Consumer Information Handbook
## CONSUMER INFORMATION - TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>FINANCIAL AID APPLICANTS</td>
<td>2</td>
</tr>
<tr>
<td>Eligibility Requirements</td>
<td>2</td>
</tr>
<tr>
<td>Application Procedure</td>
<td>2</td>
</tr>
<tr>
<td>Criteria for Selection of Eligible Applicants</td>
<td>2</td>
</tr>
<tr>
<td>Satisfactory Academic Process</td>
<td>2</td>
</tr>
<tr>
<td>Disbursements</td>
<td>2</td>
</tr>
<tr>
<td>Financial Aid Programs</td>
<td>3</td>
</tr>
<tr>
<td>ENTRANCE/EXIT COUNSELING</td>
<td>4</td>
</tr>
<tr>
<td>FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA) FORM</td>
<td>4</td>
</tr>
<tr>
<td>NON-DISCRIMINATION POLICY</td>
<td>4</td>
</tr>
<tr>
<td>STUDENTS WITH DISABILITIES</td>
<td>4</td>
</tr>
<tr>
<td>VOTER REGISTRATION</td>
<td>5</td>
</tr>
<tr>
<td>STUDENT RULES &amp; CODE OF CONDUCT (including Copyright Infringement)</td>
<td>5</td>
</tr>
<tr>
<td>CONSTITUTION DAY AND CITIZENSHIP DAY</td>
<td>5</td>
</tr>
<tr>
<td>HEALTH AND SAFETY</td>
<td>6</td>
</tr>
<tr>
<td>Drug Policy</td>
<td>6</td>
</tr>
<tr>
<td>General Prohibition Policy</td>
<td>6</td>
</tr>
<tr>
<td>Inspection To Administer And Enforce Policy</td>
<td>6</td>
</tr>
<tr>
<td>Pre-Admission Drugs Testing</td>
<td>6</td>
</tr>
<tr>
<td>Testing Students</td>
<td>6</td>
</tr>
<tr>
<td>Fire Drills and Emergency Preparedness Procedures</td>
<td>7</td>
</tr>
<tr>
<td>Sexual Harassment</td>
<td>7</td>
</tr>
<tr>
<td>Vaccination Policy</td>
<td>7</td>
</tr>
<tr>
<td>Campus Security Report 2012</td>
<td>8</td>
</tr>
<tr>
<td>TITLE IV CODE OF CONDUCT</td>
<td>10</td>
</tr>
<tr>
<td>Ban on Revenue Sharing Agreements</td>
<td>10</td>
</tr>
<tr>
<td>Ban on Gifts</td>
<td>10</td>
</tr>
<tr>
<td>Ban on Contracting Arrangements</td>
<td>10</td>
</tr>
<tr>
<td>Prohibition on Steering Borrowers</td>
<td>11</td>
</tr>
<tr>
<td>Prohibition on Offers of Funds for Private Loans</td>
<td>11</td>
</tr>
<tr>
<td>Ban on Staffing Assistance</td>
<td>11</td>
</tr>
<tr>
<td>Ban on Advisory Board Compensation</td>
<td>11</td>
</tr>
</tbody>
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ELIGIBILITY REQUIREMENTS
Students must meet certain eligibility requirements to receive Federal Student Aid (FSA) funds*. Students must:
1. Provide documentation of either a high school diploma or a General Education Diploma (GED) certificate.
2. Be enrolled in an eligible program.
3. Have a valid Social Security number.
4. Register with Selective Service if required.
5. Be either a U.S. citizen or a permanent resident.
6. Not be in default with any federal student loans, nor owe an overpayment on any federal student aid grant.
*Some students may not be eligible based on drug related offenses.

APPLICATION PROCEDURE
The first step in applying for Title IV Federal Financial Aid is to complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov.

Additional information that the student (or parent if applicable) may need to provide/complete are the following:
1. Loan entrance counseling
3. Promissory note
4. Parent PLUS loan request form and promissory note
5. Verification worksheet

CRITERIA FOR SELECTION OF ELIGIBLE APPLICANTS
Students who are eligible for Title IV Financial Assistance are accepted for enrollment if they have met all of the admission requirements.

