



ADDENDUM – B PART 1

# Consumer Information Handbook

2025-2026

Updated July 1, 2025



# Table of Contents

- Table of Contents..... 3
- Purpose of the Consumer Handbook ..... 7
  - Misrepresentation ..... 7
  - Code of Conduct for Financial Aid Administrators ..... 7
  - Professional Judgment..... 8
- Institutional Information..... 9
  - Mission Statement ..... 9
  - Faculty and Other Instructional Personnel ..... 9
  - Student Body Diversity ..... 9
  - Instructional, Laboratory, and Other Physical Plant Facilities ..... 9
    - Facilities and Services for Students with Disabilities ..... 10
    - Emergency Response and Evacuation ..... 10
    - Academic Programs ..... 10
    - Degree Program and Other Training and Education Offered ..... 10
  - Transfer of Credit Policies and Articulation Agreements ..... 11
    - Course Materials ..... 11
    - Textbooks ..... 11
  - Copyright Infringement—Policies and Sanctions ..... 11
- Accreditation and Approvals..... 13
  - Accreditation..... 13
  - Approvals ..... 13
  - Memberships ..... 13
  - Medical..... 13
  - Paralegal..... 13
  - Procedures for Review ..... 13
    - Contact Information for Filing a Complaint ..... 14
- Financial Assistance Information ..... 15
  - School Costs ..... 15
  - Cost of Attendance (COA) ..... 15
  - Net Price Calculator ..... 15
  - Types of Aid Offered at South Coast College ..... 16
  - Pell Grant: Need-Based ..... 16
  - Supplemental Educational Opportunity Grant (SEOG): Need-Based ..... 16
  - Iraq and Afghanistan Service Grant — Non-Need-Based ..... 16

Veterans Benefits.....	16
Direct Loan:.....	16
Direct PLUS Loans: Non-Need-Based.....	17
Private Loans: Non-Need-based .....	17
How to Apply for Financial Aid .....	17
New Students.....	17
Continuing Students.....	17
Eligibility Requirements .....	18
Offering Funds.....	18
Student Aid Index (SAI) and Need.....	18
Need vs. Non-Need Financial Aid.....	19
Verification.....	19
Federal Work Study (FWS): Need-Based .....	19
Federal Work-Study Policies and Procedures.....	20
Federal Work-Study .....	20
Student Eligibility .....	20
Obtaining Employment.....	20
Pay Rate / Hours .....	20
Job Performance .....	21
Cancellation/Withdrawal Procedures.....	21
The Requirements for Officially Withdrawing from School.....	21
Federal Refund Policy and Return of Aid.....	21
State Refund Policy .....	23
Pell-Eligible Students.....	23
Policies on Treatment of Title IV Funds When a Student Withdraws .....	23
Post Withdrawal Disbursement.....	23
Grant Disbursement.....	23
Loan Disbursement .....	24
Overpayments.....	24
<b>Students’ Rights and Responsibilities .....</b>	<b>25</b>
Criteria for Continued FSA Eligibility.....	25
Satisfactory Progress Standards .....	25
Methods and Frequency of Disbursing Information .....	25
Student Loan Information: Terms and Conditions of Loans.....	26
Loan Entrance Counseling.....	26
Loan Exit Counseling .....	26

- Students’ Responsibilities ..... 26
- National Student Loan Data System (NSLDS) ..... 27
- Student Right-to-Know Act ..... 27
- Graduation and Retention Rates ..... 27
  - Placement Rates ..... 28
  - Privacy of Student Records: FERPA..... 28
  - Family Educational Rights and Privacy Act (FERPA)..... 28
- Information Security, Campus Safety, and Safety/Health Policy ..... 31
  - South Coast College Information Security Policy ..... 31
    - Institutional Security Policies and Crime Statistics..... 31
  - Campus Safety and Security ..... 31
  - Vaccination Policies ..... 32
  - Violence Against Women..... 32
    - Drug and Alcohol Policies..... 32
  - Policy ..... 32
- Citizenship and Voter Information/Resources ..... 35
  - Constitution and Citizenship Day..... 35
  - Voter Registration ..... 35
- Resources ..... 35
  - Contact Information..... 35
  - Office Hours ..... 35
  - South Coast College Website ..... 35
  - South Coast College Catalog ..... 36
  - South Coast College Campus Safety and Security ..... 36
  - South Coast College Gainful Employment Disclosures..... 36
  - General Information on All Federal Student Aid: ..... 36
  - Entrance Counseling Guide..... 36
  - Exit Counseling Guide ..... 36
  - Student Access to His/Her Loan History ..... 36
  - Net Price Calculator ..... 36
  - Campus-Specific Data ..... 36
  - Scholarship Search ..... 36



## Purpose of the Consumer Handbook

The information in this handbook is to help current and prospective students make informed decisions concerning their educational goals. Post-secondary education requires a serious commitment of time, concentration, and resources for a student to be able to succeed, and the faculty and staff at South Coast College are dedicated to helping you succeed. All enrolled students receive a copy of the Consumer Handbook on the first day of school and an acknowledge of receipt is maintained in the student file. Subsequently, on a yearly basis, the student is reminded to review updates in the Consumer Handbook, which is available on the South Coast College website.

Any questions or comments concerning the information contained in this handbook should be directed to the Financial Aid Office at (714) 867-5009 or by speaking to a Financial Aid Administrator during the following hours:

<b>Monday</b>	8:00 am – 6:00 pm
<b>Tuesday</b>	8:00 am – 8:00 pm
<b>Wednesday</b>	8:00 am – 6:00 pm
<b>Thursday</b>	8:00 am – 8:00 pm
<b>Friday</b>	8:00 am – 4:00 pm

## Misrepresentation

The Department of Education may fine, limit, suspend, or terminate the participation of any school that substantially misrepresents the nature of its educational program, its financial charges, or the employability of its graduates.

Misrepresentation is any false, erroneous, or misleading statement made to a student or prospective student, to the family of an enrolled or prospective student, or to the Department of Education. Substantial misrepresentation is any misrepresentation on which the student or family member could be reasonably expected to rely on or has reasonably relied on to that person's detriment.

South Coast College has a commitment to integrity and transparency with regard to all aspects of its operation. South Coast College personnel are committed to answering any questions that you may have regarding its programs, any of the disclosures presented, or any financial concerns that you may have.

