




northwest

CAREER COLLEGE

WELCOME PACKET

**NEW & PROSPECTIVE STUDENT
WRITTEN DISCLOSURES &
NOTIFICATIONS**

TABLE OF CONTENTS

- 1 – Annual Notice of Disclosure Availability
 - 2 – Notice of Availability of Institutional and Financial Aid Information
 - 3 – Notice of Federal Student Financial Aid Penalties for Drug Law Violations
 - 4 – Privacy of Student Records – Family Educational Rights and Privacy Act (FERPA)
 - 5 – Drug and Alcohol Abuse Prevention Program
 - 6 – Security Report, Timely Warnings, and Crime Log
 - 7 – Fire Safety Report and Fire Log
 - 8 – Information for Crime Victims and Disciplinary Proceedings
 - 9 – Intercollegiate Athletic Program Participation Rates and Financial Support Data
 - 10 – Voter Registration Forms
 - 11 – Constitution and Citizenship Day
 - 12 – State Grant Assistance
 - 13 – Student Loan Information Published by Department of Education
 - 14 – National Student Loan Data System (NSLDS)
 - 15 – Entrance Counseling for Student Loan Borrowers
 - 16 – Exit Counseling for Student Loan Borrowers
 - 17 – Private Education Loans Disclosure (Including Self-Certification Form)
 - 18 – Preferred Lending Lists
 - 19 – Preferred Lenders Agreements
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SECTION 1

Annual Notice of Disclosure Availability

The following list of consumer information is made available to all current and prospective students via the institution's website at the following URL,

<https://www.northwestcareercollege.edu/student-consumer-information/#>. Paper copies of these disclosures are available upon request from the Director of Financial Aid,

- Contact information for Assistance in Obtaining Institutional or Financial Aid Information
- Student Financial Aid Information
- Privacy of Student Records – Family Educational Rights and Privacy Act (FERPA)
- Facilities and Services Available to Students with Disabilities
- Student Body Diversity
- Price of Assistance
- Refund Policy, Requirements for Withdrawal and Return of Title IV, HEA Financial Aid
- Academic Program (Educational Programs, Instructional Facilities, and Faculty)
- Transfer of Credit Policies and Articulation Agreements
- Institutional and Program Accreditation, Approval, or Licensure
- Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)
- Vaccinations Policies
- Security Report (Including Emergency Response and Evacuation Procedures and Fire Safety Report), Timely Warnings, Crime Log
- Fire Safety Report
- Retention Rate
- Completion/Graduation and Transfer-out Rates (Including Disaggregated Completion/Graduation Rates)
- Placement in Employment
- Types of Graduate and Professional Education in Which the Institution's Graduates Enroll
- Intercollegiate Athletic Program Participation Rates and Financial Support Data

SECTION 2

Notice of Availability of Institutional and Financial Aid Information

A complete list of current institutional and financial aid information is available to current and prospective students. It can be found on the institution's website at the following URL,

<https://www.northwestcareercollege.edu/student-consumer-information/#>, under the title



Student Financial Assistance section in a document titled Student Financial Aid Information. A paper copy of this information is available upon request from the Director of Financial Aid.

SECTION 3

Notice of Federal Student Financial Aid Penalties for Drug Law Violations

The following is a copy of the pertinent federal regulations related to federal student financial aid penalties for drug law violations. A conviction for any offense, during a period of enrollment for which you are receiving Title IV or HEA program funds, under any federal or state law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV, HEA grant, loan, or work-study assistance for which you are currently eligible.

668.40 Conviction for possession or sale of illegal drugs.

- (a) (1) A student is ineligible to receive title IV, HEA program funds, for the period described in paragraph (b) of this section, if the student has been convicted of an offense under any Federal or State law involving the possession or sale of illegal drugs for conduct that occurred during a period of enrollment for which the student was receiving title IV, HEA program funds. However, the student may regain eligibility before that time period expires under the conditions described in paragraph (c) of this section.
- (2) For purposes of this section, a conviction means only a conviction that is on a student's record. A conviction that was reversed, set aside, or removed from the student's record is not relevant for purposes of this section, nor is a determination or adjudication arising out of a juvenile proceeding.
- (3) For purposes of this section, an illegal drug is a controlled substance as defined by section 102(6) of the Controlled Substances Act (21 U.S.C. 801(6)), and does not include alcohol or tobacco.
- (b) (1) Possession. Except as provided in paragraph (c) of this section, if a student has been convicted—
 - (i) Only one time for possession of illegal drugs, the student is ineligible to receive title IV, HEA program funds for one year after the date of conviction;
 - (ii) Two times for possession of illegal drugs, the student is ineligible to receive title IV, HEA program funds for two years after the date of the second conviction; or
 - (iii) Three or more times for possession of illegal drugs, the student is ineligible to receive title IV, HEA program funds for an indefinite period after the date of the third conviction.

