

2024-2025 CONSUMER HANDBOOK



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OVERVIEW

The U.S. Department of Education requires schools participating in Federal Student Aid programs to disclose certain information to prospective and current students and employees as a requirement to participate in Federal financial aid programs. The purpose of this document is to make the student and prospective student aware of informational materials that are available. Students and prospective students are encouraged to review these materials and become familiar with them.

- Consumer Information
- The Student Right-to-Know and Campus Security Act
- Family Educational Rights and Privacy Act (FERPA)
- Voter Registration
- Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Campus Security/Clery Act)

MISSION STATEMENT

Penn Commercial's mission is to provide the best available instruction for individual needs in the shortest time possible and at the lowest practical cost. Our training is aimed at men and women who desire to prepare themselves for careers as well as those who desire to reenter the job market. Our educational philosophy recognizes the need for students to develop a foundation of related skills that will make them adaptable to an ever-changing job market and provide support for our students in achieving their career goals. We strive to provide quality programs that will prepare our students for the best available careers.

STATEMENT OF NONDISCRIMINATION

Penn Commercial Business/Technical School is committed to a policy of non-discrimination in compliance with federal and state regulations. This policy is enforced in our educational programs and in our school activities, which are available to all people, without regard to race, color, national or ethnic origin, sex, pregnancy, sexual orientation, gender identity and expression, religion, disability, age, veteran status, and marital status in its programs, activities, or employment.

HOW THIS PUBLICATION IS DISTRIBUTED

Penn Commercial Business/Technical School can distribute this to all students, staff, and faculty in one of the following ways:

- United States Postal Service
- Campus Email & Printed Distribution
- Electronically via Flash Drives and/or Penn Commercial Website

This publication is provided to all incoming students and new employees. The school also distributes this publication to all students and employees in conjunction with the annual distribution of the all other disclosure information.

CONSUMER INFORMATION

The School distributes a variety of publications that contain information regarding the School and its financial aid programs. Students are entitled to receive, at no charge, a paper copy of any of the information contained in this document. Please contact the Campus Director or the Director of Financial Aid for more information.

- Financial aid programs that are available to students
- How students apply for aid and how eligibility is determined
- Criteria for selecting recipients and determining award amounts
- The rights and responsibilities of students receiving aid
- How and when financial aid will be disbursed among students
- The terms and conditions of any employment that is part of the financial aid package
- The terms of, the schedules for, and the necessity of loan repayment, required loan exit counseling, and conditions under which students may obtain deferments
- The criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may reestablish eligibility for Federal financial aid
- Regulatory agencies that accredit approve and license the school and its programs
- Costs of attendance (tuition and fees, books and supplies, and applicable transportation costs, such as commuting) and any additional costs of the program in which the student is enrolled or has expressed an interest
- The School refund and withdrawal policy and the Federal return of Title IV funds requirements when a student withdraws from school, including the order in which financial aid is refunded
- General information about the School's academic programs, facilities, faculty, and services available to students with disabilities

- Whom to contact for information on student financial assistance and whom to contact for general school issues
- School policies on transfer of credit, including the criteria it uses regarding the transfer of credit earned at another school, and a list of any schools with which it has established an articulation agreement
- Emergency response and evacuation procedures for students and staff

STUDENT DEMOGRAPHIC INFORMATION

Information about the composition of students at the School is available on the College Navigator website at www.nces.ed.gov/collegenavigator. College Navigator is maintained by the United States Department of Education National Center for Educational Statistics. The link to Penn Commercial’s statistics page is located at: <https://nces.ed.gov/collegenavigator/?q=penn+commercial&s=all&id=214892>

A few highlights of information within the various sections include:

- Enrollment: gender and race/ethnicity distribution of students
- Financial Aid: data regarding the various financial aid sources for students, including Federal grants (Pell and SEOG)
- Retention/Graduation Rate: Retention rate of certificate or degree-seeking, first-time, fulltime, undergraduate students

The Career Services Department serves as a liaison between students and employers, serving the students by promoting the School to prospective employers. For additional information regarding career and employment services offered to students during and after enrollment, contact the Director of Career Services.

