



# CONSUMER INFORMATION

## FEDERAL FINANCIAL AID

2021-2022.

AWARD YEAR

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*Career Care Institute*

Main Campus • 43770 15<sup>th</sup> Street West, Suite 115 • Lancaster, California 93534 • phone: (661) 942-6204 • fax: (661) 942-8130

Branch Campus • 2051 Solar Drive, Suite 100 • Oxnard, California 93036 • phone: (805) 477-0660 • fax: (805) 477-0669

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# Consumer Information Report

## Introduction

All institutions participating in Title IV federal financial aid programs are required to notify enrolled and potential students regarding available consumer information.

## Staff Directory

- Herliana Purwadi-CFO/HR
- Lucia Torres – Financial Aid Director
- Jonathan Morales- Financial Aid Representative (Oxnard&Moreno Valley)
- Kayla Hudson– Financial Aid Representative (Lancaster&Moreno Valley)
- Lili Hernandez-Financial Aid Representative (Oxnard&Moreno Valley)
- Pauline Cruz – Financial Aid Representative (Lancaster)
- Zytalic Loza- Financial Aid Representative (Lancaster)

## Campuses & Programs

<b>Lancaster: Main Campus</b>	
<p>Office Hours: Monday through Thursday: 9:00 AM to 6:00 PM Friday: 8:00 AM to 4:30 PM Phone Number: (661) 942-6204</p> <p>Mailing Address: 43770 15th Street West, Suite 115 Lancaster, CA 93534</p>	<p>Programs Offered: Associate Degree in Nursing, Dental Assisting, Limited Permit X-Ray Technician, Medical Assisting, and Vocational Nursing</p>
<b>Oxnard: Branch Campus</b>	
<p>Office Hours: Monday through Thursday: 9:00 AM to 6:00 PM Friday: 8:00 AM to 4:30 PM Phone Number: (805) 477-0660</p> <p>Mailing Address: 2051 Solar Drive, Suite 100 Oxnard, CA 93036</p>	<p>Programs Offered: Dental Assisting, Limited Permit X-Ray Technician, Medical Assisting, and Vocational Nursing</p>
<b>Moreno Valley: Branch Campus</b>	
<p>Office Hours: Monday through Thursday: 9:00 AM to 6:00 PM Friday: 8:00 AM to 4:30 PM Phone Number: (951) 214-6446</p> <p>Mailing Address: 22500 Town Circle, Suite 2205 Moreno Valley, CA 92553</p>	<p>Programs Offered: Limited Permit X-Ray Technician, Medical Assisting, and Vocational Nursing</p>

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## Awarding Financial Aid

### Student Financial Aid Loans Available

Career Care Institute participates in federal financial aid programs, including:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Stafford Direct Loan program (DL)
- Federal Stafford Direct Parent Loan program (PLUS)

### Pell Grant

Eligible students will be awarded Pell Grants according to their EFC (Estimated Family Contribution). A Pell Grant is based on financial need for each student. Need is based on adjusted gross income (AGI) and family size. Other factors such as assets and the number of family members in college are also taken into account. Pell Grants are only awarded to students that have not achieved a bachelor's or professional degree. The Pell Award maximum for the 2021/2022 school year is \$6,495.

### Federal Supplement Educational Opportunity Grant (FSEOG)

Eligible students will be awarded FSEOG according to their EFC (Estimated Family Contribution). A FSEOG Grant is based on financial need for each student. A FSEOG recipient is also a PELL grant recipient. Please see Pell grant eligibility.

### Direct Loans

Loans made through this program are referred to as Direct Loans (DL). Eligible students and parents borrow directly from the US Department of Education. Direct Loans include Subsidized, Unsubsidized and Parent Plus loans.

### Subsidized Loans

A Stafford Subsidized loan is based on financial need. The borrower will not be charged any interest before repayment begins. The federal government subsidizes the interest during this period.

### Unsubsidized Loans

A Stafford Unsubsidized loan is not awarded based on need. The borrower will be charged any interest from the date the loan is disbursed until is paid in full. If the interest is allowed to accrue it will be added to the principal balance. The borrower can choose to pay interest as it accrues.

