutic Massage. The student will be academically eligible to apply for licensure with the Georgia Board of Massage Therapy and become employed as a massage therapist. Upon successful completion of the program, graduates will be awarded a Certificate of Completion. Although this program is designed to prepare the student to take the certification exam, the Institute cannot guarantee the student will pass the exam or be approved by the Georgia Board of Massage Therapy for licensure.

To practice Massage Therapy in the state of Georgia, you must apply for licensure with the Georgia Board of Massage Therapy after you have completed your course of study at API. Eligibility requirements for licensure with the state of Georgia include but are not limited to: Passing a state recognized Massage Therapy Certification exam, submitting to a background check required by the state, and having a High School Diploma or GED. The fees for your national certification exam and state licensure are NOT included in your tuition

Enrollment: Monthly on start dates. Students must attend orientation.

Course	Title	Clock Hours	Credit Hours
MAS 100	Swedish Massage I	32 hrs	1.5
MAS 101	Swedish Massage II	32 hrs	1.5
MAS 102	Swedish Massage III	32 hrs	1.5
MAS 103	Swedish Massage IV	32 hrs	1.5
MAS 105	Pathology	32 hrs	2.0
MAS 118	Aromatherapy, Stretching, & Chair Massage	32 hrs	1.5
MAS 119	Spa & Hydrotherapy	32 hrs	1.5
MAS 113	Documentation and Assessment	32 hrs	2.0

American Professional Institute

GE 100	Medical Terminology	32 hrs	2.0
HS 100A	Anatomy & Physiology I	32 hrs	2.0
HS 101A	Anatomy & Physiology II	32 hrs	2.0
HS 102A	Anatomy & Physiology III	32 hrs	2.0
HS 103A	Anatomy & Physiology IV	32 hrs	2.0
BIS 100	Professionalism, Business Ethics, & Customer Service	32 hrs	1.5
BIS 101	Bookkeeping, Record Keeping, & Financial Planning	32 hrs	2.0
GE 103	Health Career Fundamentals A	64 hrs	3.5
GE 104	Health Career Fundamentals B	32 hrs	1.5
MT 300	Clinical Practice	64 hrs	1.0
Total		640 hrs	32.5

Didactic: 23 weeks (days)
Six hours per day Monday-Thursday
36 weeks (evening)
Four hours per day Monday-Thursday

Clinic: A minimum of 64 hours (64 massage credits. See Clinic Handbook) outside of didactic class time. Fridays and Saturdays or additional daytime hours are required to fulfill Student Clinic requirements, Community Events and Senior Projects. Since the duration of the clinic cannot accurately be predicted it may take a longer or shorter time than listed above.

Course Descriptions:

MAS 100 Swedish Massage I 32 Hrs/1.5 Credits
This course introduces the student to the strokes and hands-on skills that are the ground work for massage techniques used throughout the Massage Therapy program. This course develops communication skills, presents draping and bolstering techniques, and reviews the benefits of, and contraindications for, massage. Students learn the basic strokes of compression, jostling, effleurage, petrissage, friction, vibration, tapotement, and range of motion techniques. In order to reduce mechanical strain and potential for injury, students also study the fundamentals of body mechanics and correct wrist and hand alignment, as well as self-stretching, self care, and stretching exercises.

MAS 101 Swedish Massage II 32 Hrs/1.5 Credits
This course is designed to introduce the student to the application of massage as a therapeutic modality. Students learn how to apply massage to specific muscles, affects of the facial sheets of the body, palpate the muscles more clearly, work with and against the fiber directions, and work effectively at different levels of the musculature, from the superficial to the deep. This course also provides an introduction to determining strategies/therapeutic techniques, and client/therapist expectations.
Pre-requisites MAS 100

MAS 103 Swedish Massage III 32 Hrs/1.5 Credits
This course introduces the student to structural deviations, symmetry, and postural deviations. Students learn basic information gathering skills and postural-assessment skills so that they can begin to tailor the massage to the individual needs of their clients. Students will apply massage techniques with increased anatomical specificity to each area of the body. Student learn the benefit and contraindications of therapeutic exercises for clients. Students will learn to perform a fluid one-hour full body massage including basic range of motion techniques.
Pre-requisites MAS 101

MAS 103 Swedish Massage IV 32 Hrs/1.5 Credits

This course provides an introduction to new techniques and strokes such as myofascial techniques, muscle stripping, tense and reflex stretches, and reciprocal inhibition. This course also provides additional techniques for ROM testing, such as passive, resistive, and isometric techniques. Students will perform assessment, documentation and a fluid one-hour, full body relaxation massage, incorporating all techniques and assessment skills learned in Swedish Massage I-II-III.

Prerequisites MAS 102

MAS 105 Pathology 32 Hrs/2 Credits

This course is designed to introduce the student to pathology with emphasis on conditions seen in massage practice. The direct and indirect causes of disease, the physiological effects of treatment modalities used by massage therapists (massage, heat and cold applications, and selected range of motion to enhance the effects of massage) and associated contraindications.

MAS 113 Documentation/Assessment 32 Hrs/2.0 Credits

This course is designed to introduce the student to client consultation prior to massage therapy, to include communication, treatment plans, screening and policies and procedures. The student will also learn the elements of preliminary assessment, and how to take a patients temperature and pulse.

MT 300 Clinical Practice 64 Hrs/1.0 Credits

In the Therapeutic Massage Clinic students will work with clients with specific medical conditions using learned assessment, evaluation and massage techniques. Students work directly with clients under the direct supervision of a faculty member, learning how to perform an intake interview, keep account records, research medical literature, assess the client, create a treatment plan, and communicate in a meaningful way with the client.

Prerequisites: All Swedish Massage Courses

MAS 118 Aromatherapy, Stretching & Chair Massage 32 Hrs/1.5 Credits

This course introduces the student to aromatherapy. It is approached with an overview of essential oils and their uses in the massage therapy practice. Students are introduced to selecting, utilizing and blending oils in the practice of massage therapy. Also studied are the basic seated massage sequences utilized in sporting events. Also studies are the basic principles and techniques of stretching and exercise used to enhance the effects of massage and to increase the range of motion at the major joints of the body. The stretching techniques introduced include active and passive stretching, advanced applications of tense and relax and reciprocal inhibition, post-isometric relaxation, and auto-stretching.

MAS 119 Spa Techniques & Hydrotherapy 32 Hrs/1.5 Credits

This course is designed to introduce the student to the history, benefits and contraindications of hydrotherapy treatments such as cold packs, hydrocolator packs, whirlpools, and saunas. Students will learn and apply appropriate applications utilizing the above methods. This course will also introduce the student to working in a spa environment and the scope of treatment and services. The student will also be introduced to face and scalp massage, body wraps and stone massage.

GE 100 Medical Terminology 32 Hrs/2.0 Credits

This course is designed to help the student understand the basic function, structure and terminology associated with the human body.

