

Consumer Disclosure Information

2018-19



AIMS EDUCATION

4500 NEW BRUNSWICK AVE,
PISCATAWAY, NJ 08854

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Financial Aid, Institutional Loan and Scholarships Available, Eligibility, and Contact information

AIMS Education is an accredited institute that has been approved for use of Government Grants and Loan programs. Students in need of financial assistance should consider these programs. More information can be found at <https://studentaid.ed.gov/>

FEDERAL PELL GRANT

Grant amounts are based upon cost of attendance, the Expected Family Contribution and the hours a student will attend during an award year. The government provides a Payment Schedule annually to be used to determine the amount of a Pell Grant.

FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT (FSEOG)

The purpose of this grant is to assist in making available, funds for qualified students who lack financial means. Eligibility is based on need, availability of funds and eligibility for Pell Grant, EFC, Undergrads, Enrollment Status, and program length.

DEPARTMENT OF VETERANS AFFAIRS BENEFITS

If the student receives veteran's benefits, financial aid office is the designated department that knows if the student is receiving benefits. Documentation and amounts are placed in the student file and noted on contract/award letter.

IRAQ AND AFGHANISTAN SERVICE GRANT

Like other federal grants, Iraq and Afghanistan Service Grants provide money to college or career institute students to help pay their education expenses. However, Iraq and Afghanistan Service Grants have special eligibility criteria.

You may be eligible to receive the Iraq and Afghanistan Service Grant if

- you are not eligible for a [Federal Pell Grant](#) on the basis of your Expected Family Contribution but
- meet the remaining Federal Pell Grant eligibility requirements, and
- your parent or guardian was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11, and
- You were under 24 years old or enrolled in college at least part-time at the time of your parent's or guardian's death.

FEDERAL DIRECT LOANS

Direct Loan applications are available at the AIMS Education Financial Aid office.

➤ **Federal Direct Stafford/Ford Loans:**

Also called Direct Subsidized Loans. "Subsidized" means the federal government pays the interest on these loans while you're in institute at least half time, during

grace periods and deferments. These loans are need based and are low-interest, with a variable-rate, which is adjusted each year on July 1st. The student must repay the loan. Payments will begin six (6) months after graduation.

➤ **Federal Direct Unsubsidized Stafford/Ford Loans.**

Also called Direct Unsubsidized Loans. If you're an independent undergraduate student or dependent student whose parents are unable to get a PLUS Loan you might qualify for an unsubsidized loan. The federal government does not pay the interest on these loans while you're in institute, in a grace period or in deferment students are responsible for paying all interest throughout the life of the loan. The interest is at a variable-rate, which is adjusted each year on July 1st. Students may be eligible to receive both the Subsidized and Unsubsidized Federal Loans, but the total of both loans must not exceed the federal loan limit. Payments will begin six (6) months after graduation, date of separation, or drop below half time.

➤ **Federal Direct PLUS Loans.**

Allows the parents of dependent students to borrow, up to the cost of attendance at AIMS Education. The federal government charges interest from the student's parent from the date of the first disbursement until the loan is paid in full. However graduate student PLUS borrowers may defer their repayment while enrolled in institute at least half-time. Interest is charged on PLUS loans during all periods, beginning on the date of the first loan disbursement. A PLUS borrower may pay the interest as it accrues during a deferment or allow it to accrue and be capitalized at the end of the deferment period.

Your parents and graduate students have nearly all the repayment options of the Stafford loan borrower. The exception is that the Income-Contingent Repayment Plan and the income-based Repayment Plan are not available to parent PLUS Loan borrowers.

There are certain Exceptional circumstances for Parent PLUS Loan eligibility as per the Direct Loan Program regulations at 34 CFR 685.203(c)(1)(ii):

- The parent is not a U.S. citizen or is unable to provide evidence that he or she is in the United States for other than a temporary purpose with the intention of becoming a citizen or permanent resident;
- The Parent is incarcerated
- The student's parent receives only public assistance or disability benefits, and the school has documented that the parent would not be able to repay the PLUS Loan;
- The parent has filed Bankruptcy and has provided supportive documents from court stating that as a condition of the bankruptcy filing, the parent may not incur any additional debt

➤ **Direct Consolidation Loan.**

One or more federal education loans are combined into a new Direct Loan. Only one monthly payment is made to the U.S. Department of Education.

PRIVATE EDUCATIONAL LOAN – CLIMB CREDIT

Serviced by Climb Credit

Aims Education has partnered with Climb Credit to service institutional loan. The Institutional Loan is to provide an affordable and convenient way for students to pay tuition balance to the school.

- Must be enrolled in a full time Certificate program. See the Financial aid department for the list of programs.
- A down payment is required to the school on first day of class.
- A credit application must be filled out with or without a co-borrower. Visit <https://climbcredit.com/students?school=all> for application and all FAQ's.
- Approval is based on credit history, and may take up to 36 hours for notification
- Interest only payments while in school.
- Loan terms to vary based on program
- Additional information can be obtained from the Financial Aid office.
- Terms and conditions: The borrower/Co-Borrower must agree and sign an e-consent online prior to start of class.
- Rights and responsibilities of students receiving Loan: Climb Credit is the servicer of your loans, and AIMS Education will not be held liable.

IN SCHOOL PAYMENT PLAN

AIMS Education offers in school payment plan at no interest for all programs.

- The payments will vary from program to program. A down payment is required for all Title IV programs
- All payments are due on the 1st of each month. Payments can be made online or at the Piscataway campus or Edison center in cash, check, or money order. All credit/debit card transactions will incur a 3% charge (except administration fees).
- Students have the option to set up re-curing payments(see financial aid for more details)
- Late fees of \$25 will be added for any payments made past the due date(applies to all programs)
- Students must meet institutional cost at end of each academic year. In addition, they must make the necessary arrangements to fund next academic year. That means filling out the FAFSA, and meeting with financial aid for loan eligibility in a timely manner. Failure to do so, may put a financial hold and lead to probation, suspension or termination. This may include internship.

- If any balance remains at end of program, completion certificate/letter will not be issued. Student file will be forwarded to collection agency and late fees, collection charges and legal fees (if any) will be added to student account in such cases.

AIMS EDUCATION SCHOLARSHIPS

AIMS Education provides an educational opportunity to its students by offering scholarship programs. The Need Based Scholarship is to help bridge the financial gap that often prevents students from pursuing their dreams of higher education; and Academic Excellence Scholarship is designed to reward students that achieve exemplary academic standards at AIMS Education.

Information about AIMS scholarship is readily available on AIMS Website. Interested candidates may obtain further details about the scholarship program, application process and request for the scholarship application form on the website.

Below are some of the eligibility criteria:

- **Need Based Scholarship (New Enrollees ONLY)**
 - Not available to current students
 - Must submit all documents at time of enrollment or before start of classes
 - Unmet financial need(must provide documents)
 - Applicant is a dislocated worker
 - Meet an adjusted gross income for prior tax year (see chart on application)
 - SEE application for detailed requirements
- **Academic Excellence Scholarship**
 - Must meet SAP requirement (see catalog)
 - Must have 100% attendance with a 3.7 or higher CGPA
 - Must submit all documents (see application for detailed requirements) before deadline of March 15, July 15, and November 15.
 - SEE application for detailed requirements

All scholarship applications will be reviewed by a committee comprising of a member of Board of Directors, Academics, Admissions and Financial Aid Offices. The decision of the committee will be considered as final.

General Eligibility

Pell Grants/Stafford Loan

- You must be enrolled as a regular student working towards a degree or certificate in an eligible program
- You must be a US Citizen and or an eligible non-citizen
- You demonstrate that you have need. (Need is the difference between the cost of education and expected family contribution). Need is determined by the information that is supplied on the free application for student aid.
- You maintain satisfactory progress towards completing your course of studies
- You are not in default of a NSLDS, Stafford Loan, or a Plus Loan
- You have a High Institute Diploma or General Education Development (GED) certificate.
- You do not owe a refund on a Pell Grant or SEOG at any institute
- You have a valid Social Security Number
- You register with the Selective Service

Title IV Processing

- *Pell Award* - An eligible student could receive one (1) full PELL Grant annual award per award year.
- *Pell Disbursement* - Once the institute receives the student's ISIR, all documentation has been received by the Financial Aid Department and the student has started classes, the institute will receive half of the student's Pell Award. After the student has achieved 450 hours in the program, and the student is making satisfactory progress, the institute will receive the other half of the student's Pell Award.
- *Student Loan Disbursement* - Loans are disbursed on two (2) separate instalments. For first time borrowers, the first half of the loan will be disbursed approximately 30 days after the first day of class and the other half at the midpoint of the loan period. No Pell or Loan disbursements can be made unless the student is making satisfactory progress in his/her attendance and academic studies.

E-Consent and Information Security

The voluntary e-consent permits school to send Award Notices, and Disbursement Notifications to all recipients of FSA funds. This is to eliminate multiple visits by students to sign off on the originals. A hard copy of the said notifications, are kept in student file, and upon request, copies would be made available. The school uses an electronic process to transmit confidential information or obtain a student's confirmation, acknowledgment, or approval. The school has adopted reasonable safeguards against possible fraud and abuse.