(2) Sale. Except as provided in paragraph (c) of this section, if a student has been convicted—

(i) Only one time for sale of illegal drugs, the student is ineligible to receive title IV, HEA program funds for two years after the date of conviction; or

(ii) Two or more times for sale of illegal drugs, the student is ineligible to receive Title IV, HEA program funds for an indefinite period after the date of the second conviction.

(c) If a student successfully completes a drug rehabilitation program described in paragraph (d) of this section after the student's most recent drug conviction, the student regains eligibility on the date the student successfully completes the program.

(d) A drug rehabilitation program referred to in paragraph (c) of this section is one which—

(1) Includes at least two unannounced drug tests; and

(2)

(i) Has received or is qualified to receive funds directly or indirectly under a Federal, State, or local government program;

(ii) Is administered or recognized by a Federal, State, or local government agency or court;

(iii) Has received or is qualified to receive payment directly or indirectly from a Federally- or State-licensed insurance company; or

(iv) Is administered or recognized by a Federally- or State-licensed hospital, health clinic or medical doctor.

(Authority: 20 U.S.C. 1091(r))

[64 FR 57358, Oct. 22, 1999, as amended at 71 FR 45696, Aug. 9, 2006]

SECTION 4

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

The Family Educational Rights and Privacy Act (FERPA) afford eligible students certain rights with respect to their education records. (An “eligible student” under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution.) These rights include:

1. The right to inspect and review the student's education records within 45 days after the day Northwest Career College receives a request for access. A student should submit to the registrar a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that

official shall advise the student of the correct official to whom the request should be addressed.

2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed and specify why it should be changed.

If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before the university discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The school discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by the Northwest Career College in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the Northwest Career College who performs an institutional service or function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the Northwest Career College.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the Northwest Career College to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of

attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them.

See the list below of the disclosures that postsecondary institutions may make without consent.

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in §99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, §99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student –

- To other school officials, including teachers, within the [School] whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in §99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(2) are met. (§99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of §99.34. (§99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U. S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§99.31(a)(7))

- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to §99.36. (§99.31(a)(10))
- Information the school has designated as “directory information” under §99.37. (§99.31(a)(11))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of §99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of §99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school’s rules or policies with respect to the allegation made against him or her. (§99.31(a)(14))
- To parents of a student regarding the student’s violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

This information is made available to all current and prospective students via the institution’s website at the following URL, <https://www.northwestcareercollege.edu/student-consumer-information/#>. Paper copies of these disclosures are available upon request from the Director of Financial Aid.

SECTION 5

Drug and Alcohol Abuse Prevention Program

Northwest Career College strives to remain in compliance with the requirements of the Drug-Free Schools and Communities Act. The institution has implemented programs to prevent the abuse of alcohol and use or distribution of illicit drugs both by students and employees both on its premises and as a part of any of the college’s activities. The institution has a written policy on alcohol and other drugs and distributes information to students upon enrollment via the official School Catalog.

In recognition of the problems associated with drug and alcohol abuse in society today, Northwest Career College also provides the following disclosure to all new employees upon hiring and new students upon enrollment.

- 1) The unlawful possession, use or distribution of illicit drugs and alcohol on school property or in connection with any school activity is strictly prohibited. This prohibition applies to all students and employees.
- 2) Local/State – Sanctions for possession or distribution of illegal substance in the State of Nevada is a felony, punishable by imprisonment in the State Penitentiary for a minimum of one (1) year. Possession of alcohol, or distribution to any person under the age of twenty-one (21), is punishable by imprisonment for a minimum of six (6) months in a local jail.
- 3) Federal – Penalties for unlawful manufacturing, distribution, and dispensing of controlled substances are provided under the Federal Controlled Substances Act. The nature of the drug or other substance, the amount the drugs or other substance involved and the number of offense determine the penalties.

Examples of Federal Drug-Trafficking Penalties

	First Offense	Second Offense
Marijuana (1,000 Kg or more)	No less than 10 yrs.	No less than 20 yrs.
Heroin (1-999g)	No less than 5 yrs.	No less than 10 yrs.
Crack Cocaine (5g or more)	Mandatory 5 yrs.	No more than 20 yrs.

- 4) There are various health risks associated with the use of illicit drugs and the abuse of alcohol. Some of the more common problems are cited below:

Marijuana: Use can lead to an increase in heart rate of up to 50%, a sense of euphoria, acute anxiety, and tremendous mood swings. There is potential for long term physical and psychological damage.