- HS 100A Anatomy and Physiology I 32 Hrs/2.0 Credits
This course is designed to introduce the student to the human anatomy and physiology. Various levels of organization of the body are discussed and an overview of the major body systems, tissues organs and functions of each. Homeostasis as an organizing principle for the study of anatomy and physiology and anatomical terminology are covered. The skeletal system is examined, emphasizing its role in movement and posture, and bony landmarks are discussed. In addition to this course also covers the anatomy of the integumentary system.
- HS 101A Anatomy and Physiology II 32 Hrs/2.0 Credits
This course is designed to introduce the student to the human muscular system with kinesiology, major muscles of the axial and appendicular segments of the body and there location, origins, insertions, actions, and postural considerations.
- HS 102A Anatomy and Physiology III 32 Hrs/2.0 Credits
This course is designed to introduce the student to the structure and function of the nervous system and analyzes the basic kinds of cells that comprise nerve tissue. The endocrine, respiratory, digestive, excretory and reproductive systems are also introduced and examined.
- HS 103A Anatomy and Physiology IV 32 Hrs/2.0 Credits
This course is designed to introduce the student to the effects, benefits, indications and contraindications of massage. The circulatory, lymphatic, and immune systems are also examined.
- BIS 100 Professionalism, Business Ethics & Customer Service 32 Hrs/2.0 Credits
This course is designed to help the student in business planning, and professional conduct, as well as the advantages and disadvantages of private practice. The student will also be introduced professional compliance, and to establish a standard of professional ethics and a marketing plan.
- BIS 101 Bookkeeping, Record Keeping & Financial Planning 32 Hrs/2.0 Credits
This course is designed to help the student to understand the elements of bookkeeping, properly prepare tax returns, and proper billing procedures to insurance companies for services rendered. The student will also be introduced to computer skills and the internet. The student will also be introduced to a professional resume and how to develop a sound financial plan, as well as public presentations.
- HC 100A Health Core Fundamentals A 64 Hrs/3.5 Credits
Students are introduced to the structure and function of the human body in health and disease including HIV/AIDS. The correct use of Medical Terminology for the health care setting is also included. This course also provides an overview of the health care delivery system, health occupations and domestic violence. Students learn communication skills and there applications, legal and ethical responsibilities in patient care delivery, including the Health Insurance Portability and Accountability Act of 1996.
- HC 100B Health Core Fundamentals B 32 Hrs/1.5 Credits
Students are introduced to (HIPAA) and prevention of medical errors, computer, math and science basics, employability skills and the importance of promoting wellness. Upon completion of this course the student will be competent in measuring vital signs, recognizing and responding to emergency situations, using safe and secure measures. Infection control procedures are learned, including standard precautions and there application in the work field. Prerequisite: None

Nursing Assistant Program/Taught at the Main and Branch Campus

96 Clock Hours / 3.5 Credit Hours

Certificate Program/Residential

This is a 96 hour program that meets state requirements for student to pass the Georgia Medical Care Foundation oral and written exams for certification and to function in Hospitals, Nursing Homes and Personal Care Homes as a Certified Nursing Assistant.

Course Description: This course introduces the student to basic nursing care and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant to develop student skills in communicating and understanding the residents. Resident safety, infection control, body mechanics, bed making, assisting residents with daily care are some of the topics addressed. Students will demonstrate the importance of meeting elimination needs, basic nutrition fundamentals of taking vital signs, transferring, ambulation & basic emergency care, rehabilitation and restorative care, understanding human sexuality, Patient Bill of Rights, the principles of range of motion and its exercises. The student is also introduced to the clinical aspects of nursing in a skilled care facility

This program is taught on campus and in a Long Term Care Facility
Certification Exams are given on Campus after Program completion

NA 100A Fundamentals of Nursing A

24Hrs/1.0 Credits

This course introduces the student to basic nursing and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant. To develops student skills in communicating and understanding the residents. Understanding resident safety and develop a broad knowledge of infection control. Prerequisites: None

NA 100B Fundamentals of Nursing B

24Hrs/1.0 Credits

This course introduces the student to basic nursing and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant. To develop student skills in proper body mechanics, learn to make open, closed and occupied hospital beds, and how to become proficient in residents daily care. Prerequisites: NA 100 A

NA 100C Fundamentals of Nursing C

24Hrs/1.0 Credits

This course introduces the student to basic nursing and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant. Students will also address the fundamentals of taking vital signs, transferring, ambulating, basic emergency care, rehabilitation and restorative care, understanding human sexuality, Patients Bill of Rights, the principles of range of motion, and its exercises. Prerequisites: NA 100-A & B

NA 100D Fundamentals of Nursing D

24Hrs/0.5 Credits

This is the final course in the Nursing Assistant Program, student will show proficiency in total patient care delivered at a Long Term Facility.

Prerequisites: All Nursing Assistant Courses

Equipment

The Nursing Assistant Program utilizes equipment used by the students and instructors that meet all requirements including but is not limited to: Hospital Patient Bed, walker, wheelchair, overbed table, treatment mannequin, gait belts, bedpans, and night stands.

Day Program

Mon – Fri 9am-5pm

Evening Program

Mon – Thurs 6pm – 10pm

Length of Program Certified Nursing Assistant

Day Class 96 hours

14 Days 9:00 to 5:30 Monday-Friday

Evening Class

96 hours 6 weeks 5:30 to 9:30 Monday-Thursday

Multi Skilled - Medical Assisting Program/Taught at the Main and Branch Campus

928 Clock Hours / 40.5 Credit Hours

Certificate Program/Residential

The objective of the Medical Assisting Program is to prepare the student to assist physicians and nurses by performing administrative duties and basic clinical duties in an office or medical center. To meet this objective, instruction addresses subjects encompassing medical practice, medical law and ethics, medical communications, medical records, insurance, patient preparation and basic laboratory procedures and tests as well as total patient care. Upon completion of this program graduates will have entry level skills as medical assistants and qualify for positions in a variety of health care facilities.

The Medical Assisting Program groups its program around knowledge and skills required for administrative medical assisting and clinical medical assisting. The program concludes with an externship in a medical facility.

Enrollment: Monthly on start dates. Students must attend orientation.

Course	Title	Clock Hours	Credit Hours
HS 100-A	Health Careers Fundamentals	64 hrs	3.5
HS 100-B	Health Career Fundamentals	32 Hrs	1.5
MA 100	Basic MA	32 hrs	1.5
MO 111	Computer Keyboarding I	32 hrs	1.0
GE 100	Medical Terminology	32 hrs	2.0
MA 106	Microbiology/Minor Office Surgery	32 hrs	1.5
MA 122	Urinary System/Urinalysis	16 hrs	0.5
MA 108	Disease Process	16 hrs	1.0
MA124-A	Hematology	32 hrs	1.5
MA124-B	Hematology	32 hrs	1.5
MA 121	Musculoskeletal System	16 hrs	1.0
MA 102	Digestive System/Nutrition	16 hrs	1.0
MA 128	Integumentary System	16 hrs	1.0
MA 110	Respiratory System	16 hrs	1.0
MA 114A	Circulatory System/EKG	32 hrs	1.5

American Professional Institute

MA 114B	Circulatory System/EKG	32 hrs	1.5
HS 105	Administration of Medications	32 hrs	1.5
HS 116	Pharmacology	16 hrs	1.0
MA 118	Special Senses/Nervous System	16 hrs	1.0
MA 112	Reproductive Systems	32 hrs	2.0
MO 113	Medical Office Procedures	32 hrs	1.5
MA 104	Data Base Management	32 hrs	1.5
MA 130	Body Planes/Radiology Safety	32 hrs	1.5
MA 129	Extern Review	32 hrs	1.0
NA 100A	Fundamentals of Nursing A	24 hrs	1.0
NA 100B	Fundamentals of Nursing B	24 hrs	1.0
NA 100C	Fundamentals of Nursing C	24 hrs	1.0
NA 100D	Fundamentals of Nursing D	24 hrs	0.5
MA 132	Externship	160 hrs	3.5
	Total	928	40.5

Didactic: 32 weeks (days)
 Eight hours per day Monday—Wednesday or Thursday - Saturday
 48 weeks (evening)
 Four hours per day Monday-Thursday

Externship: 7 weeks days only
 Four days per week six hours per day

Course Descriptions:

HS 100-A Health Core Fundamentals 64 Hrs/3.5 Credits
 Students are introduced to the structure and function of the human body in health and disease including HIV/AIDS. The correct use of Medical Terminology for the health care setting is also included. This course also provides an overview of the health care delivery system, health occupations and domestic violence. Students learn communication skills and their applications, legal and ethical responsibilities in patient care delivery, including the Health Insurance Portability and Accountability Act of 1996.