DETERMINING THE AMOUNT OF YOUR FINANCIAL AID
Upon completion of the FAFSA, the student is given a financial estimate based on the Expected Family Contribution (EFC) number. The EFC is used to determine how much and what kind of financial aid a student is eligible for. The student is also provided with the terms of any loans, sample loan repayment schedule (through entrance counseling).

SATISFACTORY ACADEMIC PROGRESS
See Catalog, page 17

DISBURSEMENTS
Financial aid funds are disbursed at evaluation periods for completed hours. For credit hour programs the evaluation period is the midpoint of the program.

For Clock hour programs the disbursements will occur at 450 hours, 900 hours and 1250 (if applicable). For clock hour programs shorter than 900 hours the disbursement will occur at the halfway point of the program.
FINANCIAL AID PROGRAMS*

BAC participates in the following federal financial aid programs:

Pell Grant (FPELL): You must be an undergraduate student who does not have a bachelor’s or a professional degree. If you are enrolled in a postbaccalaureate teaching certificate program, you also may receive a Pell grant.

Current Year Award Amount: The maximum award is $5,645.

Note: If you are eligible for a Pell Grant and your parent or guardian was a member of the U.S. Armed forces and died as a result of military service in Iraq or Afghanistan after Sept. 11, 2001, you will receive the maximum Pell for the award year.

Supplemental Educational Opportunity Grant (SEOG): You must be eligible to receive a Pell Grant and have exceptional financial need.

Direct Stafford Loans, from the William D. Ford Federal Direct Loan (Direct Loan) Program, are low-interest loans for eligible students to help cover the cost of higher education at a four-year college or university, community college, or trade, career, or technical school. Eligible students borrow directly from the U.S. Department of Education (the Department) at participating schools.

Direct Stafford Loans include the following types of loans:

- **Direct Subsidized Loans**—Direct Subsidized Loans are for students with financial need. Your school will review the results of your Free Application for Federal Student Aid (FAFSA) and determine the amount you can borrow. You are not charged interest while you’re in school at least half-time and during grace periods and deferment periods.

- **Direct Unsubsidized Loans**—You are not required to demonstrate financial need to receive a Direct Unsubsidized Loan. Like subsidized loans, your school will determine the amount you can borrow. Interest accrues (accumulates) on an unsubsidized loan from the time it’s first paid out. You can pay the interest while you are in school and during grace periods and deferment or forbearance periods, or you can allow it to accrue and be capitalized (that is, added to the principal amount of your loan). If you choose not to pay the interest as it accrues, this will increase the total amount you have to repay because you will be charged interest on a higher principal amount.

- **Federal Parent PLUS Loans**: The Federal Parent PLUS loan is available to parents of dependent students with good credit to help pay their child’s educational expenses. PLUS loans are not based on need. They can be combined with other financial aid resources and cannot exceed the student’s cost of education.

Please note that these loan(s) that must be repaid, with interest, even if you do not complete your academic program.

Other Sources of Student Aid

Workforce Investment Act: BAC is an approved training provider for those seeking career training. Dislocated workers. For more information, please visit the Employment Development Department website at http://etpl.edd.ca.gov/wiaetplind.htm.

Veterans Educational Benefits: BAC (Main Campus only) is approved for Veterans Educational Benefits www.gibill.va.gov. BAC currently participates in the following:

- **Chapter 30 (Montgomery GI Bill)**
- **Chapter 35 (Dependants Educational Assistance)**
- **Chapter 33 (Post-9/11 G.I. Bill)**

MyCAA: Military Spouse Career Advancement Accounts (MyCAA) provide financial assistance for educational purposes for qualified military spouses meeting eligibility requirements. For information regarding amounts and eligibility please visit the website at: http://www.careerstep.com/mycaa-funding/

*BAC currently has in-house student loans available for those who qualify, please see a Financial Aid Representative for more information.

Financial Aid Officers are available at the Main Campus (Orange Dr) from Monday -Friday 9 am to 5 pm and at the Branch Campus (E. Monte Vista Ave.) Monday –Friday from 9-5.
**ENTRANCE I EXIT COUNSELING**

The Financial Aid office will provide entrance and exit counseling utilizing the Department of Education online website applications at [https://studentloans.gov](https://studentloans.gov). All students are requested to meet with Financial Aid for an Exit interview upon completion of the program of study. The Net Price Calculator is available on the BAC website; [http://www.blakeaustincollege.edu/net-price-calculator/](http://www.blakeaustincollege.edu/net-price-calculator/)

**FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA) FORM**

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their children’s education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are “eligible students.”