South Coast College has a total open-door policy, and students have access to managers of all areas: admissions, educational, financial, and financial aid.

## Code of Conduct for Financial Aid Administrators

South Coast College 1) bans revenue sharing with lenders, 2) bans steering borrowers to a particular lender, 3) bans offers of funds for private loans to students, 4) bans accepting gifts from loan agencies, 5) bans compensation for services to a lender, and 6) bans compensation for serving on any loan advisory board. All financial aid staff members adhere to this policy.

South Coast College does not offer students a preferred lender list for Private Loans. All students are referred to one lender, as there is only one lender we have found that makes Private Loans to our school.

### **Professional Judgment**

South Coast College encourages students with a substantial change in financial circumstances to notify the financial aid office for possible reconsideration of their financial aid offer. These requests are reviewed on a case-by-case basis and will not always be allowed, nor will they always make a change to a student's financial aid offer. The decision of the campus is final and cannot be appealed to the Department of Education. Some examples include but are not limited to loss of a job, retirement, separation, divorce, death of parent or spouse, extreme medical expenses, or child-care costs.

## Institutional Information

### Mission Statement

*The mission of South Coast College is to provide quality education and training in a caring, student-oriented environment to highly motivated individuals who wish to improve their lives.  
South Coast College — Founded 1961*

### Faculty and Other Instructional Personnel

South Coast College currently has approximately twenty part-time faculty members and four full-time faculty members. All faculty are listed with titles, credentials, and biographies, in the South Coast College catalog. The catalog can be downloaded from the South Coast College. A link to the website is as follows: <http://southcoastcollege.edu/student-resources/program-catalog/>

### Student Body Diversity

South Coast College does not discriminate on the basis of race, color, age, religion, national origin, sexual orientation, gender identity, genetic information, sex, marital status, disability, or status as a U.S. veteran. Our most current student body breakdown is as follows:

Male	9.06%
Female	90.94%
Self-identify as a member of a racial/ethnic group	100.0%
Federal Pell Grant recipients	59.0%

### Instructional, Laboratory, and Other Physical Plant Facilities

South Coast College is located at 2011 West Chapman Avenue in Orange, California. The land encompasses approximately three acres and includes a two-story Mediterranean architecture building. A comfortably furnished patio and balcony with park benches provide a place for students and staff to enjoy the outdoors while on break.

The building is composed of a number of classrooms that are used for lecture purposes only and several resource centers equipped for students in all programs. The medical program also has a medical laboratory. In addition, the College has a bookstore, a library, a library reading room, a courtroom, a skill test transcription/grading resource center, a conference room, a media resource center, a student lounge with vending machines, refrigerator, sink, and a staff lounge.

## Facilities and Services for Students with Disabilities

All administrative and educational facilities are accessible to the physically and intellectually disabled. Students with disabilities may discuss any special educational needs with their Program Director, and South Coast College will make every attempt to accommodate these requests. Disabled parking and a campus elevator are provided for accessibility.

## Emergency Response and Evacuation

In the case of an emergency such as fire, earthquake, or campus violence, South Coast College is prepared to assist students and staff to respond in a calm, organized fashion. Exits are clearly marked with neon signs; and evacuation maps have been placed in offices, classrooms, and hallways. Fire extinguishers are clearly mounted around campus.

In an emergency or dangerous situation involving an immediate threat to the health or safety of students or employees at South Coast College, the Operations Manager, without delay, will determine the content and method of a campus-wide notification, unless such notification will compromise individual safety or otherwise compromise efforts to contain the emergency.

Once the level of the emergency has been assessed and an action plan determined, the Operations Manager will either notify the campus personnel in person or by using the broadcasting system accessible at the front desk. Students, staff, and faculty will be informed of the action plan, such as staying indoors, evacuating the building, evacuating the campus, or other.

The chain of responsibility in an emergency is as follows: (1) The Operations Manager, (2) The Director/President, (3) Managers, (4) Staff/Faculty, (5) Students.

The Operations Manager will notify and liaison with outside emergency personnel such as police or firefighters as necessary. Outside agencies will also be notified if any emergency occurring at South Coast College requires contacting the surrounding community.

The emergency response and evacuation procedure is tested annually.

## Academic Programs

### Degree Program and Other Training and Education Offered

The degree and certificate programs are listed in the South Coast College Catalog. A copy of the catalog is given to each new student before the student is considered enrolled. The catalog can be downloaded from the South Coast College website. A link to the website is as follows:

<http://southcoastcollege.edu/student-resources/program-catalog/>

## Transfer of Credit Policies and Articulation Agreements

Students who transfer into South Coast College may have their academic units reviewed for acceptance into their program. Courses that are transferred into a program will be counted toward the 150 percent maximum time frame that students can complete in their program. Transfer units do not count in students' 65 percent completion rate or in their CGPA.

## Course Materials

### Textbooks

South Coast College has an on-campus bookstore that stocks both required and recommended texts and supplies for all programs. A cost-sheet is given to new students as an addendum to the catalog at Orientation. In cases where texts and supplies are bundled, the cost sheet breaks down the cost for each item included in the bundle. Textbooks and supplies can be purchased in the campus bookstore or off-campus sites or from other students.

The cost of required textbooks is generally included in a student's financial aid package so students can make bookstore charges against their South Coast College account. This allows all students to be able to purchase textbooks and supplies ten days prior to the start of class if their financial aid offer is complete. At the time of repackaging, a student can choose not to have books and supplies included in their financial aid package and to pay for these costs out of pocket.

### Copyright Infringement—Policies and Sanctions

Copyright is a form of legal protection that protects an owner's right to control the reproduction, distribution, performance, display, and transmission of a copyrighted work.

Peer-to-peer (P2P) file sharing is a term that describes software programs that allow computer users utilizing the same P2P software to connect to each other and directly access digital files from one another's hard drives.

The unauthorized distribution of copyrighted material by one student to another is prohibited by law, and sanctions for violation of the law may include both civil and criminal liabilities. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or statutory damages affixed at not less than \$750 and not more than \$30,000 per work infringement. For willful infringement, a court may award up to \$150,000 per work infringement. A court can, at its discretion, also assess costs and attorneys' fees. Willful copyright infringement can also result in criminal penalties including imprisonment of up to five years and fines up to \$250,000 per offense.