HS 100-B Health Core Fundamentals 32 Hrs/1.5 Credits
 Students are introduced to (HIPAA) and prevention of medical errors, computer, math and science basics, employability skills and the importance of promoting wellness.
 Upon completion of this course the student will be competent in measuring vital signs, recognizing and responding to emergency situations, using safe and secure measures. Infection control procedures are learned, including standard precautions and their application in the work field. Prerequisite: None

GE 100 Medical Terminology 32 Hrs/2.0 Credits
 This course is designed to help the student understand the basic function, structure and terminology associated with the human body.

MA 100 Basic Medical Assistant Skills 32 Hrs/1.5 Credits
 This course is designed to help the student develop skills needed to collect patient data and take vital signs.

MO 111 Computer Keyboarding I 32 Hrs/1 Credits
This course is designed to introduce the student to the touch system of typewriting which includes practice in the operation of the mechanical parts of a computer. Fundamental skills and techniques are stressed in order to lay a foundation for succeeding courses.

MA 102 Digestive System and Basic Nutrition 16 Hrs/1 Credits
This course is designed to help the student develop skills needed to identify common diseases, disorders and procedures related to the digestive system. The student should be able to provide information concerning proper diet therapy.

MA 110 Respiratory System 16 Hrs/1 Credits
This course is designed to help the student develop skills needed to identify structures of the respiratory system, demonstrate the use of a nasal cannula for oxygen administration, and obtain a nose and throat culture.

MA 106 Microbiology, Bacteriology, Asepsis And Minor Office Surgery 32 Hrs/1.5 Credits
This course is designed to help the student develop skills needed to list classes of microorganism and factors influencing the growth thereof, assist in basic laboratory tests using the microscope and prepare equipment by sterilization. In addition the student should be able to apply knowledge of surgical asepsis and of instruments used, to choose proper equipment to assist the physician in various procedures, and to demonstrate both the use of proper hand washing techniques and the correct use of surgical supplies.

MA 122 Urinary System and Urinalysis 16 Hrs/0.5 Credits
This course is designed to enable the student to identify structures and main function of the urinary system and demonstrate the ability to collect clean catch and midstream urine specimens and identify bacteria and other abnormal findings in the urine.

MA 108 Disease Process 16 Hrs/1 Credits
This course was designed to enable the student to describe types of acquired immunity, list methods used to diagnose cancer, develop techniques to use in patient interviews and complete immunization records.

MA 124-A Hematology (Blood Chemistry) 32 Hrs/2 Credits
This course is designed to help the student understand the general functions of blood the components of blood plasma and name the four groups and the Rh factor. Students will also discuss common blood tests, ranges and values.

MA 124-B Hematology (Blood Chemistry) 32 Hrs/1 Credit
This course is designed to introduce the students to the use of centrifuges, Laboratory Tubes and tapes for testing. Students will also develop skills needed to demonstrate finger sticks for capillary blood tests, set –up slides, practice ABO Grouping and perform Veni-puncture. **Prerequisite: MA 124-A**

MA 121 Musculoskeletal System 16 Hrs/1 Credits
This course is designed to help the student understand the structure, function and pathology of the skeletal and muscular systems and their respective effects on body mechanics. The course familiarizes the student with casting and removal of casts. The course includes with it an overview of medical terminology for topics covered.

MA 128 Integumentary System 16 Hrs/1 Credits

This course is a basic study of the integumentary system with emphasis placed on structure, function, common diseases and diagnostic exams. The second half of this course focuses on first aid and is designed to introduce the student to signs, symptoms and basic emergency care in life threatening situations.

HS 104 Medical Data Base Management 32 Hrs/1.5 Credits

This course is designed to acquaint the students with hands on-experience of medical billing. It will cover the aspects of filling out and using an information sheet, insurance claim forms, superbills, and other billing papers.

MA 114-A Circulatory System/EKG 32 Hrs/2.0 Credits

This course is designed to assist the student in understanding the structure and function of the heart, blood vessels and the circulatory and lymphatic systems.

MA 114-B Circulatory System/EKG 32 Hrs/1.0 Credits

This course is devoted to understanding the principles and skills involved with performing and mounting a routine 12-lead EKG. The course includes an overview of medical terminology for topics covered. Prerequisite: MA 114-A

HS 116 Pharmacology 16 Hrs/1 Credits

This unit is designed to give the Medical Office Assistant an overview of pharmacology. The course will include legal standards and regulations of drugs, drug enforcement agencies, drug classifications, ordering and storing drugs and references for drug information.

MA 118 Special Senses and Nervous System 16 Hrs/1 Credits

This course is designed to introduce the student to the five special senses; the eyes, the ears, the sense of taste, smell, and touch. This course is also designed to give the student basic information on the structure, function, and pathology of the nervous system. Further, the student will learn the anatomy and physiology of the eye, the ear and the skin, as well as some diseases and disorders. The student will gain an understanding of various tests that the doctor may employ for evaluation purposes.

MO 113 Medical Office Procedures 32 Hrs/1.5 Credits

This course details all aspects of a medical front office and is designed to train the student in medical clerical skills. The course includes accounts payable and accounts receivable, patient scheduling, filing, proper telephone usage, insurance forms, inventory control, purchasing and patient records management.

HS 105 Administration of Medications 32 Hrs/1.5 Credits

This course is designed to help the student develop skills needed to administer medications effectively and safely. The student will be able to demonstrate the use of syringes and needles in order to give a variety of injections. Concepts of math as it relates to drug calculation are also presented in the course.

MA 112 Reproductive System 32 Hrs/2 Credits

This course covers information related to the male and female reproductive system including discussion of contraceptives, pregnancy, birth, and sexually transmitted disease, as well as basic anatomy and physiology, disorders, diseases, diagnostic tests and surgical procedures of the reproductive system.

MA 130 Body Planes/Radiology Safety 32 Hrs/1.5 Credits
This course is designed to familiarize the student with the general structure and layout of the human body, principles of radiation, and the use of X-rays. This section of the course fulfills the state guidelines for X-ray safety and a certification in X-ray safety will be issued upon meeting set criteria.

