

Consumer Information Disclosures

Institutions participating in Title IV Federal Financial Aid Programs are required to disclosure and reporting various information to students, potential students and sometimes employees. The following is a list of key disclosures along with their descriptions and where the information can be located.

<u>Information</u>	<u>Description</u>	<u>Where This Information Can Be Located</u>
School Catalog & Student Handbook	Includes information about the school, programs and policies and procedures.	A paper copy will be provided upon request or find this document online at VantageCareerCenter.com under Adult Education, Consumer Information or https://www.vantagecareercenter.com/Downloads/2020-2021%20School%20Catalog%20and%20Student%20Handbook43.pdf
Academic Programs (Educational Program, Instructional Facilities, and Faculty)	Each school must make available to prospective and enrolled students information about the academic programs of the school, including: •Current certificate programs and other educational and training programs •Instructional, laboratory, and other physical plant facilities that relate to the academic program •Faculty and other instructional personnel	Information about our programs, classes, facility and staff can be found in our Course Brochure and in the School Catalog & Student Handbook. Both documents are published on our website at http://www.vantagecareercenter.com/adulteducation_home.aspx
Annual Security Report (ASR) (including Crime Statistics, Timely Warnings and Emergency Notification, Emergency Response and Evacuation Procedures)	The Clery Act requires institutions that receive federal funding to disseminate a public annual security report (ASR) to employees and students by October 1. The ASR must include statistics of campus crime for the preceding 3 calendar years, plus details about efforts taken to improve campus safety. The ASR details the following items: Crime Statistics, Timely Warning and Emergency Notification, Crime Log, Emergency Response and Evacuation Procedures, Programs to prevent dating violence, domestic violence, sexual assault, and stalking policy, institutional disciplinary action in cases of alleged dating violence, domestic violence, sexual assault or stalking.	Vantage Career Center’s Annual Security Report is updated yearly and published on our website. A copy of this Disclosure Notice is emailed to all enrolled students and employees prior to October 1. Also, a copy of this Disclosure Notice is given to all incoming students during the enrollment process. Direct link to the Annual Security Report: http://www.vantagecareercenter.com/ConsumerInformation.aspx A paper copy of the Annual Security report will be provided upon request.
Constitution and Citizenship Day	Each educational institution that receives Federal funds for a fiscal year is required to hold an educational program about the U.S. Constitution for its students.	An activity will be held during class time to commemorate the Constitution. If this is a non-school day, the day will be recognized on the first class day closest to September 17 th .

Consumer Information on College Navigator Website	The U.S. Department of Education is required to post 26 items on the College Navigator website for each school. The school is required to have the College Navigator available on their website.	Vantage Career Center has a link to the College Navigator website at Vantagecareercenter.com on the Financial Aid page.
Contact Information for Assistance in Obtaining Institutional or Financial Aid Information	Each school must make available to prospective and enrolled students, information regarding how and where to contact individuals designated to assist enrolled or prospective students in obtaining, institutional or financial aid information.	<p>The Enrollment Coordinator is designated to help both prospective and enrolled students with institutional information. Contact by phone by calling 419-238-5411, ext. 2118.</p> <p>The Financial Aid Coordinator is designated to help both prospective and enrolled students with financial aid information. Contact by phone by calling 419-238-5411, ext. 2110.</p> <p>Both have offices located in the adult education office door #6.</p>
Copyright Infringement Policies and Sanctions	Schools must readily make available to current and prospective students the school's policies and sanctions related to copyright infringement including computer use and file sharing.	Our copyright policies are published in the School Catalog & Student Handbook. This publication is available on our website with a paper copy available upon request.
Disbursement for Books and Supplies	Disbursement of books and supplies policy for Title IV eligible students must be provided to students in their consumer disclosures.	This notice is provided to all incoming students during the enrollment process. Books and supply costs are evenly applied over all the payment periods for that program. Exception, if a cost pertains only to one specific payment period, the entire fee will be charged in that payment period. A breakdown on books and supplies is on the student's financial aid offer.
Student Body Diversity	Schools must make available to current and prospective students information about student body diversity, including the percentage of enrolled, full-time students in the following categories: male, female, self-identified members of a major racial or ethnic group, and Pell Grant recipients.	Student Demographic Information is available on our website under Consumer Information.
Drug and Alcohol Abuse Prevention Program	<p>Each school must annually distribute in writing to each student and each employee:</p> <ul style="list-style-type: none"> •Standards of conduct that clearly prohibit the unlawful possession, use, or distribution of illicit drugs and alcohol by students and employees on the school's property or as part of any of the school's activities. •Descriptions of applicable legal sanctions under state, local, and federal law •Description of health risks •Description of available counseling, treatment, rehabilitation, or re-entry programs •Clear statement that the school will impose sanctions for violation of standards of conduct and a description of sanctions 	<p>The institution's alcohol and drug prevention plan can be found in the School Catalog & Student Handbook.</p> <p>The School Catalog & Student Handbook is published on the school's webpage at: http://www.vantagecareercenter.com/ConsumerInformation.aspx</p> <p>Prospective students are given a paper copy of the publication access to an electronic copy to read before they enroll.</p> <p>New employees are given this Disclosure Notice during the hiring process.</p> <p>Current students and employees are sent this notice yearly through an email.</p>

