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Mission

Woodruff Medical Training & Testing recognizes that every student who enrolls does so with the goal of achieving training that will enable them to prepare for career enhancement. Therefore, we are dedicated to assisting each student in reaching his or her goals.

In discharging its responsibility to each student, the school offers training which adequately provides the knowledge and skills needed for entry-level employment.

We are committed to bringing together appropriate staff, curricula, physical facilities, instructional equipment, and all other components needed to deliver an exceptional education experience.

In addition, the inherent philosophy of Woodruff Medical Training & Testing is that each student deserves an equal opportunity to gain entry-level skills and employment in order to become a productive citizen of the community.

Objectives of the School

- Woodruff Medical Training & Testing was established to provide each student with a thorough knowledge of their chosen career.
- The school strives to build confidence, courtesy, poise, and proper conduct in each student through personal instruction.
- The goal, of the school, is to graduate students with a high degree of professional knowledge and practical skills needed for entry level employment in their chosen field of study.

Statement of History and Ownership

Woodruff Medical Training and Testing was founded in 2001; having its charter class in January 2001. The schools ownership changed in 2006 when it was purchased by Superior Education Enterprises. The school Officer/CEO is Gaylinda Lippmann-Cuff.

Facility

The Main Campus is located at 4053 LaVista Rd. Tucker, GA 30084 and is comprised of approximately 5,000 square feet, within a shopping center. The space is devoted to four classrooms, a staff and student break area, and restrooms. Two classrooms are dual purpose instruction space with both lecture and laboratory areas. Each is furnished with the necessary equipment for basic learning. There are six offices, restrooms, a reception area and a student lounge. The main telephone number to the campus is (404) 499-1777.

All of Woodruff Medical Training & Testing's campuses are handicap accessible and have internet accessibility.

Equipment

Equipment used by the students and instructors meet the requisite standards as set forth by our accrediting agencies. Patient Care Technician equipment includes Hospital Patient Bed, walker, wheelchair, and over-bed table. To enhance the students learning the school is equipped with overhead projectors, TV's, VCR's, DVD's, dry erase boards in each classroom. Other equipment includes a copy machine, computers, cash register, fax machines and other appropriate business equipment.

Library

The school maintains in its library medically relevant texts and reference materials to be used in conjunction with the curriculum. The library also includes a media center equipped with a TV, DVD/VCR, and relevant videos. It also contains computers with internet capabilities and printer.

Accreditation/Approvals

Woodruff Medical Training & Testing is institutionally accredited by the Accrediting Bureau of Health Education Schools. Requests for additional information on the policies, standards, or procedures of the Accrediting Commission should be addressed as follows:

Executive Director
Accrediting Bureau of Health Education Schools
7777 Leesburg Pike Suite 314N.
Falls Church, VA 22043
Phone: (703) 917-9503 Fax: (703) 917-4109
(ABHES is an agency nationally recognized by the U.S. Department of Education.)

Woodruff Medical Training & Testing is approved by the:

Nonpublic Post Secondary Education Commission
2082 East Exchange Place Suite 220
Tucker, Georgia 30084
770-414-3300

The Nursing Assistant program at Woodruff Medical Training and Testing is approved by the:

Georgia Medical Care Foundation
1455 Lincoln Pkwy Suite 800
Atlanta, GA 30346
678-527-3000

Admission Requirements (All Programs)

Students must meet the following requirements for Admission for programs at Woodruff Medical Training & Testing:

Medical Assistant Program

- High School Graduate or possess a GED.
- Complete an Admissions Interview
- Criminal Background Check which complies with the following:
 - No felony convictions
 - No charges of rape, violent crimes, or crimes against children
 - No charges of crimes against a person

Patient Care Technician Program

- High School Graduate or possess a GED.
- Complete an Admissions Interview
- Criminal Background Check which complies with the following:
 - No felony convictions
 - No charges of rape, violent crimes, or crimes against children

No charges of crimes against a person

Nursing Assistant Program

- High School Graduate or possess a GED.
- Complete an Admissions interview
- Criminal Background Check which complies with the following:
 - No felony convictions
 - No charges of rape, violent crimes, or crimes against children.
 - No charges of crimes against a person

Race, religion, sex, age, or ethnic origin has no bearing on acceptance.

Licensure

Students who enroll in certain programs must have a High School Diploma or GED to register for the national certification or state licensure exams.

Students with Disabilities

Students with disabilities will be accepted for enrollment provided they meet all the requirements to complete their program. No adjustment will be made to the curriculum to compensate for a student's disability. However, all facilities are handicapped accessible.

Holidays

The school is open twelve months a year except for the following days:

- New Year's Day
- Presidents Day
- Memorial Day
- M.L.K. Day
- Good Friday
- July Fourth Holiday

- Labor Day
- Thanksgiving Day and the Friday after
- Columbus Day
- Christmas Day

School Hours

The campus is open Monday through Thursday 8:30am to 9:30pm,
And every other Friday 9:00am to 3:00pm.

Misrepresentation

The information provided in this course catalog, by the institutional staff, and any supplemental information is provided in good faith to prospective and enrolled students. No document or employee should misrepresent facts and circumstances to you in order to influence your enrollment decision. If you believe you have been misled regarding any information contained in this catalog or supplemental information, please contact the campus director at the campus where you inquired or enrolled, or follow the procedures set forth in the section below.

Grievance Procedure

A grievance is any event, condition; rule or practice, which the student believes violates his or her civil rights, treats him/her unfairly or causes him/her any degree of unpleasantness while in school.

If at any time a student has a problem with an instructor or staff member, the student should request a meeting with that instructor or staff member to attempt to solve the problem at that level.

If the problem cannot be resolved in the meeting, the Campus Director will be notified and schedule a meeting with the teacher, staff member, the student, and all relevant parties will be notified within three days of receiving the request.

The problem will be discussed with all concerned and a final decision will be rendered will be rendered by the Campus Director.

If the student is still dissatisfied with the solution they may contact, in writing, the Council on Occupational Education.

Nonpublic Post Secondary Education Commission
2082 East Exchange Place Suite 220
Tucker, Georgia 30084
770-414-3300

<http://gnpec.org/consumer-resources/gnpec-authorized-school-complainant-form/>

or

Accrediting Bureau of Health Education Schools
7777 Leesburg Pike Suite 314N.
Falls Church, VA 22043
Phone: (703) 917-9503 Fax: (703) 917-4109

Tuition and Fees

Tuition costs and fees may be obtained from the Admissions Department at the school. (Insert)

Refund Policy

Refund Policy: All refunds shall be made without requiring a request from the student and within forty-five (45) days from the date that the institution terminates the student or determines withdrawal by the student.

1. Refunds for Classes Canceled by the Institution:
If tuition and fees are collected in advance of the start date of the program and the institution cancels the class, 100% of the tuition and fees collected will be refunded. The refund shall be made within forty-five (45) days of the planned start date.
2. Refunds for a student that does not start class:
If tuition and fees are collected in advance of the start date and the student does not begin class, 100% of the tuition and fees collected will be refunded. The refund will be made within forty-five (45) days of the class start date.
3. Refunds for Withdrawal after Class Commences:
Refund Policy for Programs obligating students for periods of twelve months or less.
 - (i) For an applicant requesting cancellation more than three (3) business days after signing the contract or for a student completing no more than five (5) percent of the instructional time, no less than ninety-five (95) percent of the tuition is refunded.
 - (ii) For a student completing more than five (5) percent but no more than ten (10) percent of instructional time, no less than ninety (90) percent of the tuition is refunded.
 - (iii) After the first (10) percent of the period of financial obligation and until the end of the first (25) percent of the period of obligation, the institution shall refund at least (75) percent of the tuition.
 - (iv) After the first (25) percent of the period of financial obligation and until the end of the first (50) percent of the period of obligation, the institution will refund at least (50) percent of the tuition, and,
 - (v) After the first (50) percent of the period of financial obligation, the institution may retain all of the tuition.
4. Refund Policy for programs obligating students for periods beyond twelve months.
If the student withdraws during any subsequent period following the first twelve months, the student's refund for the unused portion of the tuition applicable to the period of withdrawal shall be based on section three above.

Refund of Title IV Funds

The Federal Return of Title IV funds formula (R2T4) dictates the amount of Federal Title IV aid that must be returned to the federal government or the lending institution by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the **60% point in time in the payment period**. If a student does not begin training, the R2T4 formula does not apply.

For official withdrawals a student's withdrawal date is the date the school received notice from the student that they are withdrawing.

Official Withdrawal Process: If a student wishes to withdraw from school, they must notify the Director or another designated school official. The notification may be in writing or orally. The date the notification is received is the date of determination. The Director or another designated school official must begin the withdrawal process.

The R2T4 calculation is based on the last day of attendance.

For unofficial withdrawals a student's withdrawal date **is the student's Last Date of Attendance (LDA)**

The school's determination that a student is no longer in school for unofficial withdrawals is determined **fourteen (14) consecutive calendar days after the student's Last Date of Attendance**, or the day the student was scheduled to return from a leave of absence.

The federal formula requires a Return of Title IV calculation if the student received or could have received (based on eligibility criteria) federal financial assistance in the form of Pell Grants, Stafford Loans or Plus loans and withdraws on or before completing 60% of the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time. The percentage that has not been earned is calculated by subtracting the percentage of Title IV aid earned from 100%.

The percentage of the payment period completed is calculated by the scheduled hours in the payment period as of the withdrawal date divided by the scheduled hours in the payment period.

The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date.

If a student receives less Title IV funds than the amount earned, the school will offer the student a disbursement of the earned aid that was not received at the time of their withdrawal which is a post withdrawal disbursement. Post withdrawal disbursements will be made from Pell grant funds first if eligible. If there are current educational costs still due the school at the time of withdrawal, a Pell grant post withdrawal disbursement will be credited to the student's account. Any Pell grant funds in excess of current educational costs will be offered to the student. Any federal loan program funds due in a post withdrawal disbursement must be offered to the student and the school must receive the student's permission before crediting their account.

The following Title IV refund distribution is used for all FA students due a refund:

1. Unsubsidized Direct Stafford Loan
2. Subsidized Direct Stafford Loan
3. Direct PLUS Loan
4. Federal Pell Grant
5. FSEOG

Refunds will be made to the federal programs within 30 days of the student's date of determination.

The statute requires that a student is responsible for all unearned Title IV program assistance that the school is not required to return. This is determined by subtracting the amount returned by the school from the total amount of unearned Title IV funds to be returned.

Pro Rata Refunds for Veterans

For individuals utilizing Veterans affairs education benefits, the school will refund the unused portion of prepaid tuition and fees on a pro-rata refund basis. Any amount in excess of \$10.00 for an enrollment or registration fee will also be pro-rated.

Verification Policy

If a student's SAR/ISIR is selected for verification, the student must verify/document information on which the EFC was calculated. The purpose of verification is to ensure that the Federal income tax return and other required documentation match the information on the SAR/ISIR. A selected SAR/ISIR has an asterisk (*) next to the EFC. Verification is required on ISIR's selected by the Department of Education. WMTT will verify all selected ISIR's. Students who have been selected for verification have 14 days from date of notification to provide the required documentation to the Financial Planning Department. Those who fail to provide the documentation within the 14-day deadline will be contacted by the Financial Planning Department to complete a private loan or an WMTT In-school payment plan. However, if the student has extenuating circumstances that will cause the delay in packaging within 30 days of their start date; they will be placed on a list.