### Plus Loans

If a student is a dependent student, a parent may apply for a Federal Stafford Direct Parent Loan (PLUS) to assist with the educational expenses of a student. The application process includes completion and submission of Consent to Credit Check form and a signed promissory note that must be completed by the parent.

Students whose parents are denied their applications are entitled for up to \$6,000 Unsubsidized loan eligibility.

The amount in loans borrowed depends on the student grade level and dependency status.

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**If dependent, your subsidized and unsubsidized annual eligibility is as follows:**

Freshman	Sophomore*
\$5,500	\$6,500

No more than \$3500 of this amount can be subsidized loan.

\*Only our Vocational Nursing program and Limited Permit X-Ray Technician program students use award money from a sophomore year. Since the Second Academic year of Vocational Nursing Program is 664 hours, we can only award up to 74% of this award.

**If independent, your subsidized and unsubsidized annual eligibility is as follows:**

Freshman	Sophomore*
\$9,500	\$10,500

\*Only our Vocational Nursing program students will use award money from a sophomore year. Since the Second Academic year is 664 hours we can only award up to 74% of this award.

Interest Rates and Fees

All Direct Subsidized and Unsubsidized Loans for undergraduate borrowers first disbursed on or after July 1, 2021 and before June 30, 2022 will have a fixed interest rate of 3.73%. All Direct PLUS Loans have a fixed interest rate of 6.28%.

All Direct Subsidized, Unsubsidized and PLUS Loans for undergraduate and graduate borrowers have a fixed interest rate that will be based on the first disbursement date as listed in the table below:

Fixed Rate Loans			
Borrower	Loan Type	Date of First Disbursement	Fixed Interest Rate
Undergraduate Students	Direct Subsidized and Unsubsidized Loans	7/1/21-6/30/22	3.73%
		7/1/20-6/30/21	2.75%
		7/1/19-6/30/20	4.53%
		7/1/18-6/30/19	5.05%
		7/1/17-6/30/18	4.45%
Parents and Graduate and Professional Students Direct PLUS Loans		7/1/21-6/30/22	6.28%
		7/1/20-6/30/21	5.30%
		7/1/19-6/30/20	7.08%
		7/1/18-6/30/19	7.60%
		7/1/17-6/30/18	7.00%

\*Graduate or professional students are not eligible to receive Direct Subsidized Loans as of July 1, 2012.  
**Note:** In response to the COVID-19 emergency relief period, the interest rate on all Direct Loans has been temporarily set at 0% until at least September 30, 2021. Once the COVID-19 emergency relief period ends, the rates as described in this announcement will be in effect for loans first disbursed on or after July 1, 2021.

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A Direct Consolidation Loan has a fixed interest rate for the life of the loan. The fixed rate is based on the weighted average of the interest rates on the loans being consolidated, rounded up to the nearest one-eighth of 1%. There is no cap on the interest rate of a Direct Consolidation Loan.

Direct Loans first disbursed *before* July 1, 2013, will continue to have a variable interest rate that is adjusted once a year, on July 1st. The rate for the year is based on the 91-day U.S Treasury bill plus a fixed add-on percentage based on when the loan was first disbursed. The interest rate can never exceed 8.25% for Direct Subsidized and Direct Unsubsidized Loans and 9% for Direct PLUS Loans.

The loan fee, or borrower origination fee, is another expense of borrowing a Direct Loan. The loan fee is subtracted proportionately from each loan disbursement. The loan origination fee for Direct Stafford (Subsidized and Unsubsidized) Loans will be reduced annually according to the following schedule:

<b>SUBSIDIZED AND UNSUBSIDIZED LOANS</b>	
<b>Origination Fee</b>	<b>Date of Loans</b>
<b>1.057%</b>	<b>On or after 10/1/20 and before 10/1/21</b>
<b>1.059%</b>	<b>On or after 10/1/19 and before 10/1/20</b>
<b>1.062%</b>	<b>On or after 10/1/18 and before 10/1/19</b>
<b>1.066%</b>	<b>On or after 10/1/17 and before 10/1/18</b>
<b>1.069%</b>	<b>Loan first disbursed on or after July 1, 2017</b>

<b>PLUS LOANS</b>	
<b>Origination Fee</b>	<b>Date of Loans</b>
<b>4.228%</b>	<b>On or after 10/1/20 and before 10/1/21</b>
<b>4.236%</b>	<b>On or after 10/1/19 and before 10/1/20</b>
<b>4.248%</b>	<b>On or after 10/1/18 and before 10/1/19</b>
<b>4.264%</b>	<b>On or after 10/1/17 and before 10/1/18</b>
<b>4.276%</b>	<b>Loan fist disbursed on or after July 1,2017</b>

Your actual interest rate and loan fee will be included in a disclosure statement you will receive after the first disbursement of your loan.