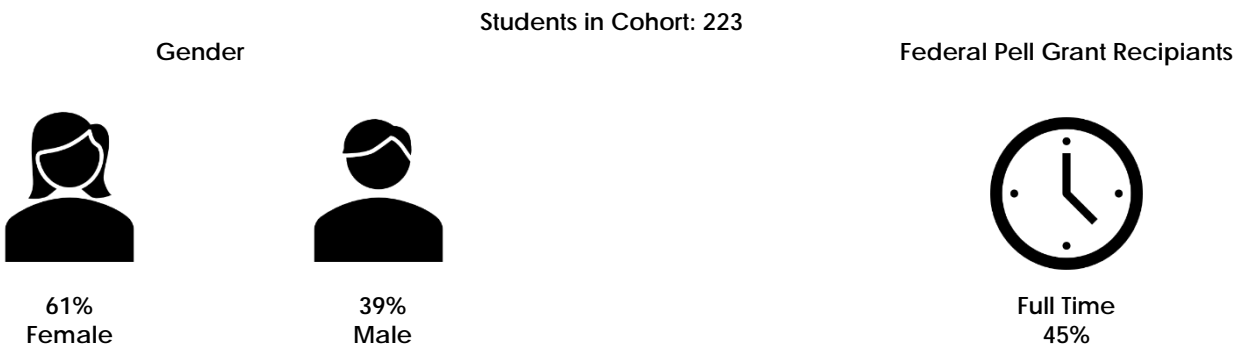
RETENTION AND STUDENT DIVERSITY

The Integrated Postsecondary Education Data System (IPEDS) defines the “retention rate” as the rate at which students persist in their educational program at an institution, expressed as a percentage. This is the percentage of first-time degree/certificate-seeking students from the previous fall who either re-enrolled or successfully completed their program by the current fall. The data below is based on students who enrolled from August 1 through October 31 and retention based on August 1, 2023. IPEDS collects the information on both full-time and part- time students.

FT/FT Cohort	FT Retention	PT Cohort	PT Retention
42	90%	0	N/A

Student Diversity Disclosure

IPEDS also measures the diversity of our institution’s students. The student body diversity percentages are based on the number of students enrolled as of October 15, 2023 and are separated into the categories listed below:



Race/Ethnicity	Percent
American Indian or Alaska Native	1%
Asian	2%
Black or African American	14%
Hispanic/Latino	0%
Native Hawaiian or Pacific Islander	0%
White	78%
Two or More Races	4%
Race and Ethnicity Unknown	1%
Nonresident Alien	0%

IMPROVEMENTS TO ACADEMIC PROGRAMS

The School reviews its academic programs on a regular basis with the School Program Advisory Committee (PAC) to ensure relevancy with current employment requirements and market needs. As deemed appropriate, the School may change, amend, alter or modify program offerings and schedules to reflect this feedback. If you have questions about this process, contact the Director of Education.

TRANSFER OF CREDIT TO OTHER SCHOOLS

Every institution has its own rules regarding transfer of credits and recognition of credits earned and degrees from another institution. The awarding of credit, clock hours, or recognition of coursework completed at any other institution is at the sole discretion of the receiving institution. Penn Commercial does not imply, promise or guarantee that any credits earned at Penn Commercial will transfer to or be accepted by any other institution. There is a possibility that some or all credits earned at Penn Commercial will not transfer to other institutions. It is the student's responsibility to find out whether a receiving institution will recognize a course or accept credits earned at Penn Commercial.

TRANSFER OF CREDIT TO PENN COMMERCIAL

Students who previously attended an accredited post-secondary institution recognized by the U.S. Department of Education may be granted transfer credit, at the sole discretion of Penn Commercial. Courses taken at the previous institution must be determined to be sufficiently equivalent to courses offered at Penn Commercial taking into account such factors as course content, grades, accreditation, and licensing. In addition, Penn Commercial must determine that those courses are applicable to a student's program of study at Penn Commercial. Only courses in which the student earned a grade of "C" or better and which were completed within the last five years will be considered for transfer. Courses with "P" for Pass or "S" for Satisfactory will only be considered if the official transcript is accompanied by a statement from the school that issued a "P" or "S" explaining that the course is equivalent to a "C" or better. The courses that are approved as transfer credits will show a grade of "T" on the Penn Commercial transcript. Students may transfer in up to 75% of program requirements. With the exception of Cosmetology, Esthetics, and Practical Nursing, all transfer of credits requests must be submitted to the Director of Education no later than two weeks after the start date of the student's first quarter (unless there are extenuating circumstances). Transfer credits are not calculated in the student's GPA.

Penn Commercial will not accept faxes or photocopies as official documents. Documents must travel through the US mail and be received in a sealed issuing institution envelope or can be received electronically directly from the school's registrar only. If the envelope has been opened prior to receipt by The Director of Education, the documents are not considered official and will not be accepted.

Cosmetology and Esthetics Transfers

Transcripts will be evaluated for admittance by the Director of Cosmetology and the Director of Education. A determination will be made on the number of hours, classes, and student kit contents that can be transferred in. Penn Commercial reserves the right to transfer in up to 350 of the total hours and can deny transferring in any of the hours after reviewing the student's evaluation. All evaluations must be completed prior to the class start.

Practical Nursing Transfers

Anatomy and Physiology and Growth and Development are the only two courses that will be considered for transfer of credit. Transcripts will be evaluated for admittance by the Practical Nursing Program Director and the Director of Education. A determination will be made on the course(s) that can be transferred in.

Experiential Learning

Penn Commercial does not accept the transfer of credit for experiential learning toward any program of study.

