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Determining Eligibility

Your Rights as a Financial Aid Recipient

The offer and acceptance of financial aid is a contract between the school and the student. It is based on certain conditions and expectations that you should clearly understand before you apply for or accept assistance. For information on the terms and conditions for receiving aid see the Student Guide online at: <https://studentaid.gov/resources/prepare-for-college>.

Admissions Status

You must be enrolled in a Title IV eligible program and have a high school diploma or its equivalent.

Citizenship

You must be a U.S. citizen, national, or an eligible non-citizen. Generally, you may be an eligible non-citizen if you are:

- An U.S. permanent resident and have an Alien Registration Receipt Card (I-551)
- A conditional permanent resident (I-551C)
- An eligible non-citizen with an arrival departure record (I-94) from the U.S. Immigration and Naturalization Service showing any one of the following designations – Refuge, Asylum Granted, Indefinite Parole, Humanitarian Parole, Cuban-Haitian Entrant.

Default

You must not owe an overpayment of a Federal Perkins loan, or Federal grant program. You must not be in default on a Federal student loan. You must not have borrowed in excess of the annual or aggregate loan limits.

Aggregate Loan Limits

You must not have borrowed in excess of the annual or aggregate loan limits.

- Independent Student's: \$57,500 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.
- Dependent Student's: \$31,000 – No more than \$23,000 of this amount may be in subsidized loans.

Enrollment

You must be enrolled during the time you receive aid.

Financial Need

You must have financial need for some grant and loan programs as determined by the information you reported on the Free Application for Federal Student Aid. Need is defined as the difference between the student's Cost of Attendance and the Expected Family Contribution or EFC if applicable.

Educational Purpose

You are to use funds received solely for education or educationally related purposes.

Applying

File Application

To determine eligibility for financial aid programs, you must complete a Free Application for Federal Student Aid (FAFSA) every year for the academic year for which you expect aid. Beginning 1st of October 2020, the 2021/2022 FAFSA is available to complete if you will be receiving aid in the next award year.

Tips When Completing the FAFSA

- FAFSA Website: <https://studentaid.gov/h/apply-for-aid/fafsa>
- You (and parent, if dependent) will need a FSA ID and Password to complete/access the FAFSA.
- Enter your name and social security number exactly as it appears on your social security card. The FAFSA process will verify your name, social security number, date of birth and citizenship status with the Social Security Administration's database.

- If you are using parent information, ensure at least one of your parent’s social security numbers are entered.
- Enter the correct Facility Code:
 - Arlington E40446
 - Charlotte E40447
 - Columbus 041245
 - Dallas E02191
 - Houston E02192
 - Indianapolis 041210
 - Raleigh G42065
 - Sugar Land..... E40517
- Your FAFSA will be rejected if the signature (and parent signature, if dependent) is not completed.
- Use your 2019 Federal Income Tax Return information when completing your 2021/2022 Award Year FAFSA and/or 2020 Federal Income Tax Return for your 2022/2023 Award Year FAFSA.

FAFSA Information

The FAFSA gathers information regarding the student’s and parent’s income, assets and other related information to determine the Expected Family Income (EFC). It is recommended the applicant use the IRS Data Retrieval Tool to import financial information into the FAFSA. The applicant can also have their tax return available to supply this information. However, you do not need to file your tax income return before submitting the form and you can estimate the information.

FAFSA Status

To check on the status of the FAFSA with the CPS, go to <https://studentaid.gov/h/apply-for-aid/fafsa> or telephone the U.S. Department of Education Student Aid Information Center at (800) 433-3243. TTY users may call (800) 730-8913. Always retain a file for copies of everything you complete, submit and receive related to financial aid.

Receive Your Student Aid Report

After Central Processing System (CPS) has received and processed your FAFSA with signatures, you will be sent a Student Aid Report (SAR) via your email address. You can also access your SAR online. If there is any incorrect information, you may make changes to your FAFSA online.

Upon receipt of the FAFSA information, a financial aid administrator will determine if additional documents are needed to either document your eligibility or verify your income, household or dependency status.