Entrance Counseling for Student Loan Borrowers	Prior to the first disbursement, each school must provide to a first-time borrower of a Federal Direct Loan (other than consolidated or Parent PLUS loans) comprehensive information on the terms and conditions of the loan and of the borrower's responsibilities.	Vantage Career Center requires students to complete Entrance Counseling prior to disbursement of any federal student loans. Entrance Counseling can be completed online at studentaid.gov
Exit Counseling for Student Loan Borrowers	Each school must provide counseling to borrowers of loans under the Federal Direct Loan, or Perkins Loan programs (other than consolidated or Parent PLUS loans) shortly before the student borrower ceases at least half-time study at the school.	Vantage Career Center requires all student to complete Exit Counseling prior to completion of their program or shortly after withdrawing from school. Information is sent to each loan recipient including their loan balances, DOE assigned servicer and contact information. Entrance Counseling can be completed online at studentaid.gov
Facilities and Services Available to those with Disabilities	Each school must make available to prospective and enrolled students information about facilities and services available to students with disabilities, including students with intellectual disabilities.	Any student who wishes to receive such services must meet with our Enrollment Coordinator to request accommodations. The school will make reasonable accommodation to the qualified student unless the accommodation would impose an undue hardship on the operation of the program and/or activities. The policy can be found at: http://www.vantagecareercenter.com/ConsumerInformation.aspx
Privacy of Student Records - Family Education Rights and Privacy Act (FERPA)	Each school must annually provide a notice to all enrolled students about: <ul style="list-style-type: none"> • The right to review their educational records, to request amendment of records, to consent to disclosures or personally identifiable information, and to file complaints with the U.S. Department of Education • Procedures for reviewing educational records and requesting amendment of records • If applicable, information about the school's policy regarding disclosures to school officials with a legitimate educational interest in the educational records. In order to disclose directory information without prior consent, a school must provide to students a notice of directory information that includes: <ul style="list-style-type: none"> •The types of information the school has designated as directory information •The student's right to refuse to allow any or all such information about the student to be designated as directory information, and the time period the student has for notifying the school in writing 	Vantage Career Center's FERPA policies and Student Records Policies and Procedures can be found in the School Catalog & Student Handbook. Enrolled students are emailed this Consumer Disclosure document yearly. The School Catalog & Student Handbook can be accessed at this web address: http://www.vantagecareercenter.com/ConsumerInformation.aspx
Student Financial Aid Information	Each school must make available to prospective and enrolled students information about: <ul style="list-style-type: none"> • All the need-based and non-need-based federal, state, local, private and institutional student financial 	Financial Aid information can be found in the School Catalog & Student Handbook and under the Financial Aid tab on our webpage at: http://www.vantagecareercenter.com/FinancialAid.aspx Entrance and Exit Counseling is required by all loan borrowers and can be found online at studentaid.gov

	<p>assistance programs (aid) available to students who enroll at the school</p> <ul style="list-style-type: none"> • Terms and conditions of the Title IV, HEA loans • Criteria for selecting recipients and for determining award amount • Eligibility requirements and procedures for applying for aid • Methods and frequency of disbursements of aid • Rights and responsibilities of students receiving Title IV, HEA student Financial Aid, including criteria for continued student eligibility and standards for Satisfactory Academic Progress • Terms of any loan received as part of financial aid package, sample loan repayment schedule, and the necessity for repaying loans • Procedures and forms by which students apply for assistance • General conditions and terms applicable to employment provided as part of financial aid package • The exit counseling information the provides and collects. 	
School and Program Accreditation, Approval, or Licensure	<p>Each school must make available to prospective and enrolled students:</p> <ul style="list-style-type: none"> •Names of associations, agencies, or governmental bodies that accredit, approve, or license the school and its programs •Procedures for obtaining or reviewing documents describing accreditation, approval, or licensing 	<p>Information regarding our governing bodies that accredit, approve, or license the school and its programs can be found on our webpage at http://www.vantagecareercenter.com/adulteducation_home.aspx and in the School Catalog & Student Handbook. A paper copy of the School Catalog & Student Handbook can be obtained from the adult education office upon request.</p>
Notice of Availability of Institutional and Financial Aid Information	<p>Institutional information required by 34 CFR Sec. 668.43 and other institutional information</p> <ul style="list-style-type: none"> • Net Price Calculator • Vaccination Policies • Copyright Information • Penalties – drug-related offenses • College Navigator website • Student Body Diversity • Textbook Information • Voter Registration • Retention Rates 	<p>This information may be found on our website and/or in our School Catalog & Student Handbook. The School Catalog is published on our website under Consumer Information. A paper copy of the School Catalog is available in the adult education office upon request.</p>
Misrepresentation	<ul style="list-style-type: none"> • The Institution does not misrepresent the nature of its educational program. • The Institution does not misrepresent the nature of its financial charges. <p>The Institution does not misrepresent the employability of its graduates.</p>	<p>Vantage Career Center strives to offer quality training to our students. We do not provide false, erroneous or misleading statements. Our accrediting agency validates our services and insures that we do not provide any misleading information on any services we provide. This statement is published in the School Catalog & Student Handbook under Section II: General Policies.</p>