- **Obtaining voluntary consent for electronic transactions**

- Before conducting any electronic FSA transactions to students, the recipient must affirmatively consent to the use of an electronic record. The recipient's consent must be voluntary and based on accurate information about the transactions to be completed.
- A 'Consent to Participate in Electronic Communication' page is filled out by the students giving consent to receiving the following required notifications, and disclosures.
 - Annual Student Award notices which includes all grants and loans
 - Notification of Disbursement- which notifies students of disbursements of FSA funds
 - Other required forms to process financial aid- loan documents, SAP notices, authorizations requests and acknowledgments
- The consent must be obtained in a manner that reasonably demonstrates that the student is able to access the information to be provided in an electronic form.
- The student will be e-mailed, and they will reply in giving their consent of 'accepting' or 'declining' to e-consent. A record of the reply will be maintained in student file. A signed hard copy of the e-consent is given to the student, and kept in file.
- If student declines to participate in the e-consent, then they will have to personally come to the Financial Aid office to sign off on all award notices, and disbursement notifications.
- The e-consent is required for each grade year that the student will receive grants, and loans
- The student will also be contacted via text messaging system for delinquent or missed payment reminders, missing required documents, and FAFSA.
- **Safeguarding confidential information in electronic processes**
 - The school will properly encrypt (password protected) all electronic files when transmitting FSA data via email. Passwords maybe sent separately.
 - Additional safeguards the school has taken include password protection (Initials of fist, last name, century, last 4 of social) password changes at set intervals, access revocation for unsuccessful logins. EG. The preset password is in 10 characters which consists of the upper case first alphabetic character of your first name, smaller case first alphabetic character of your last name, 4 numeric characters of your year of birth (i.e. YYYY), along with last 4 digits of your SSN. If you wish to change your password, please contact our office in person.
 - The school will request an annual voluntarily e-consent form from each FSA recipient students, whether via email, or in person at time of packaging
 - The notification will also include the entitlement to a paper copy of FSA documents upon request
 - Students can visit www.studentloans.gov or the www.nsls.ed.gov to view their loan status, and history

Rights and Responsibilities of Students

➤ **Rights of students**

- Financial assistance in the form of loans, grants, scholarships and tuition payment plans are available to students who qualify. One of AIMS Education's experienced financial aid personnel will aid students in advising and filing financial aid forms.
- AIMS Education guarantees the right of students, the right to gain access to their files. The access must be requested in writing and all files are reviewed by appointment, under the supervision of an AIMS Education Staff member.
- A transcript of grades, hours, credits, and work completed will be furnished upon written request. All students' accounts must be paid to date. A \$10.00 administrative fee is required.
- AIMS Education members offer students personal advisory sessions to accommodate positive student development.
- The Institute provides privacy and protection concerning information in the student files in accordance with the Federal Family Education Privacy Act. The Institute will not release this information without written permission per request by the student. Legal and accreditation agencies also have the right to access a student's file. AIMS Education will retain a student record for a minimum of five (5) years.
- AIMS Education provides job placement assistance to students, however cannot guarantee job placement.

➤ **Responsibilities of students**

- Complete your free application for Federal Student Aid (FAFSA) at WWW.FAFSA.ED.GOV accurately and submit it on time. Possible errors can delay, and in some cases prevent you from receiving aid.
- Promptly respond to all requests and inquiries from financial aid office. Provide all supporting documentations, corrections, and or new information upon request at the financial aid office.
- Notify the school of any information that has changed since you submitted your information
- Students must meet institutional cost at end of each academic year. In addition, they must make the necessary arrangements to fund next academic year. That means filling out the FAFSA, and meeting with financial aid for loan eligibility in a timely manner. Failure to do so, may put a financial hold and lead to probation, suspension or termination. This may include internship.

- Read, and understand all forms you are asked to sign. This includes forms such as FAFSA, Payment Plans, Statement of Educational Purpose, Master Promissory Note, Default/Return Cert. Etc.)
- Reporting changes to your status, address, contact information to your school as well as Loan providers.
- Comply with the terms of enrollment with school.
- Comply with Satisfactory Academic Progress requirements of your school.
- Complete mandatory Entrance and Exit Counselling for Loan Borrowers.

How to Apply For Federal Student Aid:

To apply for a Federal Student Aid, students must obtain or complete the following:

- 1 Apply for a FSA User ID (<http://www.fsaaid.gov/>)
- 2 Complete the FAFSA (<http://www.fafsa.ed.gov>)

To Apply for Federal Student Loans, following further steps required.

- 3 Complete Loan Entrance Counseling (<http://www.studentloans.gov/>)
- 4 Sign a Master Promissory Note (<http://www.studentloans.gov/>)
- 5 Complete a (Federal Direct Loan Request Form)

If you do not have access to a computer of your own, you may complete the process on-line in the school's financial aid office. You are encouraged to read the instructions thoroughly and carefully to complete each question on the application. Pay close attention to the questions about your dependency status and income. These are the areas where most mistakes are made. When filling out the application you will need certain records. The most important record will be your previous year tax return (You will need your tax return, your parent's tax returns (if applying as a dependent, they should be accompanying you)), and your spouse's tax return (if you are married but filed your taxes separately).

Apply for an FSA ID

Before you begin the process, you, and a parent of Dependent student will need your US Department of Education's FSA ID. If you have already completed a FAFSA and used your Federal PIN to electronically sign your FAFSA, you will need to create an FSA User ID to complete loan entrance counseling and sign your Federal Direct Loan Master Promissory Note. Once your information is verified with the SSA (1-3 days from the date of application), you will be able to use your FSA ID to fully access your financial aid information. If you do not have a FSA ID or you have forgotten your login, visit <http://www.fsa.gov>. You must provide a valid email address to receive your login information

Complete FAFSA

Students are encouraged to apply for financial assistance by completing the Free Application for Federal Student Aid on line.

Visit <http://www.fafsa.ed.gov> to complete the FAFSA.

Complete Loan Entrance Counseling

The Entrance Counseling is a one-time required process that must be completed before receiving a student loan disbursement. To complete the Federal Direct Loan Entrance Counseling process, visit www.studentloans.gov /. You must have a FSA ID in order to gain access to the loan entrance counseling process.

The Direct Loan Entrance Counseling process will walk the student through the Direct Loan borrowing process. The counseling will provide detailed information regarding Direct Lending, managing student educational expenses and the rights and responsibilities of a student loan borrower.

Sign Federal Direct Loan Master Promissory Note

Signing a Federal Direct Loan Master Promissory Note (MPN) is an important part of the student and Parent Plus loan process. Students may print out and mail their promissory note; however, the institution strongly recommends that students, and parent sign their promissory note using their FSA ID. To sign and/or complete a Federal Direct Loan Master Promissory Note, visit www.studentloans.gov/

Complete a Federal Direct Loan Request Form

All students and or parent who wish to borrow loans are required to complete AIMS Education Direct Loan Request Form each year. Students/parent are asked to indicate the loan amount to borrow for the academic year or term. The AIMS Education Direct Loan Request Form may be obtained here or at Financial Aid Office on campus.

Upon completion of above procedures and submission of all documents that may be required by Financial Aid office, Students will be notified of their Financial Aid Awards in 2 to 3 weeks.

Career Services/ Employment assistance

AIMS Education Career Services Department is committed to supporting and assisting the career development of our attending students and graduates. The ultimate goal of our Career Services staff is to prepare every AIMS student for a long, successful career in their chosen field. We provide career-related counseling and programs to help our students in resume writing, job-search techniques, networking, interview skills, and interview follow-up. Some of the assistance and services students can expect to receive are:

- Resume Preparation Assistance
- Employer Relationships
- Career Development Seminars

- Placement Referrals
- Campus Recruiting Events
- Career Fairs – on campus and external
- Job Research and Job Posting Board (on Campus)
- “Earn While You Learn” Program
- By inviting employers to visit the institute and meet with students concerning employment.
- By posting all employment opportunities.
- **AIMS EDUCATION does not promise employment, specific starting salary or registry eligibility.**

National Student Loan Data System (NSLDS)

When entering into an agreement regarding a Title IV, HEA loan, the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guarantee agencies, lenders, and institutes who are determined to be authorized users of the data system. http://www.nsls.ed.gov/nsls_SA/

Entrance/Exit Counseling for Student Loan Borrowers

FAQ's for Entrance/Exit such as the bullet points listed below can be found at the websites listed.

Entrance - <https://studentloans.gov/myDirectLoan/index.action>

- The effect of the loan on the eligibility of the borrower for other forms of aid
- An explanation of the use of the Master Promissory Note
- The seriousness and importance of the students' repayment obligation
- Information on the accrual and capitalization of interest
- Borrowers of unsubsidized loans have the option of paying interest while in institute
- Definition of half-time enrollment and the consequences of not maintaining half-time enrollment
- Importance of contacting appropriate offices if student withdraws prior to completion of program of study
- Sample monthly repayment amounts
- The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes the program or completes within regular time allotted for completion, is unable to obtain employment upon completion, or is otherwise dissatisfied with or does not receive the educational or other services the borrower purchased from the institute
- Consequences of default
- Information about the NSLDS and how the borrower can access their records
- Name and contact information for individual the borrower may contact with questions about the borrower's rights and responsibilities or the terms and conditions of the loan.