If they choose not to take one of these options the student will be terminated from school and will owe for the time they have attended. Once verification has been completed, the aid officer will make any necessary changes or corrections as warranted. If the award changes, the student will be given a Notification of Revised Award letter detailing the changes made in their award package.

Financial Aid Clock to Credit Conversion

The clock to credit financial aid conversion is based on 37.5 clock hour's equal one financial aid credit which includes the required outside homework.

Academic Year

The full time definition for an academic year is 24 credits and 30 weeks.

Satisfactory Academic Progress

This policy is established for all students attending Woodruff Medical Training & Testing, and is given to each student on or before the first day of class, and is the same for all students within the program. The institution measures Satisfactory Academic Progress at the end of each payment period. In order to be making satisfactory academic progress toward a certificate, student must maintain qualitative and quantitative standards, and proceed through the program at a pace leading to completion in a specified time frame (no longer than one and a half times the program length).

Qualitative Standards are used to measure the quality of student performance in the classes they attempt:

- Student must maintain a cumulative grade point average (GPA) of 2.0.
 - The institution determines GPA based on written exams and practical skills applications.
 - Grades are issued based on the student's performance on the above batteries, and weighted as indicated in the course syllabus.

Quantitative Standards are used to measure the quantity of classes taken so that the student proceeds through the program at a pace leading to completion in a specified time frame). To achieve the Quantitative Standards the student must:

- Student must complete 67% of the credits attempted in each payment period
 - The full time Patient Care Technician program is 26.5 credits/27 weeks.
The maximum period must not exceed 39.75 attempted credits/40.5 weeks.
 - The full time Medical Assistant program is 36.5 credits/32 weeks.
The maximum period must not exceed 54.75 attempted credits/48 weeks.

A payment period is the lesser of one half the credits in an academic year or program length.

Satisfactory Academic Progress (Nursing Assistant Students)

Qualitative Standards are used to measure the quality of student performance in the classes they attempt:

- Student must maintain a cumulative grade average of 80%.
 - The institution determines Grade Average based on written exams and practical skills applications.
 - Grades are issued based on the student's performance on the above batteries, and weighted as indicated in the course syllabus.

Quantitative Standards are used to measure the quantity of classes taken so that the student proceeds through the program at a pace leading to completion in a specified time frame). To achieve the Quantitative Standards the student must:

- Student must complete 100% of the credits attempted in each module.
- The full time Nursing Assistant program is 96 hours/4 weeks
The maximum period must not exceed 6 weeks.

Financial Aid Warning & Appeal Process (for Credit and Clock Hour Programs)

Financial Aid Warning

If after any designated Satisfactory Academic Progress review a student falls below any criteria listed above, the student is placed on a "Financial Aid Warning" for the next evaluation period.

A student on "Financial Aid Warning" status is eligible for only one (1) Title IV Financial Aid disbursement during this period.

The “Financial Aid Warning” process will be monitored by both the Financial Planning, and Education Departments.

If after the “Financial Aid Warning” period a student is meeting both the qualitative and quantitative standards of Satisfactory Academic Progress, they are no longer in “Financial Aid Warning” status and will continue to be eligible for Title IV funding.

If a student does NOT meet both the qualitative and quantitative standards of Satisfactory Academic Progress financial aid will be terminated.

Students who fail to complete the program within the time and ½ requirement will be withdrawn.

Appeal Process

Any student, who is denied Financial Aid because of failure to meet any part of the Satisfactory Academic Progress Standards, may submit a petition to appeal their eligibility if they have not been dismissed by the institution.

All appeals must be documented using a “Satisfactory Academic Progress Appeal Form”, which will require the student to outline:

- a) Why the student failed to make SAP.
- b) What has changed that will allow the student to make SAP at the next evaluation.

The appeal must be submitted in written form within five (5) days of notification and addressed to the SAP Appeal Committee at the campus the student is attending, explaining the extenuating circumstances. The student is advised to provide supporting documentation and is advised that the school may request specific documentation of the reason (s) stated in the student appeal.

Please state any official extenuating circumstances that may have occurred. These circumstances may include but are not limited to:

- a) Death in the immediate family.
- b) Hospitalization of student or immediate family member.
- c) Family Emergencies
- d) Legal Problems or Incarceration of a student.
- e) Active Military Duty of student.
- f) Loss of Employment of student.

Students are allowed one (1) appeal for each warning status. A student who has won an appeal will be placed on academic/financial aid probation.

Appeal Committee

Appeals submitted according to the above guidelines will be reviewed on a case by case basis by an Institutional Review Committee.

This committee will meet monthly to consider each appeal, and consists of members from the following departments:

- a. Financial Planning
- b. Student Services

- c. Campus or Regional Director.

All decisions made by the committee are final, and the student is notified within three (3) days of the Committee's decision.

Students who fail to meet the institution's Sati

Financial Aid Probation

A successful appeal will place the student on probation for the next evaluation period. During the probation the student will be placed on an academic plan.

Students who choose not to appeal their status, or have their appeal denied will be required to make payment arrangements with the institution for any outstanding balance or further charges.

Students who fail to make arrangements with institution may be dismissed for non-payment.

Academic Plan (After Probation)

A student who has successfully appealed their probation will be placed on an "Academic Plan". The objective of the Academic Plan will be to bring the student back within the satisfactory guidelines of the qualitative and quantitative standards of SAP.

Non-Credit Courses

As there are NO non credit courses offered at the institution regulations regarding their impact on SAP do not apply.

Remedial Courses

As there are NO remedial courses offered at the institution regulations regarding their impact on SAP do not apply

Interruptions/Course Incompletes/Course Repeats/Withdrawals

Students must meet the specific conditions for incomplete, withdrawals, and repetitions. No student can complete the program with an "Incomplete" or "Withdrawal Failure". All "Incomplete" or "Withdrawal Failure" grades must be made up successfully.

Non-Punitive Pass/Fail

As there are NO Non-Punitive Pass/Fail grades offered at the institution regulations regarding their impact on SAP do not apply

Repeated Courses

Repetition of failed course will count against the attempted hours of the time and ½ standard of SAP. Initial failing grades of repeat courses are NOT included in the GPA calculation.

A student returning from LOA will have their maximum time frame extended by the number of days in the LOA. These days will not be included in the student's cumulative attendance percentage.

Repeating a subject will affect the maximum time frame. All attempts at courses are counted towards the maximum timeframe.

Re-Entry/Transfer of Credit Students

Students who are granted re-entry to the institution in the same program, regardless of whether or not the institution accepted their transfer of credits, do so under the same warning or probationary status under which they left.

A student who re-enters after dismissal for failure to meet Satisfactory Academic Progress standards within six (6) months or earlier, is readmitted under the same SAP status as at the time of their withdrawal.

Students who are approved for transfer credits from previous enrollments, credits achieved at other institutions, or credits transferred from one program to another will have their amount of total credits, and minimum time from of 1 and ½ (150%) reduced by the number of credits transferred into the program.

If a student has improved their GPA to 2.0, and achieved 67% or greater of the credits offered they are considered in compliance with the institution's Satisfactory Academic Progress policy. Students who have returned to Satisfactory Academic Progress are again eligible for Title IV funding.

If after the three (3) month probationary period a student has not improved their GPA to 2.0, and achieved 67% or greater of the credits offered they will have their Title IV funding withdrawn.

Additional Rules and Regulations

Students are expected to follow all written rules and regulations. Rules and regulations are furnished to each student upon enrollment and a copy is posted on the school bulletin board. All students are also required to abide by any classroom rules that have been issued by their instructor.

Grading System

-A student must attend no less than 90% of the scheduled hours assigned for each class in the Allied Health Programs to receive a passing grade.

A Grade Point Average of at least 2.0 is required for graduation and the following represents the equivalencies of the grades assigned:

Grade and Record Policies

1. Final grades for each course are recorded and preserved.
2. Grades are earned and recorded as follows

Designation/Letter Grade	G.P.A Range	Grade Range
A	4.0 – 3.7	100 - 90
B	3.6 – 2.7	89 - 80
C	2.6 – 2.0	79 - 70
F	1.9 or below	64 and below
WF	n/a	Withdrawal Failure
W	n/a	Withdrawal

- Incomplete “Inc” grades will be assigned to classes in which the student fails to meet the minimum attendance requirements listed above. A student will have two (2) weeks at the completion of the module to make up all the required attendance hours for each class. All Incomplete students will carry the grade of zero (0) as part of their cumulative GPA until the make-up period elapses. During this period Title IV funds will not be disbursed to the student’s account. If the hours are not made up during this time, the student will receive a final grade of zero (0) for the class, and will be required to retake the class.

Final Grade Reports

Instructors are required to submit to the Director the final grade for each student whose name appears on the digital “Grade Submission Form”. Instructor grade reports are the official record of the student’s grades and are permanently filed at Woodruff Medical Training & Testing. The “Student Grade Submission Form” at the end of each grading period indicates the student’s academic cumulative average.

Grading Period

The school operates on the basis of a four week module. Students will receive grades at the end of each module.

Conduct

Students must conduct themselves as adults at all times. Offensive conduct or language will not be tolerated. Good judgment, professional conduct and adherence to the dress code are required of each student regardless of the situation. Students who cannot conduct themselves accordingly will be warned, suspended and/or dismissed.

Job Placement

Woodruff Medical Training & Testing, because of its service to the industry, is able to assist its graduates in locating employment upon completion. At the time of the student’s exit interview, employment assistance may be requested. If the student does indeed want assistance, the Job Placement Director and Coordinators will consult our most current jobs available list, contact the prospective employers and, if possible arrange an interview.

While no guarantee of employment can be made, it is of vital importance to the school that assistance in career placement is available to all graduates. Assistance in identifying individual positions, along with support in preparation of resumes and interviewing skills will be provided to all graduates by the placement office.

Please be advised that if a student has a criminal background WMTT may not be able to place that student.

Placement is not guaranteed.

Student Services

The Campus Director at Woodruff Medical Training & Testing provides Student Services to advocate on behalf of the student. These services exist to help the student be successful throughout their tenure at the school. As issues arise WMTT personnel will assist students in overcoming obstacles that interfere with their progress. Referral and agencies and or support groups and a wide variety of social services are available.

Guest Speakers and Special Events

As part of the schools effort to provide a wide range of experiences for students, guest speakers are invited to the school to share their knowledge and expertise in the field. Special events are planned during the school year and are posted on the school bulletin board. Field trips are scheduled by the instructors, with the approval of the Program Coordinator. In some cases these events are mandatory and part of classroom instruction, and other events are highly recommended but not mandatory. Be sure to speak to your instructor for more information.

Previous Education and Training (Transfer of Credit)

WMTT does not currently have a reciprocal agreement with any institution for transfer of credits, but will consider credits from learning institutions recognized by the US Department of Education or Council for Higher Education Accreditation.