- Parents or eligible students have the right to inspect and review the student’s education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student’s education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR §99.31):
  - School officials with legitimate educational interest;
  - Other schools to which a student is transferring;
  - Specified officials for audit or evaluation purposes;
  - Appropriate parties in connection with financial aid to a student;
  - Organizations conducting certain studies for or on behalf of the school;
  - Accrediting organizations;
  - To comply with a judicial order or lawfully issued subpoena;
  - Appropriate officials in cases of health and safety emergencies; and
  - State and local authorities, within a juvenile justice system, pursuant to specific State law.

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. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

Blake Austin College does not disclose what is known as directory information.

**NON-DISCRIMINATION POLICY**

These institutions, in their admission, instruction and graduation policies, practice no discrimination on the basis of ethnic origin, color, age, race, creed, religion, sex, financial status or country or area of origin or residence.

**STUDENTS WITH DISABILITIES**

Blake Austin College does not discriminate on the basis of disability in admission or access to its programs, services, or activities of individuals who meet essential eligibility requirements. BAC will provide reasonable accommodations for documented disabilities of individuals who are eligible to receive or participate in BAC programs, services, or activities.
VOTER REGISTRATION

In California you may register to vote by completing the online voter registration form at: https://www.sos.ca.gov/nvrc/fedform and then mailing it to the pre-printed address on the form. You may also register to vote whenever you apply for or renew your driver’s license or state-issued ID card.

Voter registration forms are also available in the Financial Aid offices at each campus. For more information, please visit the California Secretary of State website at: http://www.sos.ca.gov/elections/elections_vr.htm.

STUDENT RULES AND CODE OF CONDUCT (including Copyright Infringement)

While on school grounds, all students shall conduct themselves in an appropriate adult manner, and shall be prepared for class sober and attentive. Consideration and respect should be given to all persons, including other students and staff. Inappropriate behavior resulting in a violation of this policy is grounds for suspension and/or dismissal.

Ethical Code of Conduct:
The Student:
Will abide by all local, state and federal laws;
Will present him/her in a professional manner;
Will abide by the Student Code of Conduct; and
Will abide by all school policies and procedures.

Students found guilty of violating the Ethical Code of Conduct, committing academic dishonesty or plagiarism, copyright infringement or failing to meet the professional standards of the College shall be liable for sanctions up to and including dismissal from the College. An investigation of suspected violation will be conducted and will be presented to the student. The student will have the opportunity to respond to the allegations in writing and/or in person. The position of the school may be to:

Exonerate the student;
Issue a warning to the student;
Place the student on an administrative leave of absence;
Place the student on general probation;
Move student to another class; or
Dismiss the student from the college.

Students will be informed in writing of the disciplinary action, as well as the conditions that must be met in order to remove the disciplinary status or complete the terms that must be met in order to continue enrollment.

CONSTITUTION DAY AND CITIZENSHIP DAY

Pursuant to legislation passed by Congress, educational institutions receiving Federal funding are required to hold an educational program pertaining to the United States Constitution on September 17th of each year.
Blake Austin College (BAC) is committed to providing students a safe, efficient and productive learning environment. In keeping with this commitment, BAC has adopted a variety of policies to ensure that students perform their duties safely, efficiently, and in a manner that protects their interests as well as those of their fellow students, our staff and our clients.

The goal of this policy would be severely compromised by drug or alcohol abuse in the training facility or work place. BAC has therefore adopted a strict policy regarding the inappropriate use or possession of drugs or alcohol. There are two components to this policy. The first involves a general prohibition against conduct that is detrimental to the objectives of the policy and the interests of BAC. The second involves methods of detecting inappropriate drug or alcohol use, which includes random drug testing.

### Drug Policy

#### General Prohibition Policy

In order to provide you with some guidance concerning unacceptable behavior, BAC strictly prohibits the following:

1. Possession, use, or attending school under the influence of alcohol and/or an illegal substance.
2. Distribution, sale, dispensing, manufacture or purchase of illegal controlled substance or controlled substances used in an illegal way while enrolled in school, including during externship.
3. The use of, or under the use of, any controlled substance, including prescription drugs, if such use or influence may affect the safety of fellow students, employees, members of the public, your performance or the safe or efficient operation of BAC facilities.