National Student Loan Data System (NSLDS)	Schools that enter into an agreement with a potential student, student, or parent of a student regarding a Title IV, HEA loan are required to inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.	This information is published in the School Catalog & Student Handbook under Section III: Financial Aid Policies.
Net Price Calculator	Schools must make available on their websites a net price calculator. The school may use the template provided by the U.S. Department of Education or develop a customized version.	The template is available on our website under Consumer Information. Estimates from the Net Price Calculator are not final, is not binding, and may change. Students must complete the Free Application for Federal Student Aid (FAFSA) to be eligible for and receive Federal student aid funds. A link to the FAFSA is available on our website under the Financial Aid page.
Notice of Federal Student Financial Aid Penalties for Drug Law Violations	Each school must provide to every student upon enrollment a separate, clear and conspicuous written notice with information on the penalties associated with drug-related offenses under existing section 484(r) of the HEA.	During the enrollment process, students are given the “Notice to Students Receiving Title IV Federal Financial Aid Drug Conviction Consequences” disclosure. Students verify they received this document on the Student Acknowledgement Form.
Placement in Employment	Schools must make available to current and prospective students information regarding the placement in employment of, and types of employment obtained by, graduates of the school’s certificate programs. Schools must identify the source of the placement information, and any timeframes and methodology. Under this provision, schools are not required to calculate placement rates, but a school must disclose any placement rates it calculates for the school or any program.	The Placement Disclosure information is available online at https://www.vantagecareercenter.com/ConsumerInformation.aspx
Price of Attendance	Each school must make available to prospective and enrolled students information about the price of attendance, including tuition and fees, books and supplies, room and board, transportation costs, and any additional costs for a program in which the student is enrolled or expresses an interest.	Prior to enrolling in any of our programs, students are given a cost and information sheet that includes all the expected expenses for the program. Cost & Information Sheets are available on the website with each program description. A cost of attendance budget is stated on the Financial Aid Offer given to all students who complete a FAFSA and are interested in a qualifying Title IV eligible program.

Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members	In carrying out the Principles of Excellence Order 13607, an institution commits to provide the College Financing Plan to veterans and service members before they decide to attend the institution.	The financial aid office provides a College Financing Plan to each veteran and service member who applies for their VA Educational Benefits. The College Financing Plan is generated using the U.S. Department of Education's EdExpress software.
Refund Policy, Requirements for Withdrawals and Return of Title IV Financial Aid	Each school must make available to prospective and enrolled students information about: <ul style="list-style-type: none"> •Any refund policy the school must comply with for the return of unearned tuition and fees or other refundable portions of costs paid to the school. •Requirements and procedures for official withdrawal •Requirements for Return of Title IV, HEA grant or loan aid 	These policies are published in the School Catalog & Student Handbook. This document is available on our website under Consumer Information .
Student Right-to-Know Act Completion & Graduation Rates	Each school must annually make available to prospective and enrolled students the completion or graduation rate of certificate-seeking, first-time, full-time, undergraduate students. The data are to be available by July 1 each year for the most recent cohort that has had 150% of normal time for completion by August 31 of the prior year. If the information is requested by a prospective student, it must be made available prior to the student's enrolling or entering into any financial obligation with the school.	The College Navigator function of the National Center for Education Statistics (NCES) website provides detailed statistics and information for prospective students and students on Vantage Career Center graduation and completion rates. A direct link is provided: Graduation and Completion Rates
Transfer of Credit Policies	The institutions must state how it handles transfer of credit.	Transfer Policies are published on the website under Consumer Information and in the School Catalog and Student Handbook
Vaccinations Policy	Schools must make available to current and prospective students information about school policies regarding vaccinations.	Vantage Career Center does not require a student to have specific vaccinations to attend classes. However, some programs require certain vaccinations before students can participate in clinical, practicums and externships. For specific vaccination requirements, please contact the enrollment coordinator at 419-238-5411, ext. 2118
Voter Registration Forms	The school must make the voter registration form widely available to students at the school. The school may distribute the voter registration form from an internet address where the form can be downloaded.	An internet link is provided on our webpage under the Consumer Information tab for both Ohio and Indiana residents to register to vote or update their voter registration information. http://www.vantagecareercenter.com/ConsumerInformation.aspx