Exit Counseling - http://www.nsls.ed.gov/nsls_SA/

- Average anticipated monthly repayment amount
- Repayment plan options
- Options to prepay or pay on shorter schedule
- Debt Management Strategies
- Use of Master Promissory Note
- The seriousness and importance of student's repayment obligation
- Terms and conditions for forgiveness or cancellation
- Copy of information provided by the US Department of Education
- Terms and conditions for deferment or forbearance
- Consequences of default
- Options and consequences of loan consolidation
- Tax benefits available to borrowers
- The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes program or completes within regular time allotted for completion, is unable to obtain employment upon completion, or is otherwise dissatisfied with or did not receive the educational or other services the borrower purchased from the institute
- Availability of the Student Loan Ombudsman's office
- Information about NSLDS.
<https://studentloans.gov/myDirectLoan/index.action>

The Code of Conduct for the Institute's Professionals and Agents

The Institution's financial aid professionals are expected to maintain exemplary standards of professional conduct in all aspects of carrying out his/her responsibilities. Particularly including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized or regulated activity. In doing so a financial aid professional or agent must refrain from:

- Revenue-sharing arrangements with any lender:- The law defines "revenue-sharing arrangements" as any arrangement between an institution and a lender under which the lender makes private educational loans to students attending the institution (or to families of those students), the institution recommends the lender or the loan product of the lender and in exchange, the lender pays a fee or provides other material benefits including revenue or profit sharing to the institution or its officers, employees or agents.
- Receiving gifts from a lender, guarantee agency or loan servicer:- No Director or employee of the institution's financial aid office or an employee or agent who otherwise has responsibilities with respect to Educational loans may solicit or accept any gift from a lender, guarantor, Or servicer of educational loans.
- Contracting arrangements: - No Director or employee of the institution's financial aid office (or on employee or agent who otherwise has

responsibilities with respect to educational loans) may accept from a lender, or an affiliate of any lender, any fee, payment or other financial benefit as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to educational loans.

- Steering borrowers to particular lender or delaying loan certifications: For any borrower, an institution may not assign, through the award packaging of other methods, the borrower's loan to a particular lender. In addition, the institution may not refuse to certify or delay the certification of any loan based on the borrower's selection of a particular lender or guarantee agency;
- Offers of funds for private loans:- An institution may not request or accept from any lender any offer of funds for private loans, including funds for an opportunity pool loan to students in exchange for providing concessions or promises to the lender for a specified loan volume, or a preferred lender arrangement. An "opportunity pool loan" is defined as a private education loan made by a lender to a student (or the student's family) that involves a payment by the institution to the lender for extending credit to the student.
- Receiving advisory board compensation:- An employee of an institution's financial aid office (or employee who otherwise has responsibilities with respect to education loans or financial aid) who serves on an advisory board, commission or group established by a lender or guarantor (or a group of lenders or guarantors) is prohibited from receiving anything of value from the lender, guarantor or group, except for reimbursement for reasonable expenses incurred by the employee for serving on the board.
- There should be "ethical" *and* "best" practices. The ethical practice is the best practice. AIMS EDUCATION services & supports the code of conduct. When a practice or policy arises that appears in conflict with these principles it is the obligation of the financial aid professional/agent to bring this to the attention of those responsible within his or her institution and to seek a decision consistent with these principles.

Satisfactory Academic Progress Policy.

At AIMS Education, the twofold process of monitoring students both quantitatively (the pace through the program) and qualitatively provides the overall framework to ensure the academic success of each student. Intertwined into the twofold process is the necessity for each student to complete successfully the theory and clinical aspects, if applicable, of each course in a required period.

AIMS Education requires that all students must maintain satisfactory academic progress (SAP) and work towards an eligible certificate. In addition, students must be on pace to complete their certificate before reaching the 150% maximum timeframe limit. The Satisfactory Academic Policy (SAP) is used to determine that an otherwise eligible student is making SAP in his or her program. Since federal regulations require all financial aid recipients to adhere to the standards of the SAP, financial aid recipients who fail to meet the SAP standards, may be in jeopardy of losing their financial aid eligibility. The SAP policy is consistently applied to all students at AIMS Education.

The SAP policy is included in the school catalog, which is provided to each student. Further academic policies are provided in the sections of the school catalog titled “Academic Probation and Course Repetition” and “Termination and Withdrawal.”

Requirements for Satisfactory Progress

Satisfactory Academic Progress means a student must be proceeding in a positive manner toward fulfilling certificate requirements in a specific length of time. A student’s SAP is checked from an interim “**academic transcript for SAP**” after a student completes the required number of clock hours in a payment period.

To be making SAP, a student must comply with the following criteria.

Quantitative/ Pace of Progress

The Quantitative criteria is the measure of the “Pace” at which a student is progressing towards program completion. The Quantitative Criteria/Pace of progression is calculated by dividing cumulative course hours completed or earned by the cumulative total hours scheduled. The student is required to make **Quantitative Progress** towards program completion by attending minimum of 90% of the scheduled class hours on a cumulative basis during each evaluation period.

Students failing to meet standards of Quantitative Progress, i.e. cumulative attendance rate of 90%, will be placed on “SAP Warning” for the next payment period. Students on SAP Warning due to attendance will be counselled with an action plan to complete their makeup hours within a specific time range, subject to the makeup hour policy described in the catalog. Students will be taken off the SAP Warning status after their cumulative attendance rate shows improvement and meets the standards. Student will be terminated if the requirement was not met by the end of the time limit given to student. AIMS Education reserves the right to review appeals in certain situations.

Qualitative Progress

The student’s cumulative grade point average (cGPA) is reviewed to determine **qualitative progress**. A student must achieve a minimum passing grade of 75% in each course and maintain a minimum overall cumulative grade point average (cGPA) of 2.00.

Students enrolled in the DMS program must achieve a minimum passing grade of 75% in each course and maintain a minimum overall cumulative grade point average (cGPA) of 3.0 for the pre-diagnostic courses. The same policy applies to all MRI, CVT, and DCS students who enroll after May 1, 2018.

If a student fails to meet standards of Qualitative Progress, i.e. a cGPA of 2.0 (or 3.0, if applicable), then he/she will be placed on "SAP Warning" for the next payment period. Students on SAP Warning due to failing to meet cGPA requirements will be counselled with an action plan to improve their grades.

If a student's cGPA is substantially below the requirement, the student may be dismissed without an SAP warning status if, in the opinion of the Academic Officer or the Program Director, the student cannot meet minimum standards of Satisfactory Academic Progress during the SAP Warning for the next payment period.

Students who show improvement in their cGPA and meet the standards of SAP at the end of the SAP warning period, will be considered to have met the SAP requirement and restore their status to good standing. Students will be dismissed if the requirement is not met by the end of the SAP warning period. AIMS Education reserves the right to review appeals in certain

Maximum time frame

All program requirements must be completed within a maximum time frame of 150% the normal program length. IN NO INSTANCE can the student receive aid for more hours than those for which the program is approved.

If it appears that a student would not complete the program during the maximum time period, the student will be terminated from school.

The first disbursement of Title IV funds requires no progress check provided the first disbursement is issued during the payment period of training for a new first-time student. At the end of the new student's first payment period the student must be making satisfactory progress according to the minimum required standards stated above. AIMS Education reserves the right to review appeals in certain situations.

SAP Evaluation Statuses

Good Standing

A student is in Good Standing if one of following conditions exists:

- No grades have been posted yet.
- If SAP has not been evaluated yet.
- Student is meeting minimum SAP requirements at time of evaluation.
- Student regained Good Standing after being placed on an Academic/Financial Aid Warning or Academic Probation/Financial Aid Probation period.

Financial Aid Warning

If a student fails to meet the cumulative 90 % attendance and 2.0 grade point average for any evaluation period, he or she will be placed on warning for the next evaluation period. Financial Aid Warning means you are still eligible for Federal

Student Aid for one payment period and must improve your academic standing in order to avoid loss of Federal Student Aid

Students will be notified in writing when they are placed on warning and the steps necessary to be removed from warning status. Students will also receive attendance or academic counseling, from the program instructor, as appropriate, when they are placed on warning.

Financial Aid Probation

If a student is on financial aid warning status, s/he would need to meet the SAP requirements (90% attendance rate and 2.00 minimum CGPA) at next mandatory SAP evaluation point. If the student fails to achieve good standing status at next following mandatory evaluation point, s/he will lose financial aid eligibility.

If the student wishes to maintain his/her financial aid, he/she will need to submit an appeal. If the appeal is successful, student would be placed on Financial Aid Probation status. During the financial aid probation status, student need to follow terms of the appeal approval and/or academic plan, if any.

