

2014-
2015

Consumer Information Guide



Consumer Information Guide

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Mission Statement

“It is our sincere goal and desire to train and graduate the highest quality assistants in the country. Meridian achieves this goal by implementing only programs that are of the highest standards and adhere to published surgical assisting education guidelines. Meridian graduates are thoroughly trained in all surgical disciplines, thus providing the ability for comprehensive surgical interventions leading to the best care available for all patients.”

Consumer Information Summary

Federal Regulations require Institutions to provide students with a Consumer Information Guide annually. This Consumer Information Guide will be posted on the Meridian Institute of Surgical Assisting website or in paper form, upon request. Some information may be found in Meridian Institute's catalog or the policy and procedures manual. This can be provided upon request.

Catalog

All applicants for admission and current students receive a copy of Meridian Institute's catalog upon enrollment. Prospective students may also request a copy. An online catalog is available on the Meridian Institute website.

Student Code of Conduct

The Student Code of Conduct at Meridian Institute is to give access to advance program opportunities that enable students to develop the information and abilities necessary to accomplish their professional objectives, increase their monetary value and provide a useful service to their communities. As participants of Meridian Institute, enrollees are representing Meridian Institute and assumed to conduct themselves with morale, honesty and with integrity. This needs to be demonstrated by mutual respect and civility in academic and skilled discourse.

Accordingly, students are expected to respect the rights and privileges of others and to foster an environment conducive to understanding. Students are accountable for their actions and are required to function independently, as well as collaboratively in teams, to achieve and understand objectives.

By virtue of enrollment at Meridian Institute students accept an obligation to abide by this Student Code of Conduct.

During the on site lab week or on an online forum post, conduct, determined to impair, interfere or obstruct the opportunities of others to discover or that disrupts the mission, processes or orderly functions of Meridian Institute will be deemed misconduct and shall be subject to appropriate disciplinary action.

Application Process

The preceding documentation is necessary:

- Complete Meridian Institute's application for the program by visit: <http://www.meridian-institute.edu/registration/>. This can be completed either by completing it and submitting it online or printing and completing then faxing the completed form to (615) 499-4795.

Applying for Federal Financial Aid

Applying for Federal Student Aid is free. The application used is the Free Application for Federal Student Aid (FAFSA). There is no cost to the student to apply for financial aid and Meridian Institute maintains a staff of professionals to assist students in the FAFSA process.

To fill out a FAFSA the student will need their Social Security Number and, if a dependent, will need their parent's social security numbers. The student will need their driver's license number (if any), W-2 forms, federal income tax returns, bank statements; alien registration number (if the student is not a U.S. citizen), and other records.

If applying before a tax return has been completed, the student will have to estimate their (or their parent's) income and tax information on the application. Corrections will have to be made at a later date if the estimated income or tax information proves to be inaccurate.

Meridian Institute highly recommends using the online application at <http://FAFSA.ed.gov>. This access allows students to complete and electronically sign required student financial aid documents. The typical processing time for financial aid award is two weeks.

The following forms in addition to the Free Application for Federal Student Aid (FAFSA) will need to be completed if the student is utilizing any Federal Loans:

- Federal Stafford Direct Loan Master Promissory Note (MPN)
- Entrance Counseling

Net Calculator

The Net Calculator has been created to assist potential students in helping them to decide the cost of the program and the amount of Aid they may be eligible for. This is a resource only, Federal Aid eligibility can only be determined only after the Financial Aid has collected all mandatory information.

Meridian Institute's Website can be found by visiting:

<https://meridian-institute.studentaidcalculator.com/survey.aspx>

Cost of Attending

Please consult Meridian Institute’s catalog for cost of the program. Cost of Attendance is the bases for calculating Title IV funding. Cost of Attendance for a full academic year includes: tuition, fees, books, supplies, room and board, transportation and personal expenses for a student for a full academic year.

COA Component	Off Campus With Parents-Zero Dependents	Off Campus
Tuition	\$5,995	\$5,995
Lab Fees	\$750	\$750
Processing Fee	\$250	\$250
Room & Board	\$5,400	\$15,132
Personal	\$3,000	\$3,624
Transportation	\$4,200	\$5,544
Miscellaneous	\$0	\$0
Computer	\$0	\$0
Student Loan Fee	1.072% Direct Stafford Loans or 4.288% Plus Loan (\$42.00)	1.072 % Direct Stafford Loans (\$73.00)
Expenses for Students With Disabilities- Case By Case	\$0	\$0
Totals:	\$19,637	\$31,368
Notes:		
Average COA Without Loan Fee	\$19,595	\$31,295
Pell COA	\$19,595	\$31,295

Program Disclosure Information

In an effort to aid you in selecting the program that best suits your needs, we have provided the following basic information about this program:

Program Level: Certificate

Program Name: Surgical First Assisting
Program Length: 648 clock hours/28 credits – 52 weeks

The following are some of the U.S. Department of Labor Standard Occupational Classification (SOC) titles and codes in which graduates of this program may find employment. Click on the link for additional information. The U.S. Department of Labor has classified the occupational title and codes of the Surgical First Assistant the same as Surgical Technologists.

[29-2055.00 Surgical Technologists](#)

The on-time graduation rate for students completing this program for the year ended 6/30/2013: 74.1%

The actual graduation rate for students completing this program is: 81%

The tuition and fees charged to a student for completing this program within the normal timeframe:

Tuition:	\$5995.00
Lab Fee:	\$750.00
Processing fee:	<u>\$250.00</u>
Total Program Costs:	\$6995.00

The typical costs for books and supplies in this program: \$125.00

The job placement rate for students completing this program for the year ended 6/30/2013: 100%

The median loan debt incurred by students who completed this program for the year ended 6/30/2013: \$0.00

Title IV loans: \$97.00

Private Educational Loans: \$0.00

Institutional Financing: \$3.00

Financial Policies and Procedures

Finance Plans

Cash Strategy

If a student pays cash, all tuition and fees (if applicable) need to be paid in full prior to the start of the course or at the discretion of the school.

Federal Financial Aid Strategy

The Federal Financial Aid Strategy is obtainable to students receiving federal grants and/or federal loans to pay for tuition in the First Assist Program. If a student is receiving aid, the aid will go directly to the school first to pay-off any outstanding tuition. The remaining balance maybe used for any other educational expenses. If the school realizes a balance owed the student, the business office will send a check to the address that Meridian Institute has on file.

Crossover Payments

Crossover Payments apply to those students who have applied for or are currently applying for Financial Aid. Crossover Payments exists when a student crosses over from one award year to the next award year. Two payments will be disbursed each academic year, while one or two award years can occur during one Academic year. In these cases, Meridian Institute will use the award that would most benefit the student

Military or Government Billing Plan

Meridian Institute is not currently able to accept the Government Issued Bill. However, will provide any requested information for any branch of Military for tuition reimbursement.