Articulation Agreements

Penn Commercial currently maintains articulation agreements with:

- Trinity Area School District
- Greene County Career & Technology Center (GCCTC)
- McGuffey School District

COPYRIGHTED WORKS IN EDUCATION AND RESEARCH

As a system devoted to providing the highest quality education to students; Penn Commercial Business/Technical School is committed to respecting the rights of copyright holders and complying with copyright law. Penn Commercial Business/Technical School recognizes that the exclusive rights of copyright holders are balanced by limitations on those rights under federal copyright law, including the right to make a fair use of copyrighted materials and the right to perform or display works in the course of face-to-face teaching activities. Penn Commercial Business/Technical School facilitates compliance

with copyright law and, where appropriate, the exercise in good faith of full fair use rights by faculty and staff in teaching, research, and service activities. Specifically, Penn Commercial:

- Informs and educates students, faculty, and staff about copyright law, including the limited exclusive rights of copyright holders as set forth in 17 U.S.C. § 106, the application of the four fair use factors in 17 U.S.C. § 107, and other copyright exceptions;
- Develops and makes available tools and resources for faculty and staff to assist in determining copyright status and ownership and determining whether use of a work in a specific situation would be a fair use and, therefore, not an infringement under copyright law;
- Facilitates use of materials currently licensed by Penn Commercial Business/Technical School and provides information on licensing of third-party materials

TEXTBOOK INFORMATION

Penn Commercial posts verified textbook pricing information on its website for all required and recommended materials for all classes. This pricing information includes the International Standard Book Number (ISBN) and market price, if applicable, for each course. <https://penncommercial.edu/consumer-disclosures/>.

FAMILY EDUCATION RIGHTS AND PRIVACY ACT (FERPA)

Information regarding student rights under the Family Educational Rights and Privacy Act (FERPA) of 1974 are provided in the School Catalog, which is given to all students prior to enrollment. The School Catalog and any addenda can also be found on the school's website at: <https://penncommercial.edu/about/course-catalog/>. It can also be obtained via hard copy by contacting the Campus Director. The FERPA policy can also be located on the School's website at: <https://penncommercial.edu/consumer-disclosures/>.

PROTECTION OF STUDENT SPEECH AND ASSOCIATION RIGHTS

Students should be treated equally and fairly. The School facilitates the free and open exchange of ideas. Students should not be intimidated, harassed, discouraged from speaking out, or discriminated against.

VACCINATION POLICY

Certain programs at Penn Commercial have specific vaccination requirements. These requirements are listed in the School Catalog. Students are encouraged to consult with their health care professional to discuss obtaining or updating vaccinations.

CONSTITUTION DAY AND VOTER REGISTRATION INFORMATION

As part of the requirement for the institution to participate in the Federal Student Aid programs, we are required by Federal law to provide each student with their state's voter registration form in paper, or by an electronic method. You can register to vote online by visiting the Pennsylvania Online Voter Registration website at: <https://www.pavoterservices.pa.gov/Pages/VoterRegistrationApplication.aspx>. In addition, Penn Commercial also annually offers a Constitution Day educational program for students where voter registration information is also addressed. If you have any questions, please contact the Financial Aid Office.

CAMPUS CRIME STATISTICS

The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Report is given to every student at enrollment and distributed on an annual basis, no later than October 1, and is available to prospective students and prospective employees at their request. It is also located on the School's website at by selecting Campus Security Report: <https://penncommercial.edu/consumer-disclosures/>. This report includes currently available statistics for the previous three years concerning reported crimes that occurred on-campus; in certain off-campus buildings or property owned or controlled by the School; and on public property within, or immediately adjacent to and accessible from, the campus (as applicable). The Campus Security Report also includes institutional policies concerning campus security, such as policies concerning sexual assault, domestic violence, dating violence, stalking and other matters.

SEXUAL MISCONDUCT POLICY

The term "sexual misconduct" is a broad term used to refer to all the prohibited sexual violence and sexual harassment behaviors under this policy. As used in this policy, sexual misconduct may also encompass criminal conduct under Pennsylvania and/or federal law. Additionally, sexual misconduct under this policy may result in civil and/or administrative legal consequences. This policy, created as a model policy for handling allegations of sexual misconduct, was developed by

the Commonwealth of Pennsylvania and is available for use by any postsecondary institution located within this Commonwealth that is authorized to grant an associate degree or higher academic degree.

Penn Commercial Business/Technical School is committed to providing an education and work environment that is free from any form of sexual misconduct. Sexual misconduct is a form of sex and gender-based discrimination that violates federal Title IX regulations and is prohibited by Penn Commercial policy. The School addressed and prevents this through campus-wide educational programs, staff and faculty trainings, and complaint resolution. Penn Commercial will promptly and equitably respond to all such reports in order to eliminate the misconduct, prevent its recurrence and remedy its effects on any individual. Additionally, Penn Commercial provide prompt, fair and impartial investigation of and response to reported incidents of Title IX offenses and other violations of the School's policies prohibiting unlawful discrimination, harassment and retaliation.