Experiential Learning And Advanced Placement Credit

The institution does not recognize experiential learning as credit towards any of its programs of study. Nor does it offer advanced placement credit.

Transfer of Credit (Program to Program within school)

Some courses are common to all programs, those courses may be used as a transfer of credit if transferring to or enrolling in a different program. To determine eligibility please see a member of the Records Department.

Prior Credit for VA Students

Transcripts will be evaluated for all VA students with prior credit from any institution. VA students must notify the Admissions Representative that they wish to apply for VA benefits at the time of enrollment at which time the student will be notified to request transcripts from all prior institutions attended. WMTT will notify the student of the evaluation, and shorten the program certified accordingly. Whenever a student initially enrolls or change programs a credit evaluation must be completed.

Attendance Policy—VA Students

Students are required to attend 100% of all scheduled classes. It is assumed that college – level students will conscientiously fulfill their responsibility by attending all classes and contributing with ideas. Significant portions of the training in our programs are hands-on exercises and practice application; therefore, attendance is pertinent in understanding the concepts and procedures taught in class. Moreover, our training programs also provide professional development training for workplace ethics and behavior. (See Attendance Policy)

Policy: Students must attend a minimum of 80% of the scheduled hours for the month or they will be considered in violation of the attendance policy. Veterans enrolled in NCD programs will be interrupted for unsatisfactory attendance when accumulated absences, tardies, and class cuts exceed twenty (20) percent of class contact hours. The interruption will be reported to the Department of Veterans Affairs (VA) within 30 days of the veteran’s last date of attendance (use VAF 22-1999b). A veteran may be re-enrolled for benefits at the beginning of the term following interruption because of unsatisfactory attendance only when the cause of unsatisfactory attendance has been removed. Once re-enrolled, a veteran will be interrupted for unsatisfactory attendance when accumulated absences, tardies, and class cuts exceed twenty (20) percent of the remaining contact hours. The interruption will be reported to the Department of Veterans Affairs (VA) within 30 days of the veteran’s last date of attendance (used VAF 22-1999b).

Veterans interrupted a second time for unsatisfactory attendance shall not be allowed to re-enroll for VA education benefits in the absence of mitigating circumstances.

Mitigating circumstances are issues which directly hinder a veteran’s pursuit of a course/program of study, and which are judged to be beyond the student’s control. General categories of mitigating circumstances include but are not limited to:

- Serious illness of the veteran.
- Serious illness of death in the veteran’s immediate family
- Emergency financial obligations or change of place of employment or work schedule which preclude pursuit of the program/course.
- Active duty military service, including active duty for training.

Students who are in violation of the policy will be placed on probation for the month following the infraction of the policy. When a student is placed on probation they are given the month to correct the attendance infraction. If at the end of the month attendance does not improve, the student may be subject to dismissal.

Attendance is taken daily and recorded, any day student who is absent for three days (3) for Day students or sixteen hours (16) during the month is given a deficiency notice, issued by the instructor. Evening students are given a warning at three (3) days or twelve (12) hours.

At the end of the month if the student has violated the attendance policy, day students twenty four hours (24), these may not be consecutive, (see drop policy), and night students sixteen hours (16) they will be placed on probation. A student “Notice of Probation” form will be issued by the instructor and a copy will be placed in the student file.

If at the end of the month following the infraction the student's attendance has not improved they will be subject to dismissal. The School Director will make this decision.

Students have a right to appeal

The appeal must be submitted in written form within five (5) days of notification and addressed to the Campus Director of Woodruff Medical Training & Testing, 4053 LaVista Rd. Tucker, GA 30084, explaining the extenuating circumstances. The student is advised to provide supporting documentation and is advised that the school may request specific documentation of the reason (s) stated in the student appeal.

The decision will be made by the Campus Director and will be final.

Leave of Absence Policy for VA Students

Any VA student who takes a Leave of Absence (LOA) will have their VA educational benefits discontinued (Use form VAF 22-1999b).

Advising Assistance

Students are encouraged to discuss problems, grades, attendance or any questions they may have with their instructors or Campus Director.

Safeguarding of Student Information

All student records, including personally identifiable information is maintained in locked fireproof file cabinets and/or within a secure, password protected database. Any personal information disseminated in accordance with FERPA guidelines is done so by safeguarding the security of the information by password protected communication, or secure, return receipt confirmation if transmitted in a hard copy.

Release of Student Information

The school will not release information or records to unauthorized persons or agencies without the specific written permission of the student and/or the student's guardian or parent if the student is a minor.

Students Rights of Access

Records of students are the sole property of the school and may not be removed from the school. Students may review their records upon written request. Records will be made available in the office and may not be taken from the school.

Nondiscrimination

Woodruff Medical Training & Testing will not tolerate discrimination against anyone, generally or specifically, based on race, creed, religion, origin, gender, age, or disability. In accordance with Title IX, section 504, section 104.7 (a), the Director of Finance will be available to any person who has a complaint against the School that would fall under Title IX Section 504. The Campus Director at your school located at 4053 LaVista Rd. Tucker, GA 30084.

Student Financial Planning/Financial Assistance

Woodruff Medical Training & Testing participates in Federal Title IV Financial Aid programs; Financial Aid Programs available to students include Pell Grants, Supplemental Educational Opportunity Grants (SEOG) and Federal Family Educational Loans. Pell and SEOG are grants and do not have to be paid back. Students and Parents who receive money from the Federal Family Educational Loan Program (FFELP) for their education are obligated to pay these loans back when they become due. The school also participates in several private loan programs.

Tuition and Fees are due at the time class begins. Any student, who cannot pay their tuition and fees in full at the time class begins, may apply for Federal Financial Aid for grants and loans.

Grants and/or loans will be credited to the student account to pay tuition and fees. The student may use any remaining money over and above tuition and fees for supplies, shoes and other educational expenses.

Student Responsibility

The student will be held responsible for knowing their eligibility status at the end of each grading period. If in need of assistance, the student may come to the Financial Aid Office for counseling or verification of eligibility.

Transcripts

A complete set of student records, including a transcript of grades is kept in a permanent file. One copy of the official transcript and Certificate of Completion is provided to each student free of charge. There is a \$10.00 charge for extra official transcripts or Certificates of Completion.

Graduation and Program Requirements

1. To be eligible for Graduation, the student must:
 - Complete the total number of Academic Credit or Clock Hours for their particular program:
 - Complete 26.5 Academic Credits in the Patient Care Technician Program.
 - Complete 36.5 Academic Credits in the Medical Assistant Program.
2. Meet Satisfactory Academic Progress
3. Meet All Financial Obligations to the School

A Certificate is awarded upon completion. Graduation Exercises are held twice a year.

Arbitration

Any controversy claim arising out of or relating to this agreement, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules and judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. The terms referenced above “controversy or claim” include, but are not limited too, those against Woodruff Medical Training & Testing, their present and former officers, directors, owners, affiliated entities, partnership, corporations, employees, agents, assignees, and the estates of any of them.

Academic System

The institution uses a semester credit hour system.

15 lecture hours of instruction = 1 Semester Credit

30 laboratory hours of instruction = 1 Semester Credit

45 Externship hours of instruction = 1 Semester Credit

Programs (All Programs Are Delivered in English)

Nursing Assistant Program

3.5 Credit Hours/96 Clock Hours

Certificate Program/Residential

Method of Instruction: This course is taught through a series of classroom lectures, hands-on laboratory training, and clinical externship instruction.

Location(s) Main Campus

This is a 96 hour program that meets state requirements for student to pass the Georgia Medical Care Foundation oral and written exams for certification and to function in Hospitals, Nursing Homes and Personal Care Homes as a Certified Nursing Assistant.

Course Description: This course introduces the student to basic nursing care and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant to develop student skills in communicating and understanding the residents. Resident safety, infection control, body mechanics, bed making, assisting residents with daily care are some of the topics addressed. Students will demonstrate the importance of meeting elimination needs, basic nutrition fundamentals of taking vital signs, transferring, ambulation & basic emergency care, rehabilitation and restorative care, understanding human sexuality, Patient Bill of Rights, the principles of range of motion and its exercises. The student is also introduced to the clinical aspects of nursing in a skilled care facility

This program is taught on campus and in a Long Term Care Facility
Certification Exams are given on Campus after Program completion

Course	Title	Credit Hours
NA 100A	Fundamentals of Nursing A	1.0
NA 100B	Fundamentals of Nursing B	1.0

Woodruff Medical Training & Testing

NA 100C	Fundamentals of Nursing C	1.0
NA 100D	Fundamentals of Nursing D	0.5
	Total	3.5

NA 100A Fundamentals of Nursing A

1.0 Credits

This course introduces the student to basic nursing and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant. To develop student skills in communicating and understanding the residents. Understanding resident safety and develop a broad knowledge of infection control. Prerequisites: None

NA 100B Fundamentals of Nursing B

1.0 Credits

This course introduces the student to basic nursing and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant. To develop student skills in proper body mechanics, learn to make open, closed and occupied hospital beds, and how to become proficient in residents daily care. Prerequisites: NA 100 A

NA 100C Fundamentals of Nursing C

1.0 Credits

This course introduces the student to basic nursing and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant. Students will also address the fundamentals of taking vital signs, transferring, ambulating, basic emergency care, rehabilitation and restorative care, understanding human sexuality, Patients Bill of Rights, the principles of range of motion, and its exercises. Prerequisites: NA 100-A & B

NA 100D Fundamentals of Nursing D

0.5 Credits

This is the final course in the Nursing Assistant Program, student will show proficiency in total patient care delivered at a Long Term Facility. Prerequisites: NA 100 A, B, C

Equipment

The Nursing Assistant Program utilizes equipment used by the students and instructors that meet all requirements including but is not limited to: Hospital Patient Bed, walker, wheelchair, overbed table, treatment mannequin, gait belts, bedpans, and night stands.

Didactic 72 hrs
 3 weeks AM
 4 weeks PM

Clinical 24 hrs

1 week AM
2 weeks PM

Patient Care Technician Program

26.5 Credit Hours/640 Clock Hours

Certificate Program/Residential

Method of Instruction: This course is taught through a series of classroom lecture, hands-on laboratory training, course preparation and homework assignments, and clinical externship instruction.

Location(s): Main Campus

The objective of the Patient Care Technician Program is to prepare the student to assist physicians and nurses by performing basic clinical duties in a medical center. To meet this objective, instruction addresses subjects encompassing medical practice, medical law and ethics, medical communications, medical records, patient preparation and basic laboratory procedures and tests. Upon completion of this program graduates will have entry level skills as a Patient Care Technician and qualify for positions in a variety of health care facilities.

The Patient Care Technician Program groups its program around knowledge and skills required for total patient care in a clinical setting. The program concludes with an externship in a medical facility.

Enrollment: Monthly on start dates. Students must attend orientation.