Cocaine: Use can affect the brain in seconds and result in heart or respiratory failure.

Crack: Use can lead to an intense high within seconds, deep depression, and intense dependency in a short time.

Amphetamines: Use increases heart and breathing rates, raises blood pressure while often causing blurred vision, dizziness, lack of sleep, or anxiety. Body chemistry is upset which can lead to long term physical problems.

Alcohol: Use can lead to feeling of confidence and control. Liver, brain, heart, and stomach destruction goes on even without apparent symptoms. Use for a long period of time often causes dependency and may be fatal.

5) There is help for our students and employees. Northwest Career College does not offer its own assistance program. However, the Student Advocate can provide additional information for a Confidential Referral Program.

6) Any student or employee who is a drug or alcohol offender will have disciplinary action imposed by the school. These sanctions may include one or more of the following:

- Mandated referral for the problem with our Confidential Referral Program.
- Mandated attendance at a local treatment center.
- Mandated completion of drug rehabilitation program.
- Mandated probation period not to exceed one month.
- Possible expulsion from school if a student or discharge from employment if an employee
- Possible referral for a local, state, or federal prosecution.

SECTION 6

Security Report (Including Emergency Response and Evacuation Procedures and Fire Safety Report), Timely Warnings, Crime Log

Northwest Career College has chosen to distribute its Annual Security Report online. This report is available at the following URL: <https://www.northwestcareercollege.edu/wp-content/uploads/2016/09/2016-Annual-Security-Report-Published-09.15.2016-1.pdf>. This report contains information on a variety of topics related to campus safety including but not limited to:

- Procedures for reporting crimes on campus, institutional policies on responding to such reports, and timely warning reports regarding criminal activities on campus;
- Safety features around the institution (e.g. security campus, lighting within parking lot, availability of land lines in case of emergency, front desk staff present while the school is open to prevent unauthorized access of campus facilities);
- Personal security recommendations for safe conduct and crime prevention on campus;
- Summary of policies related to drug and alcohol use;
- Summary of policies related to sexual assault or harassment (including information on consent, domestic violence, dating violence, stalking, or rape), sexual assault prevention, and victim services;

- Emergency response and evacuation procedures;
- Summary of crime statistics for the last three years (currently zero in all applicable categories); and,
- Disclosures about Missing Student Notifications and Fire Safety reports.

A paper copy of the Annual Security Report is available upon request from the Director of Financial Aid.

SECTION 7

Fire Safety Report and Fire Log

Northwest Career College does not provide on-campus housing. Therefore, the institution does not maintain a fire safety report or fire log.

If the institution initiates on-campus housing in the future, a fire safety report and fire log will be posted in this area of the website.

SECTION 8

Information for Crime Victims about Disciplinary Proceedings

Northwest Career College will, upon written request, disclose to the alleged victim of any crime of violence or a nonforcible sex offense, the results of any disciplinary proceeding conducted by the institution against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided, upon request, to the next of kin of the alleged victim. This provision applies to any disciplinary proceeding conducted by an institution on or after August 14, 2009.

SECTION 9

Intercollegiate Athletic Program Participation Rates and Financial Support Data

The institution does not have an Inter-collegiate Athletic Program and therefore information regarding Participation Rates and Financial Support Data is not available.

SECTION 10

Voter Registration Forms

Information on how to check if you are registered to vote, as well as a link to the State of Nevada's online voter registration form, is emailed to all current students and employees

every July and October. Email distribution of this information is in accordance with 20 U.S.C. 1094 (a) (23) Subparagraph D.

SECTION 11

Constitution and Citizenship Day

Northwest Career College complies with the “Consolidated Appropriations Act, 2005.” The law requires “each educational institution that receives Federal funds for a fiscal year shall hold an educational program on the United States Constitution on September 17 of such year for the students served by the educational institution.” The law requires that Constitution Day be held on September 17 of each year, commemorating the September 17, 1787 signing of the Constitution. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week

The National Archives has a Web site with a scan of the U.S. Constitution available online at: <http://www.archives.gov/exhibits/charters/constitution.html>.

SECTION 12

State Grant Assistance

Northwest Career College informs all eligible borrowers enrolled in the institution about the availability of and their eligibility for grant assistance from the state of Nevada when applicable during the admissions process. Please see the Student Financial Aid Information disclosure under the Student Financial Assistance section of the institution’s website for more information about alternative sources of funding available to students.

The institution also provides sources of information about grant assistance from other states known to the institution to borrowers from other states, as applicable.