South Coast College takes this law very seriously, and any student found sharing or distributing copyrighted material will face disciplinary action and may be subject to censure, probation, suspension, or dismissal. The level of disciplinary action will be based on the seriousness of the situation. ***For more information, go to the U.S. Copyright Office website at [www.copyright.gov](http://www.copyright.gov).***



## Accreditation and Approvals

### Accreditation

South Coast College is accredited by the Accrediting Council of Career Schools and Colleges (ACCSC).

### Approvals

South Coast College has the following approvals. For contact information, see the Catalog. Bureau for Private Postsecondary Education (BPPE)

- |                                                                                                                                                                                                                      |                                                                                                                                                                                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1) Bureau for Private Postsecondary Education (BPPE)</li> <li>2) Court Reporters Board of California (CRB)</li> <li>3) National Court Reporters Association (NCRA)</li> </ol> | <ol style="list-style-type: none"> <li>4) Orange County Workforce Investment Board</li> <li>5) U.S. Department of Education (DOE)</li> <li>6) U.S. Department of Veterans Affairs</li> </ol> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### Memberships

South Coast College additionally has memberships in the following organizations to support the Medical Assistant and Paralegal Programs:

### Medical

- 7) American Medical Technologist (AMT)
- 8) National Healthcare Association (NHA)

### Paralegal

- 9) National Federation of Paralegal Associations, Inc. (NFPA)

South Coast College is approved for the training of veterans pursuant to Title 38, United State Code. This institution will conduct an evaluation of previous education and training for all veterans and eligible persons, grant appropriate credit, shorten the training period proportionately, and notify the VA and student accordingly.

### Procedures for Review

South Coast College has most of its accreditation, approval, licensure, and documents involving written arrangements with other entities posted in the lobby of the college for review. Questions regarding these or any other documents can be posed to the Dean of Operations.

## Contact Information for Filing a Complaint

A student or any member of the public may file a complaint about the institution at any of the entities found online in the Accreditation and Approvals section of the Catalog at <https://southcoastcollege.edu/resources/program-catalog/>.

A complaint can be filed by contacting any of the previously mentioned entities.

# Financial Assistance Information

## School Costs

### Cost of Attendance (COA)

The Cost of Attendance (COA) includes both direct and indirect costs associated with attending South Coast College. Direct costs include tuition, fees, and books and supplies. Indirect costs include room and board (based on living situation), transportation costs, and personal expenses.

NOTE: The following is an example of the Court Reporting Production Specialist Program for **first-year, full-time students who live with their parents**. This is an example of how a COA is calculated. It does **not** represent your actual costs:

Example:	
<b>Direct Costs*</b>	
Tuition	\$ 12,000
Books	\$ 740
Machine Rental	\$ 1,250
Student Tuition Recovery Fund (STRF) Fee	\$ 0
Laboratory Fee	\$ 145
<b>Subtotal for Direct Costs:</b>	<b>\$ 14,135</b>
<b>Indirect Costs</b>	
Room and Board	\$ 11,835
Transportation	\$ 1,818
Loan Fees	\$ 110
Personal Expenses	\$ 4,140
<b>Subtotal for Indirect Costs:</b>	<b>\$ 17,903</b>
<b>Total Cost of Attendance (Direct Costs Plus Indirect Costs):</b>	<b>\$ 32,038</b>
<p>*South Coast College encourages students to borrow <b>only</b> what they need to meet their <b>direct costs</b>. <b>Direct costs</b> are what you would pay for your education at South Coast College. <b>Indirect costs</b> are what the Department of Education estimates your living expenses to be while you are attending school. Getting loans for indirect costs increases student debt, and the student should keep in mind that the loans have to be repaid. However, students may get financial aid for indirect costs upon request and eligibility.</p>	

Students' financial aid offers cannot exceed their Cost of Attendance.

The most current COA is posted on the South Coast College web site at: <http://southcoastcollege.edu/admissions/financial-aid-resources/>

### Net Price Calculator

Access South Coast College's Net Price Calculator at [www.southcoastcollege.edu/netcalc](http://www.southcoastcollege.edu/netcalc)

## Types of Aid Offered at South Coast College

### Pell Grant: Need-Based

Pell Grants are federal grants that never have to be repaid. Eligibility is based on the Student Aid Index (SAI) and a payment schedule that is established by the Department of Education each year. A student must have an eligible Student Aid Index (SAI) to qualify. Financial Aid offers are distributed quarterly and are adjusted to three-quarter time for evening programs.

### Supplemental Educational Opportunity Grant (SEOG): Need-Based

SEOG is a federal grant that never has to be repaid. Students eligible for a maximum Pell grant will be assigned an SAI equal to zero and must not have a prior degree to qualify.

### Iraq and Afghanistan Service Grant — Non-Need-Based

For students whose parent or guardian dies as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001.

If the student has an SAI that is over the maximum to be eligible and the student was under age 24 when his/her parent dies, he/she may be eligible for this grant as determined by DOE when the student files his/her FAFSA.

### Veterans Benefits

Students who are applying for Veterans Benefits to help cover their costs at South Coast College need to apply for their benefits online at [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill). Once a VA application is approved, the student will receive a "Certificate of Eligibility" from the Veterans Administration. They need to submit this form to the Financial Aid Office as soon as possible. Coordination of tuition payment is set up if the student has VA benefits that cover tuition and fees.

Enrollment for VA recipients is certified electronically during the second week of each quarter. Payment to the student or the student's account varies depending on the VA Administration's time frame.

### Direct Loan:

- **Subsidized: Need-based.** Subsidized Direct Loans are federally guaranteed loans that begin interest and repayment six months after the student is no longer enrolled at least half-time.
- **Unsubsidized: Non-need-based.** Unsubsidized Direct Loans are federally guaranteed loans that begin accumulating interest immediately upon disbursement and begin repayment six months after the student is no longer enrolled at least half-time.

## Direct PLUS Loans: Non-Need-Based

Direct PLUS Loans are federally guaranteed loans that have to be repaid. PLUS loans are for parents of Dependent students. Parents cannot have adverse credit to be able to qualify. If parents cannot qualify for a PLUS loan, students may borrow additional Unsubsidized Stafford Loan funds as a replacement in their packages.