Scope of Policy

This policy applies to all on- and off-campus conduct that is likely to have a substantial adverse effect on any member of the Penn Commercial community. There is no time limit for reporting allegations of sexual misconduct. However, Penn Commercial strongly encourages the prompt reporting of sexual misconduct to allow the School to respond promptly and effectively. If the reported respondent is not a member of the Penn Commercial community or is no longer associated with Penn Commercial at the time of the report or at the time a resolution process is initiated, Penn Commercial may be unable to conduct an investigation or take disciplinary action. Please see the Reporting Sexual Misconduct section below to make a report of misconduct, discrimination, harassment, or to file a complaint.

SEXUAL VIOLENCE AWARENESS AND EDUCATIONAL PROGRAM

Penn Commercial is in compliance with Act 104 of November 17, 2010, which requires all institutions of post-secondary education to establish a sexual violence awareness educational program for all students. Students are educated on sexual violence prevention at various times throughout their enrollment and are given all mandated documents from the United States Department of Education, including student bill of rights.

ARTICLE XX-G OF THE PUBLIC SCHOOL CODE

Article XX-G of the Public School Code requires all institutions of higher education (institutions) and private licensed schools (schools) to establish and maintain a memorandum of understanding (MOU) with at least one local rape crisis center and one local domestic violence program. Penn Commercial Business/Technical School has entered into a MOU with the following agencies:

SPHS CARE Center Sexual Assault Services (STARS)

75 East Maiden Street
Washington, PA 15301
724-229-5007
<https://southwestpasaysnomore.org/partner/stars/>

Domestic Violence Services of Southwestern PA

371 Low Hill Road
Brownsville, PA 15417
Washington County, call [724-223-9190](tel:724-223-9190)
Greene County, call [724-852-2463](tel:724-852-2463)
Fayette County, call [724-439-9500](tel:724-439-9500)
<https://www.peacefromdv.org/>

ALCOHOL AND OTHER DRUGS INFORMATION

The Drug and Alcohol Abuse Prevention Program (DAAPP) is given to every student at enrollment and distributed on an annual basis, no later than October 1, and is available to prospective students and prospective employees at their request. It is also located on the School's website at: <https://penncommercial.edu/consumer-disclosures/>. This report includes information on assistance for abuse, health risks, drug free school and workplace policies, financial aid implications of drug offense, and local, state and federal laws and sanctions.

DISABILITY SERVICES

The Director of Student Services assists qualified students with disabilities in acquiring reasonable and appropriate accommodations in supporting their success at school. Penn Commercial is committed to providing students with a documented disability an equal opportunity to access the benefits, rights and privileges of services, programs, and activities in compliance with The American with Disabilities Act and Section 504 of the Rehabilitation Act of 1973. Students wishing to

utilize these services must self-disclose their disability and provide current and comprehensive documentation from a qualified professional to support their claim. Students who choose to request accommodations typically do so soon after acceptance to Penn Commercial and confirmation to attend. However, students may request services at any time while enrolled in school. Please keep in mind that it is necessary to request services in a timely manner to allow staff sufficient time to evaluate your request and implement reasonable accommodations and/or services. It is recommended that this self-disclosure should be done at least six weeks prior to the beginning of each quarter so that accommodations can be in place when classes begin. Students who believe they are in need of accommodations should contact the Director of Student Services.

PROGRAM OFFERINGS AND OCCUPATIONAL PROFILES (SOC CODES)

Some programs may have multiple occupational profiles (SOC Codes). Additional information can be found at: <https://www.onetonline.org/>.

PROGRAM	SOC CODE	SOC CODE DESCRIPTION	LINK
Commercial Driver's License	53-3032.00	Heavy and Tractor-Trailer Truck Drivers	https://www.onetonline.org/link/summary/53-3032.00
Computer Aided Drafting and Design	17-3011.01	Architectural Drafters	https://www.onetonline.org/link/summary/17-3011.01
	17-3013.00	Mechanical Drafters	https://www.onetonline.org/link/summary/17-3013.00
	17-3011.02	Civil Drafters	https://www.onetonline.org/link/summary/17-3011.02
	17-3012.02	Electrical Drafters	https://www.onetonline.org/link/summary/17-3012.02
	17-3031.00	Surveying and Mapping Technicians	https://www.onetonline.org/link/summary/17-3031.00
Cosmetology	39-5012.00	Hairdressers, hairstylists, and cosmetologists	https://www.onetonline.org/link/summary/39-5012.00
Cosmetology Instructor / Salon Manager	25-1194.00	Career/Technical Education Teachers, Postsecondary	https://www.onetonline.org/link/summary/25-1194.00
	11-9179.02	Spa Manager	https://www.onetonline.org/link/summary/11-9179.02
Electrician	47-2111.00	Electricians	https://www.onetonline.org/link/summary/47-2111.00
	47-3013.00	Helpers-Electricians	https://www.onetonline.org/link/summary/47-3013.00
Esthetics	39.5094.00	Skincare Specialists	https://www.onetonline.org/link/summary/39-5094.00
HVAC-R	49-9021.00	Heating and Air Conditioning Mechanics and Installers	https://www.onetonline.org/link/summary/49-9021.01
	49-9021.02	Refrigeration Mechanics and Installers	https://www.onetonline.org/link/summary/49-9021.02
Information Technology and Security	15-1231.00	Computer Network and Support Specialists	https://www.onetonline.org/link/summary/15-1231.00
	15-1232.00	Computer User Support Specialists	https://www.onetonline.org/link/summary/15-1232.00
	15-1244.00	Network and Computer Systems Administrators	https://www.onetonline.org/link/summary/15-1244.00
Nail Technician	39-5092.00	Manicurists and Pedicurists	https://www.onetonline.org/link/summary/39-5092.00
Phlebotomy Technician	31-9097.00	Phlebotomists	https://www.onetonline.org/link/summary/31-9097.00
Practical Nursing	29-2061.00	Licensed Practical and Licensed Vocational Nurses	https://www.onetonline.org/link/summary/29-2061.00
Welding Technology	51-4121.00	Welders, Cutters, Solderers and Brazers	https://www.onetonline.org/link/summary/51-4121.00
	54.4122.00	Welding, Soldering, and Brazing Machine Setters, Operators, and Tenders	https://www.onetonline.org/link/summary/51-4122.00