In order to enforce this policy, BAC reserves the right to conduct searches of all property on BAC premises, including but not limited to contents of backpacks, briefcases, purses, desks and implement other measures necessary to deter abuse of this policy. Failure or refusal to cooperate may be grounds for disciplinary action up to and including termination of enrollment.

If you have chemical dependencies (alcohol or drugs) BAC will encourage you to seek treatment and/or rehabilitation. To this end, if you desire such assistance you should request a treatment or rehabilitation leave.

If you violate the above rules and standards of conduct you are subject to discipline, up to and including immediate expulsion, even for a first violation. Results of drug tests are considered confidential; however BAC may share the results with the third-party payer or funding sources (counselor) where applicable.

I realize that it is my, the student’s, responsibility to inform the Director of Education, Assistant Director of Education or the Compliance Director of any new or current prescription medication that I am taking if it will impede my ability to perform assigned tasks safely.

#### Inspection To Administer And Enforce Policy

In order to promote a safe, productive and efficient work place, BAC reserves the right to inspect students, as well as any articles and property in their possession. BAC also reserves the right to inspect lockers, desks, packages, lunch boxes, containers, articles in such area, and other objects brought onto BAC or client property that might conceal alcohol, illegal drugs, and/or other inappropriate materials.

#### Pre-Admission Drugs Testing

Applicants for medical programs will be required to submit to and pass a drug test at the candidate’s expense. If an applicant fails to pass a drug test, the applicant will be required meet with the Director of Compliance or Education Director. Admission will be contingent upon the successful completion of the testing procedure.

#### Testing Students

A student may be asked or required to submit to testing procedures designed to detect the presence of drugs and/or alcohol if (a) he or she is acting in a manner that leads to a suspicion that he or she either possesses, controls, or is under the influence of a drug and/or alcohol, or (b) it is suspected that he or she has or may have been involved in the use, possession, transfer, distribution, manufacture, and/or sale of drugs or alcohol in BAC controlled areas, on BAC or client-owned property, while enrolled, or while on externship.

A request for testing does not necessarily mean or imply that a student is under the influence of any improper substance or has violated BAC policy. However, such testing may be requested or required when BAC determines that it is appropriate to promote the adherence of this policy. Any student who does not consent to and cooperate fully with search and/or medical testing procedure is subject to disciplinary action up to and possibly including immediate expulsion. BAC does conduct periodic random drug testing on students.
HEALTH AND SAFETY (cont’d)

Fire Drills and Emergency Preparedness Procedures

Fire drills are scheduled to be conducted quarterly. Emergency Exits and Emergency Preparedness Procedures are posted in every classroom and office. Each student should familiarize themselves with these exits and procedures. Emergency procedures will be gone over with each student at enrollment. Evacuation routes are posted throughout the facilities.

Sexual Harassment

All individuals associated with BLAKE AUSTIN COLLEGE, including, but not necessarily limited to: the administration, the faculty, and students, are expected to conduct themselves at all times so as to provide an atmosphere free from sexual harassment.

Sexual harassment includes unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when made by a member of the school staff to a student or to another staff member, or when made by a student to another student where:

Submission to such conduct is either explicitly or implicitly made a term or condition of an individual’s employment or education; or

Submission to or rejection of such conduct is used as a basis for employment or education decisions affecting such individual; or

Such conduct has the purpose or effect of substantially interfering with an individual’s educational or work performance, or creating an intimidating, hostile, or offensive employment or education environment.

Sexual harassment may include, but is not limited to:

Suggestive or obscene letters, notes, invitations, derogatory comments, slurs, jokes, epithets, assault, touching, impeding or blocking movement, leering, gestures, or display of sexually suggestive objects, pictures, or cartoons.

Continuing to express sexual interest after being informed that the interest is unwelcome. Reciprocal attraction between peers is not considered sexual harassment.