MA 129 Medical Assisting Practical Extern Review 32 Hrs/1.5 Credits
This course is designed to assist the student in preparation for externship. All clinical phases of the program will be reviewed to assure that the student is capable of functioning on extern. The student will also demonstrate through check-offs their ability to function in the clinical setting.
Prerequisite: All MA Program Courses

NA 100A Fundamentals of Nursing A 24Hrs/1.0 Credits
This course introduces the student to basic nursing and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant. To develop student skills in communicating and understanding the residents. Understanding resident safety and develop a broad knowledge of infection control. Prerequisites: None

NA 100B Fundamentals of Nursing B 24Hrs/1.0 Credits
This course introduces the student to basic nursing and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant. To develop student skills in proper body mechanics, learn to make open, closed and occupied hospital beds, and how to become proficient in residents daily care. Prerequisites: NA 100 A

NA 100C Fundamentals of Nursing C 24Hrs/1.0 Credits
This course introduces the student to basic nursing and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant. Students will also address the fundamentals of taking vital signs, transferring, ambulating, basic emergency care, rehabilitation and restorative care, understanding human sexuality, Patients Bill of Rights, the principles of range of motion, and its exercises. Prerequisites: NA 100-A & B

NA 100D Fundamentals of Nursing D 24Hrs/0.5 Credits
This is the final course in the Nursing Assistant Program, student will show proficiency in total patient care delivered at a Long Term Facility.
Prerequisites: All Nursing Assistant Courses

MA 132 Externship 160 Hrs/3.5 Credits
During this course, the student will spend time in a clinical setting during the day where they will apply the knowledge, skills, and competencies acquired in the classroom. This is the last course of the student's program. Successful completion of the externship is a graduation requirement.
Prerequisite: All Courses and Program Coordinator's Approval.

Administration, Staff and Faculty

See Insert



Student Handbook

2010 - 2011

Main Campus

675 E.E. Butler Pkwy Suite K
Gainesville, GA 30501
(770) 297-8080 (770) 297-2849
Telephone Fax

Branch Campus

2131 Pleasant Hill Rd. Suite 125
Duluth, GA 30096
(678) 473-7829 (678) 475-9351
Telephone Fax

From the Director

On behalf of the faculty and staff I would like to welcome you to American Professional Institute. It is our commitment to provide you with quality education in a positive learning environment. There are many benefits to attending API.

The benefits of our hands-on training, and the real world experience of externship training in the community will help you easily transition into your profession.

Our instructors bring real world experience into the classroom as all of them are current practitioners of their craft. Our courses provide a balanced variety of lectures, and hands-on training so your experience is both dynamic and informative.

The benefits that you will receive from attending American Professional Institute will last a lifetime, and shape your future.

Regards,

Robert Pierce
**North Georgia
Regional Director**

Table of Contents

Rules and Regulations.....	25
Conduct.....	26
Dress Code.....	27
Students Complaints Procedure.....	27
Advisement.....	28
Staff Hours.....	28
Average Tuition Cost of Attendance.....	28
Graduation.....	28
Vaccination Statement.....	28
Withdrawal Policy.....	28
Leave of Absence Policy (LOA).....	29
Tutorial Program.....	29
Identification Cards.....	29
Internet Usage.....	30
Copyright.....	30
Library.....	30
Substance Abuse Statement.....	30
Safety Procedures.....	31
Emergency Procedures.....	32
Campus Security Officers.....	33
Reporting a Crime or Emergency.....	33
Annual Disclosure of Crime Statistics.....	33
Distribution of Aid.....	33
Entrance and Exit Counseling.....	33
Rights and Responsibilities of Students Receiving Aid.....	34
Federal Student Aid at A Glance.....	34
Schedule for Repayment of Student Loans.....	37
Appendix List:.....	41

Rules and Regulations

Every student will be required to maintain accepted standards and rules of conduct at all times. Students who do not abide by this are subject to being dismissed from school. Each disciplinary problem will be reviewed separately and the student will be given the opportunity to express his/her side of the situation. A counseling form will be completed and placed in the student's file. In cases where the problem warrants more than a warning, such as active drug usage or insubordination, the student may be terminated immediately. When a student is found to be in repeated violation of the school's rules or if civil or criminal laws have been violated, then disciplinary action up to and including termination may take place.

Conduct

American Professional Institute desires to maintain a relaxing and comfortable atmosphere, which promotes personal and academic growth. The rules of conduct are to protect your right to study and practice in a safe, comfortable and professional environment.

1. Students are expected to be courteous and respectful to other students and staff members
2. Students will conduct themselves in a professional manner
3. Loud or excessive behavior, profanity, or rudeness will NOT be tolerated .
4. No excessive talking in class
5. No sleeping in class
6. No Verbal Altercations
7. No Use of Cellular, Bluetooth, or any other communication device in class.

One-time violations of any of the above policies may result in the student being notified that s/he has been placed on **ZERO TOLERANCE**. Further re-occurrences, will result in dismissal/termination.

The following may be reasons for immediate dismissal:

- a. sexual harassment or implications (language, gestures, obscene materials)
- b. disruptive, threatening or abusive behavior
- c. fraud and/or dishonesty
- d. lying or cheating on tests; falsifying information
- e. alcoholic beverages or drugs on premises
- f. failure to participate in classroom activities on a continual basis
- g. failure to obtain passing grades
- h. being under the influence of drugs or alcohol during school hours
- i. failure to follow institutional or classroom policies and procedures

- j. weapons on school grounds
- k. theft of and or damage to school property
- l. threat of use of firearms, weapons, ammunition, incendiary devices or explosives on School Premises.
- m. physical altercations (fighting).

Sexual Harassment of any form will **NOT** be tolerated:

Sexual harassment is any form of unwelcome sexual attention:

- unwelcome physical touching
- sexual or suggestive comments, jokes or taunts
- unwelcome requests for sex
- the display of clearly sexual material (such as photos, pin-ups or pictures) or reading matter (such as e-mails, faxes or letters; and, includes the use of API computers to access internet for obscene materials)

Profanity will **NOT** be permitted on school property:

Profane material is defined as including language that denotes certain of those personally reviling epithets naturally tending to provoke violent resentment or denoting language so grossly offensive to members of the public who actually hear it as to amount to a nuisance. Profane speech is prohibited, if any person profanely curses or swears, may be terminated. (Class 4 misdemeanor)

Possession of Alcohol or Drugs is **NOT** permitted on school property:

Any student who is found in possession of alcohol on school property will be terminated and charged with a felony charge (GA Law: 16-13-31-4)

Weapons are **NOT** permitted on school property:

Any student found to be in possession of weapons of any kind (guns/firearms, knives, ammunition, incendiary devices or explosives) will be terminated.

Dress Code

Students are required to be in uniform. The dress code will vary from each program and a copy of each program's dress code will be discussed during your orientation sessions. Infractions to the dress code policy will result in disciplinary action. New Students are allowed 2 weeks from their start date to obtain uniforms. All uniforms are to be worn with white tennis shoes. **NO Clogs** and **NO Open-Toe Shoes** allowed.

Students Complaints Procedure

American Professional Institute is committed to maintaining effective procedures to allow all students to make legitimate complaints.

This document provides guidelines for students who are considering making a student complaint.

- A copy of the Student Complaints Procedure is available on the bulletin board located in the student break area, as well as in your catalog.

Students are encouraged to contact the Campus Director for support and advice relating to making a complaint. You may seek help, free, independent and confidential advice. It is strongly advised that you use this service at an early stage of your inquiries.