Coursework attempted and successfully completed during the probation period will be checked to determine if the student meets the minimum standards of satisfactory academic policy, i.e. Pace of progression, cGPA and maximum timeframe. If the required standards of SAP are met by the next scheduled evaluation period, the student will regain good standing status.

Frequency & Mode of SAP Evaluations

- SAP is evaluated (official evaluations) at the point when the student successfully completed the scheduled clock hours for that payment period.
- Prior to the mandatory SAP evaluation point described above, an informal SAP evaluation may be made by the Academics Department at their discretion.
- Academic performance history of all students will be reviewed at the end of every period from the **Academic Transcripts for SAP**.
- Each official SAP evaluation shall be documented and placed in the student's file.
- At the end of each payment period, the school will determine if the student has maintained at least 90% attendance, on a cumulative basis since the beginning of his/her program.
- Grades are assigned at the end of each course and are used to calculate cGPA.
- *If the course is in progress* and the final grade for the course is not available, the average grades of all exams in that course shall be considered to calculate the cGPA for SAP.
 - If the average grade falls below the passing grade, a student shall be

- placed on SAP Warning. Such students shall be re-evaluated upon completion of the course in progress when final grades are available.
- If the student meets the SAP requirements upon completion of the course in progress, the student is deemed to have met SAP requirements for the payment period and is considered to have never been on SAP warning.
 - In case a student fails to meet the SAP requirements at the end of a course, SAP warning status shall continue for that payment period.
 - When the exam scores are not available or exam scores do not represent reasonable progress of the course, the academic office may delay the evaluation for a reasonable period not exceeding 3 weeks or 75 scheduled hours, whichever is greater. The disbursement of federal student aid funds, in such situations, will be made only after the SAP Evaluation.
- Financial aid students meeting the minimum standards are considered to be making SAP and remain eligible to receive title IV financial aid.
 - For students who are enrolled and attending more than one program simultaneously, each program will have separate *SAP evaluations* for each of the required standards, i.e. pace of progression, cGPA, and maximum time frame.

Consequences of not meeting Satisfactory Academic Progress.

- Students failing to meet any of the minimum required standards shall be considered as not making satisfactory academic progress and be placed on SAP warning status.
- Students placed on SAP warning status will be notified in writing with an explanation of its impact and on their eligibility for financial aid.
- Students on academic warning are required to rectify any attendance issues in a certain period and show academic improvement above a 2.0 through the various methods offered at AIMS Education and through personal academic discipline.
- Students placed on SAP warning shall be eligible to receive financial aid for one payment period.
- Students on SAP warning who fail to meet the requirements of SAP at their next mandatory evaluation period shall be dismissed, unless the student successfully appeals the determination as per the procedure defined here below. Failure to appeal or when the appeal is denied, leads to ineligibility of receiving financial aid and/or dismissal from the program.
- A student may reapply if the application of the SAP policy results in termination from a program as per the conditions outlined in the re-enrollment policy.

SAP Appeals

An SAP appeal allows a student, who has failed to meet the minimum required standards for SAP, to petition for reconsideration of academic good standing and, if a financial aid student, eligibility for title IV aid after completion of a payment period under SAP Warning.

The appeal should include...

- Why the student failed to make SAP.
- What has changed that will allow the student to meet SAP at next evaluation period.

The SAP appeal will be approved if the school determines that the student will be able to reach SAP standards by the end of the next payment period and the student is placed on financial aid probation.

The school may recommend an academic plan that will ensure the student is able to meet SAP standards by a specific point in time. Students can appeal only once during their program duration.

Formal Process...

- SAP Appeals form should be submitted within 5 working days of determination to the institute administrator reviewing the SAP.
- Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance.
- Appeal documents will be reviewed by the Director of Education and a decision will be made and reported to the student within 15 calendar days.
- If the student prevails upon appeal, the SAP determination will be reversed and federal financial aid will be reinstated, if applicable.
- The appeal and decision will be retained in the student file.

Academic Plan

An Academic plan worked out in consultation with program director specifies series of actions required to help the student to improve their academic performance. The purpose of an Academic Plan is to prepare the student regain good standing status at next mandatory SAP evaluation. In other words, the Academic Plan duration should not exceed more than one payment period.

Transfer of Credits

All accepted transfer credits from another institution transferred into the student's current program of study are considered both attempted and completed credits for purposes of calculating the Course Completion Rate but not included in cGPA calculation. Undergraduate transfer credits are included in Maximum Timeframe but not in Program GPA calculations. The Maximum Time Frame is reduced for transfer students, based upon the remaining length of their program.

Course Repetitions

A student may continue to receive financial aid when repeating a course as long as the student has never passed the course. However, once a student has received a passing score, the student can only receive financial aid for repeating the same course once. Students can repeat coursework only with prior approval from the program director. Only the highest grade for a repeated course is counted in the program GPA. All attempted courses are counted toward the course completion rate and the maximum timeframe for program completion.

➤ If a student fails in a module:

- The repeat (failed) module will have to be paid by the student.
- S/he will meet with the Academics department where an academic plan will be created to improve the grades, and successfully meet the Satisfactory Academic requirements.
- S/he **will not be able to progress** to next payment period until there is “*successful completion*” of the failed module, and all required hours in that payment period are met.
- The students will be paid based on completion of clock hours and weeks in a payment period. NO EXCEPTIONS!
- The payment period will be extended and it will take longer to complete the payment period.
- The hours allocated to repeat coursework shall not be considered in calculating financial aid eligibilities.

Hours attended on repeat coursework will count in “Enrollment Status” to meet requirements for full time attendance.

Course Drop outs / Withdrawals

Dropped courses and withdrawals are not included in SAP calculations.

Changing Programs

If a student transfers from one program to another program at AIMS EDUCATION, the SAP will be reviewed to reflect any credits awarded for common coursework that has been successfully completed. Hours and grades for coursework not transferred in to the new program of study, will NOT be included in the cGPA calculation for the new program. An administrative fee of a \$100 will apply. **PLEASE REVIEW STUDENT CATALOG FOR DETAILED PROGRAM TRANSFER POLICIES.**

Second Credential

If a student enrolls in a second program after successful completion of a program and receives an in-school transfer, all accepted transfer credits from the prior program are considered both attempted and completed. Grades achieved in the prior program are also transferred and considered in the cGPA calculations. The maximum time frame is reduced for transfer students, based upon the remaining length of program.

Leave of Absence

- AIMS Education has a Leave Of Absence (LOA) policy. Please see your student handbook for the LOA policy. The student returning to the institute from an LOA will be in the same progress status as prior to the LOA.
- Hours elapsed during the LOA will extend the student's enrollment period and maximum time frame by the same number of days taken in the LOA and will not be included in the student's cumulative attendance percentage calculation.
- Students failing to return on the date of the expiration of a LOA will be considered withdrawn.
- If a student receives Title IV Direct Loans and they do not return from an approved LOA, the last day of actual attendance will be used for computing the six month grace period before repayment begins on loans.
- A student who withdraws from a course or fails to complete the program will have a progress at point of withdrawal in their file.
- A student who has withdrawn, and chooses to re-enroll within six (6) months, will re-enter without loss of hours and at their previous status.
- A student wishing to re-enroll after six (6) months will be re-evaluated for their program choice by the admissions, Instructors, and Members of the Board.

Withdrawals

Official Withdrawal:

When a student decides to withdraw voluntarily from the program, he/she has to provide an official notification in writing or orally to a designated campus official acting in his or her official capacity in the withdrawal process. Acceptable official notification includes notification by a student via telephone, through a designated website or orally in person. .

If a student is not able to submit a written request, then an administrator will fill a modification of enrollment contract on behalf of the student, however, the school may request, but not require, the student to confirm his or her oral notification in writing.

The student also needs to meet with Financial Aid department (if applicable) to know about the Title IV withdrawal policy and Procedures.

Unofficial Withdrawal:

An unofficial withdrawal is one where the institute has not received a notification from student that he/she will not attend or has not attended the institute for 14 consecutive days. This will also include if student does not show up upon completion of an approved leave of absence.

Date of withdrawal:

AIMS Education will consider the date of withdrawal as the date the student’s last day of attendance. For those students who are terminated due to violation of policy, failing module or non-return from LOA; Date of Withdrawal is the Last Date of Attendance. In case of unofficial withdrawals, student’s last date of attendance shall be considered as date of withdrawal.

Refunds & R2T4 Provisions.

Tuition Refund Policy, Requirements for Withdrawal & Balance Waiver and Return of Title IV Financial Aid Policy

- Registration fees paid are non-refundable.
- If student withdraws before completion of the program, student’s liability towards the program costs shall be reassessed as mentioned below. The reassessed program costs will be compared with the payments received and if aggregate of the payments received are more than the reassessed program costs (costs of the program or apportioned program costs for the academic year in the program, as the case may be) the excess of payments shall be refunded to the student within 30 days. If the payments received includes disbursements from federal student aid, the refunds made under R2T4 regulations shall be reduced from the payment received.