Course	Title	Credit Hours
HS 100	Health Careers Fundamentals	5.0
PCT 101	Anatomy & Physiology	2.0
MA 124	Circulatory System/EKG	3.0
PCT 102	Specimen Collection/Special Procedures	1.5
GE 100	Medical Terminology	2.0
PCT 104	Patient Data Documentation	1.5
MA 125	Vascular System/Blood Collection	3.0
PCT 103	Basic Nutrition	1.5
NA 100A	Fundamentals of Nursing A	1.0
NA 100B	Fundamentals of Nursing B	1.0
NA 100C	Fundamentals of Nursing C	1.0
NA 100D	Fundamentals of Nursing D	0.5
PCT 205	Externship	3.5
Totals		26.5

Didactic: 20 weeks (days)
30 weeks (evening)

Externship: 7 weeks days only
Four days per week six hours per day

Course Descriptions:

HS 100 Health Career Fundamentals 5.0 Credits

Students are introduced legal and ethical responsibilities encountered in the medical profession this course also helps the student prepare for entering the job market in the health field. Topics include professional growth, job hunting skills, and interviewing skills. Emphasis is placed on formulating a professional resume and rendering a successful interview. Students will also understand the importance of positive human relations in the medical field, learn different behavioral theories, apply positive interpersonal skills to work and personal situations, and provide techniques to improve learning skills.

NA 100A Fundamentals of Nursing A 1.0 Credits

This course introduces the student to basic nursing and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant. To develops student skills in communicating and understanding the residents. Understanding resident safety and develop a broad knowledge of infection control. Prerequisites: None

NA 100B Fundamentals of Nursing B 1.0 Credits

This course introduces the student to basic nursing and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant. To develop student skills in proper body mechanics, learn to make open, closed and occupied hospital beds, and how to become proficient in residents daily care. Prerequisites: NA 100 A

NA 100C Fundamentals of Nursing C 1.0 Credits

This course introduces the student to basic nursing and clinical skills. Consideration is given to the fundamental role of the Nursing Assistant. Students will also address the fundamentals of taking vital signs, transferring, ambulating, basic emergency care, rehabilitation and restorative care, understanding human sexuality, Patients Bill of Rights, the principles of range of motion, and its exercises. Prerequisites: NA 100-A & B

NA 100D Fundamentals of Nursing D 0.5 Credits

This is the final course in the Nursing Assistant Program, student will show proficiency in total patient care delivered at a Long Term Facility. Prerequisites: All Nursing Assistant Courses

PCT 101 Anatomy & Physiology 2.0 Credits

This course is designed to help the student understand the basic function and structure associated with the human body.

GE 100 Medical Terminology 2.0 Credits

This course is designed to help the student understand the basic function, structure and terminology associated with the human body.

MA 125 Vascular System/Blood Collection 3.0 Credits

This course is designed to introduce the student to the structure, function and pathology of the blood. The course mainly covers theory, demonstration and clinical practice of common tests conducted in medical offices and blood drawing techniques such as finger sticks and venipuncture. Instruction in

OSHA guidelines is emphasized and must be adhered to in this course. The course also includes an overview of medical terminology for the applicable body system.

MA 124 Circulatory System/EKG Lab Skills 3.0 Credits

This course is a study of the Circulatory system with emphasis placed on function, common diseases and diagnostic exams. Topics covered and include the standard 12-lead EKG, rhythm strip and holter monitor.

PCT 102 Specimen Collections/Special Procedures 1.5 Credits

This course is designed to provide students with skills required to collect various specimens required for tests, and to also perform procedures such as patient assessment, urinary catheterization, and sterile dressing changes.

PCT 103 Basic Nutrition 1.5 Credits

The first segment of this course is designed to introduce the student to the basic food groups, nutrients, their functions, and the use of therapeutic diets. The second segment is devoted to Basic Life Support which includes a cardio-pulmonary resuscitation certification course.

PCT 104 Patient Data Information/Documentation 1.5 Credits

This course is designed to introduce the student to hospital and medical abbreviations, communications between health care workers and reading and understanding the patients chart.

PCT 205 Externship 3.5 Credits

During this course the student will spend time in a clinical setting where they will apply the knowledge, skills, and competencies acquired in the classroom. This is the last course of the student's program and the externship must be performed during the day. Successful completion of the externship is a graduation requirement.

Prerequisites: All Courses

Medical Assisting Program

36.5 Credit Hours(1003.5 Clock Hours)

Certificate Program/Residential

Method of Instruction: This course is taught through a series of classroom lecture, hands-on laboratory training, course preparation and homework assignments, and clinical externship instruction.

Location(s): Main Campus

The objective of the Medical Assisting Program is to prepare the student to assist physicians and nurses by performing administrative duties and basic clinical duties in an office or medical center. To meet this objective, instruction addresses subjects encompassing medical practice, medical communications, medical records, insurance, patient preparation and basic laboratory procedures and tests as well as total patient care. Upon completion of this program graduates will have entry level skills as medical assistants

and qualify for positions in a variety of health care facilities.

The Medical Assisting Program groups its program around knowledge and skills required for administrative medical assisting and clinical medical assisting. The program concludes with an externship in a medical facility.

Enrollment: Monthly on start dates. Students must attend orientation.

Course	Title	Credit Hours
MA 101	Anatomy & Physiology & Medical Terminology I	6.5
MA 102	Anatomy & Physiology & Medical Terminology II	6.5
MA 103	Basic Clinical Skills	5.0
MA 104	Hematology	5.0
MA 105	Introduction to Insurance Billing	5.0
MA 106	Externship Preview	5.0
MA 107	Clinical Externship	3.5
Totals		36.5

Didactic: 25 weeks (days) 37 weeks (evening)

Externship: 7 weeks days only

Four days per week six hours per day

Course Descriptions:

MA 101 Anatomy & Physiology & Medical Terminology I

6.5 Credits

This course is designed to help the student understand the basic function and structure associated with the human body and terminology. (Prerequisites: None)

MA 102 Anatomy & Physiology & Medical Terminology II

6.5 Credits

This course is designed to help the student understand the basic function and structure associated with the human body and terminology. (Prerequisites: MA 101)

MA 103 Basic Clinical Skills

5.0 Credits

Students will get the basic knowledge needed to perform clinical duties as they pertain to the medical office. Students will perform a variety of skills to prepare them for the medical office. (Prerequisites: MA 101, MA 102)

MA 104 Hematology

5.0 Credits

This course is designed to introduce the student to the structure, function and pathology of the blood. The course mainly covers theory, demonstration and clinical practice of common tests conducted in medical offices and blood drawing techniques such as finger sticks and veni- puncture. Instruction in OSHA guidelines is emphasized and must be adhered to in this course. The course also includes an overview of medical terminology for the applicable body system. Method of Instruction: This course is taught through a series of classroom lectures, hands on laboratory instruction, and course preparation-homework assignments (Prerequisites: MA 101, MA 102)

MA 105 Introduction to Insurance & Billing

5.0 Credits

This course begins with an overview of coding concepts, terms, and procedures. They will learn how to use the CPT manual and Level II National Codes (HCPCS). Students will learn how to use both the ICD-9-CM and the CPT manuals to describe diagnoses and procedures, and how to provide accurate and consistent codes for services provided in an outpatient setting. Student will also learn how to do Crosswalks from ICD-9 to ICD-10. This course is also designed to familiarize student with different insurance terminology, understanding the difference in Managed Care plans and government issued plans. The students will learn how to process CMS- 1500 Insurance claim forms, do math calculations, follow-up procedures for denied claims, and general skills as they relate to medical insurance. (Prerequisites: None)

MA 106 Externship Preview

5.0 Credits

This course is designed to give the Program Manager and student the necessary time to complete all requirements for the student to begin their externship and review testing material for the national exam. (Prerequisites: MA 101, MA 102, MA 103, MA 104, MA 105)

MA 107 Clinical Externship

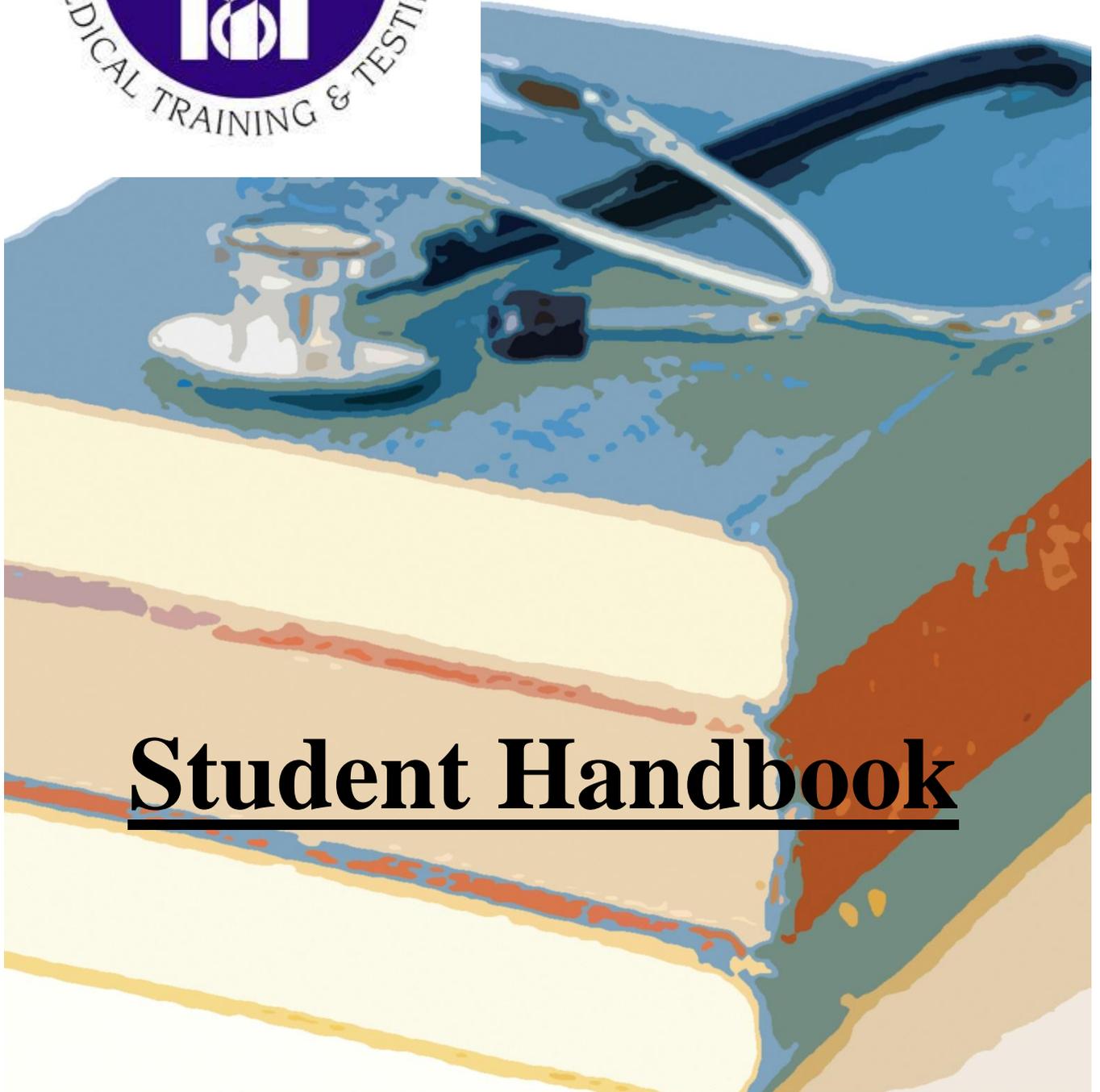
3.5 Credits

During this course, the student will spend time in a clinical setting during the day where they will apply the knowledge, skills, and competencies acquired in the classroom. This is the last course of the student's program. Successful completion of the externship is a graduation requirement. (Prerequisites: MA 101, MA 102, MA 103, MA 104, MA 105, MA 106)

****All Gainful Employment information for each program is provided as a supplement to this catalog and available online at www.woodruffmedical.edu.**

Administration, Staff and Faculty

See Insert



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Rules and Regulations

Every student will be required to maintain accepted standards and rules of conduct at all times. Students who do not abide by this are subject to being dismissed from school. Each disciplinary problem will be reviewed separately and the student will be given the opportunity to express his/her side of the situation. A counseling form will be completed and placed in the student's file. In cases where the problem warrants more than a warning, such as active drug usage or insubordination, the student may be terminated immediately. When a student is found to be in repeated violation of the school's rules or if civil or criminal laws have been violated, then disciplinary action up to and including termination may take place.