Students should fill out this form if they have concern(s) with the following:

- ✚ **Career Programs** (e.g.: tutorials, cancelled and not rearranged, timetables issues)
- ✚ **Staff** (e.g.: poor services/behavior, poor teaching/supervision, incompetence)
- ✚ **Facilities** (e.g.: Poor access for the disabled, unavailability of appropriate accommodations)
- ✚ **Services** (e.g.: fees or finance)

Complaints not covered by this procedure

- ✚ Complaints relating to cases of harassment, including race discrimination*, and disciplinary matters
- ✚ Complaints relating to Academic assessment
- ✚ Complaints relating to broad issues of API's Policy-these should be raised through the Staff, Student Liaisons, or to the School Director
- ✚ Complaints relating to the Admissions procedures
- ✚ Complaints relating to the Student Services

Should your complaint relate to any of the above, please refer to the relevant regulations.

Advisement

Student Advising is available upon request, during school hours to help you with academic or related problems. Tutorial assistance in various courses is also made available through scheduled sessions held by your instructor. The faculty and staff conduct periodic seminars on topics such as stress management, infectious disease, career guidance, time management and money management. Drug and alcohol counseling services are available. Information, resources, and referrals are available for those seeking help.

Staff Hours

Staff Hours are posted. Please be respectful when utilizing staff hours. Individual appointments may be scheduled, if necessary, at the end of the scheduled class period.

Average Tuition Cost of Attendance

As part of the Consumer Information Requirements mandated by the Department of Education the institution has made available the average tuition cost of attendance using data from all Colleges and Universities within a ten (10) mile radius of the area which it serves. This item is a summary of information which can be found on the *Integrated Postsecondary Education Data Systems (IPEDS)* website at www.nces.ed.gov/IPEDS

Gainesville Avg. Cost of Attendance (09/10)	=	\$13,333.00
API (Gainesville) Avg. Cost of Attendance	=	\$8,150.00
Gwinnett Avg. Cost of Attendance (09/10)	=	\$13,940.00
API (Gainesville) Avg. Cost of Attendance	=	\$3,675.00

Graduation

In order to participate in graduation exercises, students must have successfully completed all the classroom and clinical externship requirements of his/her program and must pay all graduation fees one week prior to the date of the schedule graduation.

Vaccination Statement

The Hepatitis B vaccination is optional, but encouraged, for enrollment in the Medical Assistant program. Students are permitted to decline or refuse the vaccination, but must sign a waiver.

Withdrawal Policy

If a voluntary written notice of withdrawal is received by the school, withdrawal is the date of receipt of written notice. Refunds are calculated from the date of written notice, and the school issues the

appropriate refund in full to the contracting party within thirty (30) days of withdrawal, according to our refund policy.

Students enrolled in programs with attendance requirements who are absent from the school for fourteen (14) consecutive calendar days will be automatically withdrawn. Refunds are calculated from the last date of attendance, and the school issues the appropriate refund in full to the contracting party within thirty (30) days of withdrawal, according to our refund policy.

Students enrolled in programs with no attendance requirements who have not submitted a voluntary written notice of withdrawal will be withdrawn at the 50% of the payment period. The school's determination that a student is no longer in school for unofficial withdrawals is thirty (30) days after the payment period.

Students may be withdrawn by the institution for failing to follow institutional or classroom rules and regulations.

Leave of Absence Policy (LOA)

Students enrolled at American Professional Institute may apply for a Leave of Absence (LOA) from their program. The maximum amount of time a student can be on an LOA is one hundred and eighty (180) days in a calendar year. All LOA requests must be submitted in writing or on a "Change of Status" form with supporting documentation when applicable.

In extreme and unusual circumstances a Campus Director may verbally approve an LOA over the phone without a student signature until such time as the student is able to return and sign the form.

LOA's are granted for the following reasons, this list is not definitive and all decisions for approval are granted by the Campus Director and are final:

-Medical Conditions

-Pregnancy

-Illness or Death of Immediate Family

Students are responsible for returning to school on their return date. Upon return they must report to their Program Manager before returning to class. If the student does not return on their expected date they will be dropped from the program.

A Leave of absence will not be treated as a withdrawal and no return of Title IV funds will be calculated. If the student does not return within the expiration of the leave, American Professional Institute will calculate the amount of Title IV grant and loan assistance that is to be returned according to the Higher Education Act, 34 CFR 668.22(j)(1)(ii).

Tutorial Program

In order for students to achieve their goals and maintain satisfactory grades in classes, tutorial programs are available on a daily basis. Students may also receive tutoring to obtain their General Education Diploma (GED). (*Students will not be able to obtain their certifications or obtain state licensure without obtaining their GED.*)

You may contact Student Services to enroll in any of the Tutorial Programs.

Identification Cards

I.D. badges must be worn at all times on campus and during your externship. There will be a \$10.00 charge for loss or damaged card.

Internet Usage

The internet is to be used for educational purposes and/or class related. Recreational internet usage is to be done before or after class. Internet can be used during break time as well.

Copyright

American Professional Institute makes the internet and other educational items available to students as educational resources. Students must, at all times, respect all copyright laws and intellectual property of the entities which have produced the items they may be using as part of their training. Students may not knowingly reproduce, download onto API computers, or distribute any copyrighted or intellectually protected material. This includes but is not limited to the following items:

- Images -Music Files -Software -Text

without the expressed written consent of the owners.

Such action may result in criminal or civil charges being filed against the student for infringement of federal copyright or patent law, and immediate dismissal of the student from the institution.

All computer and software equipment, books, and other media used during the course of programs are the property of American Professional Institute and are made available for the sole use of educational enhancement. These resources may not be used to violate federal copyright or patent law. This includes illegal downloading, copying, sharing, or displaying in public for a fee.

Library

The school utilizes the Thompson/Cengage online learning library which contains current periodicals covering a wide range of subject matter. You are also encouraged to use the public or university libraries for further research.

Substance Abuse Statement

In keeping with US Public Law 101-226, Section 22: Drug Free Schools and Campuses it is API's obligation to inform you of health risks associated with the use of illicit drugs, and alcohol. Any substance used through needle-sharing increases the risk of AIDS and Hepatitis B.

Type of Drug and Possible Health Risks

Stimulants - Speed up the action of the central nervous system. (A) Amphetamines (i.e. speed, crank, uppers) – heart problems, paranoia, death. Affects fetus. (B) Cocaine (i.e. coke, crack) – confusion, physical tolerance, dependency, damage to lungs and nasal membranes, heart problems, paranoia, convulsions, death. Affects fetus.

Depressants – Relaxes the central nervous system. (A) Barbituates (i.e. downers) (B) Tranquilizers (i.e. valium, Librium) (C) Methadone (i.e. ludes) – confusion, loss of coordination, tolerance, dependency, seizures, coma, death. Especially dangerous when combined with Alcohol.

Canabis – Alters the perception and mood. (A) Marijuana (i.e. grass, pot) (B) Hashish – lung damage, dependence, tolerance, confusion, loss of coordination, decreased sex drive.

Hallucinogens – Distort reality (A) Lysergic Acid Diethylamide (i.e. LSD, acid) Mescaline, MDA, MDMA, DMT, STP, Psilocybin – hallucinations, panic, tolerance, flashbacks, possible birth defects in user's children. (B) Phencyclidine (i.e. PCP, Angel Dust) – Depression, irrational behavior, confusion, convulsions, hallucinations, coma, death.