Cancellation of enrollment contract or Withdrawal.....	Reassessed Tuition & Fees (excluding administrative fee)	Refunds(excluding administrative fee)
Within 3 Business days of signing enrollment contract	None*	All payments received for tuition shall be refunded
Prior to the first day of class	None*	All payments received for tuition shall be refunded.
Up to 5% of scheduled hours	10% of the tuition and fees for the program or relevant academic year	Tuition and fees received over 10% of Tuition shall be refunded.
After 5% and prior to 10% of scheduled hours	20% of the tuition and fees for the Program or relevant academic year	Tuition and fees received over 20% of Tuition shall be refunded.
After 10% and prior to 25% of scheduled hours	45% of the tuition and fees for the Program or relevant academic year	Tuition and fees received over 45% of Tuition shall be refunded.
After 25% and prior to 50% of scheduled hours	70% of the tuition and fees for the Program or relevant academic year	Tuition and fees received over 70% of Tuition shall be refunded.
After 50% of scheduled hours	100% of the tuition for the Program or relevant academic year	None

- Students are responsible for the cost of any used or unreturned books/supplies

- **Balance Waiver:** If the aggregate of payments falls short of reassessed charges, student may make payment for the difference to the extent possible at the time of withdrawal. The remaining balance of the reassessed tuition and fees shall be waived and a statement of account should be provided to the student. If student reenrolls at a later date in the *same program, subject to admissions policy, the tuition and fees thus waived shall be reinstated.*
- Enrollment is defined as the time elapsed between the actual starting day and the date of student's last day of physical attendance.
- Formal termination shall occur if student remains absent for more than 14 days from the last day of physical attendance or failure to return on the documented date of return in the event of a leave of absence. The termination date for refund computation is the last date of actual physical attendance by the student.
- **Earned Title IV Aid:** Aid disbursed or aid that could have been disbursed, shall be pro-rated by number of clock hours the student was scheduled to complete to total number of clock hours in the period. A student withdrawing earns 100% of the aid if the student's withdrawal occurs after the point that he/she was scheduled to complete more than 60% of the schedule hours in the period.
- Title IV Aid not earned by the student will be returned within forty- five days after cancellation or termination as per the R2T4 guidelines.
- State refund policy will be used for all students. The un-earned title IV aid returned as per R2T4 guidelines, shall be debited to student account. If a student has completed 60% or more of the scheduled hours, the institution is not required to refund tuition. However, in case of illness or disabling accident, death in the immediate family, migrating or other circumstances beyond the control of the student, the terminating student shall receive a refund of tuition charges based on DOE policy.
- The cost of extra items to the student; such as personal charges or purchases are not considered in the tuition refund computation. Those items become the property of the student when issued and are retained by the student.
- Aid not earned by student shall be returned in the following order: Federal Direct (Unsubsidized), Federal Direct (Subsidized), Federal Direct (Plus), Federal Parent Loans, Pell Grants, FSEOG, to other Federal, State, private, or institutional assistance programs and then to the student/parent.

Statement of Institute's transfer of Credit Policy

- Students may be eligible for credit transfer for prior education completed at an accredited institution. Student wish to avail credit transfer, has to provide a transcript indicating both courses taken and grades received at previous institution prior to enrollment. The Admissions office in conjunction with Academics Office and the Program Director, determine if any credit will be applicable to the coursework at AIMS EDUCATION.
- If prior educational credit is granted to a student for previous education, such credit will be documented in the student's file with for appropriate units of instruction, i.e. clock hours, and the student may not be charged an apportioned tuition or fees for the credit hours granted.

Copyright Infringement Policies and Sanctions

- It is the policy of AIMS Education to comply with all copyright laws. This includes but is not limited to copying textbooks, manuals, periodicals, as well as peer-to-peer file sharing.
- All students and staff are expected to be aware of and follow these laws.
- Any member of the institute practicing unauthorized use of distribution of copyrighted material will be subject to sanctions by the institute up to dismissal from the institute.
- Individuals would also be subject to Federal criminal offenses for copyright law violations.

Institute and Program Accreditation, Approval, or Licensure

- AIMS EDUCATION is institutionally accredited by the Middle States Association Commission on Secondary Institutes which is recognized by the United States Department of Education (USDOE) and the Council for Higher Education Accreditation (CHEA). Click below link for all accreditations, and affiliations.
<https://www.aimseducation.edu/accreditation-approvals>
- Program information can be found at
<https://www.aimseducation.edu/academic-programs>

Constitution Day

Constitution Day commemorates the formation and signing of the U.S. Constitution by thirty-nine brave men on September 17, 1787, recognizing all who, are born in the U.S. or by naturalization, have become citizens.

AIMS Education proudly celebrates the day by way of an administrator visiting each class to briefly talk about the importance of the day. Various type snacks and soft drinks are served to commemorate the day.

Net Price Calculator

- Net Price Calculator- <https://www.aimseducation.edu/net-price-calculator>

Price of Attendance

Refer to budgets set on the following pages (24-26).

2018-2019 Price of Attendance

Program Name		Independent - Day				Independent - Night				Independent - Day				Independent - Night			
Academic year		Diagnostic Medical Sonography Technician				Diagnostic Medical Sonography Technician				Cardiovascular Technologist				Cardiovascular Technologist			
		A.Y. 1	A.Y. 2	A.Y. 3	Total	A.Y. 1	A.Y. 2	A.Y. 3	Total	A.Y. 1	A.Y. 2	A.Y. 3	Total	A.Y. 1	A.Y. 2	A.Y. 3	Total
- Length in Hours		900	900	860	2,660	900	900	860	2,660	900	900	440	2,240	900	900	440	2,240
- Length in Weeks		36	36	35	107	45	45	43	133	36	36	18	90	45	45	22	112
- Length in Months		9	9	9	27	11	11	11	33	9	9	5	23	11	11	6	28
Tuition & Fees																	
Tuition		\$10,870	\$10,870	\$10,385	\$32,125	\$10,870	\$10,870	\$10,385	\$32,125	\$11,485	\$11,485	\$5,655	\$28,625	\$11,485	\$11,485	\$5,655	\$28,625
Fees		\$40	\$40	\$45	\$125	\$40	\$40	\$45	\$125	\$50	\$50	\$25	\$125	\$50	\$50	\$25	\$125
Books		\$255	\$255	\$240	\$750	\$255	\$255	\$240	\$750	\$235	\$235	\$130	\$600	\$235	\$235	\$130	\$600
Kits		\$170	\$170	\$160	\$500	\$170	\$170	\$160	\$500	\$125	\$125	\$100	\$350	\$125	\$125	\$100	\$350
Sub Total - Tuition & fees		\$11,335	\$11,335	\$10,830	\$33,500	\$11,335	\$11,335	\$10,830	\$33,500	\$11,895	\$11,895	\$5,910	\$29,700	\$11,895	\$11,895	\$5,910	\$29,700
Other Expenses *		p.m.															
Room & Board	\$1,122	\$10,097	\$10,097	\$10,097		\$12,340	\$12,340	\$12,340		\$10,097	\$10,097	\$5,609		\$12,340	\$12,340	\$6,731	
Personal Expenses	\$475	\$4,279	\$4,279	\$4,279		\$5,229	\$5,229	\$5,229		\$4,279	\$4,279	\$2,377		\$5,229	\$5,229	\$2,852	
Transportation	\$256	\$2,300	\$2,300	\$2,300		\$2,811	\$2,811	\$2,811		\$2,300	\$2,300	\$1,278		\$2,811	\$2,811	\$1,533	
Sub Total - Other Exp	\$1,853	\$16,675	\$16,675	\$16,675		\$20,380	\$20,380	\$20,380		\$16,675	\$16,675	\$9,264		\$20,380	\$20,380	\$11,117	
Total Price of Attendance		\$28,010	\$28,010	\$27,505		\$31,715	\$31,715	\$31,210		\$28,570	\$28,570	\$15,174		\$32,275	\$32,275	\$17,027	
Program Name		Dependent - Day				Dependent - Night				Dependent - Day				Dependent - Night			
Academic year		Diagnostic Medical Sonography Technician				Diagnostic Medical Sonography Technician				Cardiovascular Technologist				Cardiovascular Technologist			
		A.Y. 1	A.Y. 2	A.Y. 3	Total	A.Y. 1	A.Y. 2	A.Y. 3	Total	A.Y. 1	A.Y. 2	A.Y. 3	Total	A.Y. 1	A.Y. 2	A.Y. 3	Total
- Length in Hours		900	900	860	2,660	900	900	860	2,660	900	900	440	2,240	900	900	440	2,240
- Length in Weeks		36	36	35	107	45	45	43	133	36	36	18	90	45	45	22	112
- Length in Months		9	9	9	27	11	11	11	33	9	9	5	23	11	11	6	28
Tuition & Fees																	
Tuition		\$10,870	\$10,870	\$10,385	\$32,125	\$10,870	\$10,870	\$10,385	\$32,125	\$11,485	\$11,485	\$5,655	\$28,625	\$11,485	\$11,485	\$5,655	\$28,625
Fees		\$40	\$40	\$45	\$125	\$40	\$40	\$45	\$125	\$50	\$50	\$25	\$125	\$50	\$50	\$25	\$125
Books		\$255	\$255	\$240	\$750	\$255	\$255	\$240	\$750	\$235	\$235	\$130	\$600	\$235	\$235	\$130	\$600
Kits		\$170	\$170	\$160	\$500	\$170	\$170	\$160	\$500	\$125	\$125	\$100	\$350	\$125	\$125	\$100	\$350
Sub Total - Tuition & fees		\$11,335	\$11,335	\$10,830	\$33,500	\$11,335	\$11,335	\$10,830	\$33,500	\$11,895	\$11,895	\$5,910	\$29,700	\$11,895	\$11,895	\$5,910	\$29,700
Other Expenses *		p.m.															
Room & Board	\$448	\$4,031	\$4,031	\$4,031		\$4,927	\$4,927	\$4,927		\$4,031	\$4,031	\$2,240		\$4,927	\$4,927	\$2,688	
Personal Expenses	\$255	\$2,291	\$2,291	\$2,291		\$2,800	\$2,800	\$2,800		\$2,291	\$2,291	\$1,273		\$2,800	\$2,800	\$1,527	
Transportation	\$256	\$2,300	\$2,300	\$2,300		\$2,811	\$2,811	\$2,811		\$2,300	\$2,300	\$1,278		\$2,811	\$2,811	\$1,533	
Sub Total - Other Exp	\$958	\$8,621	\$8,621	\$8,621		\$10,537	\$10,537	\$10,537		\$8,621	\$8,621	\$4,790		\$10,537	\$10,537	\$5,748	
Total Price of Attendance		\$19,956	\$19,956	\$19,451		\$21,872	\$21,872	\$21,367		\$20,516	\$20,516	\$10,700		\$22,432	\$22,432	\$11,658	