- The interest on a Direct Subsidized Loan is paid by the Federal Government while you are enrolled in school at least half time and during authorized periods of deferment (temporary postponement of payment).
- The interest on a Direct Unsubsidized Loan continues to accrue even while you are in school, during your six-month grace and during authorized periods of deferment. You are responsible for paying all of the interest that accumulates. You do not have to pay the interest right away. But if you postpone paying the interest, it may cost you a significant amount over the life of your loan because the interest is capitalized – added to your principal balance – and you end up paying interest on interest.
- The interest on a Direct Subsidized and Direct Unsubsidized Loan also continues to accrue while in forbearance (temporary postponement or reduction in payment).

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### Promissory Note

A promissory note is a legally binding contract between the borrower of a Direct Loan, and the lender - the U.S. Department of Education. It contains the terms and conditions of the loan and explains how and when it should be repaid. Before you receive your loan funds, you must sign a promissory note. In the past years, borrowers completed a separate promissory note for each new loan borrowed. Now, in most cases, a borrower will sign only one promissory note that is used for all of the borrower's Direct Loans. This new note is called a **Master Promissory Note (MPN)**.

When you sign the MPN, you are confirming your understanding that your school may make multiple loans for you for the duration of your education (up to ten years) without having you sign another promissory note. You are also agreeing to repay your lender, the U.S. Department of Education, all loans made to you under the terms of the MPN. Therefore, it is very important that you completely read and understand all of the information on the MPN before you sign it.

Although your signature on the MPN allows your school to make multiple loans to you under a single promissory note, your school must have a process for confirming whether or not you want these loans. The confirmation process helps to ensure your control over borrowing multiple loans made under an MPN. Your school will inform you of the confirmation process it uses. In addition, you have the right to sign a separate MPN for each loan you borrow. You also have the right to "close" an MPN so that it cannot be used for additional loans. To do this you must send written notification to your school or to the Direct Loan Servicing Center.

### Disclosure Statement

A disclosure statement is a document that provides important information about the loan you borrowed. Disclosure statements tell you the type of loan (Subsidized and/or Unsubsidized), the amount of the loan, and the amount of each disbursement, the fees, and other information about the loan.

The U.S. Department of Education (the Department) or your school will send the first disclosure statement to you on or before the date your loan is disbursed. This disclosure statement will tell you about the loan your school *plans* to disburse for you. Then, after your loan has been disbursed, the Department and your school will send you another disclosure statement (Notification of disbursement) telling you about the loan that your school **actually** disbursed.

Disclosure statements are sent for each loan and help you keep track of how much you have borrowed altogether. These statements should be kept with other important loan records until your loan is paid in full.

### Rights and Responsibilities

#### ***Your Rights***

Your MPN and the Borrower's Rights and Responsibilities Summary explain your rights in detail. You will review and acknowledge the Rights and Responsibilities Summary after you have completed the online counseling session. You will also receive a copy of the checklist when you sign your MPN.

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It's your right to know...

- Your principal loan balance.
- When your 1st payment is due.
- The amount of the payments, including number and frequency.
- Your discharge, loan forgiveness, deferment and forbearance options.
- Your consolidation options.

You also have the right to...

- A 6 month grace period on your Direct Stafford Loans when you have ceased to be enrolled at least half time. Your first payment is due within 60 days after your grace period ends.
- Receive appropriate deferments or forbearance if you qualify and request them.
- Apply for an in-school deferment while enrolled at least half-time on your Direct Stafford Loan.
- Change your repayment plan at any time.
- Prepay all or any part of the amount owed without a penalty.
- Decline all or part of your loan money before it is disbursed by notifying your school (as explained on the MPN).
- Receive a copy of your MPN either before or at the time your loan is disbursed.
- Receive documentation that your loans are paid in full.