Third-Party Billing Plan

Under the Third-Party Billing Plan on the behalf of the student, Meridian Institute will directly bill an approved thirty-party (i.e. employer) for a student's tuition. However, this agreement is considered an agreement between student and the third-party.

Supplemental Funding

Private Student Loans

Private student loans are credit-based funding source supplied by outside, nonfederal lenders to pay for the price of attendance not covered by any other monetary aid. Meridian Institute does not currently work with any private sources. Meridian will supply the student with any documentation upon request.

Payment Policies

Tuition for Meridian Institute's program will be paid based on its terms and conditions. Students will not be eligible for enrollment in the First Assisting Program until the amount owed is paid in full or satisfactory payment arrangements are made.

Students are required to clear any indebtedness to Meridian Institute before grades and transcripts will be issued.

There is a \$500 fee for all payment plans over \$1000. Payment plans can be combined with financial aid, but will need to be approved by the Financial Aid Director.

Processing and Late Fees

A \$25 fee is charged for returned checks for any reason. A \$25 fee will be issued for every late payment due to declined credit card or debit card for those students set-up on a payment plan with Meridian Institute.

All tuition, fees and payment policies are subject to change.

Graduation Paperwork

A transcript and one diploma will be sent to the student upon completion of the program. Additional transcripts can be requested for \$15.00 fee per transcript. Any charge for education verifications is at the discretion of Meridian Institute. Charges and fees are subject to change.

Student Loan Code of Conduct

Meridian Institute protects students with established loan policies. Meridian Institute follows federal regulations that govern student loan requirements.

The Student Loan Code of Conduct creates and maintains uniform student loan practices that focus on the best interest of the student borrowers.

William D. Ford Federal Direct Loan (Direct Loan) Program

Federal Loan Programs

Terms and Conditions

Federal Stafford Direct Loan Program

Loans created by means of the First Assisting Program are referred to as Direct Loans (DL). Eligible students and parents borrow directly from the U.S. Department of Education. Direct Loans include, but are not limited to subsidized and unsubsidized loans. These loans are paid directly to the U.S. Department of Education.

A subsidized loan is awarded based on monetary need. Borrower will not be charged any interest before repayment begins or during deferment periods. The federal government subsidizes the interest throughout these periods.

An unsubsidized loan is not awarded based on need. Borrowers will be charged interest from the time the loan is disbursed until it is paid in full. Interest accrues even if the student is in school or in the course of other periods of non-payment. It will be added to the principal quantity and additional interest will be based on that higher amount. Borrowers can choose to pay the interest as it accrues. Soon after a student forwards the completed MPN, the estimated award amounts will be emailed. An official award letter is sent from Meridian Institute shortly after the student starts classes. Any adjustments and/or lapse in attendance or failure to begin class, as scheduled, may prevent the student's federal financial aid from becoming disbursed.

Loans are processed for an academic year. Meridian Institute will disburse financial aid in two installments. The first payment is disbursed at the beginning of the payment period and the second is disbursed at the midpoint of the payment period. To meet eligibility standards for second Direct Loans or Pell Grant disbursements, the student needs to successfully meet the calendar and instructional week midpoint of the loan period.

Federal Stafford Direct Parent Loan for Undergraduate Student

If a student is a dependent undergraduate student, a parent could apply for a Federal Stafford Direct Parent Loan for an Undergraduate Student (PLUS). This loan assists with the student's educational expenses. The application procedure consists of completion and submission of a PLUS loan application by the student's parent.

The application procedure is completed by means of the Federal Stafford Direct Loan Program. This loan is based on credit worthiness as determined by the U.S. Department of Education. The yearly limit is equal to the Cost of Attendance (COA) minus any other financial aid received. Interest is charged on the loan from the date first disbursement is made until the loan is paid in full. The borrower can wait six months after the student graduates to start the repayments on any federal loans.

Note: Interest on the Parent PLUS loan is not subsidized. It continues to accrue even if deferred or in forbearance and is capitalized when the loan enters repayment.

Terms and Conditions

Students whose parents receive a PLUS loan are subject to the terms and conditions disclosed on the Federal Stafford Direct PLUS Loan Application and MPN.

Federal Grants

Federal Pell Grant

Pell Grants are generally awarded only to undergraduate students- -those who have not earned a Bachelors, masters, or doctorate degree. Amounts subject to annual variation.

Iraq and Afghanistan Service members Grant

Effective for the 2009-2010 award year, a student who has a Pell Grant eligible Expected Family Contribution (EFC) will be treated as a student who has a zero EFC and will be awarded the maximum amount of Grant.

If the criterion applies to the student the student is otherwise eligible:

- Parent or guardian died as a result of military service in Iraq or Afghanistan following September 11, 2001

Rights and Responsibilities of Receiving Financial Aid

In respect to Financial Aid the student has the right to know:

- What types of programs are available. If applicable, an explanation of each and how to repay.
- The criteria and if the student qualifies.
- How aid is determined.
- How much award the student will receive.
- How and when Meridian Institute disburses the aid.
- The conditions for any loans that the student is awarded.
- The refund policies.
- All information provided to the Financial Aid Office is confidential, including all documents pertaining to financial aid.

The responsibilities of the student and recipient of financial aid are as follows:

- Student loans are borrowed money that **must** be repaid, with interest, just like car loans and home mortgages.
- Student loans cannot be canceled for reasons such as: the student “did not like,” the education the student paid for with the loans; the student did not get a job in correlating field of study, or financial difficulty.
- Loans are legal obligations, forethought is advised when determining the amount that must be repaid, before taking out the loan.
- The maximum Stafford Loan amount the student can borrow each academic year depends on whether the student is a dependent or independent student, and if the student has any existing school loans.
- Students who demonstrate financial need are eligible for a subsidized Stafford Loan to cover some or all of that need.
- For students who are eligible for a subsidized Stafford Loan, the U.S. Department of Education pays the interest while the student is attending Meridian Institute.
- Unsubsidized Stafford Loans do not require that a student have a financial need. The borrower is responsible for paying all interest on unsubsidized Stafford Loans

Verification Requirements

The regulations include verification as part of the Federal Student Aid program requirements. The Department only requires that a portion of the FAFSA filers at Meridian Institute be verified, as selected by the Central Processing System. However, Meridian Institute also has the authority-and may be required-to verify additional students.

A federal financial aid student may be selected for verification by the U.S. Department of Education Central Processing System, following procedures established by federal regulations. Central Processing System prints an asterisk alongside the expected family contribution (EFC) on the ISIR, Student Aid Report (SAR), or SAR Acknowledgement to identify students selected for verification.

If the student is selected for verification, Meridian Institute will be advised to use the IRS Retrieval Tool, if student was eligible. If the student is ineligible, then tax transcripts must be requested directly from the IRS; if applicable, a student's parent or parents or spouse tax transcript may be needed. A signed and dated verification worksheet will also be necessary.