Narcotics – Lower pain reception. (A) Heroin. (B) Morphine. (C) Codeine. (D) Opium – lethargy, apathy, loss of judgment and self-control, tolerance, dependence, convulsions, coma, death.

Deliriants – Mental confusion. (A) Aerosol products. (B) Lighter Fluid (C) Paint Thinner and other Inhalants – damage to brain, lungs, convulsions, death.

Alcohol – A sedative drug – tolerance, dependence, depression, coma, death. Alcohol abuse is linked to cancer, heart and liver damage, and fetal alcohol syndrome.

Where to Get Help

Student's who are experiencing alcohol or drug related problems may seek assistance in the Student Services Department where referral and counseling information is available.

Safety Procedures

Fire Drills /Actual Fire/Evacuation

Fire drills are conducted periodically. Administrative personnel, faculty, and students are **required** to participate in the drills. Fire exits are clearly marked in all school areas. Fire extinguishers are visibly attached to walls in hallways and classrooms. Students should familiarize themselves with the fire plans posted on the back of each class room door.

In the case of actual fire or forced evacuation, students should exit the building as established by the fire plan. Once outside the building, students should proceed to the parking area where roll will be taken by your instructor to ensure that all students have cleared the building. Do not return to the building until the "all clear" announcement is made by the Director or acting school official.

Inclement Weather

If weather becomes severe, the school Director will make the decision on weather classes will be canceled. This school will not necessarily close each time public schools are closed, but will follow closings similar to other colleges and technical schools in the area. If day classes are held and weather problems arise later, the decision on evening classes will be made by 3 p.m. and is available by calling the school.

Tornado/Serious Weather Alert

In case of a tornado/serious weather alert, it is important to take shelter immediately. During tornadoes/serious weather alerts you will be instructed by a staff member to gather in a predetermined "safe place." Students should proceed quietly and in an orderly manner to the designated area. When you arrive in the designated area, sit on the floor, with your back against the wall, knees against your chin, and with your head down.

Medical Care and Accidents

Incident Reports require three signatures: that of the staff person making the report, that of the student, and that of the director or witness from the staff.

Accidents

If you become ill or are injured at school, notify the nearest staff person immediately. If emergency care is required, the staff person will notify the Administrative Office. Staff members will only offer medical care if it is necessary to sustain life. In all other emergency cases an ambulance will be called to escort a student to the proper care facility. Should an accident occur in the school building, it must be written up by a staff person and reviewed by the Director. This accident report/incident reports should be detailed and written in memorandum form within twenty-four (24) hours.

Emergency Procedures

Emergency Procedures are enacted in the event of a campus emergency such as a fire, bomb threat, suspicious person, and an immediate threat in the surrounding area outside the campus. Administrators and staff have been trained to respond to these emergencies so it is important that during such an event you are calm so that you and your classmates can respond to the directions given by your instructor. Students will be briefed on emergency procedures during orientation, and the institution will perform safety drills to measure and improve their response time to such incidents.

Lock Down

A Lock Down is any event occurring outside the campus in the surrounding area where it is determined that the greatest area of safety is inside the campus. These events include a fire or chemical hazard in the surrounding area, or a suspicious person on the grounds.

Faculty and staff members will inform students of this situation by issuing a verbal “Lock Down” signal. Upon hearing this signal all students inside the building should return to their previous classroom to await further instructions. Students outside of the building should immediately return indoors to their previous classroom to await further instructions. Faculty and staff members will secure the exterior doors until the situation returns to normal.

Upon confirmation that the situation is safe a staff member will issue the verbal “All Clear” signal to the students.

Secure Building

A Secure Building event is enacted if there is a threat of violence/gunfire is present, and it is necessary to prevent the perpetrator from entering classrooms or other occupied areas. When a “Secure Building” alarm is activated staff and students should return or remain in their classrooms, close and secure the doors either by locking them, or barricading them with classroom furniture. Students and staff must remain in the classroom until an administrator issues an “All Clear” signal, at which time it is safe to exit the classroom.

Evacuate Building

An evacuate building signal is given in the event that it is no longer safe to occupy the building. This can be due to a fire, chemical spill, or other hazardous condition. An alarm will sound and students must exit the building according to the evacuation plan posted in each room. Students and staff will assemble at a designated area a safe distance from the building.

Campus Security Officers

American Professional Institute employs Security Officers at some of the campuses. These individuals are off duty law enforcement officers of the precincts in which the campuses are located. The Security Officers therefore have complete police authority to apprehend and arrest anyone involved in illegal acts on campus. Security Officers also have the authority to ask persons for identification, and determine whether visitors have legitimate business for a visit to the campus.

Reporting a Crime or Emergency

All students are encouraged to report any suspicious activity, or criminal behavior to these officers, and campus personnel. Immediate reporting of said activities will insure timely response to incidents and accurate reporting of crime statistics.

Annual Disclosure of Crime Statistics

American Professional Institute, in cooperation with local law enforcement, gathers and reports crime statistics for each campus. These statistics can be viewed at <http://ope.ed.gov/security/>. The report is also available upon request in the Student Services office.

Distribution of Aid

Aid is distributed at API on an as enrolled basis. Counselors assist current and prospective students in the completion of their FAFSA application if necessary, or allow them to complete the applications in the Financial Planning offices. Those qualifying for Financial Assistance will receive an Award Letter, and discuss financing options with a counselor. PELL GRANT is offered based on the EFC (expected family contribution) calculation and the appropriate Pell is awarded based on the program lengths. The Supplemental Educational Opportunity grant is offered to students with a zero EFC, and matched accordingly. Campus jobs are offered on a need basis and individual ability to perform the job function for as long as the funds are available. API does offer jobs working off campus in a community service program. These jobs usually require an interview. Details are available regarding federal College Work Study Employment in the Financial Planning department of each campus.

Entrance and Exit Counseling

Entrance and exit counseling are required for students who take federal loans both FFELP and FORD Federal Direct Student Loans. These entrance and exit materials are available to students both in the Financial Planning office and online at (WEB ADDRESS). Currently we are in the process of converting to the Federal Direct Student Loan and encourage students to borrow through the Federal Direct Loan Program. The Financial Planning counselors are available to discuss these issues in detail.

Rights and Responsibilities of Students Receiving Aid

A detailed list of your rights as a borrower can be found at

<https://www.dl.ed.gov/borrower/ConsolidationFormList.do?cmd=doViewRequirements&wizardName=Borrowers%20Rights%20and%20Responsibilities>

Federal Student Aid at A Glance

What is federal student aid?

Federal student aid is financial assistance through the U.S. Department of Education that's available if you are enrolled in an eligible program as a regular student at a school participating in our federal student aid programs. Federal student aid covers school expenses such as tuition, fees, room and board, books, supplies, and transportation.

What Type of Federal Student Aid Might I Get?

There are three types of federal student aid:

- ✚ Grants- financial aid that does not have to be repaid (unless you withdraw from school and owe a refund).
- ✚ Work Study-allows you to earn money for your education.
- ✚ Loans-allow you to borrow money for school. You must repay your loans, with interest.

What is a Federal Pell Grant?

Federal Pell Grants are generally awarded to undergraduate students (those who have not earned a bachelor's or graduate degree) who have a financial need. The amount of your Federal Pell Grant depends on your cost of attendance, expected family contribution (EFC), enrollment status (full or part-time) and whether you attend for a full academic year or less.