Vaccination Policy

All medical programs require proof of receiving the following immunizations: Hepatitis B series (or proof of having begun the series), Tuberculosis test, MMR, Varicella and TDAP prior to the first day of class.
Blake Austin College strives to provide a safe work and campus environment and encourages personal health to all students and employees. This statement of policy and information is provided in accordance with the Drug-Free Workplace Act of 1988, Public Law 100-690, 34 CFR; The Drug Free Schools and Communities Act of 1989, Public Law 101-226, 34 CFR, Part 86; and the Student Right-to-Know, Clery Act amended in 2008 and Higher Education Opportunity Act, Public Law 101-542, 34 CFR, Part 668.

Drug and Alcohol Abuse Policy

We consider the dangers of drug and alcohol abuse in the workplace and on the campus (including parking lots) a serious concern. Use of illicit drugs and abuse of alcohol are dangerous to employees and students, and to the general welfare of the College. The abuse of drugs or alcohol is an unsafe and counter-productive work practice. Health risks include physical and mental illnesses, which may lead to disability and death.

Students and employees of Blake Austin College are notified that, as a condition of enrollment and/or employment, it is unlawful to manufacture, distribute, dispense, possess, or use drugs and alcohol and is prohibited in all areas of Blake Austin College and its campuses (including parking lots) and as part of any College activities. Any student or employee found with alcohol or illegal drugs in his/her system, in possession of, using, selling, trading, or offering for sale illegal drugs or alcohol where prohibited will have appropriate action taken leading up to and including termination or expulsion. Penalties and sanctions may be imposed upon students and employees for drug and alcohol violations occurring on campus or in college-sponsored activities. There are local, state, and federal sanctions for unlawful possession, use or distribution of illicit drugs and abuse of alcohol. Such sanctions include fines and imprisonment.

To comply with government regulations regarding notification, we request that you abide by the terms of this policy statement. You should notify the College President or Director of any employee or student criminal drug-statute conviction for a violation occurring in the workplace. This should be done no later than five days after such conviction. Information about counseling, treatment, rehabilitation, and assistance programs may be obtained from College Directors or Human Resources, your existing health care coverage, or from community health care providers listed in your local telephone directory.

Security of Facilities

Blake Austin College strives to provide a safe work and campus environment. The campus facility is secured after normal operating hours. Appropriate measures are taken during operational hours for the safety of employees, students, contractors, guests and invitees. Campus personnel are employed by the campus and are responsible to the President/CAO to maintain campus security policies. They will contact local authorities if necessary to ensure the security of facilities and safety of students and employees. BAC does not have campus security personnel.

BAC recognizes that laws and rules are necessary for society to function and supports the enforcement of law by governmental agencies and rules by officials of BAC. All persons on campus are subject to these laws and rules at all times. While BAC is private property, and Constitutional protections apply, law enforcement officers may enter the campus to conduct business as needed. Additionally, the officers are invited to patrol the campus and assist in deterring crime. All law enforcement agencies are expected to check in when on campus.

A common theme of all awareness and crime prevention programs is to encourage students and employees to be aware of their responsibility for their own security of others. Information will be disseminated to students and employees as required through awareness packets or security alert postings.

Tip: All persons entering the campus are required to enter through the main entrance and all exit doors are to remain closed without exception. The main entrance door will be locked after business hours and during Saturday/Sunday classes requiring supervised admittance into the building. Persons exiting the building may do so freely without a key. To enhance personal safety, and especially after an evening class, BAC encourages all persons to walk with fellow employees or students to respective cars while avoiding parking areas that are not well lit.

Timely Warning of Serious Campus Crime is Required

If you are aware or are the victim of a campus crime, please notify your College President or Director immediately. Warning of any incidents of the following serious crimes will be posted within 48 hours on the employee and student bulletin boards and the appropriate law enforcement agency will be contacted.
HEALTH AND SAFETY (Cont’d)
Campus Security Report 2012 (cont’d)

Campus Crime: Reporting and Statistics
School: Blake Austin College, Vacaville – Main Campus
To our knowledge, there have been the following occurrences of crime on our campus, campus parking lot or adjacent streets/property

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<th>2006</th>
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Sexual Assault or Offenses
Any occurrence of an alleged sexual assault or offense should be immediately reported to the President or Director. The alleged victim should be aware of the importance of prompt reporting and maintaining evidence for proof of a criminal offense. The President or Director can provide information regarding available programs for victims of sexual offenses, including counseling. Every effort will be made to respect the wishes and protect the privacy of the alleged victim. The alleged victim may wish to notify the local authorities and may request the President or Director’s assistance in this process.