Additional documents might be requested through Meridian Institute to complete the verification process. A student will receive an email notification from the Financial Aid Director of verification requirements and the timelines for completion of the process.

Verification Requirements:

1. Household size
2. Number in college in household
3. Adjusted gross income (AGI)
4. U.S. taxes paid
5. All untaxed income that is listed of the verification worksheet
6. High School, Home School, GED or Equivalent
7. Etc.

Verification applies to applicants for most Federal Student Aid programs, but it is not required if the student will only receive a parent or graduate PLUS loan or an unsubsidized Stafford loan. Yet, a student cannot avoid verification by choosing to borrow an unsubsidized loan instead of a subsidized loan. If the student tries to do this, Meridian Institute is to continue with verification.

No Federal Pell Grant or Subsidized Direct/Stafford Loan Funds will be disbursed prior to the completion of verification.

Failure to comply with the request for verification documents can result in disqualification for Federal Educational Funding.

Professional Judgment

At this time Meridian Institute does not conduct professional judgment.

Statement of Educational Purpose

Federal Student Aid is used only to pay the price of attending an institute of higher education.

Referrals to the Office of Inspector General

Meridian Institute of Surgical Assisting is required by law to submit referrals to the Office of Inspector General of any circumstances of suspected fraud and abuse involving the federal financial aid programs

How Aid Eligibility is Determined

- Student must be a U.S. citizen or eligible noncitizen.
- Student must have a valid Social Security number.
- Student must have a valid high school diploma/transcript, homeschool transcripts or GED.
- Student must be enrolled or accepted for enrollment as a regular student.
- Students must complete and submit all paperwork required by Meridian Institute and set up an initial meeting with Meridian Institute's Financial Aid Director.
- Student must have resolved any prior drug conviction.
- Males must meet Selective Service registration requirements.
- The FAFSA will help Meridian Institute access the Eligibility of Financial Aid. The Eligibility of Financial Aid is determined by Expected Family Contribution (EFC). EFC is an amount that is determined by the financial information a student provides on the FAFSA.

Validity of High School Diploma

Validity of high school diploma/transcript, GED, or homeschool transcripts will be confirmed by the Financial Aid Department at Meridian Institute. This is done by Meridian Institute's staff and cannot be appealed with the Department of Education. Without a valid high school diploma/transcripts, GED or homeschool transcripts, Meridian Institute can deny the student any Federal Financial Aid Funding.

These documents must have the High School name, address and graduation date. Documents must also include a signature by an official High School official and have a seal and or a stamp.

How much Financial Aid can a Student Receive?

Pell Grant

- Pell Grant award amounts can change yearly. Please consult the Financial Aid Department.
- Grant amounts depend on the student's Expected Family Contribution (EFC)
- The student may receive up to two disbursements of Pell Grants in an award Year.
- The student may not receive Pell Grant funds from more than one school at a time.
- Pell Grant amounts can change from one award year to the next. The Pell Grant amount for 2014/15 award year is \$4126.00

Lifetime Eligibility Pell Grant Award

Pell Grants will continue to only be eligible to those students who have not received a bachelor's degree or beyond. Further, there is now a Lifetime Eligibility Pell Grant Award. Undergraduate students will have to use 600% of Pell Grant used before the Pell Grant will be exhausted. At which point, the student will no longer be eligible to use this funding.

Federal Student Loans

Eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct Loans include subsidized and unsubsidized Direct Stafford Loans.

Independent	
Subsidized	
\$ 2,520.00	4.66%
Unsubsidized	
\$ 4,320.00	4.66%

Dependent	
Subsidized	
\$ 2,520.00	4.66%
Unsubsidized	
\$ 1,440.00	4.66%

150% Direct Subsidized Loan Limit

Applies to July 1, 2013 students and thereafter. 150% Direct Subsidized Loan Limit, limits direct subsidized loan eligibility for first-time borrowers as of July 1, 2013. A First-time borrower, is no longer eligible for Direct Subsidized Loans, once the borrower has received Direct Subsidized Loans for a period of 150% of the length of the borrower's educational program. This can be reduced by paying on the subsidized loan.

Unless the borrower completed the program, continuing enrollment or enrollment in another undergraduate program of equal or lesser length results in the borrower losing interest subsidy benefits on outstanding subsidized loans, effective from the date of the continuing or new enrollment

State and other Private Aid

Funds are limited to students meeting criteria for the specific award.

How and When Financial Aid will be Disbursed to the Student?

Federal Student Aid reimbursement refers to the amount of aid that exceeds the allowable charges as a credit balance. Meridian Institute administrators sometimes refer to this as a refund; however, it is not the same as a refund under Meridian Institute's refund policy or a Post-withdrawal Disbursement given to a student under the Return of Title IV Funds rules.

Meridian Institute distributes the funds in two ways:

Meridian Institute may pay a credit balance to a student by issuing a check payable to and requiring the endorsement of the student or parent. Meridian Institute is considered to have issued the check on the date that it:

- Mails the check to the student or parent; or
- Notifies the student that the check is available for immediate pickup, and provides the specific location.

When Meridian Institute pays a student his or her credit balance with a direct disbursement, Meridian Institute will pay the student within the 14-day timeframe. Meridian Institute can, within that 14-day period, do a number of things, including sending a notice to the student that his or her money is available. Meridian Institute is considered to have met the 14-day requirement to give the student his or her credit balance as long as the Institute's process complies with the regulation. That is, Meridian Institute must be able to give the student a check when the student comes to the office within the 14-day timeframe. If, within the 14-day period, a student is told to come to the business office to pick up his or her credit balance, the student will leave the business office with the funds in some form (e.g., a check or cash) and not be told that a check will be mailed to him or her. Meridian Institute may hold the check for up to 21 days after the date it notifies the student. If the student does not pick up the check within this 21-day period, the institution must immediately mail the check to the student or parent, or return the funds to the appropriate FSA program

Refund Policy

****The official start date will be first of the month following the month in which the student signs the Enrollment Agreement if openings permit. If openings are unavailable the student will start in the earliest month available, following the month in which the student signs the enrollment agreement, in which openings do exist****

You, the student, may cancel your enrollment any time prior to your start date for a full refund of all tuition and fees paid.

Once you have enrolled in the SFA Online Program and you determine that it is necessary to withdraw, you should immediately notify the Program Director, in writing, via the U.S. Postal Service, or E-mail. Part of the fees you have paid may be refundable. The tuition refund amount shall be determined as follows:

If you withdraw from the program:	Tuition Refund Amount:
Prior to start date	100% refund
Within two weeks of the start date	80% refund **
Within three weeks of the start date	60% refund **
Within four weeks of the start date	40% refund **
5 weeks or more after the start date	0% refund **

Again, the student start date is considered to be the first day of the month following the month the student signs the enrollment agreement.