The Expected Family Contribution (EFC) is a measure of your family's financial strength and indicates how much of your and your family's resources (for dependent students) should be available to help pay for your education. The EFC is calculated from the information you report on the FASFA.

What is a Federal Supplemental Educational Opportunity Grant (SEOG)?

SEOG is awarded to undergraduate students with exceptional financial need (those with the lowest EFC who are also eligible to receive full pell grant). SEOG is a need based grant and the amount awarded depends on the other aid you get and the availability of funds.

How do you qualify?

A formula, established by Congress, is used to evaluate the information you report when you apply. The formula produces an Expected Family Contribution (EFC) number. His Your Student Aid Report (SAR) contains this information and will tell you if you are eligible.

How much financial aid money can I get?

Pell grant award amounts can change yearly, but Pell grant awards for the 2009-10 award year (July 1, 2009 to June 30, 2010) ranged from \$976 to \$5,350. Pell grant awards for the 2010-11 award year (July 1, 2010 to June 30, 2011) ranged from \$1176 to \$5,550. How much you will receive depends not only on your EFC, but also on the cost of education at your school, whether you're full-time or part-time student and whether you attend school for a full academic year or less.

How will I be paid?

Your school will credit your award to your account. The school will then tell you in writing how and when you will be paid and how much your award will be.

How often will I receive funds?

Schools that do not use formally defined, traditional terms (semester, trimester, or quarter, etc.) must pay you at least twice per academic year.

What is the Federal Work-Study (FWS) Program?

Under the Federal Work Study Program you can work part-time to earn money for your education. The FWS program encourages community service work. You are paid by the hour under the FWS program. The school sets your work schedule; however your school schedule must be considered. Your total FWS award depends on when apply, your level of financial need and your school's funding level.

Loans

Student loans, unlike grants and work-study, are borrowed money that must be repaid, with interest, just like car loans and mortgages. You cannot have these loans canceled because you did not like the education you received, did not get a job in your field of study or because you're having financial difficulty. Loans are legal obligations, so before you take out a student loan, think about the amount you'll have to repay over the years.

Types of Loans and Loan Terms

Direct Loans-

Eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct loans include subsidized, unsubsidized, PLUS and consolidation loans that must be repaid directly to the Department of Education.

Subsidized Loan-

The U.S. Department of Education will pay the interest that accrues while you attend school. You must have a financial need to qualify for this loan.

Unsubsidized Loan-

The U. S. Department of Education will not pay the interest on this loan. Financial need is not required to qualify for this loan.

PLUS Loans-

Loans that a parent can borrow to help pay the cost of education for their dependent undergraduate children.

Default- Failure to repay your loan according to the terms agreed to when you signed the promissory note. Defaulting occurs when you fail to make a payment for 270 days if you pay monthly. In many cases defaulting can be avoided by submitting a request for a deferment, forbearance, discharge or cancellation and by providing the required documentation.

Promissory Notes and Disclosure

Disclosure Statement- Legal documents that explains your rights and responsibilities to repay your student loans.

Promissory Notes- A binding legal document you sign when you get a student loan. It's very important to read and save this document because you will need to refer to it later when you begin to repay your loans.

Deferment- A deferment is a period of time during which no payments are required and interest does not accrue unless you have an unsubsidized loan. The most common types of deferments are in school (at least half time), inability to find full time employment (for up to three years) and economic hardship (for up to three years).

Forbearance- Forbearance occurs when your lender or loan servicing agency agrees to temporarily reduce or postpone your student loan payment.

For more information regarding federal student aid you may visit www.FederalStudentAid.ed.gov. Also information can be found in the Guide to Federal Student Aid included in your financial planning orientation packet.

Schedule for Repayment of Student Loans

Leaving School: Graduating, Withdrawing, or Dropping Below Half-time

Once you are no longer enrolled at least half time in an eligible program, you'll receive a 6-month grace period (see below) on your Direct Subsidized and Unsubsidized Loans during which you are not required to make loan payments. You must begin repayment at the end of your grace period.

If you have an *in-school deferment* on a Direct Subsidized or Unsubsidized Loan that entered repayment at an earlier date before you returned to school and you graduate, drop below half-time enrollment, or withdraw from school, you will be required to immediately begin making payments on the loan because the 6-month grace period has already been used up; there is no second grace period.

Make sure that both your school and the Direct Loan Servicing Center know that you are no longer enrolled. If you don't begin making payments when required, there is the possibility that you will lose repayment incentives you may have received or even go into default.

Your school is required to ensure that you receive Exit Counseling before you graduate or withdraw. Check with your school to see how exit counseling is conducted, whether as a personal or group exit interview or as a session that you can complete online, for example, at the [Direct Loan Servicing Web Site](#).

Grace periods

When you graduate, drop below half-time, or withdraw from your academic program, you will receive a six-month grace period for your Direct Subsidized and Unsubsidized Loans. Your grace period begins the day after you stop attending school on at least a half-time basis. Once your grace period ends, you must begin repaying your loan(s).

If you re-enroll in school at least half time before the end of your 6-month grace period, you will receive the full 6-month grace period when you stop attending school or drop below half-time enrollment.

There is no grace period for Direct PLUS Loans—the repayment period for each Direct PLUS Loan you receive begins 60 days after your school makes the last disbursement of the loan. However, if you're a graduate or professional student PLUS borrower (or if you're a parent PLUS borrower who is also a student), you can defer repayment while you're enrolled in school at least half time and (for Direct PLUS Loans first disbursed on or after July 1, 2008) for an additional 6 months after you graduate or drop below half-time enrollment.

If you're a parent PLUS borrower, you can defer repayment of Direct PLUS Loans first disbursed on or after July 1, 2008, while the student for whom you obtained the loan is enrolled at least half time, and for an additional 6 months after the student graduates or drops below half-time enrollment.

Remember, if you choose to defer payment on a Direct PLUS Loan, any interest that accumulates during the deferment period will be added to the unpaid principal amount of your loan. This is called "capitalization," and it increases your debt because you'll have to pay interest on this higher principal balance.

Reservists Called to Active Duty

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 6-month grace period at the end of the excluded period.

If you are a reservist called to active duty with the U.S. Armed Forces for more than 30 days, contact the Direct Loan Servicing Center to let us know your status.

Choosing a Repayment Plan

You'll have the choice of several plans, and the Direct Loan Servicing Center will notify you of the date your first payment is due. If you do not choose a repayment plan, we will place you on the Standard Repayment Plan. Most Direct Loan borrowers choose to stay with the Standard Repayment Plan, but there are other options for borrowers who may need more time to repay or who need to make lower payments at the beginning of the repayment period.

Consolidation

If you have multiple federal education loans, you can consolidate them into a single Direct Consolidation Loan. This may simplify repayment if you are currently making separate loan payments to different loan holders, as you'll only have one monthly payment to make. There may be tradeoffs, however, so you'll want to learn about the advantages and possible disadvantages of consolidation before you consolidate. To learn more, visit our website at [Direct Loan Servicing Web Site](#).