## Private Loans: Non-Need-based

Students can apply for Private Loans up to their full cost of education as determined by the financial aid office. Loan eligibility and interest rate are contingent on the applicant's credit worthiness. Private Loans should not be considered until all other financial aid has been applied for and offered. Contact the financial aid office for more information on Private Loans.

## How to Apply for Financial Aid

### New Students

All prospective students are brought in to see a Financial Aid Administrator for a Preliminary Offer of Costs and Financial Aid by their Admissions representative. Costs, financial aid, and payment amounts are discussed with students based on their program and start date. Students are then scheduled for a follow-up appointment where the Financial Aid Administrator assists them by completing a FAFSA through FAA Access, and packages/offers their financial aid. At the appointment, students complete all necessary paperwork. This paperwork includes, but is not limited to, a South Coast College Financial Aid Information Form, an Entrance Interview form, a receipt for the Consumer Handbook, and a Verification Worksheet. Direct Loan MPN's are printed and taken to the Financial Aid Orientation for new students to complete the first week of the quarter. Loans are processed electronically in EExpress and the MPN is mailed to COD for processing.

### Continuing Students

All continuing students are required to complete their FAFSA online. Two months prior to the anniversary of their start date (9 months for day students and 12 months for evening students) a package/offer is made. Students are notified when it is time for them to set up an appointment to repackage. At the appointment, students complete all necessary paperwork. This paperwork includes, but is not limited to, a South Coast College Financial Aid Information Form, an Entrance Interview form, and a Verification Worksheet. Direct Loans are processed electronically through EExpress.

## Eligibility Requirements

- Meet South Coast College Admissions Requirements
- Be a U.S. Citizen or Eligible Non-Citizen
- Have a high school diploma, GED, or verification of home schooling
- Enrolled at least half-time
- Making Satisfactory Academic Progress (SAP)
- Be in compliance with Selective Service registration
- Not be in default on a Federal Student Loan
- Not owe a repayment on a federal grant

## Offering Funds

Funds are offered on a first-come first-served basis after taking all other eligibility requirements into account. Files are reviewed and repackaged upon a student’s anniversary date — every 9 months for day students and 12 months for evening students. SEOG is offered to only students with an SAI equal to zero.

After all grant aid is offered, loan aid is offered based on academic grade level and aggregates used. As offering is done with the students present, they determine how much subsidized and/or unsubsidized loan they want to borrow based on their individual needs. If there is still a balance due, PLUS loans are discussed or payments are set up at the time of offering. Conversely, if the student qualifies for living-expense funds, this is set up at the time of offering. The South Coast College offer letter shows all funds offered and balances by quarter with the payment arrangements or living expense checks (stipends).

Private loans are never part of students’ initial financial aid offer and are only brought up if the students indicate they need more funding than they are being offered.

## Student Aid Index (SAI) and Need

Financial aid applicants must file a Free Application for Financial Aid (FAFSA) online each year so that the Department of Education can determine their Student Aid Index (SAI). The Financial Aid Office then determines student eligibility for need-based aid by subtracting the Student Aid Index (SAI) from the cost of attendance.

<b>Example:</b>	
Cost of Attendance	<b>\$32,038</b>
Minus Student Aid Index (SAI)	<b>\$ 5,000</b>
<b>Equals Total Need</b>	<b>\$27,038</b>

If students are Dependent by the federal definition outlined in the FAFSA, parental income and assets are also used in calculating the Student Aid Index (SAI).

A student who has a financial situation that cannot be adequately reflected in the FAFSA (e.g., loss of job, loss of benefits, divorce) should make an appointment to discuss his or her individual case with a Financial Aid Administrator.

Children of soldiers who died as a result U.S. military service in Iraq or Afghanistan after September 11, 2001, may be eligible for an SAI equal to zero. The student must be eligible for a Pell Grant and must have been under age 24 when his/her parent died. The student is notified directly by the Central Processing System if he/she meets the criteria for this waiver of Student Aid Index (SAI).

### Need vs. Non-Need Financial Aid

Need-based financial aid cannot exceed students’ need as determined by the “Cost of Attendance minus the Student Aid Index (SAI)” formula given previously. The offering formula for non-need-based financial aid is as follows:

Example:	
Cost of Attendance	\$32,038
Minus Need-Based Aid	\$ 9,050
<b>Equals Eligibility For Non-Need-Based Aid</b>	<b>\$22,988</b>

Non-need-based aid can be used in place of the Student Aid Index (SAI) in some cases. Examples of non-need-based aid are Unsubsidized Direct Loan, PLUS Direct Loans, and Private Loans.

### Verification

South Coast College verifies all financial aid applicants that the Central Processing Service (CPS) selects for verification. The school may also choose to place a financial aid application into a verification status on a case-by-case basis. Verification means the students must provide documentation of the information they submitted on the FAFSA in the form of federal tax returns, a Verification Worksheet, and any additional forms the financial aid office deems necessary. Funds will not be released to students who are selected for verification until they complete the verification process. Students who do not or cannot fulfill the verification requirements will not be offered financial aid.

Any conflicting information must also be reviewed and resolved prior to packaging. Failure to submit any needed verification information and documentation within two weeks may result in a late offer.

### Federal Work Study (FWS): Need-Based

Federal Work Study (FWS) is a federal program where students earn money to help them with living expenses. Federal Work Study at South Coast College is utilized for two types of jobs: 1) A tutor or literacy non-profit program that is off-campus or 2) an on-campus job that benefits students. The program in which the South Coast College students engage in off-campus is the America Reading Tutor for Children or Performing Family Literacy Activities and the on-campus jobs are primarily for graders in the Court Reporting Program. Students complete all necessary paperwork in the Accounting Department and are paid twice a month by South Coast College. FWS is not part of an original offer package and is generally available to upper classmen only.

## Federal Work-Study Policies and Procedures

### Federal Work-Study

The FWS Program provides funds for part-time employment to assist students in financing the costs of their educational expenses. Federal Work-Study jobs may be on or off campus.

Off-Campus employers must be pre-approved for participation.

### Student Eligibility

1. A student must have financial eligibility to qualify for FWS funding every year by completing the Free Application for Federal Student Aid (FAFSA).
2. A student must meet Satisfactory Academic Progress standards every quarter.
3. The FWS offer is not input into the student's offer letter until the end of the offer period.
4. A student must have financial need of at least \$500.00 a quarter to qualify.
5. The FWS amount cannot exceed unmet need.
6. South Coast College posts the position and interested students come into the Financial Aid Office to apply.
7. A student must sign the Job Description and Agreement as well as an Application and Referral Form for the Off-Campus jobs.
8. The Off-Campus agency must complete their section of the referral form.