A student's last day of attendance is the last day of academic activity and considered the official withdraw date.

Meridian Institute of Surgical Assisting date of determination of a student is (whichever is sooner):

The date that the school is first notified of student's intent to withdraw
The postmark of the withdrawal letter

Refunds will be issued within 45 days from the date of determination.

Withdraw for Students utilizing Title IV Funding (Federal Financial Aid)

Repayment Calculation of unearned Aid is used to determine Refund. As a result of a withdrawal students who received federal funds will be required to repay aid determined to be "unearned." The unearned repayment calculation is performed utilizing the federal government's repayment worksheet. The amount of assistance earned is determined on a prorated basis. For example, if the student completed 30% of the program, he earned 30% of the assistance the student was originally scheduled to receive. Once the student has completed more than 60% of the program the student earns all of the assistance he was scheduled to receive for the term.

Meridian Institute of Surgical Assisting will repay the amounts on the student's behalf to the appropriate federal and institutional program(s), and will bill the student's account within 45 days of the student's date of determination. An invoice reflecting these charges will be sent to the student upon completion of the Repayment Calculation of Unearned Aid worksheet.

POLICY DATE: March 24, 2003; Revised: August 1, 2014

Return to Title IV Policy

Withdrawal process

A Withdrawal Form is used if a student is withdrawing from the program. The Withdrawal Form must be submitted to the Dean of Academics for both an official or unofficial withdrawal.

Repayment to Federal and Institutional Programs

Federal regulations and Institutional policy require that the following aid programs be subject to the repayment calculation if the student did not attend 60% or more of the term:

- Federal Direct Loans (Unsubsidized and Subsidized)
- Federal Pell Grant

Repayment Calculation of Unearned Aid as a Result of an Official Withdrawal

As a result of a withdrawal students who received federal funds will be required to repay aid determined to be "unearned." The unearned repayment calculation is performed utilizing the federal government's repayment worksheet. Book/s cost will be included in R2T4 calculation. If money needs to be returned, Meridian Institute has 45 days to return funds to the Department of Education. The amount of assistance earned is determined on a prorated basis. For example, if the student completed 30% of the term, he earned 30% of the assistance the student was originally scheduled to receive. Once the student has completed more than 60% of the program the student earns all of the assistance he was scheduled to receive for the term.

Student Notification of Repayment to Federal Programs

Meridian Institute will repay the amounts on the student's behalf to the appropriate federal and institutional program(s), and will bill the student's account within 45 days of the student's date of determination. An invoice reflecting these charges will be sent to the student upon completion of the Repayment Calculation of Unearned Aid.

Non-Attendance- Student Enrolls at Meridian Institute, but Never Starts the Program

Financial aid is awarded under the assumption that the student will attend for the entire term in which federal assistance was disbursed.

When the student has failed to earn a passing grade in at least one class for the term, federal regulations require that Meridian Institute determine whether the student established eligibility for funds disbursed by attending at least one class or participating in academic-related activity. If the Office of Financial Aid cannot demonstrate that the student attended Meridian Institute, all financial aid must be repaid to the federal and institutional programs. The student's account will be charged and the student will be responsible for any balance due.

When the student has a combination of fail and withdraw grades for the term, approximately 50% of the financial aid must be repaid. The student's account will be charged, and the student will be responsible for any balance due.

If the student can prove to have attended and met satisfactory academic requirements in a class at Meridian Institute or academic-related activity past the 60% date, then the student will not have to return any financial aid. The student's account will be updated, and the student will be responsible for any other charges that may have been applied to their account.

Examples of Meridian Institute academic-related activities are:

- Exams or quizzes
- Computer-assisted instruction
- Academic advising or counseling
- Online based forum
- Completion of an academic assignment,
- Lab Attendance
- Externship cases completed

Once grades are posted for the student who receives all-fail grades, Meridian Institute will return all unearned aid back to the Federal Government and the student's Bursar account will be charged. Meridian Institute will mail a notification letter with the repayment amount(s) to the student's permanent address. The student's account will be updated, and the student will be responsible for any balance due. A statement reflecting these charges will be sent to the student.

Students who are able to verify attendance beyond Meridian Institute's records may submit supporting documentation to Meridian Institute. The student must submit supporting documentation within 30 days from the last date of academic activity. Recalculations for aid eligibility will not be performed for documentation received after that date.

Documentation Not Acceptable as Proof of Participation:

- A student's self-certification of attendance that is not supported by Meridian Institute documentation or

Overpayment of Federal Grant Funds Owed by Student

Federal regulation provides that 50% of the unearned amount of all federal grants is protected by the federal calculation. Any grant amount subject to repayment will be billed to the student's account as an overpayment. Upon receipt of payment from the student, Meridian Institute will return the funds to the appropriate grant program(s).

Additional Loan Information to Consider When Withdrawing

The federal repayment calculation also has additional loan amounts that the student and parent may be responsible for and need to return directly to the U.S. Department of Education. If the student is not enrolled part-time for more than 6 months, the loans will go into repayment. The student must contact the U.S. Department of Education or his/her lender(s) to make payment arrangements.

Other Financial Aid Policies a Withdrawal Will Affect

Refer to Satisfactory Academic Policy to determine how a withdrawal will affect future financial aid eligibility.

Loan Repayment and Counseling

Loan Repayment

Loan repayment will start six months after the student graduates or withdraws.

A borrower must repay his or her loan, plus interest, within 10 years. This repayment period never includes authorized periods of deferment, forbearance, or cancellation.

Calculating the payment amount

Each of the borrower's payments must sufficiently cover the interest accruing between payments to ensure that the loan is repaid in 10 years. Meridian Institute calculates the correct payment amount by multiplying the principal by the appropriate constant multiplier.

Loan Counseling

Before a first-time Stafford Loan borrower takes out a loan Meridian Institute must ensure that entrance counseling is conducted—individually by visiting www.studentloans.gov. Exit counseling must also be provided upon leaving Meridian Institute. (Note that loan counseling is not required for parent PLUS borrowers.) Loan counseling is particularly important because new students often have little or no experience with repayment and managing debt. Meridian Institute must ensure that the student receives comprehensive entrance and exit counseling via email. Regardless of the counseling methods the student at Meridian Institute uses, the student must be sure to document that he/she received and understood entrance and exit counseling. The student completes the Exit Counseling online. The FA Director notifies students to complete this no earlier to 30 days prior to their graduation date, or once FA Director learns of the withdraw of a student.