Conduct

Woodruff Medical Training & Testing desires to maintain a relaxing and comfortable atmosphere, which promotes personal and academic growth. The rules of conduct are to protect your right to study and practice in a safe, comfortable and professional environment.

1. Students are expected to be courteous and respectful to other students and staff members
2. Students will conduct themselves in a professional manner
3. Loud or excessive behavior, profanity, or rudeness will NOT be tolerated
4. No excessive talking in class
5. No sleeping in class
6. No Verbal Altercations
7. No Use of Cellular, Bluetooth, or any other communication device in class.

One-time violations of any of the above policies may result in the student being notified that s/he has been placed on **ZERO TOLERANCE**. Further re-occurrences, will result in dismissal/termination.

1. The following may be reasons for immediate dismissal:
2. sexual harassment or implications (language, gestures, obscene materials)
3. disruptive, threatening or abusive behavior
4. fraud and/or dishonesty
5. lying or cheating on tests; falsifying information
6. alcoholic beverages or drugs on premises
7. failure to participate in classroom activities on a continual basis
8. failure to obtain passing grades
9. being under the influence of drugs or alcohol during school hours
10. failure to follow institutional or classroom policies and procedures
11. weapons on school grounds
12. theft of and or damage to school property
13. threat of use of firearms, weapons, ammunition, incendiary devices or explosives on School Premises.
14. physical altercations (fighting).

Sexual Harassment of any form will **NOT** be tolerated:

Sexual harassment is any form of unwelcome sexual attention:

- unwelcome physical touching
- sexual or suggestive comments, jokes or taunts
- unwelcome requests for sex

- the display of clearly sexual material (such as photos, pin-ups or pictures) or reading matter (such as e-mails, faxes or letters; and, includes the use of WMTT computers to access internet for obscene materials)

Profanity will **NOT** be permitted on school property:

Profane material is defined as including language that denotes certain of those personally reviling epithets naturally tending to provoke violent resentment or denoting language so grossly offensive to members of the public who actually hear it as to amount to a nuisance. Profane speech is prohibited, if any person profanely curses or swears, may be terminated. (Class 4 misdemeanor)

Possession of Alcohol or Drugs is **NOT** permitted on school property:

Any student who is found in possession of alcohol on school property will be terminated and charged with a felony charge (GA Law: 16-13-31-4)

Weapons are **NOT** permitted on school property:

Any student found to be in possession of weapons of any kind (guns/firearms, knives, ammunition, incendiary devices or explosives) will be terminated.

Dress Code

Students are required to be in uniform. The dress code will vary from each program and a copy of each program's dress code will be discussed during your orientation sessions. Infractions to the dress code policy will result in disciplinary action. New Students are allowed 2 weeks from their start date to obtain uniforms. All uniforms are to be worn with white tennis shoes. **NO Clogs** and **NO Open-Toe Shoes** allowed.

Attendance

Allied Health Programs

Students are expected to attend 100% of all scheduled class hours in the NA and Extern portion of their program. Students who fail to attend at least 90% of the total hours in each class will receive an "Incomplete" grade for the class until the hours are made up. A student will have no more than six weeks (6) weeks after the completion of a module to make up the hours. Hours that are not made up by this time will result in a zero "0" grade.

The student will be responsible for all information and assignments covered during their absence. All absent hours must be made up in accordance to this policy, and on school premises.

Attendance will be taken by the instructor 2 times a day at the following intervals:

1. At the beginning of class
2. At the conclusion of class.

Students are responsible, and required to be signed in at each of the above intervals to receive full credit for the day. Students who are not signed in at both intervals will be credited on the amount of hours that have elapsed between their first and last signature. If there is only one signature, the student will only be credited for the time that has elapsed between the signature and the next interval.

Holiday Make-Up Days

Each institutionally recognized holiday will have a corresponding scheduled make-up day. A schedule of holidays and make-up days is contained in the school calendar.

These make-up days are part of the official calendar and students will be required to attend them to continue their rate of progress.

Advisement

Student Advising is available upon request, during school hours to help you with academic or related problems. Tutorial assistance in various courses is also made available through scheduled sessions held by your instructor. The faculty and staff conduct periodic seminars on topics such as stress management, infectious disease, career guidance, time management and money management. Drug and alcohol counseling services are available. Information, resources, and referrals are available for those seeking help.

Staff Hours

Staff Hours are posted. Please be respectful when utilizing staff hours. Individual appointments may be scheduled, if necessary, at the end of the scheduled class period.

Awards

Students are eligible to receive student awards if and when they meet the following criteria

1. Director's List: Maintain a GPA 4.0 – 3.9,
 - i. Follows all rules and regulations without being reminded of them,
 - ii. Positive and good judgment,
 - iii. Active daily participation in class.
 - iv. Respects themselves and others,
 - v. Always wears a clean and ironed uniform.
 - vi. Gets along well with instructors and classmates,
 - vii. Participates in class.
2. Deans List: Maintains a GPA of 3.8 – 3.7.
 - i. Follows all rules and regulations without being reminded of them
 - ii. Positive and good judgment,
 - iii. Did not miss more than 2 days in a module
 - iv. Respects themselves and others,
 - v. Always wears a clean and ironed uniform.
 - vi. Gets along well with instructors and classmates,
 - vii. Participates in class.
3. Perfect Participation
 - i. Student with daily participation arrives to class at scheduled start time, and promptly returns from lunch and breaks.
4. Outstanding Student
 - i. All around student who is overall the best in the class. Director's List is a prerequisite.
5. Improvement Award
 - i. Student's Participation, Attitude, etc. improved since first day of module and continues to improve
6. Citizenship

- i. Positive example for others
 - ii. Pays attention and class and follows rules without being reminded of them.
7. Student Choice
 - i. Selected and voted on by the class

Average Tuition Cost of Attendance

As part of the Consumer Information Requirements mandated by the Department of Education the institution has made available the average tuition cost of attendance using data from all Colleges and Universities within a ten (10) mile radius of the area which it serves. This item is a summary of information which can be found on the *Integrated Postsecondary Education Data Systems (IPEDS)* website at www.ipeds.ed.gov.

WMTT Campus	\$18,152	Tucker Average	\$22,118
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Graduation

In order to participate in graduation exercises, students must have successfully completed all the classroom and clinical externship requirements of his/her program and must pay all graduation fees one week prior to the date of the schedule graduation.

Withdrawal Policy

Official Withdrawal

If a voluntary written notice of withdrawal is received by the school, the “Date of Determination” is the date of receipt of written notice. Refunds are calculated from the “Date of Determination”, and the school issues the appropriate refund in full to the contracting party as soon as possible but no more than thirty (30) days after the “Date of Determination”, according to our refund policy.

Unofficial Withdrawal

-Students who have not submitted a voluntary written notice of withdrawal will be withdrawn fourteen (14) consecutive calendar days after their Last Date of Attendance (LDA). The fourteenth consecutive calendar day of absence will be classified as the “Date of Determination”. Refunds are calculated from the “Last Date of Attendance”, and the school issues the appropriate refund in full to the contracting party as soon as possible but no more than thirty (30) days after the “Date of Determination” according to our refund policy.

-Students may be withdrawn by the institution for failing to follow institutional or classroom rules and regulations. Refunds are calculated from the date of the institutional termination, which will be classified as the “Date of Determination” and the school issues the appropriate refund in full to the contracting party as soon as possible but no more than thirty (30) days after the “Date of Determination” according to our refund policy.

-Students who do not return from a Leave of Absence on the date they are scheduled to return will be withdrawn from the school with their Date of Determination being the date they were scheduled to return from LOA. Refunds are calculated from the “Date of Determination”, and the school issues the appropriate refund in full to the contracting party as soon as possible but no more than thirty (30) days after the “Date of Determination” according to our refund policy.

-Students who are reviewed for Satisfactory Academic Progress, and are found not to be able to complete a program at the time and ½ maximum will be withdrawn from the program unless they are granted a successful appeal. The date of the withdrawal will be defined as the “Date of Determination”. Refunds are calculated from the “Date of Determination”, and the school issues the appropriate refund in full to the contracting party as soon as possible but no more than thirty (30) days after the “Date of Determination” according to our refund policy.

Leave of Absence Policy (LOA)

Students enrolled at Woodruff Medical Training & Testing may apply for a Leave of Absence (LOA) from their program. The maximum amount of time a student can be on an LOA is one hundred and eighty (180) days in a calendar year. All LOA requests must be submitted in writing or on a “Change of Status” form with supporting documentation when applicable.

LOA’s are granted for the following reasons.

- Medical Conditions
- Pregnancy
- Illness or Death of Immediate Family
- Bereavement
- Military Service

A Leave of Absence can be granted for reasons over and above this list by the Campus Director and are final:

LOA’s will NOT be granted to any student who has attended less than sixty (60) days.

Students are responsible for returning to school on their return date. Upon return they must report to their Program Manager before returning to class. If the student does not return on their expected date they will be dropped from the program.

A Leave of absence will not be treated as a withdrawal and no return of Title IV funds will be calculated. If the student does not return within the expiration of the leave, Woodruff Medical Training & Testing will calculate the amount of Title IV grant and loan assistance that is to be returned according to the Higher Education Act, 34 CFR 668.22(j)(1)(ii).

Identification Cards

I.D. badges must be worn at all times on campus and during your externship. There will be a \$10.00 charge for loss or damaged card.

Internet Usage

The internet is to be used for educational purposed and/or class related. Recreational internet usage is to be done before or after class. Internet can be used during break time as well.

Copyright

Woodruff Medical Training & Testing makes the internet and other educational items available to students as educational resources. Students must, at all times, respect all copyright laws and intellectual property of the entities which have produced the items they may be using as part of their training. Students may not knowingly reproduce, download onto WMTT computers, or distribute any copyrighted or intellectually protected material. This includes but is not limited to the following items:

- Images
- Music Files
- Software
- Text

without the expressed written consent of the owners.

Such action may result in criminal or civil charges being filed against the student for infringement of federal copyright or patent law, and immediate dismissal of the student from the institution.