### Obtaining Employment

1. Once a student qualifies for a FWS position, make sure to submit completed personnel paperwork to the Human Resources office with approved IDs.
2. South Coast College pays 100% of student earnings and requests twice a year (June and December) for the reimbursement of FWS funds from Department of Education.
3. A student must attend mandatory employee orientation.
4. Once Human Resources receive clearance for student's fingerprints, a time card will be sent to a student indicating that a student may begin to work for the Off-Campus jobs.
5. Hand written or online timecards must be submitted to the Human Resources office with supervisor approval twice a month by due dates.
6. Unsigned timesheets will be rejected and returned to a student, resulting in a delay in payment.
7. Falsification of timesheets will result in immediate student termination without grounds for appeal.

### Pay Rate / Hours

1. A student is paid by the hour and pay rate may start at the federal minimum wage and it will be increase after 90 days of probation period, depending on the performance.
2. A student may not work more than 30 hours per week.
3. The paychecks will be available on the 5<sup>th</sup> (pay period from 16<sup>th</sup> until the last day of pervious month) and 20<sup>th</sup> (pay period from 1<sup>st</sup> to 15<sup>th</sup> of current month) of each month.

**Note:** South Coast College pays more than the total FWS authorization amount for FWS employees. South Coast College’s share is exceeding 25% of federal funds.

### Job Performance

1. Grading or community service tutoring are work-study positions that are contingent upon a student being in good standing at South Coast College.
2. The supervisor will do an evaluation at the end of each quarter. If a student has a poor evaluation, he/she will be counseled. If a student has a second poor evaluation, he/she is no longer eligible for work study.
3. Students are expected to dress appropriately for the type of FWS position they have been assigned.

### Cancellation/Withdrawal Procedures

A student has the right to cancel as explained in the Notice of Cancellation provided to the student at the time of enrollment. The student must cancel in writing. A withdrawal at any point after the period of cancellation may be effectuated by the student’s written notice or by the student’s conduct including but not necessarily limited to a student’s lack of attendance for ten (10) consecutive days. Students who have not attended classes for ten consecutive class days (excluding holidays) without excused absence is considered an unofficial withdrawal.

### The Requirements for Officially Withdrawing from School

Students have the right to withdraw from school at any time.

While written notification of withdrawal is not required for withdrawal, the procedure to withdraw from South Coast College is to obtain a withdrawal form from the Financial Aid Office, complete the form, have the appropriate personnel sign the form, and complete an Exit Interview for your student loans. A fee of fifty dollars (\$50) will be assessed. A fee of one hundred dollars (\$100) is assessed for unofficial withdrawals where the student does not properly notify the College of departure and attend an Exit Interview.

### Federal Refund Policy and Return of Aid

Federal regulation states that up through the 60-percent point in the payment period, a pro rata schedule is used to determine the amount of Federal Student Aid funds the student has earned at the time of withdrawal. After the 60-percent point in the payment period, student has earned 100 percent of the Title IV funds. For a student who withdraws after the 60-percent point in time, there are no unearned funds.

Amount of Title IV aid disbursed	<b>minus</b>	Amount of Title IV aid earned	<b>equals</b>	Amount to be returned to the Department of Education by the school
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The amount of Title IV aid disbursed minus the amount of Title IV aid earned equals the total amount to be returned to the Department of Education by the school. In order to determine whether Title IV funds must be returned, the school must calculate the following:

1. To determine the percentage of the payment period completed, the number of days attended in the payment period (PP) is divided by the total days in the payment period. \*Days = calendar days for purposes of this formula and therefore include weekends and holidays. Only scheduled breaks of 5 days or more and approved leaves of absence are excluded.
  - Example: 25 calendar days attended in the PP/ 82 total days in the PP = 30%.
2. The net amount of Title IV funds disbursed and that could have been disbursed for the payment period is multiplied by the percentage of the payment period completed. The result is the amount of earned Title IV aid.
  - Example: \$4,000 Title IV aid disbursed X 30% of PP = \$1,200 earned
3. The earned aid is subtracted from the aid that was actually disbursed to or on behalf of the student.
4. The institution will return the lesser of the total unearned aid or the unearned institutional charges for the payment period.
  - Example: \$4,000 disbursed - \$1,200 earned = unearned (amount of return)
5. Unearned aid is allocated back to the Title IV programs in the following order as specified by law:
  - 1) Unsubsidized Stafford Loan Program
  - 2) Subsidized Stafford Loan Program
  - 3) Stafford PLUS Program
6. If excess funds remain after repaying all outstanding loan amounts, the remaining excess shall be credited in the following order:
  - 10) Federal Pell Grant Program
  - 11) Federal SEOG Program
  - 12) Other assistance offered under this title for which return of funds is required.
7. The time frame for returning the Title IV program fund is no later than 45 days after determining the student has withdrawn.

NOTE: After the institution has allocated the unearned aid, any amount owed by the student to a grant program is reduced by 50 percent. Unearned loan funds received by the student are paid back as per the terms of the borrower's promissory note.

## State Refund Policy

South Coast College is also required to comply with the State of California refund policy.

## Pell-Eligible Students

Pell-eligible students may obtain or purchase required books and supplies by the seventh day of a payment period.

## Policies on Treatment of Title IV Funds When a Student Withdraws

Prior to resolving a credit balance for a withdrawn student, South Coast College performs an R2T4 calculation pursuant to state and federal policies to include disbursed aids including any existing Title IV credit balance funds for the period. The school will then issue refunds within 14 days of the date the school completes the R2T4 calculation.

Specifically, when a student withdraws during a period with an existing Title IV credit balance, the Title IV credit balance is handled as follows:

- The school does not release any portion of a Title IV credit balance to the student prior to performing the R2T4 calculation.
- The school must perform the R2T4 calculation and include as disbursed aid any existing Title IV credit balance funds for the period.
- The school must apply any applicable refund policy such as state or accrediting agency to determine if doing so creates a new or larger Title IV credit balance.
- Any Title IV credit balance must return to the Title IV programs with 14 days of the date that the school performs the R2T4 calculation.