FINANCIAL INFORMATION

FINANCIAL NEED

Educational costs include tuition, fees, books and supplies. Estimated living expenses are also considered for determining the student's cost of attendance. This chart is used to establish standards of monthly living costs under various conditions. Program costs need to be added to the following figures to calculate the cost of attendance.

Expenses per 9-month period (minimum)	Student living with parent	Student not living with parent
Room and Board	\$4500	\$8100
Personal Expenses	\$1800	\$1800
Transportation	\$1800	\$1800

Financial need is the difference between actual costs to attend school and the amount the student and/ or family are expected to contribute toward the student's education. Students must file a FAFSA (Free Application for Federal Student Aid) to receive Federal Aid. The FAFSA has confidential financial information such as family income, assets, number of family members in the household, and number of persons attending post-secondary education. These items are necessary to determine the amount of the Expected Family Contribution (EFC). The EFC is used to determine financial aid eligibility and does not represent the amount the student pays to the school.

TUITION AND FEES SCHEDULE • 2024

The following schedule of tuition and fees is effective for all students for the 2023 academic year.

PROGRAM	AWARD	PROGRAM LENGTH	CREDITS / HOURS	PROGRAM TUITION*	APP / REG FEES*	BOOKS AND FEES*	PROGRAM TOTAL*
Commercial Driver's License	Certificate	6/7/12 weeks	220 hours	\$6,795.00	\$100	\$600.00	\$7,495.00
Computer Aided Drafting and Design	AST	18 months	110.5 credits	\$25,194.00	\$110	\$6,691.00	\$31,995.00
Cosmetology	Diploma	9 months	1250 hours	\$16,200.00	\$110	\$5,361.00	\$21,671.00
Cosmetology Instructor/Salon Manager	Diploma	5 months	600 hours	\$7,086.00	\$110	\$1,634.00	\$8,830.00
Electrician	Diploma	9 months	59.0 credits	\$12,803.00	\$110	\$5,221.00	\$18,134.00
Esthetics	Diploma	3 months	400 hours	\$4,200.00	\$110	\$2,981.00	\$7,291.00
HVAC-R	AST	18 months	106.0 credits	\$22,790.00	\$110	\$6,751.00	\$29,651.00
Information Technology and Security	ASB	18 months	104.0 credits	\$24,232.00	\$110	\$7,301.00	\$31,643.00
Nail Technician	Diploma	3 months	250 hours	\$3,400.00	\$110	\$2,181.00	\$5,691.00
Phlebotomy Technician	Diploma	3 months	12.0 credits	\$2,604.00	\$110	\$1,166.00	\$3,880.00
Practical Nursing	Diploma	12 months	1500 hours	\$21,795.00	\$110	\$5,581.00	\$27,486.00
Welding Technology	Diploma	12 months	78.0 credits	\$16,926.00	\$110	\$6,511.00	\$23,547.00

STUDENT AID INDEX (SAI)

Your Student Aid Index (SAI) is calculated using the information you provide on your Free Application for Federal Student Aid (FAFSA®) form. The SAI formula calculates the total financial resources of you and your parents (or spouse in some cases) then deducts the minimum amount needed for your family's normal annual living expenses. The remaining amount may, in part, be allocated for college expenses. Most of the tax information used to calculate the SAI is transferred directly from the IRS* into the FAFSA form if you provide your consent and approval. Where your SAI falls within the SAI range (-1500 to 999999) helps your school determine what level of financial support you may need. For example, a lower SAI means the higher your financial need and your higher likelihood of qualifying for need-based aid like a Pell Grant. Your SAI will be listed on your FAFSA Submission Summary. The calculation uses information from your tax return as well as the net worth of your assets.