All computer and software equipment, books, and other media used during the course of programs are the property of Woodruff Medical Training & Testing and are made available for the sole use of educational enhancement. These resources may not be used to violate federal copyright or patent law. This includes illegal downloading, copying, sharing, or displaying in public for a fee.

Library

The school's library is located in the Resource Center. The library contains medically relevant texts on a wide range of subject matter. You are also encouraged to use the public or university libraries for further research.

Substance Abuse Statement

In keeping with US Public Law 101-226, Section 22: Drug Free Schools and Campuses it is WMTT's obligation to inform you of health risks associated with the use of illicit drugs, and alcohol. Any substance used through needle-sharing increases the risk of AIDS and Hepatitis B.

Type of Drug and Possible Health Risks

Stimulants - Speed up the action of the central nervous system. (A) Amphetamines (i.e. speed, crank, uppers) – heart problems, paranoia, death. Affects fetus. (B) Cocaine (i.e. coke, crack) – confusion, physical tolerance, dependency, damage to lungs and nasal membranes, heart problems, paranoia, convulsions, death. Affects fetus.

Depressants – Relaxes the central nervous system. (A) Barbituates (i.e. downers) (B) Tranquilizers (i.e. valium, Librium) (C) Methadone (i.e. ludes) – confusion, loss of coordination, tolerance, dependency, seizures, coma, death. Especially dangerous when combined with Alcohol.

Canabis – Alters the perception and mood. (A) Marijuana (i.e. grass, pot) (B) Hashish – lung damage, dependence, tolerance, confusion, loss of coordination, decreased sex drive.

Hallucinogens – Distort reality (A) Lysergic Acid Diethylamide (i.e. LSD, acid) Mescaline, MDA, MDMA, DMT, STP, Psilocybin – hallucinations, panic, tolerance, flashbacks, possible birth defects in user's children. (B) Phencyclidine (i.e. PCP, Angel Dust) – Depression, irrational behavior, confusion, convulsions, hallucinations, coma, death.

Narcotics – Lower pain reception. (A) Heroin. (B) Morphine. (C) Codeine. (D) Opium – lethargy, apathy, loss of judgment and self-control, tolerance, dependence, convulsions, coma, death.

Deliriants – Mental confusion. (A) Aerosol products. (B) Lighter Fluid (C) Paint Thinner and other Inhalants – damage to brain, lungs, convulsions, death.

Alcohol – A sedative drug – tolerance, dependence, depression, coma, death. Alcohol abuse is linked to cancer, heart and liver damage, and fetal alcohol syndrome.

Where to Get Help

Students who are experiencing alcohol or drug related problems may seek assistance in the Student Services Department where referral and counseling information is available.

Drug Free School Policy

Woodruff Medical Training & Testing acknowledges that every student who enrolls does so with the goal of achieving training which will enable them to prepare for career enhancement. We are dedicated to assisting each student in reaching his or her goals. We recognize that each student deserves an equal opportunity to gain entry level skills and become a productive citizen of the community. As such, we believe that a drug free environment is integral to quality education. The U.S. Department of Education Drug Free Schools and Communities Act Amendments of 1989, requires that the school distribute the following information annually to you in writing concerning the possession, use, or distribution of alcohol and illicit drugs at WMTT. The school's policies on substance abuse and alcoholic beverages are outlined below, along with related information on school sanctions for violation of these policies; on criminal sanctions for the illegal possession or distribution of drugs and alcohol; on health risks of drugs and alcohol; and on the availability of treatment for drug or alcohol problems. Please read this material carefully. There is much information here, some of it technical, and all of it is vitally important.

I. STANDARDS OF CONDUCT - The students, faculty, and staff of WMTT make up a community in which each individual should respect the rights, health, property and participation of others in the community. Each individual in the community has a responsibility to his/her fellow community members. Students are expected to follow all federal, state, and local laws as they apply to alcohol and drugs. The Financial Planning office is responsible for informing the students about this policy and by providing resources on education, prevention and treatment options.

It is prohibited to manufacture, distribute, sell, dispense, possess or use any controlled substance (except for the use or possession of drugs prescribed by a physician and in the original container) on campus or in any facility owned, leased, or otherwise controlled by Woodruff Medical Training & Testing. This includes, but is not limited to, school related events and programs. Controlled substances means any drug, substance, or immediate precursor included in the definition of controlled substance in the Official Code of Georgia Section 16-13-21 (4) or Schedule I through V of Section 202 of the Federal Controlled Substance Act [21 United States Code 812].

Any and all types of drug paraphernalia including, but not limited to, bongos, pipes, or any items modified or adapted so that they can be used to consume drugs, are not permitted on school property.

It is expected that WMTT students who use or possess alcoholic beverages will do so legally.

1. Students must be 21 years of age to consume alcohol or possess alcohol;
2. Alcohol is prohibited on campus;
3. It is unlawful to misrepresent your age to purchase or consume alcohol;
4. It is unlawful to modify or forge official documents to purchase alcohol or to do so for others;
5. Alcoholic beverages cannot be sold without a State license;
6. It is unlawful to provide alcohol to persons under the age of 21;
7. When using alcohol, it is prohibited to:
 - a. disturb the lives of others;
 - b. subject yourself or others to harm or injury;

- c. destroy property;
 - d. disrupt the tranquility of the community;
8. School funds may not be used to purchase alcohol.

II. LEGAL SANCTIONS - The legal ramifications of misuse of alcohol and/or controlled substances (drugs) are serious and varied, depending on the circumstances involved. The penalties are determined by examining each individual case. A person can be arrested or cited for violations ranging from summary through felony offenses. WMTT students can be referred for prosecution for a violation of the law.

Under Georgia law a person never before convicted of possession of a small amount of controlled substance may be afforded the first offender treatment, resulting in no record of any conviction, if the defendant successfully completes a court-monitored comprehensive rehabilitative program. Possession of a controlled substance may result in incarceration for a period not less than 12 months and /or a minimum fine of \$1000. The penalty for violation of the “controlled substances” provision are numerous and they vary, depending on the drug schedule under which the substance is listed, whether the act charged includes trafficking, and how much of the substance is involved. Penalties range from 5 to 30 years and include life for a second conviction of trafficking narcotics.

Possession of an alcoholic beverage by any person under age 21 may result in confinement, not to exceed 30 days, or a fine of not more than \$300, or both. For more information on Georgia laws and penalties relating to alcoholic beverages and illegal drug use, see titles 3 and 16 of the Official Code of Georgia (<http://www.lexis-nexis.com/hottopics/gacode/default.asp>).

Under federal law, for a first offense, unlawful possession of a controlled substance (including marijuana) is punishable by a minimum fine of \$1,000 and up to one year imprisonment. 21 U.S.C. 844(a). Unlawful distribution of a controlled substance (including marijuana) may result in fines of between \$250,000 and \$8,000,000 and up to life imprisonment, depending on the circumstances and the quantity and type of controlled substance distributed, with greater penalties for subsequent offenses. For a more complete summary of federal laws and penalties for illegal drug use, see <http://www.usdoj.gov/dea/agency/penalties.htm>.

III. HEALTH RISKS - The misuse of alcohol and illegal use of controlled substances also creates health risks for the user.

Health Risks of Alcohol

Alcohol, a depressant, is absorbed into the bloodstream and transmitted to virtually all parts of the body. Even low doses of alcohol can significantly impair judgment and coordination, including the judgment required to drive a car safely, increasing the likelihood that the driver will be involved in an accident. Low to moderate doses of alcohol also can increase the incidence of a variety of aggressive acts, including spouse and child abuse. Moderate to high doses of alcohol can cause marked impairments in higher mental functions severely altering a person's ability to learn and remember information. Very high doses can cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will provide the effects just described.

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms, including severe anxiety, tremors, hallucinations, and convulsions. Alcohol

withdrawal can be life-threatening. Long-term consumption of alcohol increases the risk of developing liver and heart disease, circulatory problems, peptic ulcers, various forms of cancer, and irreversible brain damage.

Mothers who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. These infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risk than other youngsters of becoming alcoholics themselves.

Health Risks of Controlled Substances

The Department of Education has provided the attached chart, Health Risks of Controlled Substances, outlining health risks associated with cocaine, marijuana and other controlled substances.

IV. COUNSELING, TREATMENT, and EDUCATION RESOURCES

WMTT recognizes that substance abuse is a complex problem that is not easily resolved. Students are encouraged with substance abuse problems are encouraged to take advantage of available diagnostic, referral, counseling and prevention services. However, students availing themselves of these services will not be exempt from WMTT's academic and conduct standards. Any student who believes he/she is dependent on a controlled substance or alcohol may seek assistance through the Campus Director. Also, a list of prevention, treatment, and assistance resources available in the Decatur area is attached.

V. DISCIPLINARY SANCTIONS

Any student found to be in violation of federal, state, and/or local laws, or who violates WMTT's alcohol and drug policy is subject to disciplinary procedures and/or can be referred to the appropriate authorities for legal prosecution. This action could range from an education or counseling program, up to and including suspension or permanent dismissal from the school.

When the school or the Financial Aid Department is officially notified that a student, who is a recipient of a Federal Pell Grant, is convicted via a court of law of a drug offense during the period of enrollment covered by the Federal Pell Grant, and for which the student had previously certified he or she would be drug free, that individual is in violation of the certification statement and must be reported to the U.S. Department of Education Office of Inspector General, in accordance with section 668.14 (g) of the Title IV Higher Education Act of 1965 and its amendments. Upon the final determination by the Office of the Inspector General, and the notification Woodruff Medical Training & Testing, the Financial Aid Department will implement the recommendations set forth in their findings, which may include the withholding of all further payments to the student. Until a final determination is made regarding fraud on the part of the student, the student will remain eligible for financial aid.

VI. PARENTAL NOTIFICATION GUIDELINES FOR ALCOHOL AND CONTROLLED SUBSTANCES VIOLATIONS

These guidelines are in response to the Higher Education Amendments of 1998. These amendments created an exception to the Family Educational Rights and Privacy Act (FERPA), enabling universities to notify parents or legal guardians, under certain circumstances, of a student under 21 that uses or possesses alcohol or a controlled substance.

Notification of parents is done when the university believes it will help the student. When practicable, conversations normally are held with the student before contact is made with parents in an effort to determine whether such contact is the best course of action. Factors that are considered when deciding to contact a student's parent or guardian are: A consistent pattern of destructive or harmful behavior;

behavior that may affect the student's overall well-being or the well-being of others; behaviors that may jeopardize their ability to remain a student; and/or a situation of imminent danger.

When determining parental notification to be in the best interest of the student, it is the university's philosophy to assist the student in contacting their parent/guardian directly. In most cases, the university will intervene only when a student is unwilling or unable to contact their parent/guardian.

This policy shall remain in effect unless otherwise stated in writing. WMTT will review its alcohol and controlled substance policy annually for effectiveness and consistency of application and, where necessary, make appropriate changes.