## Post Withdrawal Disbursement

In the case of financial aid funds earned that have not been disbursed to the student's account, a post-withdrawal disbursement may be required and will be made within 180 days of the date the institution determines that the student has withdrawn.

## Grant Disbursement

A post-withdrawal grant disbursement will be credited to a student's account for outstanding allowable current quarter charges no later than 45 days of the school's determination that the student withdrew. The school is permitted to credit any Title IV grant funds to a student's account without a student's permission.

## Loan Disbursement

A post-withdrawal loan disbursement will be credited to a student's account for outstanding allowable current quarter charges. Prior to making any loan disbursement, a student/parent must be notified in writing within 30 days of the school's determination that the student withdrew. The letter must identify the type and amount of the Title IV funds. The letter must inform the student/parent of the option to accept/decline all or part of the Title IV funds within 14 days of the date of notification. If the school does not receive a response, no further loan disbursement is made. If the response is received in a timely manner, the funds must be disbursed within 45 days. A student who is classified as a first-time, first-year undergraduate borrower who has not completed 30 days or more of a selected program prior to withdrawing will not be eligible for any loan funds.

## Overpayments

If the unearned institutional charges are less than the unearned Title IV funds, the student may be required to return the difference called an overpayment.

The R2T4 calculation to determine the student's unearned institutional charges is to divide the number of calendar days attended in the payment period by the total days in the payment period. Then, the earned aid is subtracted from the actual aid that was disbursed to the student.

Once the school has allocated the unearned aid, any amount owed by the student to a grant program is reduced by 50 percent of the grant funds received or scheduled to be received. The student is required to make arrangements with the school or the Department of Education to repay the unearned grant funds. Unearned loan funds received by the student are repaid as per terms of the borrower's promissory note.

## Students' Rights and Responsibilities

### Criteria for Continued FSA Eligibility

At South Coast College, the satisfactory academic progress standards are monitored in three areas:

1. Cumulative Grade Point Average (CGPA)
2. Maximum Time Frame for Completion of Program (150%)
3. Percentage of Credits to be Completed at Evaluation Points (67% of Attempted Credits or Clock Hours, whichever applies)

SAP standards 1-3 are monitored for degree-seeking students in annual increments and for all other program students in quarterly increments. (**Note:** "Annual," as used for SAP, is 3 quarters for day students and is 4 quarters for night students.)

### Satisfactory Progress Standards

Continuing students are given their current loan balance annually when they repackage. At this time, the Financial Aid Administrator advises them on how much they have borrowed and how their estimated time to complete will affect their future indebtedness. Students are also given a Department of Education Entrance Interview Direct Loan Exit form when they repackage so they can stay current on all student loan information and their rights and responsibilities under the program. See the Satisfactory Academic Progress section of the Catalog online at <https://southcoastcollege.edu/resources/program-catalog> for more details regarding satisfactory progress.

### Methods and Frequency of Disbursing Information

Financial aid funds are disbursed to a student's account once attendance and half-time enrollment for the quarter are verified. However, students at South Coast College can purchase textbooks and supplies on the campus bookstore ten days prior to the start of a quarter if their financial aid process is complete and an offer has been made.

If students have a credit balance with no outstanding charges, they are eligible for living expense checks. Living expense checks are available in the Financial Aid Office after 1 p.m. on the second Thursday of each quarter.

Exceptions to the second-week disbursement are as follows:

- Funds not received from a lender or other funding agency on time
- Summer grants offered from the following year's FAFSA must be held until July 1
- Students' files that are incomplete
- No attendance recorded

## Student Loan Information: Terms and Conditions of Loans

Student offer letters contain the amount of subsidized and unsubsidized loans that the student is being offered as well as the maximum amount he/she is eligible for, for the offer year. Students are required to sign the offer letter, and a copy is kept in their financial aid file. All Loan information, including information on deferments, is given to students each time they package in a one-on-one Entrance Interview using the DOE Direct Loan Entrance Interview booklet. South Coast College has new students complete a paper Master Promissory Note that is processed through COD. Students are notified when their loan funds are disbursed to their account via an Accounting Statement. If the student is receiving a living expense check, he/she is notified when the check is available for pick-up in the Financial Aid Office.

### Loan Entrance Counseling

Loan Entrance Counseling is required of all financial aid recipients and is done one-on-one with students at the time they are packaged/offered. This is done annually for students in any program longer than one year. At packaging/repackaging, students are required to complete an "Entrance Interview" form. The advisor reviews the terms and conditions of the loan(s) the student is offered and gives each student a copy of the *DOE Entrance Interview booklet*. Students receive a copy of all forms for their records.

### Loan Exit Counseling

Loan Exit Counseling is required of all students who leave South Coast College whether officially or unofficially. If the student leaves officially, the counseling session is done one-on-one at the time he/she withdraws or graduates. Students are required to complete an *Exit Interview* form. The *DOE Exit Interview Direct Loan Exit form* is given to exiting students to ensure that students understand the terms and conditions of their loan repayment. If students leave unofficially, the materials are mailed to their home address with a cover letter asking them to return the Exit Interview form and the Exit Interview Checklist within two weeks.

### Students' Responsibilities

Students must understand their responsibilities as well as their rights. If you borrow money for your education, you must repay your loans. You will not be allowed to not pay your loan. There are serious consequences for failing to repay loans. However, there are deferment possibilities for student loan borrowers. You cannot simply ignore your responsibilities. If you have financial hardship, you need to talk with someone who can help you. Information on repaying student loans can be found at [www.studentloans.gov](http://www.studentloans.gov).

You must keep in mind the following:

- The necessity for repaying your loan
- Consequences of failing to repay loan
- Deferment possibilities for student loan borrowers

13) Information regarding these items and a sample repayment schedule can be found at

the [www.studentloans.gov](http://www.studentloans.gov) website.

## National Student Loan Data System (NSLDS)

All Direct Loan borrower information for both students and Parent PLUS borrowers is reported to NSLDS and will be accessible by guaranty agencies, lenders, and institutions who are authorized users of the NSLDS system.

All continuing students are given a copy of their loan history from the NSLDS database every time they repackage as well as when they leave South Coast College. This tool is used to discuss the student’s total indebtedness in relation to repayment and aggregate loan limits. Loan detail pages are also printed for the student to be aware of who his/her various loan servicers are.