ELIGIBILITY REQUIREMENTS

- Be a U.S. Citizen or National, a U.S. Permanent Resident, or in the United States for other than temporary purposes with the appropriate DHS documentation, or a Citizen of the Freely Associated States
- Be enrolled as a regular student in an eligible program
- Have a high school diploma or equivalent
- Meet enrollment status requirements
- Not owe an overpayment on a Federal grant or be in default on a Federal Educational loan received at any school
- Have a valid social security number
- For the FSEOG and Pell Grant only, the student cannot have previously received a bachelor's degree
- Make satisfactory academic progress (SAP) which is defined in the School Catalog

FINANCIAL AID PROGRAMS

Various types of aid for the eligible student may include the following:

- PA State Grant
- Federal PELL Grant
- Federal Direct Stafford/Ford Loan
- Federal Direct Unsubsidized Stafford/Ford Loan
- Federal PLUS Loan
- Federal Supplemental Educational Opportunity Grant
- Federal Work Study
- Pennsylvania Targeted Industry Program Grant
- Office of Vocational Rehabilitation (OVR) and other agency funding
- Department of Public Assistance
- Trade Assistance Act Benefits
- Department of Veteran's Affairs
- Workforce Innovation and Opportunity Act
- Private Loans
- Institutional Payment Plans
- Employer Reimbursement
- Scholarships

Students are encouraged to check with organizations in their areas to assess the availability of scholarships. At times, organizations, businesses, churches, professional associations, service clubs, companies and unions may offer financial assistance for the prospective student.

GRANTS

- The Federal Pell Grant is awarded to students who qualify based on the SAI from their FAFSA application
- Federal Supplemental Educational Opportunity Grant (FSEOG) Funds are awarded based on financial need and the availability of funds at the school. FSEOG is a combination of Federal and institutional funding made available throughout the award year. Priority is given to Pell eligible students who demonstrate exceptional need
- State Grant funds may be available at the school. Check with the Financial Aid Department for more information.

LOANS

Federal Direct Loans: consists of Subsidized Loans, Unsubsidized Loans and Direct Parent PLUS Loans to Dependent Undergraduate Students.

ANNUAL LOAN LIMITS				
Academic Year	Subsidized	Unsubsidized	Dependent Subsidized	Dependent Unsubsidized
First Year	\$3500	\$6000	\$3500	\$2000
Second Year	\$4500	\$6000	\$4500	\$2000

VETERANS BENEFITS AND TRANSITION ACT OF 2018

A covered individual is any individual who is entitled to education assistance under Chapter 31, Vocational Rehabilitation and Employment, or Chapter 33, Post-9/11 GI Bill®" benefits.

- Any covered individual is permitted to attend or participate in the course of education during the period beginning on the date on which the individual provides to Penn Commercial a certificate of eligibility for entitlement to education assistance under Chapter 31 or 33. Penn Commercial will also accept the "Statement of Benefits" obtained from the Department of Veterans Affairs website e-Benefits, or a VAF 28-1905 form for Chapter 31 authorization purposes and ending on the earlier of the following dates:
 - The date on which payment from VA is made to the institution
 - 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility
- Penn Commercial will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of funding from VA under Chapter 31 or 33.

"GI Bill®" is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at www.benefits.va.gov/gibill.

VETERAN'S ACADEMIC PROGRESS/PROBATION

Veteran students must demonstrate academic progress by successfully completing courses attempted. Completing courses with a "C" or better indicates academic progress. Receiving a "D" or lower in any course and/or withdrawing from courses may put students at risk. Poor academic performance will lead to academic probation at the end of a grading period. If a veteran student's CGPA falls below a 2.0 he/she will be placed on academic probation. Students will remain on probation for one term/grading period. At the end of the next term/grading period the student will be re-evaluated. If the CGPA is above a 2.0 at that point, the student will be removed from probation and will be placed in good standing. If the student's CGPA is below a 2.0, the VA education benefits will be terminated immediately.

OUTSIDE AGENCY FUNDING

Office of Vocational Rehabilitation (OVR)

As a client of OVR, students are expected to comply with the following requirements while attending a training program:

- OVR students are required to maintain a course load of at least 12 credits per quarter in order to be considered a full-time student.
- OVR students are expected to graduate in the prescribed program length unless there are extenuating circumstances based on the nature of the disability. If an OVR student has such concern he/she must discuss with the OVR counselor as soon as possible.
- OVR students must contact their OVR counselor if they plan to drop, repeat, or add a course. OVR will not pay for repeated coursework.
- Financial assistance, if applicable, is also based upon the OVR student to maintain at least a "C" cumulative grade point average (CGPA). Depending upon the specific training program, a higher GPA may be required by the School.

Veterans Benefits

A student qualifies for Veteran's Benefits during a period of financial aid warning. Please refer to the Veterans Academic Progress/Probation Policy.

Trade Readjustment Act (TRA)

A student qualifies for TRA benefits during one period of financial aid warning.

Other Aid

Any financial aid will be administered in accordance with the regulations for that particular aid program. Refer to the Satisfactory Academic Progress (SAP) policy.