Note: * The estimated other expenses considered above represents a generic average of discretionary expenses that may be minimized with careful decisions. These estimated other expenses include costs of accommodation, food, transportation, clothing and miscellaneous personal expenses. Contact Admissions department for updated costs for Tuition and Fees currently applicable.

2018-2019 Price of Attendance

Program Name		Independent - Day				Independent - Night				Independent - Day			Independent - Night			
		MRI Technologist				MRI Technologist				Diag. Cardiac Sonography			Diag. Cardiac Sonography			
Academic year		A.Y. 1	A.Y. 2	A.Y. 3	Total	A.Y. 1	A.Y. 2	A.Y. 3	Total	A.Y. 1	A.Y. 2	Total	A.Y. 1	A.Y. 2	Total	
- Length in Hours		900	900	180	1,980	900	900	180	1,980	900	840	1,740	900	840	1,740	
- Length in Weeks		36	36	8	80	45	45	9	99	36	34	70	45	42	87	
- Length in Months		9	9	2	20	11	11	3	25	9	8	17	11	10	21	
Tuition & Fees																
Tuition		\$14,295	\$14,295	\$2,785	\$31,375	\$14,295	\$14,295	\$2,785	\$31,375	\$11,625	\$10,900	\$22,525	\$11,625	\$10,900	\$22,525	
Fees		\$55	\$55	\$15	\$125	\$55	\$55	\$15	\$125	\$65	\$60	\$125	\$65	\$60	\$125	
Books		\$295	\$295	\$60	\$650	\$295	\$295	\$60	\$650	\$260	\$240	\$500	\$260	\$240	\$500	
Kits		\$100	\$100	\$50	\$250	\$100	\$100	\$50	\$250	\$130	\$120	\$250	\$130	\$120	\$250	
Sub Total - Tuition & fees		\$14,745	\$14,745	\$2,910	\$32,400	\$14,745	\$14,745	\$2,910	\$32,400	\$12,080	\$11,320	\$23,400	\$12,080	\$11,320	\$23,400	
Other Expenses *		p.m.														
Room & Board		\$1,122	\$10,097	\$10,097	\$2,244	\$12,340	\$12,340	\$3,366	\$25,746	\$10,097	\$8,975	\$19,072	\$12,340	\$11,218	\$23,558	
Personal Expenses		\$475	\$4,279	\$4,279	\$951	\$5,229	\$5,229	\$1,426	\$11,884	\$4,279	\$3,803	\$8,082	\$5,229	\$4,754	\$9,983	
Transportation		\$256	\$2,300	\$2,300	\$511	\$2,811	\$2,811	\$767	\$6,389	\$2,300	\$2,044	\$4,344	\$2,811	\$2,555	\$5,366	
Sub Total - Other Exp		\$1,853	\$16,675	\$16,675	\$3,706	\$20,380	\$20,380	\$5,558	\$46,510	\$16,675	\$14,822	\$31,516	\$20,380	\$18,528	\$38,908	
Total Price of Attendance			\$31,420	\$31,420	\$6,616	\$35,125	\$35,125	\$8,468	\$78,711	\$28,755	\$26,142	\$54,897	\$32,460	\$29,848	\$62,308	

Program Name		Dependent - Day				Dependent - Night				Dependent - Day			Dependent - Night			
		MRI Technologist				MRI Technologist				Diag. Cardiac Sonography			Diag. Cardiac Sonography			
Academic year		A.Y. 1	A.Y. 2	A.Y. 3	Total	A.Y. 1	A.Y. 2	A.Y. 3	Total	A.Y. 1	A.Y. 2	Total	A.Y. 1	A.Y. 2	Total	
- Length in Hours		900	900	180	1,980	900	900	180	1,980	900	840	1,740	900	840	1,740	
- Length in Weeks		36	36	8	80	45	45	9	99	36	34	70	45	42	87	
- Length in Months		9	9	2	20.00	11	11	3	25	9	8	17	11	10	21	
Tuition & Fees																
Tuition		\$14,295	\$14,295	\$2,785	\$31,375	\$14,295	\$14,295	\$2,785	\$31,375	\$11,625	\$10,900	\$22,525	\$11,625	\$10,900	\$22,525	
Fees		\$55	\$55	\$15	\$125	\$55	\$55	\$15	\$125	\$65	\$60	\$125	\$65	\$60	\$125	
Books		\$295	\$295	\$60	\$650	\$295	\$295	\$60	\$650	\$260	\$240	\$500	\$260	\$240	\$500	
Kits		\$100	\$100	\$50	\$250	\$100	\$100	\$50	\$250	\$130	\$120	\$250	\$130	\$120	\$250	
Sub Total - Tuition & fees		\$14,745	\$14,745	\$2,910	\$32,400	\$14,745	\$14,745	\$2,910	\$32,400	\$12,080	\$11,320	\$23,400	\$12,080	\$11,320	\$23,400	
Other Expenses *		p.m.														
Room & Board		\$448	\$4,031	\$4,031	\$896	\$4,927	\$4,927	\$1,344	\$11,200	\$4,031	\$3,583	\$7,614	\$4,927	\$4,479	\$9,406	
Personal Expenses		\$255	\$2,291	\$2,291	\$509	\$2,800	\$2,800	\$764	\$6,364	\$2,291	\$2,036	\$4,327	\$2,800	\$2,545	\$5,345	
Transportation		\$256	\$2,300	\$2,300	\$511	\$2,811	\$2,811	\$767	\$6,389	\$2,300	\$2,044	\$4,344	\$2,811	\$2,555	\$5,366	
Sub Total - Other Exp		\$958	\$8,621	\$8,621	\$1,916	\$10,537	\$10,537	\$2,874	\$23,450	\$8,621	\$7,664	\$16,285	\$10,537	\$9,579	\$20,816	
Total Price of Attendance			\$23,366	\$23,366	\$4,826	\$25,282	\$25,282	\$5,784	\$74,632	\$20,701	\$18,984	\$39,685	\$22,617	\$20,899	\$60,516	

Note: * The estimated other expenses considered above represents a generic average of discretionary expenses that may be minimized with careful decisions. These estimated other expenses include costs of accommodation, food, transportation, clothing and miscellaneous personal expenses. Contact Admissions department for updated costs for Tuition and Fees currently applicable.