To access the NSLDS student site log onto: [http://www.nsls.ed.gov/nsls\\_SA/](http://www.nsls.ed.gov/nsls_SA/) [www.nsls.ed.gov](http://www.nsls.ed.gov)

## Student Right-to-Know Act

### Graduation and Retention Rates

The graduation and retention rate measures are defined by the National Center for Educational Statistics (NCES) as only including undergraduate degree- and/or certificate-seeking students who have never attended another institution of higher education and who began attending South Coast College in a specific cohort year. Graduation rate is defined as the percentage of graduates within 150 percent of the normal time frame. Retention rate is the percentage of students who persist in their educational program by re-enrolling the second academic year. The following information is from the most current year’s report. The full report can be found on the [CollegeNavigator](http://nces.ed.gov/collegenavigator/?id=123642#general) site at <http://nces.ed.gov/collegenavigator/?id=123642#general>

The following data is from the information reported to the Integrated Postsecondary Education Data System (IPEDS) by South Coast College for 2024-2025, based on the 2021-22 first-time/full-time cohort year. The cohort is **first-time full-time enrollees who have no prior postsecondary education**. This information is shown in total and is not program-specific. For more specific program information, see the Gainful Employment Section of this Handbook or contact the admissions office for a “School Performance Fact Sheet” for the program(s) in which you are interested. Based on IPEDS 2024-25 Graduation Rate, Cohort 2021-2022 First-Time/Full-Time Data:

<b>Graduation Rate 2024-25</b>	<b>17%</b>
<b>Males</b>	<b>0%</b>
<b>Females</b>	<b>17%</b>
<b>American Indian/Alaska Native</b>	<b>0%</b>
<b>Asian/Pacific Islander</b>	<b>17%</b>
<b>Black/African American</b>	<b>0%</b>
<b>Hispanic/Latino</b>	<b>50%</b>
<b>Native Hawaiian or Pacific Islander</b>	<b>0%</b>

<b>White/non-Hispanic</b>	<b>33%</b>
<b>Non-Resident Alien</b>	<b>0%</b>
<b>Other/Unknown</b>	<b>10%</b>
<b>Pell Grant Recipients</b>	<b>67%</b>
<b>Need-based loans, no Pell</b>	<b>0%</b>
<b>Non-need-based loans only</b>	<b>0%</b>
<b>Cash-Paying Students</b>	<b>33%</b>

First-Time Full-time

This rate only includes first-time full-time students. Many of our students who are not counted in these figures have prior degrees or prior post-secondary education.

Retention Rate – (began in 2021 and re-enrolled in 2022):

<b>Full-Time Students</b>	<b>33%</b>
<b>Three-Quarter-Time Students</b>	<b>0</b>

**Placement Rates**

South Coast College calculates job placement rates annually for reporting to its accrediting agency and for reporting to students as part of the “Gainful Employment” disclosure requirement. The most current job placement rates by program are listed under the *Gainful Employment* grid found on the South Coast College web site. For additional information about placement, students are encouraged to meet with their program director either prior to enrolling at South Coast College or prior to graduation.

South Coast College court reporting certificate and degree graduates are employed as court/deposition reporters or as CART providers. Medical Assistant graduates are employed in medical front and back offices. Paralegal Studies graduates are employed as independent paralegals or as assistants to attorneys.

**Privacy of Student Records: FERPA**

**Family Educational Rights and Privacy Act (FERPA)**

FERPA is a federal law that protects the privacy of students’ educational records and gives them certain rights concerning those educational records. These include, but are not limited to:

1. The right to review and/or request a copy of your own educational records. At South Coast College this requires a 30-day written request to the Records Office.
2. The right to request amendment to inaccurate or misleading information in your educational record. If, after a review of the request, the school decides not to amend the record, then it will inform the student of the process to request a hearing on the matter.
3. The right to provide written consent before South Coast College releases any information in your record except as allowed in the law. Allowable third parties include, but are not limited to,

accrediting agencies, auditors, transfer institutions, Department of Education, judicial order or subpoena, and agencies handling health or public safety emergencies.

4. The right to file a complaint with the U.S. Department of Education if you feel South Coast College is not meeting FERPA guidelines. A complaint form can be obtained by calling (202) 260-3887.

South Coast College students are notified annually regarding educational records: right to review, right to request amendment; right to consent to disclosures of personally identifiable information: right to file complaint with ED; school's policy regarding disclosures to school officials with legitimate educational interest (if applicable).

South Coast College has implemented all available safeguards to ensure FERPA guidelines are met in both paper and electronic format. For more information about FERPA log onto: [www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html](http://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html)



## Information Security, Campus Safety, and Safety/Health Policy

### South Coast College Information Security Policy

The Information Security Plan is designed to ensure the security, integrity, and confidentiality of non-public customer information, protecting it against anticipated threats, and guarding it against unauthorized access or use. The College's policies are reviewed annually and the designated Gramm-Leach Biley (GLB) Act. Security Program Officer for the College is the Director of Operations. All correspondence and inquiries about the College Information Security Plan should be directed to this officer.

College employees are responsible for securing confidential information used in the execution of their duties and for following any additional departmental privacy and security procedures. The College's GLB Information Security Plan and departmental policies include measures to safeguard physical and electronic records and address the need for constant attention to privacy and security when using non-public information. Supervisors are expected to provide training for all staff and volunteers on the privacy and security procedures for their department.

Information that must be safeguarded includes "any record containing non-public information about a student, employee, alumni or any other third party engaged in a financial transaction with the College". The information to be protected may be in paper, electronic or other forms. Typical examples of protected information include financial information, academic records and employee personal information. Each department will ensure that third party service providers maintain appropriate safeguards for non-public information to which they have access. Contracts with service providers must include specific provisions to secure the privacy and security of information according to the GLB.

All confidential material should be kept in secure locations using locked filing cabinets or offices with locked doors. Employees should turn off their computers, lock offices and secure data when leaving their work area for an extended period of time. If an employee is unsure if their actions are in compliance with the College Information Security Plan, they should consult with their supervisor. An employee failing to comply with the security policies of the College could be subject to disciplinary action up to and including dismissal and legal action for personal liability.

South Coast College protects its online access through a firewall managed by a certified firewall technician.