Entrance Counseling

Loan Entrance Counseling is required prior to securing student loans. Loan entrance counseling is available online at the U.S. Department of Education web site, <http://studentloans.gov>. The interview includes the following:

- An explanation of the use of a Master Promissory Note (MPN).
- Importance of repayment obligation
- Explanation of consequences of default
- Sample of repayment schedules
- Data in reference to a borrower's rights and responsibilities
- Other terms and conditions

Exit Counseling

Loan exit counseling is available online at the U.S. Department of Education's website:

National Student Loan Database (NSLDS) web site, <http://nslds.ed.gov/> or <http://studentloans.gov> loan exit counseling is required once program is complete. The interview consists of the following:

- An explanation of the use of a MPN
- Significance of repayment obligation
- Explanation of consequences of default
- Sample repayment schedules
- Data in reference to a borrower's rights and responsibilities
- Other terms and conditions

Terms and Conditions for Federal Loan Deferment

Under certain circumstances, the student can receive periods of deferment or forbearance that allow the student to postpone loan repayment. These periods do not count toward the length of time the student has to repay the student loan. The student cannot get a deferment or forbearance for a loan that is already in default.

A deferment is a period of time during which no payments are required. To qualify for a deferment the student must meet specific eligibility requirements. Interest does not accrue on subsidized Stafford Loans during a deferment period, but the student is responsible for paying the interest that accrues. On unsubsidized Stafford Loans during a deferment period, capitalization will occur at the end of the deferment.

The most common loan deferment conditions are enrollment at an Institute at least half-time, inability to find full-time employment (up to three years), economic hardship (for up to three years), and military service.

Borrower's Rights

The student has the right to know the details of the loan. Depending on the student's loan some of the following might be included as part of the students entrance counseling. Below is what the student needs to know and must receive from Meridian Institute, the lender, or the Direct Loan Servicing Center:

- The full amount of the loan and the current interest rate;
- The date the student must start repayment;
- A complete list of any charges a student must pay (loan fees) and information on how those charges are collected;
- Information about the yearly and total amount that can be borrowed;
- An explanation of default and its consequences; and
- An explanation of available options for consolidating the loans and a statement that the student can prepay their student loan (s) at any time without a penalty.

Grace Period

If the student attends Meridian Institute, the student has a set period of time after graduating or leaving Meridian Institute before he/she must begin repayment on a Stafford Loan. This period of time is called a grace-period.

- The student will receive a grace period before the repayment period begins on a Stafford Loans.
- The student's grace period will be six months.
- If the student is called to active military duty for more than 30 days then the grace period will be delayed.

Loan Repayment Schedule

Meridian Institute, the lender, or the Direct Loan Servicing Center (as appropriate) must give a loan repayment schedule that states:

- When the first payment is due;
- The number and frequency of payments;
- The amount of each payment.

Constitution Day

At Meridian Institute of Surgical Assisting, we feel it is important to recognize Constitution Day. Every year our students receive an email reiterating the importance of this day. Below is an example of what we share with our students on a yearly basis:

The Constitution of the United States, the foundation of our country, was signed after four months of discussions on September 17, 1787 in Philadelphia. It was ratified after three quarters of the states approved it in 1788. As a condition of its acceptance, the first 10 Amendments, known as the Bill of Rights were added to establish the individual liberties and rights of American citizens, and prevent acts of tyranny by the federal government. The constitution is an evolving document and has 27 Amendments today.

Textbook and Supply Information

The Surgical First Assisting Online Program is a computer based program. Each student is required to have access to a computer and an internet connection on a regular basis. Testing, Quizzing, and grading are completed online. There are a total of five books that will be used throughout the course. Four of the books will be sent to the student prior to their start date, three of which will be on a CD. All costs of textbooks are included in the price of tuition with the exception of Alexander's Care of the Patient in Surgery, 15th edition, by Jane C. Rothrock. ISBN 978-0-323-08942-5, estimated cost: \$125.00. The book charges are non-Institutional charges and will not show up on student account card. We recommend the purchase of book from amazon: http://www.amazon.com/Alexanders-Care-Patient-Surgery%2015e/dp/0323089429/ref=sr_1_1?ie=UTF8&qid=1407421245&sr=8-1&keywords=9780323089425

Availability of General Education Diploma (GED) Program

The American Council of Education provides testing for the General Education Diploma. The GED cannot be taken online, but only at provided test centers. For more information visit:

<http://www.acenet.edu>

Satisfactory Academic Progress Policy

(Revised November 1, 2013)

Federal regulations require that students receiving Federal financial aid must make satisfactory progress as defined by the college. Meridian Institute of Surgical Assisting has elected to apply the standards set forth below to **all students** including those students who received aid from any of the U.S. Department of Education Title IV programs.

Meridian Institute of Surgical Assisting is required to measure each student's satisfactory academic progress. All students must continue to meet Satisfactory Academic Progress (SAP) standards during their enrollment.

SAP is measured at the end of the six-month period of enrollment. The student's academic progress is measured in two components:

Qualitative and Quantitative Measures of Academic Progress

Qualitative Measures of Academic Progress

The qualitative measures of academic progress is based on achieving a 73% on course/class and an 80% on the Applied Science Lab final examination. Students must maintain a 2.0 GPA. Students must pass all lab skills and completed 135 cases of the clinical externship with an overall good rating on the Meridian established Likert scale.

Quantitative Measures of Academic Progress

All students must make arrangements to, and attend the Applied Science Lab within the initial 26 weeks of enrollment. Students must have completed all three phases with a 52 week period of enrollment.

Remedial Coursework

If a student receives a failing grade for any given academic module, they will work with the instructor utilizing a customized remedial training program. Clear objectives will be outlined for the student to achieve success and be removed from remedial training. The following actions will take place concerning remediation.

If the student defers the remediation, they will be withdrawn from the surgical assisting program.

If the student successfully completes the requirements and pass the module, they will be removed from remediation.

If the student fails the class a second time they will be required to retake the class and enrolled in the appropriate class.

If the student fails to pass all the skills in the Applied Science Lab, they will be given one on-one remediation training during the lab. If the student does not progress to a point where they can pass all the skills requirements of the lab, they will be required to repeat the lab at another date.

If the student fails to score an 80% on the Applied Science Lab final exam, they will be provided on-site remediation on the day of the exam. The student will be required to retake the exam within two weeks after the remediation. If the student fails to pass the Applied Science Lab final retake, they will be required to attend the lab again.

Maximum Time Frame:

The student may not exceed 150% of the published length of the program. Federal regulations allow financial aid recipients to receive financial aid for a maximum number of attempted credits. If at any point in time it is determined that a student cannot complete their program of study within 150% of the program length, the student will be ineligible for additional financial aid.

Effect on Student not completing the course within the specified timeframe;

The policy below will outline the procedure and general effects in the event that any student does not finish the SFA ONLINE PROGRAM within the allotted time frame.

ALL STUDENTS ARE ALLOTTED 52 WEEKS TO COMPLETE ALL THREE PHASES OF THE SFA ONLINE PROGRAM FROM THEIR INITIAL START DATE*, IN ACCORDANCE WITH MERIDIAN'S GRADING POLICY.