Your responsibilities are:

- Turn in all documents in a timely manner
- Be sure all documents are signed and complete
- Keep copies of all information submitted

Upon receipt of the FAFSA and all requested documents, a financial aid administrator will determine your eligibility for financial aid and provide the student with an Award Letter.

Student Eligibility Criteria

Upon receipt of your FAFSA by the CPS, some of the information on your FAFSA will be checked with federal agencies to determine if your application meets the basic student eligibility criteria. You may need to submit additional documents for verification of student eligibility status if the results require additional follow up by a financial aid administrator. The student eligibility criteria are checked/verified when completing a FAFSA:

- Social Security numbers and Citizenship status with Social Security Administration
- Eligible non-citizen status with US Department of Homeland Security
- Veteran status with US Department of Veteran’s Affairs

- Federal student loan status of default, bankruptcy, disability discharge, overpayment or aggregate loan limits with the National Student Loan Data System (NSLDS)

Verification

Approximately 30% of the financial aid applications at MyComputerCareer will be selected for verification by the Department of Education. Verification is the process of checking the accuracy of the household, income and asset information reported on the Free Application for Federal Student Aid (FAFSA). Applicants may be selected for review based on incorrect or conflicting information identified through correspondence, appeal requests, or other review methods. Please reference the Financial Aid Planning Policy and Procedure Manual for specific details. The applicant may be required to submit copies of the student's and parent's tax returns, if dependent, or spouse's tax returns, if married, in addition to completing a Verification Worksheet detailing household size and other information. Additional documentation may be requested based on incorrect or conflicting information.

When a student is selected for Verification, the Financial Aid Planning Team will communicate this information to the applicant via verbal or email communication. Documents that need to be completed for verification will be provided via email communication. The applicant may need to make changes to their FAFSA or provide documentation allowing the administrators to make those changes. Changes to the applicants Estimated Family Contribution (EFC) and/or Cost of Attendance (COA) will also be communicated verbally or via email communication by either the Financial Aid Planning Department (pre-enrollment) or the Financial Services Department (post enrollment).

Upon receiving the Verification worksheet, the student will complete the form per the Department of Education's guidelines.

Verification documents supplied by the school are often self-explanatory but financial aid personnel are available to offer verbal and/or email assistance to further explain what documents are being requested, per the Department of Education's requirements. Verification documentation provided to the school may be delivered in person, mail, email, DocuSign, or fax.

It is important that documentation is supplied in a timely manner so MyComputerCareer can complete the verification process before the student's scheduled start date. Failure to do so may cause the applicant to miss their intended start date.

After enrollment, subsequent ISIR's are evaluated by the Financial Services Department. The Financial Services Department will notify a student if additional information is needed or if there is a change in financial aid funding after a revised ISIR is received and reviewed.

Under Federal Code 668.16(g) MyComputerCareer personnel should report to the Director of Financial Services (DFS) any credible information indicating that an applicant engaged in fraud or other criminal misconduct in connection with his/her application. The DFS will then refer the information for investigation to the Office of Inspector General of the Department of Education.

Dealing with Unusual Circumstances

Appeals Process

On a case-by-case basis and consistent with federal guidelines, MyComputerCareer may consider a student's special circumstances to either increase or decrease data elements used to calculate a student's expected family contribution (EFC) for educational expenses, or to add expenses to a student's budgeted cost of attendance (COA). These adjustments affect only need-based aid. Once a Professional Judgment is determined to be requested and documentation is provided, the Financial Services Department will be notified. Upon review, the Financial Services Department is expected and required to make reasonable decisions that support the intent of the federal guidelines regarding Professional Judgment. The decision of the Financial Services Department is both discretionary and final; there is no appeal process to the U.S. Department of Education. This policy sets forth guidelines regarding how Professional Judgment in Financial Services will be exercised at MyComputerCareer.