SECTION 13

Student Loan Information Published by Department of Education

Northwest Career College provides information published by the Department of Education to students at any time that information regarding loan availability is provided. This includes information about rights and responsibilities of students and institutions under Title IV loan programs. This information is provided via mandatory in person entrance counseling sessions and distribution of the Borrower’s Rights and Responsibilities Statement, the Promissory Note packet, the Entrance Counseling Guide, and the Exit Counseling Guide to students by the Director of Financial Aid.

Please see the Student Financial Aid Information disclosure under the Student Financial Assistance section of the institution's website for more information about information published by the Department of Education provided to potential borrowers.

SECTION 14

National Student Loan Data System (NSLDS)

Northwest Career College informs students and/or parents the loan obtained through the Title IV Loan Program offered at the institution will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system. This information is provided via mandatory in person counseling sessions and distribution of the Promissory Note packet and other consumer disclosures to potential borrowers by the Director of Financial Aid prior to signing loan documents.

Please see the Student Financial Aid Information disclosure under the Student Financial Assistance section of the institution's website for more information about the significant of the NSLDS in the student loan process.

SECTION 15

Entrance Counseling for Student Loan Borrowers

Northwest Career College requires that all students complete mandatory in person entrance counseling to discuss the Borrower's Rights and Responsibilities and Entrance Counseling Checklist provided by the Department of Education, as well as the Promissory Note packet with the Director of Financial Aid prior to signing loan documents. The information covered during this counseling session and on the documents referenced above includes:

- The effect of the loan on the eligibility of the borrower for other forms of aid;
- An explanation of the use of the Master Promissory Note;
- The seriousness and importance of the students' repayment obligation;
- Information on the accrual and capitalization of interest;
- Borrowers of unsubsidized loans have the option of paying interest while in school;
- Definition of half-time enrollment and the consequences of not maintaining half-time enrollment;
- Importance of contacting appropriate offices if student withdraws prior to completion of program of study;
- Sample monthly repayment amounts;
- The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes program or completes within regular time for completion, is unable to obtain employment upon completion, or is otherwise dissatisfied with or does not receive the educational or other services the borrower purchased from the school;

- Consequences of default;
- Information about the NSLDS and how the borrower can access the borrower's records; and
- Name and contact information for individual the borrower may contact with questions about the borrower's rights and responsibilities or the terms and conditions of the loan.

Please see the Student Financial Aid Information disclosure under the Student Financial Assistance section of the institution's website for more information about Entrance Counseling resources provided to potential borrowers.

SECTION 16

Exit Counseling for Student Loan Borrowers

Northwest Career College requires that all students complete mandatory in person exit counseling to discuss the Borrower's Rights and Responsibilities and Exit Counseling Checklist provided by the Department of Education with the Director of Financial Aid upon dismissal, withdrawal, or graduation from their program of study. The information covered during this counseling session and on the documents referenced above includes:

- Average anticipated monthly repayment amount;
- Repayment plan options;
- Options to prepay or pay on shorter schedule;
- Debt management strategies;
- Use of Master Promissory Note;
- The seriousness and importance of student's repayment obligation;
- Terms and conditions for forgiveness or cancellation;
- Copy of information provided by the Department of Education to borrowers;
- Terms and conditions for deferment or forbearance;
- Consequences of default;
- Options and consequences of loan consolidation;
- Tax benefits available to borrowers;
- The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes program or completes within regular time for completion, is unable to obtain employment upon completion, or is otherwise dissatisfied with or did not receive the educational or other services the borrower purchased from the institution;
- Availability of the Student Loan Ombudsman's office; and
- Information about the NSLDS. The Department of Education is required to provide a disclosure form for students and prospective students about the NSLDS (HEOA Sec. 489(3), HEA Sec. 485B).

Please see the Student Financial Aid Information disclosure under the Student Financial Assistance section of the institution's website for more information about Exit Counseling resources provided to potential borrowers.

SECTION 17

Private Education Loan Disclosures (Including Self-Certification Form)

Northwest Career College does not provide information regarding private education loans from a lender to prospective borrowers and does not have any lending agreements or affiliations with private lenders, therefore no disclosures or self-certification forms have been completed for the institution.

If the institution provides information about private education loans in the future, it will be done in a manner that makes it distinct from information regarding Title IV program loans and the private education loan disclosures and self-certification forms will be posted in this area of the website.

SECTION 18

Preferred Lender Lists

Northwest Career College does not participate in any Preferred Lender Agreements at this time, therefore disclosure of a list of the specific lenders for private education loans or for Title IV, HEA loans that the institution recommends, promotes, or endorses in accordance with a preferred lender arrangement is not possible.

SECTION 19

Preferred Lender Arrangements

Northwest Career College does not have any Preferred Lender Arrangements at this time, therefore disclosure of information related to such arrangements in an annual report or other written form is not possible.