2018-2019 Price of Attendance

Program Name		Independent - Day				Independent - Night				Independent - Day				Independent - Night			
		Medical Assistant				Medical Assistant				NDT				NDT			
		Academic year		A.Y. 1			Total	A.Y. 1			Total	A.Y. 1	A.Y. 2		Total	A.Y. 1	A.Y. 2
- Length in Hours			835		835	835			835	900	325		1,225	900	325		1,225
- Length in Weeks			34		34	42			42	36	13		49	45	17		62
- Length in Months			8.00		8.00	10.00			10.00	9.00	3.00		12.00	11.00	4.00		15.00
Tuition & Fees																	
Tuition			\$10,075		\$10,075	\$10,075			\$10,075	\$13,240	\$4,785		\$18,025	\$13,240	\$4,785		\$18,025
Fees			\$125		\$125	\$125			\$125	\$90	\$35		\$125	\$90	\$35		\$125
Books			\$350		\$350	\$350			\$350	\$370	\$130		\$500	\$370	\$130		\$500
Kits			\$250		\$250	\$250			\$250	\$185	\$65		\$250	\$185	\$65		\$250
Sub Total - Tuition & fees			\$10,800		\$10,800	\$10,800			\$10,800	\$13,885	\$5,015		\$18,900	\$13,885	\$5,015		\$18,900
Other Expenses * p.m.																	
Room & Board		\$1,122	\$8,975			\$11,218				\$10,097	\$3,366			\$12,340	\$4,487		
Personal Expenses		\$475	\$3,803			\$4,754				\$4,279	\$1,426			\$5,229	\$1,902		
Transportation		\$256	\$2,044			\$2,555				\$2,300	\$767			\$2,811	\$1,022		
Sub Total - Other Exp		\$1,853	\$14,822			\$18,528				\$16,675	\$5,558			\$20,380	\$7,411		
Total Price of Attendance			\$25,622			\$29,328				\$30,560	\$10,573			\$34,265	\$12,426		

Program Name		Dependent - Day				Dependent - Night				Dependent - Day				Dependent - NIGHT			
		Medical Assistant				Medical Assistant				NDT				NDT			
		Academic year		A.Y. 1			Total	A.Y. 1			Total	A.Y. 1	A.Y. 2		Total	A.Y. 1	A.Y. 2
- Length in Hours			835		835	835			835	900	325		1,225	900	325		1,225
- Length in Weeks			34		34	42			42	36	13		49	45	17		62
- Length in Months			8.00		8.00	10.00			10	9.00	3.00		12.00	11.00	4.00		15.00
Tuition & Fees																	
Tuition			\$10,075		\$10,075	\$10,075			\$10,075	\$13,240	\$4,785		\$18,025	\$13,240	\$4,785		\$18,025
Fees			\$125		\$125	\$125			\$125	\$90	\$35		\$125	\$90	\$35		\$125
Books			\$350		\$350	\$350			\$350	\$370	\$130		\$500	\$370	\$130		\$500
Kits			\$250		\$250	\$250			\$250	\$185	\$65		\$250	\$185	\$65		\$250
Sub Total - Tuition & fees			\$10,800		\$10,800	\$10,800			\$10,800	\$13,885	\$5,015		\$18,900	\$13,885	\$5,015		\$18,900
Other Expenses * p.m.																	
Room & Board		\$448	\$3,583			\$4,479				\$4,031	\$1,344			\$4,927	\$1,792		
Personal Expenses		\$255	\$2,036			\$2,545				\$2,291	\$764			\$2,800	\$1,018		
Transportation		\$256	\$2,044			\$2,555				\$2,300	\$767			\$2,811	\$1,022		
Sub Total - Other Exp		\$958	\$7,664			\$9,579				\$8,621	\$2,874			\$10,537	\$3,832		
Total Price of Attendance			\$18,464			\$20,379				\$22,506	\$7,889			\$24,422	\$8,847		

Note: * The estimated other expenses considered above represents a generic average of discretionary expenses that may be minimized with careful decisions. These estimated other expenses include costs of accommodation, food, transportation, clothing and miscellaneous personal expenses. Contact Admissions department for updated costs for Tuition and Fees currently applicable.

2018-2019 Price of Attendance

Program Name		Independent - Day			Independent - Night		
Academic year		Pharmacy Technician			Pharmacy Technician		
		A.Y. 1		Total	A.Y. 1		Total
- Length in Hours		650		650	650		650
- Length in Weeks		26		26	33		33
- Length in Months		7.00		7.00	8.00		8.00
Tuition & Fees							
Tuition		\$6,950		\$6,950	\$6,950		\$6,950
Fees		\$125		\$125	\$125		\$125
Books		\$75		\$75	\$75		\$75
Kits		\$50		\$50	\$50		\$50
Sub Total - Tuition & fees		\$7,200		\$7,200	\$7,200		\$7,200
Other Expenses *							
	p.m.						
Room & Board	\$1,122	\$7,853			\$8,975		
Personal Expenses	\$475	\$3,328			\$3,803		
Transportation	\$256	\$1,789			\$2,044		
Sub Total - Other Exp	\$1,853	\$12,969			\$14,822		
Total Price of Attendance		\$20,169			\$22,022		

Program Name		Dependent - Day				Dependent - Night			
Academic year		Pharmacy Technician				Pharmacy Technician			
		A.Y. 1	A.Y. 2	A.Y. 3	Total	A.Y. 1	A.Y. 2	A.Y. 3	Total
- Length in Hours		650			650	650			650
- Length in Weeks		26			26	33			33
- Length in Months		7.00			7.00	8.00			8.00
Tuition & Fees									
Tuition		\$6,950			\$6,950	\$6,950			\$6,950
Fees		\$125			\$125	\$125			\$125
Books		\$75			\$75	\$75			\$75
Kits		\$50			\$50	\$50			\$50
Sub Total - Tuition & fees		\$7,200			\$7,200	\$7,200			\$7,200
Other Expenses *									
	p.m.								
Room & Board	\$448	\$3,135				\$3,583			
Personal Expenses	\$255	\$1,782				\$2,036			
Transportation	\$256	\$1,789				\$2,044			
Sub Total - Other Exp	\$958	\$6,706				\$7,664			
Total Price of Attendance		\$13,906				\$14,864			

Note: * The estimated other expenses considered above represents a generic average of discretionary expenses that may be minimized with careful decisions. These estimated other expenses include costs of accommodation, food, transportation,

Facilities and Services Available to Students with Disability

AIMS Education does not discriminate on the basis of disability in admission or access or its programs, services, or activities of individuals who meet essential eligibility requirements. AIMS Education will provide reasonable facilities for documented disabilities of individuals who are eligible to receive or participate in programs, services or activities.

Medical & Vaccinations

A physical examination report must be completed by the first day of class. The guidelines for the physical are set by the institute administration, and must be adhered to. Drug Screening may apply to some programs, and must be completed prior to start of classes. Refer following link for further information.

<https://www.aimseducation.edu/formdata>

Notice of Federal Student Financial Aid Penalties for Drug Law Violations

A federal or state drug conviction can disqualify a student for FSA funds. Following chart describes penalties that may occur if a student is convicted of an offence related to Drug Law Violations.

	Possession of illegal drugs	Sale of illegal drugs
1st offense	1 year from date of conviction	2 years from date of conviction
2nd offense	2 years from date of conviction	Indefinite period
3+ offenses	Indefinite period	

Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid - they do not count if the offense was not committed during such a period. Also, a conviction that was reversed, set aside, or removed from the student's record does not count, nor does one received when he/she was a juvenile, unless she was tried as an adult. The student regains eligibility the day after the period of ineligibility ends or when he/she successfully completes a qualified drug rehabilitation program. Further drug convictions will make him/her ineligible again.

Students denied eligibility for an indefinite period can regain it only after successfully completing a rehabilitation program or if a conviction is reversed, set aside, or removed from the student's record so that fewer than two convictions for sale or three convictions

for possession remain on the record. In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. It is the student's responsibility to certify that he/she has successfully completed the rehabilitation program.

When a student regains eligibility during the award year, Pell aid may be awarded for the current payment period and Direct loans for the period of enrollment.

Drug and Alcohol Abuse Prevention Program

Each year AIMS Education e-mails to each student and employee information related to our drug and alcohol abuse prevention program. Such information includes: standards of conduct; legal sanctions under state, local, and federal law; health risks; available counseling, treatment, rehabilitation, or re-entry programs; and a statement that the school will impose sanctions for violation of standards of conduct and a description of sanctions. A biennial review of the program is also conducted.

The institute maintains drug and alcohol free environment. Annual workshop is being held with the help from DrugfreeNJ.Org. Each student and employees are invited to attend the presentation. Following information is distributed.

- Dangers & risks of alcohol and drugs abuse on health.
- Policy maintaining a drug-free workplace and consequences of violations.
- Listing of available drug counseling and alcohol rehabilitation and assistance program.
- Penalties that may be imposed for drug and alcohol abuse violations occurring in the institute.

<https://www.aimseducation.edu/uploads/media/Drug%20and%20Alcohol%20Policy.pdf>

Academic Programs Offered

Refer following URL for academic program information offered at AIMS Education.

<https://www.aimseducation.edu/academic-programs>

Student Body Diversity

Student Body Diversity (Enrollments during 2016-17 Academic Year)							
Students	Total Full Time		Total Part Time		Grand Total		
By Gender							
Female	81.46%	457	79.03%	49	81.22%	506	
Male	18.54%	104	20.97%	13	18.78%	117	
Grand Total	100.00%	561	100.00%	62	100.00%	623	
Ethnicity							
Asian	18.18%	102	33.87%	21	19.74%	123	
Black/African American	14.26%	80	11.29%	7	13.96%	87	
Hispanic/Latino	19.96%	112	19.35%	12	19.90%	124	
Native Hawaiian/Pacific Islander	0.71%	4			0.64%	4	
Nonresident alien	0.53%	3	1.61%	1	0.64%	4	
Race/ethnicity unknown	0.36%	2			0.32%	2	
Two or more races	1.78%	10	1.61%	1	1.77%	11	
White	44.21%	248	32.26%	20	43.02%	268	
Grand Total	100.00%	561	100.00%	62	100.00%	623	
Pell Recipients*							
* Full Time Students Enrolled in Eligible Programs Only	45.48%	151			45.48%	151	

Retention Rates

Enrollment Retention Rates for First-Time Students			
Full Time Students	87%	Part-Time Students	50%

Source: IPEDS, Percentage of Students Who Began Their Studies in Fall 2015 and Returned in Fall 2016

Completion/Graduation and Transfer- Out Rates (*)

Student Completion/Graduation and Transfer Out Rates(*)			
By Gender			
Male	100%	Female	74%
By Ethnicity			
Asian	91%	Black/ African American	57%
Hispanic/Latino	70%	Native Hawaiian/Pacific Islander	0%
Nonresident alien	50%	Race/ethnicity unknown	0%
Two or more races	0%	White	82%
(*) Not all institutions report transfer-out rates.			