Special Circumstances that may warrant a Professional Judgement:

- Dependency Override
- Change in Earnings/Untaxed Income/Benefits
- Divorce/Separation/Death of a Spouse or Parent
- Unusually High Medical or Dental Expenses NOT covered by Insurance
- Unemployment/Disability
- Roller Exclusion
- Tuition Expenses at an Elementary or Secondary School
- Nursing Home Expenses NOT covered by insurance
- Unusually High Childcare or Dependent Care Costs
- Dislocated Worker Status of a Family Member
- Received a one-time income distribution
- Housing Status of a Student had resulted in homelessness
- Local Disaster (hurricane, earthquake, etc.)
- Other

Unreasonable Professional Judgement Examples:

- Mortgages/Rent
- Auto Loans/Insurance/Repairs
- Credit Card Debt (consumer debt)
- Educational Debt (consumer debt)
- Chapter 7 & 11, Personal Bankruptcy
- Medical Insurance Premiums
- Vacation Expenses
- Standard Living Expenses
- Parents refuse to contribute to the student's education
- Parents are unwilling to provide information on the FAFSA or for verification
- Parents do not claim the student as a dependent for income tax purposes
- Student demonstrates total self-sufficiency
- Other

If a student or prospective student believes he or she has a situation that would qualify as a special circumstance that may lead to a professional judgment, the student or prospective student should alert the Financial Planning Department prior to enrollment. The Financial Planning Department will help facilitate the request and collect relevant professional judgement documentation.

Professional Judgement documentation can include any documentation that supports the special circumstances. The Financial Planning Department will submit the Professional Judgement to FAS for review. When FAS approves the Professional Judgement, the Financial Aid Analyst will review the Financial Aid File. If the Professional Judgement is rejected by FAS, the Financial Aid Counselor will notify the student of the decision. Requirements are set forth by a third-party servicer and the Department of Education

Other Terms and Conditions of Title IV Loans

Pre-Dispute Arbitration and Class Action Waiver Disclosure

MyComputerCareer seeks to resolve disputes or claims between and student and the school in a manner that addresses an individual student's complaint in an efficient, cost-effective, and quicker manner than traditional litigation. A student who enrolls a MyComputerCareer agrees, as a condition of his or her enrollment, to resolve any dispute through mandatory arbitration that shall not be adjudicated as a class action or a consolidated class arbitration proceeding. However, the school cannot require a student loan borrower to participate in arbitration or any internal dispute resolution process offered by the institution prior to filing a borrower defense to repayment application with the U.S. Department of

Education pursuant to 34 CFR 685.206(e); the school cannot, in any way, require students to limit, relinquish, or waive their ability to pursue filing a borrower defense claim, pursuant to 34 CFR 685.206(e) at any time; and any arbitration, required by a pre-dispute arbitration agreement, tolls the limitations period for filing a borrower defense to repayment application pursuant to 34 CFR 685.206(e)(6)(ii).

Entrance Counseling

If you have not previously received a Direct Loan, the Federal Government requires you to complete entrance counseling to ensure you understand the responsibilities and obligations being assumed. Entrance Counseling can be done at <https://studentaid.gov/entrance-counseling/>.

Private Student Loans

In most cases, private loans may have significant disadvantages when compared with federal education loans. We strongly encourage you to first borrow any federal loans for which you are eligible and then thoroughly review the best private lending options for you. MyComputerCareer does not compile or maintain a preferred lender list. The loan options presented are not an exhaustive list of available private loan options and were selected as a starting point to help individuals and families research private education loans. Our institution has worked with these institutions in the past, and have been used frequently by current and previous MyComputerCareer student borrowers.

At least one lender and/or an institutional loan option will be presented to you at all times. Neither the institution nor any employee of the institution have received any form of benefit from any lender presented to you. You are free to select any lender you choose, including those not presented such as loans from a personal bank or credit union. If you choose a lender that is not presented, please contact that lender directly to complete the application process. Application processing will not be delayed unnecessarily if you choose a lender not presented.