HOW TO APPLY FOR FINANCIAL AID - FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

Students who want to apply for federal aid (and state aid, if applicable) must complete a Free Application for Federal Student Aid (FAFSA) each academic year. This application is available on-line at <http://studentaid.gov>. FAFSA applications are processed through the United States Department of Education and all information is confidential. Penn Commercial's school code is 00490200.

FAFSA VERIFICATION

Any student whose application is selected for verification must provide the requested documentation to the Financial Aid Department within 30 days of notification. Payment of financial aid funds may be delayed if the following information is not submitted in a timely fashion:

- Signed copy of parent's Federal Income Tax Return (1040, 1040A, etc.) or Tax Return Transcript
- Signed copy of student's Federal Income Tax Return (1040, 1040A, etc.) or Tax Return Transcript
- IRS non-filing statement and/or W2's
- Documentation of untaxed income (Social Security Benefits, Welfare, Child Support, etc.)
- Verification Worksheet indicating household size (form provided by the financial aid office)
- Other documentation specified by the Financial Aid Office

This documentation will be used to compare what was submitted on the FAFSA. If you have any questions about this policy, please see the Financial Aid Department.

Comment Codes / Conflicting Information

Students may be required to provide additional documentation to resolve comment codes or conflicting information on their FAFSA applications. This documentation may include social security card, birth certificate, passport, marriage license, etc. If flagged by the Department of Education for Unusual Enrollment History the student may be required to provide college transcript(s). The Financial Aid Department will notify the student if further documentation is required. Each student is given a clear explanation of the forms and other documentation needed to verify an application. The student will be given a reasonable length of time to supply the required information. If the student fails to provide documentation, Penn Commercial will be unable to process financial aid and payment arrangements must be made.

DISBURSING FUNDS

Funds will be applied directly towards tuition and fees. Any overage that occurs will be paid to the student per Federal regulations. Disbursement of funds occurs at designated payment periods for each program. Payment periods vary by program.

TO CONTINUE RECEIVING FINANCIAL AID

The student must make satisfactory academic progress (SAP) to continue receiving financial aid funds. Academic progress is verified prior to disbursement of financial aid. The Satisfactory Academic Progress policy is in the School Catalog. Financial aid is NOT automatic. The student must reapply each award year by going to <http://studentaid.gov>. The student will be notified by the Financial Aid Department when a new application should be submitted.

HOW REFUNDS AFFECT FINANCIAL AID

The following explains policies on refunds to financial aid programs for students who withdraw from school. The School Catalog gives a detailed explanation of how tuition and fee charges are calculated when a student withdraws. The amount of financial aid that is retained in the event of withdrawal is based on the U.S. Department of Education regulations. The school may be required to return funds leaving a balance that must then be paid by the student.

Refunds must be returned to the Federal Student Aid programs in the following order:

- Federal Direct Unsubsidized Stafford/Ford Loan
- Federal Direct Stafford/Ford Loan
- Federal Direct PLUS Loan
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant

If excess financial aid funds have been disbursed, the student may have received an overpayment that must be repaid. The student will not be able to receive Federal financial aid at any other school until the overpayment is resolved.

YOUR RIGHTS AS A FINANCIAL AID RECIPIENT

- Any information regarding your application for aid is protected by the Student Privacy Act and is kept confidential
- If you have questions about how your aid eligibility was determined, contact the Financial Aid Department
- If you have questions about "if" your family experiences financial difficulty which you feel would affect and perhaps increase your eligibility for aid (disability, death, unemployment, divorce, etc.) you may present documentation of these circumstances. At that time, your application for aid may be reconsidered, if funds permit.
- Students who do not meet satisfactory academic progress (SAP) and are able to document mitigating circumstances, may appeal the suspension of financial aid eligibility.

BORROWER INFORMATION

REPAYMENT

Repayment begins six months after the student graduates or is enrolled less than half time. This period is called a grace period. Repayment begins after the grace period. Any payments made during the grace period will reduce the loan balance and interest. The monthly payment is based on the amount borrowed for the Federal Direct Subsidized and Unsubsidized loans. During the exit counseling at <http://studentaid.gov> repayment information will be displayed. The minimum monthly payment is \$50 on Direct Loans.

INTEREST

No interest is charged on the Federal Direct Subsidized Loan until six months after the student graduates or is enrolled less than half time. Interest is charged on the Federal Direct Unsubsidized Loan starting from the first disbursement.

PAYMENTS

Payments to Federal Direct Subsidized, Unsubsidized, and Plus Loans are paid directly to the Department of Education loan servicer. The address and telephone number of the servicer handling the loan can be found at: <http://studentaid.gov> and is covered during online exit counseling. For questions on Federal Direct Subsidized, Unsubsidized, and Plus Loans contact the U.S. Department of Education Student Loan Support Center at: 1-800-433-3243.