* The start date is considered to be the first of the month following the month in which the student signs the Enrollment Agreement if openings permit. If openings are unavailable the student will start in the earliest month available, following the month in which the student signs the enrollment agreement, in which openings do exist. All students will be notified by the Director of Student Affairs via email when they are 60 days away from their completion date. Students will receive an additional email notification when they are 30 days out from their completion date.

In the event that a student does not complete the program in the allotted 52 WEEK time frame they **may** be eligible for a one-time six-month extension**. The final approval for the extension is at the discretion of the Program Director and will involve a \$250.00 extension fee.

** Extensions will only be granted in extenuating circumstances as determined by the Program Director. NOTE: EXTENSIONS WILL ONLY BE GRANTED ONE TIME FOR A PERIOD OF SIX MONTHS.

If the student does not apply for **or** is not granted an extension and fails to complete the program within the 52 WEEK time frame they will be terminated from the program.

Students who receive an "I", "F", "W", "WF", or "U" grades in courses attempted will become ineligible for financial aid for those particular courses. Students must retake and pass these courses in order to graduate and become eligible for financial aid for these courses. Any student who receives, "I", "F", "W", "WF", or "U" in phase III and is on an extension will still be considered as completion of the enrollment period for financial aid purposes.

Repeat courses will be counted in attempted clock/credit hours. (Note: ALL courses attempted and earned, except audited courses, count in total clock/credit hours attempted.)

Conditions for reinstatement;

If the student does not apply for **or** is not granted an extension within the final 30 days of their allotted program completion time, fails to complete the program at the end of 12 months or at the end an extension period if given, they will be dropped from the course and must re-enroll. Credit will be given for classes already **completed**.

If the student re-enrolls they will be given credit for work already completed, but **must** finish any uncompleted classes, labs, or clinical externship requirements in 52 week period. All current tuition and fees will be applied and **must be paid by the re-enrolling student for any uncompleted portion of the program. There is a \$250.00 re-enrollment fee that maybe waived at the discretion of the school. The**

re-enrolled student will be considered a NEW student and will be subject to all academic and financial policies pertaining to all new students. Any monies owed to the institution prior to re-enrollment must

be paid before the re-enrollment process may begin. If the student cannot afford to pay in full at the time, there is a payment plan available for re-enrolling students with a fee of \$500.00.

Financial Aid Warning: Warning status will be assigned to a student who fails to meet progress standards at the conclusion of an evaluation period. A student assigned a Financial Aid Warning will be notified by email. This will delay all financial aid disbursement until the student regains satisfactory academic progress.

All Students who are entitled to a reimbursement of Federal Financial Aid will be given the following statement:

Dear Student,

The second disbursement of Federal Financial Aid will not be received to the school until the mid-point has been met. The mid-point has been defined as enrollment of six months into Meridian Institute of Surgical Assisting Program, completion of half the clock hours which includes completion of the one week Science Lab in which I may have to pay for any travel/lodging expenses incurred during the trip to Nashville.

Furthermore, understand that any Federal Aid will be received by the school in two disbursements. Any award that is over the amount of tuition will not be reimbursed to me until the entirety of the tuition is paid in full, any credit balances will be paid within 14 days of Meridian Institute receiving the second disbursement of funds.

No award due to the student will be released by Meridian Institute until the mid-point is met. If I have any further questions I will contact Celia White, Director of Financial Aid, celia.white@meridian-institute.edu, (615) 678-8196 ext13

A student who is placed on financial aid and academic on warning must do the following to regain satisfactory academic progress.

1. A letter with detailed explanation:

- a. Explain why the student failed to complete the academic progress requirements and what has changed in the student's situation that would allow the student to demonstrate satisfactory academic progress.
- b. Describe the student's educational objectives.
- c. Provide a schedule to indicate how these objectives will be achieved.

2. Documentation: Submit third party documentation (if applicable) supporting the reason(s) why the student failed to maintain academic progress; i.e., a letter from a mental health professional or police officer, medical or legal documentation, death certificate, etc.

3. Academic Plan: Students are required to complete an *Academic Plan* with an academic advisor.

Notification of Status: The Office of Academics will notify students and the Financial Aid office when students are on **Warning, Academic Plan** status. However, it is the student's responsibility to know their academic progress status, academic plan, and how it affects financial aid eligibility.

Accreditations and Approvals

A Student may request a copy of Meridian Institutes accreditation and approvals by making a written request to Meridian Institute's Program Director. Meridian Institute maintains copies of all accreditations in-house and these may be requested for viewing at any time.

Information on Student Body Diversity

Student body diversity information as to gender and ethnicity of enrolled, full-time students who receive Federal Pell Grants is for informational purposes only.

The National Center for Educational Statistics provides this information varies educational institutes, which may be viewed at <http://nces.ed.gov>

This information can also be found by visiting Tennessee Higher Education Commissioner's direct link: <https://www.tn.gov/thec/Divisions/LRA/PostsecondaryAuth/segpr/2013/1418meridian-fy13.pdf>

Information on Retention Rates

The National Center for Educational Statistics provides information on Retention Rates of Educational Institutes, which may be viewed at <http://nces.ed.gov>. This information can also be found by visiting Tennessee Higher Education Commissioner's direct link:

<https://www.tn.gov/thec/Divisions/LRA/PostsecondaryAuth/segpr/2013/1418meridian-fy13.pdf>

Information on Completion/Graduation Rates

The National Center for Educational Statistics provides information on Completion/Graduation Rates, which may be viewed at <http://nces.ed.gov>

Completion/Graduation Rate can also be found in the Academic Affairs Office of Meridian Institute or by visiting Tennessee Higher Education Commissioner's direct link:

<https://www.tn.gov/thec/Divisions/LRA/PostsecondaryAuth/segpr/2013/1418meridian-fy13.pdf>

Substance Abuse Policy

Meridian Institute is committed to providing a safe environment and fostering the well-being and health of its students. This commitment is jeopardized when any student or employee illegally uses drugs or alcohol on campus, comes to Meridian Institute or works under the influence of drugs or alcohol or possesses, distributes or sells drugs on campus. Therefore, Meridian Institute of Surgical Assisting maintains a drug-free and alcohol-free environment.

Policy:

It is the policy of Meridian Institute to strictly prohibit the unlawful possession, use, distribution, or manufacture of illegal or illicit drugs, controlled substances, and alcohol by a student or employee on any property owned or controlled by Meridian Institute. All students and employees, whether on or off campus, must adhere to local and federal laws concerning alcohol and drugs and are expected to conduct themselves in a manner consistent with Meridian Institute's expectations set forth in policies, rules, and procedures.

Standard of Conduct:

It is a violation of Meridian Institute's policy for any student or employee to possess, sell, trade, or offer for sale illegal drugs or any controlled substance or otherwise engage in the illegal use of drugs.