### ***Your Responsibilities***

Now is the time to be aware of your Responsibilities as a borrower. Remember, you have a responsibility to attend exit counseling before you leave school or drop below half-time enrollment. While you are in school, you are also responsible for maintaining contact with the financial aid office.

*Your responsibility* is to contact the Direct Loan Servicing Center and your school if you:

- Withdraw, graduate or fail to enroll in school.
- Register for or drop to a less than half-time status.
- Transfer to another school.
- Change your name, address, phone number or Social Security Number.
- Change your expected date of graduation.

You also have the responsibility to:

- Make monthly payments on your loan after you leave school, unless you have a deferment or forbearance.
- Notify the Direct Loan Servicing Center of anything that might alter your eligibility for an existing deferment.
- Keep Your Loan Papers

Remember to keep copies of all of your loan papers in one place. These may come in handy when you have questions about the terms of your loan(s) or about how much you have borrowed.

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## Repayment

Arrange in advance for repayment and budget wisely. At some point, you must begin repaying your loan(s), even if you do not finish school, do not graduate, are not satisfied with your educational experience or cannot find employment after graduation.

After you graduate, leave school, or drop below half time enrollment, you have *six months* before you must begin repayment on your Direct Stafford (Subsidized and/or Unsubsidized) Loan. This is called a grace period. The first actual payment is due within 60 days after your grace period ends. If you return to school at least half time before that six-month period ends, the repayment of your Direct Loan(s) will not begin until the day after your grace period ends.

The U.S. Department of Education provides Electronic Services options such as Electronic Mail Services (EMS), Electronic Debit Account (EDA) Services and Online Payment Services to assist you with timely payments of your loans. The EMS option allows you to receive online e-mail notifications of your bills and correspondence through an electronic mailbox instead of U.S. mail. EDA allows your bank to automatically deduct your monthly Direct Loan payments from your checking or savings account. We also offer the Online Payment Service that allows you to schedule and make additional online payments through our web site.

### Repayment Alternatives

**Deferment:** A deferment is a period during which your monthly loan payments are temporarily postponed. If you are enrolled in school at least half-time, unemployed, experiencing economic hardship, or meet other specific criteria, you may qualify for a deferment. However, you will be responsible for the interest that accrues on your Direct Unsubsidized Loan during the deferment period.

**Forbearance:** Forbearance is a period during which your monthly loan payments are temporarily postponed or reduced. You may request a forbearance if you are willing but unable to make loan payments due to certain types of financial hardships. You will be responsible for the interest that accrues on all of your loans during the forbearance period.

In addition to completing this online loan counseling session, you should also read the Direct Loan Repayment Book and the Counseling Guide for Direct Loan Borrowers. Both publications are available from your Financial Aid Office and on the Direct Loan Web site. (See the list of resources on the "Additional Resources" page of this counseling session.) You will also receive information about your options for repayment during exit counseling. You will receive exit counseling before you separate from school or before you drop below half-time enrollment.

### Repayment Incentives

A repayment incentive is a benefit that the U.S. Department of Education (the Department) offers to encourage you to repay your loans on time. Under a repayment incentive program, the interest rate charged on your loans may be reduced. Some repayment incentive programs require that you make a certain number of payments on time to keep benefits of the repayment incentive.

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To date, the Department has implemented the following repayment incentive programs for Stafford Loan borrowers:

#### Interest Rate Reduction on Direct Loans for Electronic Debit Account Payments

Under the Electronic Debit Account (EDA) payment option, your bank automatically deducts your monthly loan payment from your checking or savings account and sends the payment to the Department. In addition to helping to ensure that your payments are made on time, you receive a 0.25% percent reduction in the interest rate on your loans during any period when your payments are repay under the EDA option. The Direct Loan Servicing Center (DLSC) will include information about the EDA option in your first bill, or you can get the information on this web site or by calling the DLSC. This web site's address and the DLSC toll-free number are provided on all correspondence that the DLSC sends you.

#### Up-Front Interest Rebates on Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans

William D. Ford Federal Direct Loan (Direct Loan) Program, Budget Control Act eliminated the Up-Front Interest Rebate effective for all Direct Loans **first disbursed** on or after July 1, 2012 and eliminated graduate or professional student eligibility for Direct Subsidized Loans effective for loans with loan periods beginning on or after July 1, 2012.