Our institution and employees are prohibited from accepting any financial or other benefits in exchange for displaying lenders and loan options. Prohibited activities include: receiving compensation to serve on any lender board of directors or advisory boards; accepting gifts including trips, meals, and entertainment; allowing lenders to staff our institution's financial aid office; directing borrowers to particular lenders, or refusing or delaying loan certifications. This **Code of Conduct** also applies to Federal Student Loans.

Misrepresentation

The Financial Aid Department and MyComputerCareer as a whole are committed to the integrity of information that is being disseminated to students and their families. In accordance with federal regulations, the school adheres to strict guidelines with regards to the potential misrepresentation of the institution's academic programs, financial charges and the employability of our graduates.

Misrepresentation is defined as a false, erroneous, or misleading statement made directly or indirectly to a student, prospective student, and any member of the public, an accrediting agency, state agency or the Department of Education.

Nature of Education Program 34 CFR 668.72

Office Responsible: Education Department

Location of Information: <https://www.mycomputercareer.edu/program/programs-information/>

Nature of Financial Charges 34 CFR 668.73

Office Responsible: Compliance, Financial Aid and Enrollment Management

Location of Information: School Catalog – <https://www.mycomputercareer.edu/additional-disclosure-documents/>

Establishing and Maintaining an Information Security Program

MyComputerCareer provides students the right know their Personally Identifiable Information (PII) is being kept in a secure environment that meets industry standards.

MyComputerCareer carefully protects all nonpublic personal information in our possession regarding students and their families. The School will not release nonpublic, private, personal, or financial information about our students or applicants to any third party as directed in the FERPA policy.

Protection of Personally Identifiable Information: MyComputerCareer's electronic records are maintained by Salesforce.com, based out of San Francisco, CA. Salesforce.com is one of the largest online database companies in existence and has won numerous awards for ease of use, reliability, and security. The backup of our electronic records is immediate and constant. The records are backed up to the Salesforce.com servers, located in San Francisco, CA. MyComputerCareer employs office procedures and password-protected computer systems to ensure the security of electronic records. All employee and student records containing PII are encrypted, and password protected. A Compliance Administrator provides secondary reviews of every file to ensure enrollment documents containing pii are password protected. Access to social security numbers and other pii is strictly limited to those school officials with a need-to-know. Each department director is responsible for enforcement of this policy with regard to the information within his/her office. The Campus Director will be responsible for overall control of information release on each campus. The school does not disclose specifics of its internal security procedures to students or the general public to protect the effectiveness of those procedures.

MyComputerCareer's information is an important asset that is critical to providing an effective and comprehensive learning environment, openly communicating ideas, providing outstanding community service, and supporting the school's operations. This information includes sensitive and personal student, faculty, and staff data as well as the school's operational data. To maintain effectiveness and protect individuals, the school's information assets must be protected from misuse, unavailability, destruction, and unauthorized disclosure or modification. MyComputerCareer is committed to protecting the value of the school's information assets. The IT Department is charged with establishing and maintaining a program that preserves the confidentiality, integrity, and availability of information and information systems. This responsibility is addressed by:

- Continually assessing risks and defining appropriate protection strategies
- Complying with applicable legal and regulatory requirements
- Protecting the reputation, image and competitive advantage of the school
- Maintaining partnership with administrative units, faculty, and staff to ensure a collaborative approach to information security

The IT Department monitors threats and challenges such as data loss or theft, malicious software (e.g., viruses, worms, Trojan horses), identity theft, social engineering, phishing scams, and risks associated with new technologies. Security measures also must be implemented to comply with several laws and regulations that address student information (FERPA), financial information, individuals' privacy data and individuals' health information. The IT Department offers products and services to address information security risks and requirements and are creating policies and procedures to meet strategic and operational needs such as:

- Security policies, procedures, standards, and methodologies
- Security awareness and training
- Legal and regulatory compliance
- Security strategy, architecture, and technologies (including technologies to protect against malicious software)
- Technical system configurations and vulnerability management response to information security incidents or breaches
- Security requirements for software development and acquisition Disaster recovery and continuity planning.