It is a violation of Meridian Institute's policy for anyone to report to Meridian Institute or work under the influence of illegal drugs, controlled substances, or alcohol.

Violations of this policy are subject to disciplinary action up to and including expulsion and termination of employment. Meridian Institute of Surgical Assisting will impose the appropriate sanction(s) on any student or employee who fails to comply with the terms of the policy. Potential disciplinary sanctions for failure to comply with the terms of this policy may include one or more of the following:

- Expulsion
- Suspension
- Criminal Prosecution
- Warning
- Reprimand

Available Drug and Alcohol, Counseling, Treatment, Rehabilitation Programs

Meridian Institute does not provide drug or alcohol treatment or rehabilitation programs. Counseling services staff will refer students and employees to appropriate community treatment centers.

Meridian Institute of Surgical Assisting Campus Security, Crime Awareness, Drug Free Workplace General Policy

The school is committed to providing students with a safe environment in which to learn and keep parents and students well-informed about campus security. To that end, and in accordance with the Crime Awareness and Campus Security Act of 1990, the institution collects campus crime statistics and prepares a report for distribution to all students, employees and applicants for enrollment or employment. It is hoped that Meridian Institute of Surgical Assisting's comprehensive policy will help combat violence in the workplace and on campus.

Because Meridian Institute is a distance education program, we distribute the annual campus security report to all current students and employees directly by email. This report can be found anytime by visiting the Consumer Information Guide located on our website: http://www.meridian-institute.edu/wp-content/uploads/2013/09/internet_consumer_information_guide.pdf. In addition, the report is provided upon request to all prospective students and prospective employees. Such individuals are informed of the report's availability and given the opportunity to request a copy.

Campus Security, Crime Awareness, Drug Free Workplace Report

In accordance with the Crime Awareness and Campus Security Act 1990, Meridian Institute collects campus crime statistics and prepares this report for distribution to all current and prospective students and employees which is found on our website.

1. Campus is defined as "any building or property owned or controlled by the school within the same contiguous geographic area and used by the school in direct support of or related to its educational purposes." The campus includes the facilities located at 1507 County Hospital Road, Nashville, Tennessee 37218. There are no buildings or properties owned or controlled by campus student organizations which are recognized by this institution.
2. The report is provided to all individuals during enrollment or employment orientation which is conducted with each start class or upon hiring of a new employee. At that time students and employees review the report and receive a description of the campus security procedures and further information regarding the prevention of crimes.
3. No student will have access to the campus facilities, other than the parking area, at any time unless supervised by a staff member. Any off campus events which are sponsored by the school are supervised by campus employees. Thus, the school will monitor and report any criminal activity at such events to local law enforcement authorities should they occur,
4. The campus does not employ campus security officials.

5. All individuals are encouraged and requested to report immediately any known criminal offense or other emergency occurring on campus to the school administration office. All individuals are also encouraged to promptly report all crimes to appropriate police agencies. The campus administrator will report all known criminal offenses to local law enforcement authorities upon receiving the report or upon obtaining knowledge of any criminal offense.
6. All students and employees are encouraged to be responsible for their own security and the security of others.
7. There are no buildings or properties owned or controlled by the school's student organization which are recognized by the institution. There are no off-campus housing facilities.
8. The school will provide timely warning to the campus community of any applicable crimes that have been reported to the campus administration or local police agencies that are considered to represent a continuing threat to students and/or employees.
9. Statistics concerning the number of arrests for on-campus crimes of murder, forcible and non-forcible sex offenses, robbery, aggravated assault, burglary, motor vehicle theft and violations of liquor laws, drug abuse, weapons possession during the calendar years 2011, 2012, 2013 are listed below:

Type of Crime	Number of Occurrences	Number of Arrests
Murder	0	0
Sex Offenses (Forcible/non-forcible)	0	0
Robbery	0	0
Aggravated Assault	0	0
Burglary	0	0
Motor Vehicle Theft	0	0
Weapons Possession	0	0
Liquor Law Violations	0	0
Drug Abuse Violations	0	0

There were no crimes of murder, forcible rape, or aggravated assault that show evidence of prejudice based on race, religion, sexual orientation, or ethnicity as prescribed by the Hate Crimes Statistics Act (28 U.S.C. 534).

10. In the event a sex offense occurs on campus, the accuser has the option to and should take the following steps:
 - a. Report the offense to school administration in the administration office.
 - b. Preserve any evidence as may be necessary to prove criminal sexual assault.
 - c. Request assistance, if desired, from school administration in reporting the crime to local law enforcement agencies.
 - d. Report the crime to local law enforcement agencies.
 - e. Request a change in the academic situation if desired.
 - f. Contact an appropriate agency in the community for counseling or other services that may be needed.

11. The school does not provide living situations during enrollment. The school will change a victim's academic situation after the alleged sex offense if requested by the victim, and the change is reasonable available.
12. The only on-campus services available to victims of sex offenses are described in this report. There are no on-campus counseling, mental health or other student services available.
13. On campus disciplinary action in cases of alleged sexual assault will be based on findings by the law enforcement agency investigation, facts pertaining to the crime, and other related mitigating circumstances provided that:
 - a. The accuser and the accused may have others present during the campus disciplinary proceeding; and
 - b. Both the accuser and the accused shall be informed of the final determination of the disciplinary proceeding and any sanction(s) imposed against the accused.
14. Possible sanctions the school may impose following a final determination regarding rape, acquaintance rape, or other forcible or non-forcible sex offense vary depending upon the final determination and may include expulsion.
15. Drug Abuse is prohibited at all times by students and employees on the school property or as part of any of its activities. Drug abuse is defined as: "The unlawful manufacture, distribution, possession or use of illicit controlled substances, including alcohol."
16. Meridian Institute prohibits possession, use and sale of alcoholic beverages, enforces the state underage drinking laws and state and federal drug laws.
17. There are no on-campus drug or alcohol counseling, treatment, or rehabilitation programs available. Off-campus services regarding Drug Abuse Information and Treatment, Crisis Intervention, counseling and mental health include:
 - Substance Abuse, David Lawrence Center: 239-455-8500
 - Depression counseling, Elizabeth Steinman: 239-298-1638
 - National Domestic Violence Hotline: 1-800-799-SAFE (7233)
 - National Institute on Drug Abuse Hotline: 1-800-622-HELP
 - National Institute on Drug Abuse Workplace Helpline: 1-800-843-4971
 - National Clearing house for Alcohol and Drug Information: 1-301-468-2600
 - Network of Colleges & Universities Committed to the Elimination of Drug & Alcohol Abuse: 1-202-357-6206
 - The Center for Substance Abuse Treatment and Referral Hotline (800-622-Help)
 - The Center for Substance Abuse Prevention Helpline (800-967-5752)
18. Penalties to be imposed on students and employees for drug abuse violations occurring in the workplace include:
 - Notification of the abuse to the proper authorities;
 - A Leave of Absence from enrollment/employment during which time the individual must consider the responsibilities of his/her enrollment/employment, become free from any dependencies and prove it, and certify that if he/she is

Reinstated that he/she will no longer participate in abuse activities affecting performance;

- Expulsion or termination will be considered based on the circumstances surrounding the violation.