## Institutional Security Policies and Crime Statistics

### Campus Safety and Security

South Coast College has been diligent in providing a safe environment for its students. In the event that a crime or safety threat does occur, you should immediately contact the Operations Manager who will determine if off-campus agencies (e.g., police or fire department) should be contacted.

The Operations Manager keeps the crime log, submits the annual report to DOE by October 1 and also issues any necessary warnings to the campus community in response to specific campus crimes that might pose a threat to other persons or property. Information booklets about personal safety are posted and distributed in various places on campus. Seminars on safety are provided for interested students and staff.

Each year colleges are required to report crime statistics for any crime that occurs either on campus or within the immediate area of the campus to the Department of Education and to make this information available to students and staff. This is often referred to as the “Clery Report.” This report is available for viewing online at:

<http://southcoastcollege.edu/wp-content/uploads/2015/06/South-Coast-College-Policy-and-Annual-Report.pdf>

Students and employees receive annual updates regarding the Campus Safety and Security.

## Vaccination Policies

South Coast College does not have any vaccination requirements.

## Violence Against Women

Each year colleges are required to report any violence against women committed on the campus. For the previous year, there have been no reported instances of violence against women. It is to be noted that South Coast College does not have any dormitories and has a predominately-female population.

## Drug and Alcohol Policies

### Policy

South Coast College is committed to achieving a safe, healthy, productive work environment for all employees and students, free from effects of illegal drugs and employee/student alcohol consumption. It is the policy of South Coast College to prohibit illegal drug usage, possession, sale, and distribution on or in the South Coast College property or while performing South Coast College business and to prohibit alcohol/drug usage, which may affect a person’s job performance. Having an illegal drug in the body while on or in South Coast College property and/or being under the influence of alcohol/drugs while on duty or performing South Coast College business are prohibited. South Coast College conducts a biennial review of its drug and alcohol policies and procedures for effectiveness and makes any changes deemed necessary.

South Coast College provides assistance to our employees and students in getting help. However, it is the responsibility of each employee or student to seek assistance before alcohol and drug problems lead to a violation of school policy. Once a violation of this policy occurs, subsequently seeking assistance or voluntarily entering a rehabilitation program will not necessarily lessen any disciplinary action and may be disregarded in any disciplinary decision.

Violation of this policy or any other policy of South Coast College relating to alcohol or drugs may result in disciplinary action, up to and including suspension pending termination. Because of the importance to all employees and students of enforcement of the College's drug and alcohol policies, disciplinary action involving these policies may be implemented with or without warning to the disciplined employee or student.

Students receiving Title IV funds who are convicted of a criminal drug offense during the period of enrollment for which the funds were offered will lose eligibility for all Title IV funds. In such cases, the student will be given written information on how they can regain eligibility.

The complete drug and alcohol prevention policy including penalties for drug law violations is found in the Drug and Alcohol Abuse Prevention Program Policies booklet that is given to each new student and can be downloaded at <http://southcoastcollege.edu/images/pdf/da.pdf>. Information is provided annually to each student in separate written notice advising students of the following:

Conviction under federal or state law for any offense involving the possession or sale of illegal drugs will result in loss of eligibility for any Title IV grant, loan, or work-study.

If eligibility is lost, the following will occur:

The student will be notified in a separate, clear, and conspicuous written notification about:

- Their loss of eligibility
- Ways in which they can regain eligibility

Information regarding the Drug and Alcohol Abuse Prevention Programs Policy and is provided to each student and employee annually on October 1. All new students and new employees are informed of this policy at the time of their enrollment or employment.



## Citizenship and Voter Information/Resources

### Constitution and Citizenship Day

September 17 has been designated by the Department of Education as U.S. Constitution and Citizenship Day. South Coast College keeps information on the U.S. Constitution and Bill of Rights posted year round to help ensure that all students are familiar with their U.S. history and rights as Americans. All instructors are encouraged to teach at least one class session on the Constitution on that day or to participate in an activity related to the Constitution.

### Voter Registration

South Coast College supplies Voter Registration forms to all students during the August Quarter Registration each year and supplies Voter Registration Materials in the front lobby or the Student Services / Financial Aid Office year round.

If you are 18 or older, a U.S. Citizen, and a resident of California and attending South Coast College, you should be eligible to register. If you have recently changed your name, address, or political party, you can also use the materials supplied to re-register.

For additional information on Voter Registration, or to register electronically, go to the following:

[www.registertovote.ca.gov](http://www.registertovote.ca.gov)

### Resources

### Contact Information

The South Coast College Financial Aid and Student Services Office

### Office Hours

<b>Monday</b>	8:00 – 6:00
<b>Tuesday</b>	8:00 – 8:00
<b>Wednesday</b>	8:00 – 6:00
<b>Thursday</b>	8:00 – 8:00
<b>Friday</b>	8:00 – 4:00
<b>Phone</b>	(714) 867-5009 Ext. 116

### South Coast College Website

[www.southcoastcollege.edu](http://www.southcoastcollege.edu)

## South Coast College Catalog

Issued to student at time of enrollment or available upon request  
[www.southcoastcollege.edu/student-resources/program-catalog/](http://www.southcoastcollege.edu/student-resources/program-catalog/)

## South Coast College Campus Safety and Security

[www.southcoastcollege.edu/wp-content/uploads/2020/21/South-Coast-College-Policy-and-Annual-Report.pdf](http://www.southcoastcollege.edu/wp-content/uploads/2020/21/South-Coast-College-Policy-and-Annual-Report.pdf)

## South Coast College Gainful Employment Disclosures

[www.southcoastcollege.edu/student-resources/federal-compliance/](http://www.southcoastcollege.edu/student-resources/federal-compliance/)

## General Information on All Federal Student Aid:

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

## Entrance Counseling Guide

Distributed at Packaging appointment or available upon request

## Exit Counseling Guide

Distributed upon graduation or withdrawal

## Student Access to His/Her Loan History

[www.nsls.ed.gov](http://www.nsls.ed.gov)

## Net Price Calculator

[www.southcoastcollege.edu/netcalc](http://www.southcoastcollege.edu/netcalc)

## Campus-Specific Data

[www.nces.ed.gov/collegenavigator/?id=123642](http://www.nces.ed.gov/collegenavigator/?id=123642)

## Scholarship Search

[www.fastweb.com/](http://www.fastweb.com/)