Safety Procedures

Fire Drills /Actual Fire/Evacuation

Fire drills are conducted periodically. Administrative personnel, faculty, and students are **required** to participate in the drills. Fire exits are clearly marked in all school areas. Fire extinguishers are visibly attached to walls in hallways and classrooms. Students should familiarize themselves with the fire plans posted on the back of each class room door.

In the case of actual fire or forced evacuation, students should exit the building as established by the fire plan. Once outside the building, students should proceed to the parking area where roll will be taken by your instructor to ensure that all students have cleared the building. Do not return to the building until the “all clear” announcement is made by the Director or acting school official.

Inclement Weather

If weather becomes severe, the school Director will make the decision on weather classes will be canceled. This school will not necessarily close each time public schools are closed, but will follow closings similar to other colleges and technical schools in the area. If day classes are held and weather problems arise later, the decision on evening classes will be made by 3 p.m. and is available by calling the school.

Tornado/Serious Weather Alert

In case of a tornado/serious weather alert, it is important to take shelter immediately. During tornadoes/serious weather alerts you will be instructed by a staff member to gather in a predetermined “safe place.” Students should proceed quietly and in an orderly manner to the designated area. When you arrive in the designated area, sit on the floor, with your back against the wall, knees against your chin, and with your head down.

Medical Care and Accidents

Incident Reports require three signatures: that of the staff person making the report, that of the student, and that of the director or witness from the staff.

Accidents

If you become ill or are injured at school, notify the nearest staff person immediately. If emergency care is required, the staff person will notify the Administrative Office. Staff members will only offer medical care if it is necessary to sustain life. In all other emergency cases an ambulance will be called to escort a student to the proper care facility. Should an accident occur in the school building, it must be written up by a staff person and reviewed by the Director. This accident report/incident reports should be detailed and written in memorandum form within twenty-four (24) hours.

Emergency Procedures

Emergency Procedures are enacted in the event of a campus emergency such as a fire, bomb threat, suspicious person, and an immediate threat in the surrounding area outside the campus. Administrators and staff have been trained to respond to these emergencies so it is important that during such an event you are calm so that you and your classmates can respond to the directions given by your instructor. Students will be briefed on emergency procedures during orientation, and the institution will perform safety drills to measure and improve their response time to such incidents.

Lock Down

A Lock Down is any event occurring outside the campus in the surrounding area where it is determined that the greatest area of safety is inside the campus. These events include a fire or chemical hazard in the surrounding area, or a suspicious person on the grounds.

Faculty and staff members will inform students of this situation by issuing a verbal “Lock Down” signal. Upon hearing this signal all students inside the building should return to their previous classroom to await further instructions. Students outside of the building should immediately return indoors to their previous classroom to await further instructions. Faculty and staff members will secure the exterior doors until the situation returns to normal.

Upon confirmation that the situation is safe a staff member will issue the verbal “All Clear” signal to the students.

Secure Building

A Secure Building event is enacted if there is a threat of violence/gunfire is present, and it is necessary to prevent the perpetrator from entering classrooms or other occupied areas. When a “Secure Building” alarm is activated staff and students should return or remain in their classrooms, close and secure the doors either by locking them, or barricading them with classroom furniture. Students and staff must remain in the classroom until an administrator issues an “All Clear” signal, at which time it is safe to exit the classroom.

Evacuate Building

An evacuate building signal is given in the event that it is no longer safe to occupy the building. This can be due to a fire, chemical spill, or other hazardous condition. An alarm will sound and students must exit the building according to the evacuation plan posted in each room. Students and staff will assemble at a designated area a safe distance from the building.

Campus Security Officers

Woodruff Medical Training & Testing occasionally employs a Security Officer at its campus. These individuals are off duty law enforcement officers of the precincts in which the campuses are located. The Security Officers therefore have complete police authority to apprehend and arrest anyone involved

in illegal acts on campus. Security Officers also have the authority to ask persons for identification, and determine whether visitors have legitimate business for a visit to the campus.

Reporting a Crime or Emergency

All students are encouraged to report any suspicious activity, or criminal behavior to these officers, and campus personnel. Immediate reporting of said activities will insure timely response to incidents and accurate reporting of crime statistics.

Annual Disclosure of Crime Statistics

Woodruff Medical Training & Testing, in cooperation with local law enforcement, gathers and reports crime statistics for each campus. These statistics can be viewed at <http://ope.ed.gov/security/>. The report is also available upon request in the Student Services office.

Distribution of Aid

Aid is distributed at WMTT on an as enrolled basis. Counselors assist current and prospective students in the completion of their FAFSA application if necessary, or allow them to complete the applications in the Financial Planning offices. Those qualifying for Financial Assistance will receive an Award Letter, and discuss financing options with a counselor. PELL GRANT is offered based on the EFC (expected family contribution) calculation and the appropriate Pell is awarded based on the program lengths. The Supplemental Educational Opportunity grant is offered to students with a zero EFC, and matched accordingly. Campus jobs are offered on a need basis and individual ability to perform the job function for as long as the funds are available. WMTT does offer jobs working off campus in a community service program. These jobs usually require an interview. Details are available regarding federal College Work Study Employment in the Financial Planning department of each campus.

Entrance and Exit Counseling

Entrance and exit counseling are required for students who take federal direct student loans. These entrance and exit materials are available to students both in the Financial Planning office and online at www.studentloans.ed.gov.

Rights and Responsibilities of Students Receiving Aid

A detailed list of your rights as a borrower can be found at www.studentloans.ed.gov

Federal Student Aid at A Glance

What is federal student aid?

Federal student aid is financial assistance through the U.S. Department of Education that's available if you are enrolled in an eligible program as a regular student at a school participating in our federal student aid programs. Federal student aid covers school expenses such as tuition, fees, room and board, books, supplies, and transportation.

What Type of Federal Student Aid Might I Get?

There are three types of federal student aid:

- Grants- financial aid that does not have to be repaid (unless you withdraw from school and owe a refund).
- Work Study- allows you to earn money for your education.
- Loans- allow you to borrow money for school. You must repay your loans, with interest.

What is a Federal Pell Grant?

Federal Pell Grants are generally awarded to undergraduate students (those who have not earned a bachelor's or graduate degree) who have a financial need. The amount of your Federal Pell Grant depends on your cost of attendance, expected family contribution (EFC), enrollment status (full or part-time) and whether you attend for a full academic year or less.

The Expected Family Contribution (EFC) is a measure of your family's financial strength and indicates how much of your and your family's resources (for dependent students) should be available to help pay for your education. The EFC is calculated from the information you report on the FASFA.

Students are eligible for a lifetime maximum Pell award equal to 600% of 1 year's eligibility. Students are eligible for 100% of the award year Pell Grant if they have less than 500% Lifetime Eligibility Used (LEU). Students who have used more than 500%, but less than 600% shall be eligible to receive a partial Pell grant award based on the percentage LEU remaining. Once a student receives the maximum LEU, they are no longer eligible for any Pell Grant assistance.

What is a Federal Supplemental Educational Opportunity Grant (SEOG)?

SEOG is awarded to undergraduate students with exceptional financial need (those with the lowest EFC who are also eligible to receive full pell grant). SEOG is a need based grant and the amount awarded depends on the other aid you get and the availability of funds.

How do you qualify?

A formula, established by Congress, is used to evaluate the information you report when you apply. The formula produces an Expected Family Contribution (EFC) number. Your Student Aid Report (SAR) contains this information and will tell you if you are eligible.

How much financial aid money can I get?

Pell grant award amounts can change yearly, but Pell grant awards for the 2016-17 award year (July 1, 2016 to June 30, 2017) ranged from \$591 to \$5,815. Pell grant awards for the 2015-16 award year (July 1, 2015 to June 30, 2016) ranged from \$588 to \$5,775. How much you will receive depends not only on your EFC, but also on the cost of education at your school, whether you're full-time or part-time student and whether you attend school for a full academic year or less.

How will I be paid?

Your school will credit your award to your account. The school will then tell you in writing how and when you will be paid and how much your award will be.

How often will I receive funds?

Schools that do not use formally defined, traditional terms (semester, trimester, or quarter, etc.) must pay you at least twice per academic year.

What is the Federal Work-Study (FWS) Program?

Under the Federal Work Study Program you can work part-time to earn money for your education. The FWS program encourages community service work. You are paid by the hour under the FWS program. The school sets your work schedule; however your school schedule must be considered. Your total FWS award depends on when apply, your level of financial need and your school's funding level.

Loans

Student loans, unlike grants and work-study, are borrowed money that must be repaid, with interest, just like car loans and mortgages. You cannot have these loans canceled because you did not like the education you received, did not get a job in your field of study or because you're having financial difficulty. Loans are legal obligations, so before you take out a student loan, think about the amount you'll have to repay over the years. All loans originated will be reported to NSLDS and updated as student classification changes. The data reported is viewable by authorized officials, lenders, and other schools. In addition, your loan information may be reported to other agencies for the purposes of determining your credit worthiness, validating your identity, or to permit loan servicing activities.

Types of Loans and Loan Terms

- Direct Loans-** Eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct loans include subsidized, unsubsidized, PLUS and consolidation loans that must be repaid directly to the Department of Education.
- Subsidized Loan-** The U.S. Department of Education will pay the interest that accrues while you attend school. You must have a financial need to qualify for this loan. For first time borrowers, loans originated after July 1, 2013 will be eligible to receive a subsidy for 150% of the scheduled academic program length. Transfer students with have any prior subsidized loan subtracted from the maximum eligibility amount to determine the amount of subsidized loan that can be awarded.
- Unsubsidized Loan-** The U. S. Department of Education will not pay the interest on this loan. Financial need is not required to qualify for this loan.
- PLUS Loans-** Loans that a parent can borrow to help pay the cost of education for their dependent undergraduate children.
- Consolidation Loans-** This loan allows student or parent borrowers to combine multiple federal education loans into one loan with one monthly payment.
- Default-** Failure to repay your loan according to the terms agreed to when you signed the promissory note. Defaulting occurs when you fail to make a payment for 270 days if you pay monthly. In many cases defaulting can be avoided by submitting a request for a deferment, forbearance, discharge or cancellation and by providing the required documentation.

Promissory Notes and Disclosure

Disclosure Statement- Legal documents that explains your rights and responsibilities to repay your student loans.

Promissory Notes-	A binding legal document you sign when you get a student loan. It's very important to read and save this document because you will need to refer to it later when you begin to repay your loans.
Deferment-	A deferment is a period of time during which no payments are required and interest does not accrue unless you have an unsubsidized loan. The most common types of deferments are in school (at least half time), inability to find full time employment (for up to three years) and economic hardship (for up to three years).
Forbearance-	Forbearance occurs when your lender or loan servicing agency agrees to temporarily reduce or postpone your student loan payment.

For more information regarding federal student aid you may visit www.FederalStudentAid.ed.gov. Also information can be found in the Guide to Federal Student Aid included in your financial planning orientation packet.

Schedule for Repayment of Student Loans

Leaving School: Graduating, Withdrawing, or Dropping Below Half-time

Once you are no longer enrolled at least half time in an eligible program, you'll receive a 6-month grace period (see below) on your Direct Subsidized and Unsubsidized Loans during which you are not required to make loan payments. You must begin repayment at the end of your grace period.