19. Any action taken by Meridian Institute against a violation of the drug-free workplace policy will occur immediately upon administration obtaining such information. Meridian Institute will notify the Department of Education within 30 days of an employee or student being involved in any criminal drug statute conviction for violation occurring in the workplace

As an employee of Meridian Institute of Surgical Assisting, I

_____ hereby acknowledge receipt of this Report:

Signature Date

Copyright Policy

Meridian Institute takes the copyright policy serious. We respect authors, owners, and publishers.

Copyright Law

Copyright is often a type of legal protection supplied by U.S. law, Title 17 U.S.C. §512(c) (2), that protects an owner's right to control the reproduction, distribution, performance, display and transmission of a copyrighted work. The public, in turn, is supplied with distinct rights for fair use of copyrighted works.

Copyrighted works safeguard original works of authorship and contain:

- Books, articles and other writings
- Songs as well as other musical works
- Movies and television productions
- Photos, graphics and drawings
- Pc software
- Pantomimes and choreographic works
- Sculptural and architectural works

Distinct details on copyright law and fair use may be found at the following internet sites:

- The U.S. Copyright Office: <http://copyright.gov>

Copyright Infringement

The copyright law offers the owner of copyright work the exclusive rights to the following:

- Reproduce the work in copies
- Prepare derivative works based upon the function
- Distribute copies of the work to the public by sale or other transfer of ownership, or by rental, lease, or lending
- Perform the function publicly
- Display the copyrighted function publicly
- Perform the function publicly by indicates of a digital audio transmission within the case of sound recordings

The copyright law states, "anyone who violates any of the exclusive rights of the copyright owner is an infringer of the copyright or appropriate of the author."

Normally, under the law, a person who engages in any of these activities without obtaining the copyright owner's permission could be liable for infringement.

Violations and Penalties under Federal Law

Anyone found to have infringed a copyrighted work will face penalties. Such penalties may include: expulsion, suspension, criminal prosecution, warning and/or reprimand by Meridian Institute. Furthermore to Meridian Institute sanctions under its policies as a lot more fully described below, any person found liable for civil copyright infringement may be ordered to pay either actual damages or statutory damages affixed at not less than \$750 and not more than \$30,000 per function infringed. For willful infringement, a court might award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, and Sections 504, 505. Willful copyright infringement may also result in criminal penalties, such as imprisonment of up to five years and fines of up to \$250,000 per offense.

Meridian Institute respects the rights of the copyright owners and expects its faculty, staff, and students, to comply with the U.S. copyright laws.

Federal law prohibits the reproduction, distribution, public display or performance of copyrighted materials over the net without permission of the copyright owner, except in compliance with fair use or other copyright applicable statutory exceptions.

Family Educational Rights and Privacy Act (FERPA)

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

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

Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.

Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement on record setting forth his or her view about the contested information.

Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- School officials with legitimate educational interest;
- Other schools to which a student is transferring;
- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student;
- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;
- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies;
- State and local authorities within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under

FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

For additional information, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800-437-0833.

Or you may contact the following address:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, D.C. 20202-8520

Voter Registration

Meridian Institute encourages everyone to vote. Registration can be found in the Financial Aid Office or online at <http://www.usa.gov/Citizen/Topics/Voting/Register.shtml>. Students are expected to vote and will be excused from class to vote. Please contact the Dean of Academics to be excused.

Student Leave of Absence Policy

Students are not normally allowed to take an official "leave of absence" during the course of the SFA Online Program. However, if an exception to Meridian's policy is made the leave of absence can be no longer than 90 days and must be approved by the Director of Student Affairs. If the student is receiving federal financial aid funds, the following federal guidelines will apply:

Federal Leave of Absence Policy:

A student who takes an approved leave of absence is not considered to have withdrawn from the school. For federal financial aid programs, a leave of absence must meet the following guidelines.

Condition for Leave of Absence Approval:

- Student must submit a written request for the leave of absence.
- According to the US department of Education the leave of absence cannot exceed 180 days; **(Meridian allows ONLY 90 DAYS).**
- No previous leave of absence has been granted to the student.
- The school does not charge the student for the leave of absence.
- The school will not disburse any Financial on a student while they are on a leave of absence.

If a student's leave of absence is **not** approved, and the student fails to show academic progression the student is considered to have withdrawn from Meridian, and the federal refund requirements apply.

These leave of absence requirements also affect a student's in-school status for the purposes of deferring federal student loans. A student on an approved leave of absence is considered to be enrolled at the school and would be eligible for an in-school deferment for his/her federal student loan. A student who takes an unapproved leave of absence or fails to return to school at the end of an approved leave of absence is no longer enrolled at the school and is **not** eligible for an in-school deferment of his/her loans.

Policy date: August 10, 2014

Student Excused Absence Policy

Purpose: To provide guidance for the Registrar and the Academic and Financial Aid Departments concerning student absence.

Weekly attendance in the online classroom is required for the entire enrollment period. Online participation and attendance is required according to the academic calendar for each student. This calendar is provided in the Blackboard Learning Management System.

The student:

1. Is required to login a minimum of three (3) times during the week to complete the discussion question requirement and to take the online quiz.
 - Initial discussion reply
 - Reply to additional students
 - Quiz completion
2. Will complete the assigned work on the required date.
3. If quizzes are not completed by the assigned date, the student will have 24 hours to complete the quiz but will only receive a maximum grade of 70% for their work unless they meet the requirements of an excused absence.
4. If the discussion question requirements are not met the student will receive a “0” for the discussion question.
 - Discussion requirements include the student’s initial post and replies to three student’s posts for a total of four posts per discussion question.
5. Students not completing the discussion question, discussion replies or quiz on time will receive an absence for each assignment.
 - Initial discussion question post equals one absence.
 - Reply to students post equals one absence.
 - Not completing the quiz on time equals one absence
 - i. Example: If a student does not complete a quiz in the required time frame, the student will receive an absence for that day.
 - ii. Example: If a student does not make their initial discussion question post for a question they will receive an absence for that day.
 - iii. Example: If a student does not reply to three other students comments they will receive an absence for that day
6. Students will not be allowed to have more than 3 unexcused absences in a class. If the student exceeds 3 absences in a class they will be placed in attendance warning status for the next scheduled class. If the student has any unexcused absences during the time they are in warning status, they may be required to repeat the class. If the student does not have any unexcused absences during the period they are in warning status, they will be removed from attendance warning status.