While You Are in Repayment

Generally, you'll have from 10 to 25 years to repay your loan, depending on which repayment plan (there are several) you choose. The Direct Loan Servicing Center will notify you of the date your first payment is due. If you do not choose a repayment plan, we will place you on the Standard Repayment Plan, with fixed monthly payments for up to 10 years. Most Direct Loan borrowers choose to stay with the Standard Repayment Plan, but there are other options for borrowers who may need more time to repay or who need to make lower payments at the beginning of the repayment period.

Repayment Plans

The Direct Loan Program offers loan repayment plans designed to meet the needs of almost every borrower. Direct Loans are funded by the U.S. Department of Education through your school and are managed by the Direct Loan Servicing Center, under the supervision of the Department. The Direct Loan Program allows you to choose your repayment plan and to switch your plan if your needs change.

To find out more about repayment options before receiving a Direct Loan, borrowers may contact their school's financial aid office or the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-

To find out more about repayment options before receiving a Direct Loan, borrowers may contact their school's financial aid office or the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-

433-3243). If you currently have a Direct Loan and would like the exact payment amount on your loan, you can find it out online at the website for the Direct Loan Servicing Center or you can call the center at 1-888-447-4460.

Direct PLUS Loan borrowers may only choose from the standard, extended, or graduated options. However, beginning July 1, 2009, student Direct PLUS Loan borrowers may choose the income contingent repayment plan or the income-based repayment plan.

Standard Repayment

With the standard plan, you'll pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50, and you'll have up to 10 years to repay your loans.

The standard plan is good for you if you can handle higher monthly payments because you'll repay your loans more quickly. Your monthly payment under the standard plan may be higher than it would be under the other plans because your loans will be repaid in the shortest time. For the same reason - the 10-year limit on repayment - you may pay the least interest.

Extended Repayment

To be eligible for the extended plan, you must have more than \$30,000 in Direct Loan debt and you must not have an outstanding balance on a Direct Loan as of October 7, 1998. Under the extended plan you have 25 years for repayment and two payment options: fixed or graduated. Fixed payments are the same amount each month, as with the standard plan, while graduated payments start low and increase every two years, as with the graduated plan below.

This is a good plan if you will need to make smaller monthly payments. Because the repayment period will be 25 years, your monthly payments will be less than with the standard plan. However, you may pay more in interest because you're taking longer to repay the loans. **Remember that the longer your loans are in repayment, the more interest you will pay.**

Graduated Repayment

With this plan your payments start out low and increase every two years. The length of your repayment period will be up to ten years. If you expect your income to increase steadily over time, this plan may be right for you. Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

Income Contingent Repayment

(not available for parent PLUS loans)

This plan gives you the flexibility to meet your Direct Loan obligations without causing undue financial hardship. Each year, your monthly payments will be calculated on the basis of your adjusted gross income (AGI, plus your spouse's income if you're married), family size, and the total amount of your Direct Loans. Under the ICR plan you will pay each month the lesser of:

1. the amount you would pay if you repaid your loan in 12 years multiplied by an income percentage factor that varies with your annual income, or
2. 20% of your monthly discretionary income*.

If your payments are not large enough to cover the interest that has accumulated on your loans, the unpaid amount will be capitalized once each year. However, capitalization will not exceed 10 percent of the original amount you owed when you entered repayment. Interest will continue to accumulate but will no longer be capitalized.

The maximum repayment period is 25 years. If you haven't fully repaid your loans after 25 years (time spent in deferment or forbearance does not count) under this plan, the unpaid portion will be discharged. You may, however, have to pay taxes on the amount that is discharged.

Income-based Repayment(IBR)

Under this plan the required monthly payment will be based on your income during any period when you have a partial financial hardship. Your monthly payment may be adjusted annually. The maximum repayment period under this plan may exceed 10 years. If you meet certain requirements over a specified period of time, you may qualify for cancellation of any outstanding balance of your loans. Income-Based Repayment (IBR) Plan bases your monthly payment on your yearly income and you must have a partial financial hardship to enroll. This plan is an alternative to the Income Contingent Repayment (ICR) Plan and is designed to make repaying education loans easier for students who intend to pursue jobs with lower salaries, such as careers in public service. It does this by capping the monthly payments at a percentage of your discretionary income (the difference between your Adjusted Gross Income and 150% of the poverty guideline for your family size and state of residence). If you are married AND file taxes separately, only your income will be considered when calculating your IBR payment amount. Like ICR, after 25 years of qualifying repayment, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.

The IBR Plan is NOT available for repayment of your Direct PLUS Loan(s) made to parent borrowers and/or Direct Consolidation Loan(s) that repaid PLUS Loans made to parent borrowers. If you have these loan types, you must repay them under another eligible repayment plan, even if you select IBR for your other Direct Loan(s).

To participate in the IBR Plan, you must authorize the U.S. Internal Revenue Service (IRS) to inform the U.S. Department of Education (ED) of the amount of your income.

Repayment Incentive

A benefit that the U.S. Department of Education offers borrower to encourage them to repay their loans on time. Under a repayment incentive program, the interest rate charged on borrowers' loans might be reduced. Some repayment incentives programs require borrowers to make a certain number of payments on time to keep the benefits of the repayment incentive.

Rebate

The amount of the up-front interest rebate given to Direct Subsidized Loan, Direct Unsubsidized Loan and Direct PLUS Loan borrowers. The rebate amount is equal to a percentage of the loan amount borrowed. You must make all of your first twelve required monthly payments on time or the rebate amount will be added back to the principal balance on their loans.

*Monthly discretionary income equals your AGI minus the poverty level for your state of residence and family size, divided by 12. For the current poverty level, see the Poverty Guidelines Chart, which is issued annually by the U.S. Department of Health and Human Services

Deferment and Forbearance

If you want additional information to help you avoid default, visit the Department's Debt Collection Service website.

Deferments

A deferment is a postponement of payment on a loan, during which interest does not accrue if the loan is subsidized.

You may qualify for a deferment while you are:

- Enrolled at least half time in an eligible postsecondary school or studying full time in a graduate fellowship program or an approved disability rehabilitation program.
- Unemployed or meet our rules for economic hardship (limited to 3 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 are serving on or after Oct 1, 2007, for the 180-day period following the demobilization date for your qualifying service.
- A member of the National Guard or other reserve component of the U.S. Armed Forces (current or retired) and are called or ordered to active duty while enrolled at an eligible school, or within 6 months of having been enrolled, 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, whichever is earlier.

In most cases, you need to submit a deferment request to the Direct Loan Servicing Center along with documentation of your eligibility for the deferment. Visit their website for more information.

If you've gone back to school and the Direct Loan Servicing Center receives enrollment information that shows you're enrolled at least half time, it will automatically put your loans into deferment and notify you. You have the option of cancelling the deferment and continuing to make payments on your loan.

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

Forbearance

If you can't make your scheduled loan payments, but don't qualify for a deferment, we may be able to 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. Some common reasons for getting a forbearance are illness, financial hardship or serving in a medical or dental internship or residency. See your copy of the Borrower's Rights and Responsibilities Statement for more examples. You can get more information by calling the Direct Loan Servicing Center at 1-800-848-0979.

Under certain circumstances, we can automatically give you forbearance, for instance, while we're processing a deferment, forbearance, cancellation, and change in repayment plan or consolidation, or if you're involved in a military mobilization or a local or national emergency.

Appendix List:

1. **School Calendar**
2. **Graduation/Placement Statistics**
3. **Signature Page (Must be signed and placed in Student File)**