Any suspected information security breach or issue should be reported immediately to the IT department.

Notice of Availability of Consumer Information

The following general disclosure requirements are updated each year on the following schedule:

1. Basic Financial Aid Information
 - Student Catalog
 - The link to disclosure document is provided in the student catalog
2. Drug and alcohol abuse prevention information
 - Emailed to every student just before October 1st of every year
3. Clery (Campus Security) Act
 - Emailed to every student just before October 1st of every year
4. Family Education Rights and Privacy (FERPA)
 - Student signs a FERPA notice at the time of enrollment
5. IPEDS/College Navigator
 - Updated annually to provide students with the following data:
 - o General Information
 - o Cost of Attendance
 - o Financial Aid
 - o Net Price
 - o Enrollment
 - o Admissions
 - o Retention and Graduation Rates
 - o Programs/Majors
 - o Accreditation
 - o Cohort Default Rates

Note: Paper copies are available up request. This data is available right now at:

<https://www.mycomputercareer.edu/additional-disclosure-statements/>.

Student Right-to-know Act

MyComputerCareer, acting in compliance with the Student Right to Know Act, is happy to provide information on the graduation rates of our cohorts of full-time, first-time, certificate-seeking undergraduates, that have received financial aid. You can find this information along with details on other general information such as student diversity at the College Navigator link located here:

www.mycomputercareer.edu/additional-disclosure-documents/.

Connecting with your Financial Planning and Financial Services Department

And the Availability of Other Employees for Information Dissemination

Below are the hours of the **Financial Planning Department: (EST)**

Monday – Thursday 10:00am – 10:00pm

Friday 10:00am – 4:30pm

Saturday 10:00am – 4:30pm

**Hours are subject to change*

Phone: (919) 249-7717 Fax: (919) 882-8863

Email: financialplanning@mycomputercareer.edu

Below are the hours of the **Financial Services Department: (EST)**

Monday – Thursday 8:00am – 5:00pm

Friday 8:00am – 4:00pm

Phone (919) 200-6024 Fax: (919) 882-8863

Email: financialservices@mycomputercareer.edu

Mailing Address:

MyComputerCareer – Financial Services Office

346 Raleigh Street

Holly Springs, NC 27540

Outside of Financial Aid, your Campus Director or Assistant Campus Director is available Monday-Thursday 9:00am – 6:00pm and Friday 9:00am – 5:00pm to assist with almost any other information request. In addition to your Campus Director or Assistant Director of Education, additional contact information is listed below for common request during regular business hours Monday – Friday 9:00am – 5:00pm:

Contact Information for

- Financial Aid Information Director of Financial Services – (919) 301-0961
- Accreditation and Licensure Information, as well as Institutional Information Compliance
..... Executive Director of Compliance – (919) 813-6266
..... Assistant Director - Accreditation – (919) 241-8435
- Contact Information for Equal Opportunity Information
..... Director of Human Resources – (919) 278-7945
- Copyright Infringement Policies & Sanctions Information
..... Executive Director of Compliance – (919) 813-6266
- Drug and Alcohol Use Prevention Program Information Compliance Specialist – (919) 229-8851
- Information on Graduation and Placement Rates
..... Executive Director of Career Services – (919) 521-8950
..... Executive Director of Compliance – (919) 813-6266
- Student Record Privacy & FERPA Information..... Executive Director of Compliance – (919) 813-6266
- Campus Crime and Safety Information..... Compliance Specialist – Federal – (919)229-8851

- ❖ *Needed forms and documents will be provided on campus, email or DocuSign (or mail)*
- ❖ *information regarding student or parents of students who enter into an agreement regarding Title IV funding is likely to be submitted to NSLDS, and be accessible by authorized agencies, lenders and institutions.*
- ❖ *Failure to complete a FAFSA and provide other documentation in a timely manner may cause the school to have insufficient time to process said documentation which may cause a student to lose financial and eligibility and/or cause the student to choose a later start date.*