DEFERMENT / FORBEARANCE

Under certain circumstances, the student may qualify for a deferment or forbearance on the loan. During a deferment, no payments are required and interest does not accrue on the Subsidized loan. Interest will continue to accrue on the Unsubsidized loan. During forbearance, payments are postponed or smaller payments can be made temporarily. Interest accrues on all educational loans during a forbearance.

OTHER SPECIAL REPAYMENT CASES

The Department of Education understands there may be situations that make loan repayment difficult. The student can apply for a delayed or reduced repayment schedule based upon documentation of extraordinary circumstances. Interest continues to accrue during this period.

LOAN CONSOLIDATION

The student can apply for a loan consolidation to combine loans together into one payment and possibly lower the payment amount. Loans are consolidated at the weighted average interest rate rounded to the nearest whole percentage. The monthly payment may be lower and the student will only have one payment. Be aware that the number of years of repayment may increase and it can also increase the interest. Loans are consolidated through an application submitted at <http://studentaid.gov>.

LOAN CANCELLATIONS

Teaching in low-income schools, serving the disabled, Head Start programs, military service in hazardous areas and Peace Corps Service (applicable only to loans to new borrowers after July 1, 1987) may qualify for a partial cancellation. The student's Federal loan obligation will be discharged upon death or approval of permanent disability. In certain circumstances, military personnel may have their loans repaid by the Secretary of Defense in accordance with Section 902 of the Department of Defense Authorization Act of 1981.

NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS student/parent access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data. www.nsls.ed.gov.

STUDENT RESPONSIBILITIES

The student should notify their loan servicer of a name or address change. Students are required to complete loan entrance counseling when they first apply and exit counseling upon leaving school. The student is responsible for paying back their

loans. Past due accounts are referred to the Department of Education and the Internal Revenue Service. Law requires that the Department of Education release information on students with poor payment records to credit bureaus throughout the country. Overdue payments obligate the student for additional fees and legal costs if a legal suit is filed for collection.

DEFAULT PREVENTION AND MANAGEMENT PLAN

Penn Commercial has determined that administering a default prevention and management plan provides all of our students with activities, techniques, and tools designed to promote student success when borrowing loan funds and to help reduce delinquency and default in the William D. Ford Federal Direct Loan program. Penn Commercial has implemented default prevention and management activities, some through a third party, that include: entrance counseling, financial literacy for borrowers, communication across campus, exit counseling, and timely and accurate enrollment reporting.

RELATED WEBSITES

www.penncommercial.edu

Information on school Accreditation, Resources, Programs, etc.

<http://studentaid.gov>

To learn about Federal Student Aid

<http://studentaid.gov>

Applying for Aid

www.fastweb.org

Finding scholarships to help with school

www.finaid.org

Student guide to Financial Aid

<https://benefits.va.gov/gibill/>

Website for Veterans and funding their education and training

<http://studentaid.gov>

Federal Student Loan Information

www.nces.ed.gov/collegenavigator

U.S. Department of Education National Center for Educational Statistics

FINANCIAL AID CODE OF CONDUCT

The National Association of Student Financial Aid Administrators (NASFAA) has published the following Code of Conduct to guide all financial aid professionals in their work. For further information about the Code of Conduct, read the complete text of the NASFAA statement, available in PDF format on the NASFAA Web site. If you have questions, please contact Financial Aid Department.

Code of Conduct for Institutional Financial Aid Professionals

An institutional financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically 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 should:

1. No action will be taken by financial aid staff that is for their personal benefit or could be perceived to be a conflict of interest.
 - Employees within the financial aid department will not award aid to themselves or their immediate family members. Staff will reserve this task to an institutionally designated person, to avoid the appearance of a conflict of interest.
 - If a preferred lender list is provided, it will be compiled without prejudice and for the sole benefit of the students attending the institution. The information included about lenders and loan terms will be transparent, complete, and accurate. The complete process through which preferred lenders are selected will be fully and publicly disclosed. Borrowers will not be auto-assigned to any particular lender.
 - A borrower's choice of a lender will not be denied, impeded, or unnecessarily delayed by the institution, even if that lender is not included on the institution's preferred lender list.
 - No amount of cash, gift, or benefit in excess of a de minimis amount shall be accepted by a financial aid staff member from any financial aid applicant (or his/her family), or from any entity doing business with or seeking to do business with the institution (including service on advisory committees or boards beyond reimbursement for reasonable expenses directly associated with such service).
2. Information provided by the financial aid department is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.
3. Institutional award notifications and/or other institutionally provided materials shall include the following:
 - A breakdown of individual components of the institution's Cost of Attendance, designating all potential billable charges.
 - Clear identification of each award, indicating type of aid, i.e. gift aid (grant, scholarship), work, or loan.
 - Standard terminology and definitions, using NASFAA's glossary of award letter terms.
 - Renewal requirements for each award.
4. All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials, easily identified and found, and labeled as "Consumer Information."
5. Financial aid professionals will disclose to their institution any involvement, interest in, or potential conflict of interest with any entity with which the institution has a business relationship.