Alleged sexual assault or offense violation by a student will be investigated in accordance with Blake Austin College disciplinary procedure. Both the accuser and the accused are entitled to present clear statements regarding the alleged offense and are entitled to have others present during the disciplinary proceeding. Both the accuser and the accused will be informed of the school’s final determination, including any sanction imposed, which may include immediate dismissal.

Information about counseling, treatment, and assistance programs may be obtained from College Directors or Human Resources, your existing health care coverage, or from community health care providers listed in your local telephone directory.

California’s Megan Law Sex Offender Registration
http://meganslaw.ca.gov

Only information on registered sex offenders allowed to be disclosed under California law appears on the website. Under state law, some registered sex offenders are not subject to public disclosure, so they are not included on the site. State law does not allow offenses other than the crimes for which the convicted sex offender is required to register to be disclosed here.
Title IV Code of Conduct

Colleges participating in any of the Title IV loan programs are required by the Department of Education to develop, publish, and enforce a code of conduct. The below code of conduct applies to all officers, employees, and agents of “SCHOOL”.

Ban On Revenue Sharing Agreements

Neither “SCHOOL”, nor any of its officers, employees or agents will enter into any revenue-sharing arrangements with any lender, which is defined by the Higher Education Opportunity Act of 2008, amending the Higher Education Act of 1965, Pub. L. # 110-315 (2008), (“HEOA”) as any arrangement between a college and a lender that results in the lender paying a fee or other benefits, including a share of its profits, to the college, or its officers, employees or agents, as a result of the college recommending the lender to its students or families of those students.

Ban On Gifts

Financial Aid Office employees (or employees who otherwise have responsibilities with respect to education loans or financial aid) will not accept gifts from any lender, guaranty agency or loan servicer. A “gift” is defined as any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value of more than a de minimus amount. This prohibition is not limited just to those providers of Title IV loans but includes lenders of “private educational loans” as well. HEOA does provide for some exceptions related to specific types of activities or literature. This includes:

* Brochures or training material related to default aversion or financial literacy.

* Food, training or informational materials as part of training as long as that training contributes to the professional development of those individuals attending the training.

* Favorable terms and benefits to the student employed by the institution as long as those same terms are provided to all students at the institution.

* Entrance and exit counseling as long as the institution’s staff are in control and they do not promote the services of a specific lender.

* Philanthropic contributions from a lender, guarantee agency or loan servicer unrelated to education loans.

* State education, grants, scholarships, or financial aid funds administered by or on behalf of the State.

Ban On Contracting Arrangements

Financial Aid Office employees (or employees who otherwise have responsibilities with respect to education loans) will not accept any fee, payment or financial benefit as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.

Prohibition Against Steering Borrowers

The Institute and its officers, employees or agents will not steer borrowers to particular lenders, or delay loan certifications. This prohibition includes assigning any first-time borrower’s loan to a particular lender as part of the award packaging process or through other methods.
Prohibition On Offers Of Funds For Private Loans

The Institute and its officers, employees or agents will not request or accept any agreement or offer of funds for private loans. This prohibition includes any offer of funds for loans to students at the institution, including funds for an opportunity pool loan, in exchange for providing concessions or promises to the lender for a specific number of loans, or inclusion on a preferred lender list.

Ban On Staffing Assistance

The Institute and its officers, employees or agents will not request or accept any assistance with call center staffing or financial aid office staffing. However, HEOA does not prohibit schools from requesting or accepting assistance from a lender related to:

* Professional development training for financial aid administrators.

* Providing educational counseling materials, financial literacy materials, or debt management materials to borrowers, provided that such materials disclose to borrowers the identification of any lender that assisted in preparing or providing such materials.

* Staffing services on a short-term, nonrecurring basis to assist the school with financial aid-related functions during emergencies, including State-declared or federally declared natural disasters, and other localized disasters and emergencies identified by the Secretary.

Ban On Advisory Board Compensation

Employees of the Institute will not receive anything of value from a lender, guarantor, or group in exchange for serving on an advisory board. They may, however, accept reimbursement for reasonable expenses incurred while serving in this capacity.