If you have an *in-school deferment* on a Direct Subsidized or Unsubsidized Loan that entered repayment at an earlier date before you returned to school and you graduate, drop below half-time enrollment, or withdraw from school, you will be required to immediately begin making payments on the loan because the 6-month grace period has already been used up; there is no second grace period.

Make sure that both your school and the Direct Loan Servicing Center know that you are no longer enrolled. If you don't begin making payments when required, there is the possibility that you will lose repayment incentives you may have received or even go into default.

Your school is required to ensure that you receive Exit Counseling before you graduate or withdraw. Check with your school to see how exit counseling is conducted, whether as a personal or group exit interview or as a session that you can complete online at www.studentloans.ed.gov.

Grace periods

When you graduate, drop below half-time, or withdraw from your academic program, you will receive a six-month grace period for your Direct Subsidized and Unsubsidized Loans. Your grace period begins the day after you stop attending school on at least a half-time basis. Once your grace period ends, you must begin repaying your loan(s).

If you re-enroll in school at least half time before the end of your 6-month grace period, you will receive the full 6-month grace period when you stop attending school or drop below half-time enrollment.

There is no grace period for Direct PLUS Loans—the repayment period for each Direct PLUS Loan you receive begins 60 days after your school makes the last disbursement of the loan.

If you're a parent PLUS borrower, you can defer repayment of Direct PLUS Loans while the student for whom you obtained the loan is enrolled at least half time, and for an additional 6 months after the student graduates or drops below half-time enrollment.

Remember, if you choose to defer payment on a Direct PLUS Loan, any interest that accumulates during the deferment period will be added to the unpaid principal amount of your loan. This is called "capitalization," and it increases your debt because you'll have to pay interest on this higher principal balance.

Reservists Called to Active Duty

If you are called or ordered to active duty for more than 30 days from a reserve component of the U.S. Armed Forces, the period of your active duty service and the time necessary for you to re-enroll in school after your active duty ends are not counted as part of your grace period. However, the total period that is excluded from your grace period may not exceed three years. If the call or order to active duty occurs while you are in school and requires you to drop below half-time enrollment, the start of your grace period will be delayed until after the end of the excluded period. If the call or order to active duty occurs during your grace period, you will receive a full 6-month grace period at the end of the excluded period.

If you are a reservist called to active duty with the U.S. Armed Forces for more than 30 days, contact the Direct Loan Servicing Center to let us know your status.

Choosing a Repayment Plan

You'll have the choice of several plans, and the Direct Loan Servicing Center will notify you of the date your first payment is due. If you do not choose a repayment plan, we will place you on the Standard Repayment Plan. Most Direct Loan borrowers choose to stay with the Standard Repayment Plan, but there are other options for borrowers who may need more time to repay or who need to make lower payments at the beginning of the repayment period.

Consolidation

If you have multiple federal education loans, you can consolidate them into a single Direct Consolidation Loan. This may simplify repayment if you are currently making separate loan payments to different loan holders, as you'll only have one monthly payment to make. There may be tradeoffs, however, so you'll want to learn about the advantages and possible disadvantages of consolidation before you consolidate. To learn more contact Direct Loan Consolidation at 1-800-557-7392, or go to www.loanconsolidation.ed.gov.

While You Are in Repayment

Generally, you'll have from 10 to 25 years to repay your loan, depending on which repayment plan (there are several) you choose. The Direct Loan Servicing Center will notify you of the date your first payment is due. If you do not choose a repayment plan, we will place you on the Standard Repayment Plan, with fixed monthly payments for up to 10 years. Most Direct Loan borrowers choose to stay with the Standard Repayment Plan, but there are other options for borrowers who may need more time to repay or who need to make lower payments at the beginning of the repayment period.

Repayment Plans

The Direct Loan Program offers loan repayment plans designed to meet the needs of almost every borrower. Direct Loans are funded by the U.S. Department of Education through your school and are

managed by the Direct Loan Servicing Center, under the supervision of the Department. The Direct Loan Program allows you to choose your repayment plan and to switch your plan if your needs change.

To find out more about repayment options before receiving a Direct Loan, borrowers may contact their school's financial aid office or the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-4-FED-AID). If you currently have a Direct Loan and would like the exact payment amount and the company who is servicing your loan, you can find it out online at www.nsls.ed.gov.

Direct PLUS Loan borrowers may only choose from the standard, extended, or graduated options. However, beginning July 1, 2009, student Direct PLUS Loan borrowers may choose the income contingent repayment plan or the income-based repayment plan.

Standard Repayment

With the standard plan, you'll pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50, and you'll have up to 10 years to repay your loans.

The standard plan is good for you if you can handle higher monthly payments because you'll repay your loans more quickly. Your monthly payment under the standard plan may be higher than it would be under the other plans because your loans will be repaid in the shortest time. For the same reason - the 10-year limit on repayment - you may pay the least interest.

Extended Repayment

To be eligible for the extended plan, you must have more than \$30,000 in Direct Loan debt and you must not have an outstanding balance on a Direct Loan as of October 7, 1998. Under the extended plan you have 25 years for repayment and two payment options: fixed or graduated. Fixed payments are the same amount each month, as with the standard plan, while graduated payments start low and increase every two years, as with the graduated plan below.

This is a good plan if you will need to make smaller monthly payments. Because the repayment period will be 25 years, your monthly payments will be less than with the standard plan. However, you may pay more in interest because you're taking longer to repay the loans. **Remember that the longer your loans are in repayment, the more interest you will pay.**

Graduated Repayment

With this plan your payments start out low and increase every two years. The length of your repayment period will be up to ten years. If you expect your income to increase steadily over time, this plan may be right for you. Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

Income Contingent Repayment (ICR)

(Not available for parent PLUS loans)

This plan gives you the flexibility to meet your Direct Loan obligations without causing undue financial hardship. Each year, your monthly payments will be calculated on the basis of your adjusted gross income (AGI, plus your spouse's income if you're married), family size, and the total amount of your Direct Loans. Under the ICR plan you will pay each month the lesser of:

1. the amount you would pay if you repaid your loan in 12 years multiplied by an income percentage factor that varies with your annual income, or
2. 20% of your monthly discretionary income*.

If your payments are not large enough to cover the interest that has accumulated on your loans, the unpaid amount will be capitalized once each year. However, capitalization will not exceed 10 percent of the original amount you owed when you entered repayment. Interest will continue to accumulate but will no longer be capitalized.

The maximum repayment period is 25 years. If you haven't fully repaid your loans after 25 years (time spent in deferment or forbearance does not count) under this plan, the unpaid portion will be discharged. You may, however, have to pay taxes on the amount that is discharged.

Income-based Repayment (IBR)

Under this plan the required monthly payment will be based on your income during any period when you have a partial financial hardship. Your monthly payment may be adjusted annually. The maximum repayment period under this plan may exceed 10 years. If you meet certain requirements over a specified period of time, you may qualify for cancellation of any outstanding balance of your loans. Income-Based Repayment (IBR) Plan bases your monthly payment on your yearly income and you must have a partial financial hardship to enroll. This plan is an alternative to the Income Contingent Repayment (ICR) Plan and is designed to make repaying education loans easier for students who intend to pursue jobs with lower salaries, such as careers in public service. It does this by capping the monthly payments at a percentage of your discretionary income (the difference between your Adjusted Gross Income and 150% of the poverty guideline for your family size and state of residence). If you are married AND file taxes separately, only your income will be considered when calculating your IBR payment amount. Like ICR, after 25 years of qualifying repayment, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.

The IBR Plan is NOT available for repayment of your Direct PLUS Loan(s) made to parent borrowers and/or Direct Consolidation Loan(s) that repaid PLUS Loans made to parent borrowers. If you have these loan types, you must repay them under another eligible repayment plan, even if you select IBR for your other Direct Loan(s).

To participate in the IBR Plan, you must authorize the U.S. Internal Revenue Service (IRS) to inform the U.S. Department of Education (ED) of the amount of your income.

*Monthly discretionary income equals your AGI minus the poverty level for your state of residence and family size, divided by 12. For the current poverty level, see the Poverty Guidelines Chart, which is issued annually by the U.S. Department of Health and Human Services.

For more information on these repayment plans and to use the interactive calculators, go to www.studentaid.ed.gov/repaying.

Deferments

A deferment is a postponement of payment on a loan, during which interest does not accrue if the loan is subsidized.

You may qualify for a deferment while you are:

- Enrolled at least half time in an eligible postsecondary school or studying full time in a graduate fellowship program or an approved disability rehabilitation program.
- Unemployed or meet our rules for economic hardship (limited to 3 years).
- Serving on active duty during a war or other military operation or national emergency or performing qualifying National Guard duty during a war or other military operation or national emergency, and if you are serving on or after Oct 1, 2007, for the 180-day period following the demobilization date for your qualifying service.
- A member of the National Guard or other reserve component of the U.S. Armed Forces (current or retired) and are called or ordered to active duty while enrolled at an eligible school, or within 6 months of having been enrolled, you are also eligible for a deferment during the 13 months following the conclusion of your active duty service, or until you return to enrolled student status, whichever is earlier.

In most cases, you need to submit a deferment request to the Direct Loan Servicing Center along with documentation of your eligibility for the deferment. Visit their website for more information.

If you've gone back to school and the Direct Loan Servicing Center receives enrollment information that shows you're enrolled at least half time, it will automatically put your loans into deferment and notify you. You have the option of cancelling the deferment and continuing to make payments on your loan.

If you are in default on your loan, you are not eligible for a deferment or forbearance.

Forbearance

If you can't make your scheduled loan payments, but don't qualify for a deferment, we may be able to give you a forbearance. A forbearance allows you to temporarily stop making payments on your loan, temporarily make smaller payments, or extend the time for making payments. Some common reasons for getting a forbearance are illness, financial hardship or serving in a medical or dental internship or residency. See your copy of the Borrower's Rights and Responsibilities You can get more information on deferment or forbearance at www.studentaid.ed.gov/repaying and click on "Difficulty Repaying."

Under certain circumstances, we can automatically give you forbearance, for instance, while we're processing a deferment, forbearance, cancellation, and change in repayment plan or consolidation, or if you're involved in a military mobilization or a local or national emergency.

Repayment Incentive

A benefit that the U.S. Department of Education offer borrowers to encourage them to repay their loans on time. Under a repayment incentive program, the interest rate charged on borrowers' loans might be

reduced. Some repayment incentives programs require borrowers to make a certain number of payments on time to keep the benefits of the repayment incentive.

Rebate

The amount of the up-front interest rebate given to Direct Subsidized Loan, Direct Unsubsidized Loan and Direct PLUS Loan borrowers. The rebate amount is equal to a percentage of the loan amount borrowed. You must make all of your first twelve required monthly payments on time or the rebate amount will be added back to the principal balance on their loans.

Discounts for Electronic Payments

You might be able to get a 0.25% rate discount as a repayment incentive for automatic payments. This interest rate reduction is for having payments electronically debited from your bank account and is a rebate given up front. When you make your payments on time you are taking steps toward building a solid credit history.

Appendix List:

1. School Calendar
2. Graduation/Placement Statistics
3. Signature Page (Must be signed and placed in Student File)