Source: Percentage of Full-time, First-time Students Who Began Their Studies in 2013-14 and Graduated Within 150% of "Normal Time" to Completion for Their Program.

Gainful Employment Disclosures

- American Institute of Medical Sciences & Institute 6-digit OPEID: 041364

Click on below link to view additional information for a particular program offered

<https://www.aimseducation.edu/disclosures>

Job Placement Rates

Program Name	Type of Credential	# of Graduates Available for placement	# of Graduates Employed in Field	Placement Rate
MRI Technologist	Certificate	9	6	86
Diagnostic Medical Sonography	Certificate	46	36	80
Cardiovascular Technologist	Certificate	20	15	79
Diagnostic Cardiac Sonography	Certificate	4	4	100%
Neurodiagnostic Technologist	Certificate	12	9	82
Medical Assistant	Certificate	28	21	84
Placement Rate Methodology: https://www.aimseducation.edu/placement-rate-methodology				

Campus Security, Fire Safety, Emergency Preparedness Plan

- Emergency Evacuation Procedure (Schematic posted on each floor)*
FIRE DRILLS PROCEDURES will be periodically scheduled (twice a year)
*All occupants will evacuate the building in this manner
 - Leave all belongings personal and otherwise
 - Leave the building through nearest staircase exit
 - The room group nearest the assigned exit shall move out first
 - WALK DON'T RUN
 - Silence will be observed. Listen for directions from your instructors
 - Assigned fire wardens will walk each floor, and check every room
 - Aim to evacuate the building within 2 minutes
 - Once safety has been assured the OK to return to the building will be given
 - Return to the building in an orderly fashion
 - In weather related emergencies, students are encouraged to check the institute website for up to date information.

Click on below link to view additional information

<https://www.aimseducation.edu/uploads/media/Emergency%20Preparedness%20Plan.pdf>

Annual Security Report

AIMS Education is required by federal law to comply with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act) and Higher Education Opportunity Act (HEOA). The annual Security Report for 2015-2017 is readily available to students, faculty, and staff on the school website, as well as in the form of a soft copy. Please go to or click on link below for additional information.

- <https://www.aimseducation.edu/notifications>

**The 2018 annual security report will be available for Piscataway Campus, and Edison Center.

Internal Institute Complaint Procedure

- A student, Instructor, or interested party may file a complaint against the institute in writing. It must be to the attention of Administrative Manager and should outline the allegation or nature of the complaint.
- The individual will bring this to the attention of the institute's director, and will in- turn, meet with the complainant within 3 days of the written complaint.
- The institute will document the meeting between the director and the complainant, and a copy will be given at the conclusion of the meeting or thereafter.

Contacting the Ombudsman

If you're in dispute about your federal student loan, contact the Federal Student Aid Ombudsman Group as a last resort. The Ombudsman Group is dedicated to helping resolve disputes related to Direct Loans, Federal Family Education Loan (FFEL) Program loans, Guaranteed Student Loans, and Perkins Loans.

U.S. Department of Education
FSA Ombudsman Group
830 First Street, N.E., Mail Stop 5144
Washington, DC 20202-5144
Phone 1-877-557-2575
Fax 202-275-0549

You may also complete the secure and confidential [Ombudsman Assistance Request Form](#) as an option.

Remember, the Ombudsman Group can help resolve disputes about federal student loans. If you have a dispute about your private student loan, [contact the Consumer Financial Protection Bureau](#).

- **What can I expect after I request assistance from the Ombudsman Group?**

You can expect the FSA Ombudsman Group to

- Research your problem and review any supporting information you share;
- Work with you and other offices within ED, your school, your lender, your loan guaranty agency, and the loan servicer or collection agency;
- Assist you in identifying your options for resolving specific concerns; and when necessary, refer you to appropriate office or organization.

Fraud & Misrepresentation

There are difficult situations where students and/or parents purposefully misrepresent information in hopes of obtaining additional assistance. The Financial Aid Officer is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse.

- **Policy for Fraud**

Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

- **Procedures for Fraud**

If, in the Financial Aid Officer's judgment, there has been intentional misrepresentation, false statements or alteration of documents which have resulted in the awarding or disbursement of funds for which the student is not eligible, the Financial Aid Officer will notify the student and schedule an appointment to discuss the situation with the student. If the student does not make an appointment, the Financial Aid Officer may:

- Not process a financial aid application until the situation is resolved satisfactorily.
- Not award financial aid.
- Cancel financial aid.
- Determine that financial aid will not be processed for future years.

Fraudulent situations will be forwarded to the Office of the Inspector General of the Department of Education, at 755-2270 or 1-800-MIS-USED.

Privacy of Student Records- Family Educational Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act (FERPA) is a federal law that gives students in higher education various rights with respect to their education records. Rights afforded to you under FERPA include the right to inspect and review your education records, the right to request amendment of records you believe are inaccurate or misleading, and the right to prevent disclosure of personally identifiable information from your education records without your prior consent, subject to some specific exceptions.

AIMS Education observes, and is guided by all laws and regulations regarding disclosures of information about students by an institution of higher learning. Nothing in this policy shall be construed to supersede any provision of federal and/or state laws governing such disclosures.

➤ **Disclosure of Education Records**

If a student chooses to disclose any of their education records to parents or family members, written consent for disclosure of education records must be signed and dated, specify the records that may be disclosed, and identify the individuals to whom the records will be disclosed.

➤ **Directory Information**

FERPA permits disclosure of "directory information" without your prior consent unless you specifically request that it be kept confidential. Directory information is defined as information contained in the education records of a student that would not generally be considered harmful or an invasion of privacy if disclosed. AIMS Education considers the following to be directory information: student's name, major field of study, dates of attendance, degrees and awards received and enrollment status (full-time or part-time).

AIMS may disclose directory information without consent unless the student requests it to be kept confidential.

Directory information and other relevant information from a student's education records which includes but is not limited to the student's name, address, telephone number, date and place of birth, honors and awards, and attendance period can be forwarded from the school's education records to the relevant authorities including but not limited to the following:

- Authorized school officials
- Parties connected to Financial Aid
- Accrediting agencies
- Federal, state and local authorities
- Appropriate officials in case of health and safety
- Auditing agencies
- Other transferring schools

Students wishing to exercise their rights to inspect and review their education records should submit a written request for the records they wish to review to the appropriate administrator at AIMS. The administrator will make arrangements for access and then notify the student of the time and place where the records may be inspected within 10 days of the written request.

If the student wishes for any amendment of information which he/she believes is inaccurate or misleading, the student will need to write a formal request asking the school to correct the inaccurate information. If the school decides not to amend the records, the school will inform the student about its decision and the student, if still not convinced, may submit an appeal.

Parental/guardian/spousal access to the student's records may be allowed, even without prior authorization from the student, in cases of health and safety emergencies.

➤ **Additional Exceptions**

FERPA permits the disclosure of personally identifiable information from students' education records, without consent of the student, if the disclosure meets certain conditions found in FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, FERPA regulations require the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose personally identifiable information from the education records without obtaining prior written consent of the student in the following cases:

- To other school officials, including teachers, within AIMS whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions.
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer.
- To authorized representatives of the U. S. Comptroller General, the U. S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made in connection with an audit or evaluation of Federal or State supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf.
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid.

- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction.
- To accrediting organizations to carry out their accrediting functions. To comply with a judicial order or lawfully issued subpoena.
- To appropriate officials in connection with a health or safety emergency.
- Information the school has designated as “directory information.”
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding.
- To the general public, the final results of a disciplinary proceeding, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school’s rules or policies with respect to the allegation made against him or her.
- To parents of a student regarding the student’s violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21.

*For further clarification on FERPA please contact the US Department of Education.

<http://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html>

Voter Registration

Under the National Voter Registration Act of 1993, schools receiving federal financial aid (Title IV funds) are required to disseminate information on how students can register to vote. Since the state of New Jersey and New York require registration prior to Election Day and does not allow the ability to register at the time of voting. AIMS Education makes a good faith effort to distribute registrations forms to students.

The following links will take you to the information about how to register to vote in state of New Jersey (by County) and New York.

<http://www.state.nj.us/state/elections/voting-information.html>

<http://www.elections.ny.gov/VotingRegister.html>

General registration application form for NJ are also available at the reception area on the 3rd floor. Please visit above links for specific requirements for your State.