#### Repayment Plans

The Direct Loan Program offers multiple repayment plans with various term selections that allow you to easily transition into repayment. If you do not select a repayment plan, and currently do not have any active Direct Loan(s), your loans will automatically be placed in the Standard Repayment Plan. However, if you do have other active Direct Loans, your loans may automatically be placed under the same repayment plan as your active loan(s). You can always change to other plans for which you may be eligible at a later date.

Choose a repayment plan that's right for you:

#### ***Standard Repayment Plan***

- **Non-Consolidation Loans** - You pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50, and you will have up to 10 years to repay your loan(s).
- **Consolidation Loans** - You will pay a fixed amount each month until your loan(s) are paid in full. Your monthly payments will be at least \$50 for up to 10 to 30 years, based on your [total education indebtedness](#).

#### ***Extended Repayment Plan\*\****

- **Fixed Monthly Payment Option** - Under this plan you must repay your loans in full within 25 years. You may choose to make fixed or graduated monthly payments. Your monthly payment amount will be lower than it would be under the Standard Plan, but you'll ultimately pay more for your loan because of the interest that accumulates during the longer repayment period. To be eligible, If you're a FFEL borrower, to qualify for this plan you must have had no outstanding balance on a FFEL Program loan as of

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October 7, 1998, or on the date you obtained a FFEL Program loan after October 7, 1998, and you must have more than \$30,000 in outstanding FFEL Program loans. If you're a Direct Loan borrower, you must have had no outstanding balance on a Direct Loan Program loan as of October 7, 1998, or on the date you obtained a Direct Loan Program loan after October 7, 1998, and you must have more than \$30,000 in outstanding Direct Loans.

- **Graduated Monthly Payment Option** - Your payments start out low at first and then will increase, usually every two years. You must repay your loan in full within 10 years. At a minimum, your payments must cover the interest that accumulates on your loans between payments. This plan is tailored to individuals with relatively low current incomes (e.g., recent college graduates) who expect their incomes to increase in the future. However, you'll ultimately pay more for your loan than you would under the Standard Plan, because more interest accumulates in the early years of the plan when your outstanding loan balance is higher and your monthly payment is smaller.

\*\* Extended repayment terms are available to Direct Loan borrowers with no outstanding principal or interest balances as of October 7, 1998, and with more than \$30,000 in Direct Loans.

#### ***Graduated Repayment Plan***

- **Non-Consolidation Loans** - Your minimum payment amount will be at least equal to the amount of interest accrued monthly. Your payments start out low, and then increase every two years with up to 10 years to repay your loan(s).
- **Consolidation Loans** - Your minimum payment amount will be at least equal to the amount of interest accrued monthly. Your payments start out low, and then increase every two years for up to 10 to 30 years, based on your [total education indebtedness](#).

***Income-Based Repayment (IBR) Plan*** - Under IBR, the required monthly payment is capped at an amount that is intended to be affordable based on your income and family size. You are eligible for IBR if the monthly repayment amount under IBR will be less than the monthly amount calculated under a 10-year standard repayment plan. If you repay under the IBR plan for 25 years and meet other requirements, you may have any remaining balance of your loan(s) cancelled. Additionally, if you work in public service and have reduced loan payments through IBR, the remaining balance after ten years in a public service job could be cancelled. You may contact your loan holder or loan servicer, or visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov) for more detailed information about the Income-Based Repayment Plan.

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**Examples of Debt Levels, Beginning Monthly Payments, and Total Amounts Repaid for All Direct Loan Repayment Plans\***

**Non-Consolidation Borrowers**

Debt When Loan Enters Repayment	Standard		Extended Fixed		Extended Graduated		Graduated		Income Contingent ** Income = \$25,000				Income-Based ** Income = \$25,000			
	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Single		Married/HoH***		Single		Married/HoH***	
									Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
\$5,000	\$58	\$6,904	N/A	N/A	N/A	N/A	\$40	\$7,275	\$37	\$8,347	\$36	\$11,088	N/A	N/A	\$39	\$8,005
10,000	115	13,809	N/A	N/A	N/A	N/A	79	14,550	75	16,699	71	22,158	110	13,672	39	16,081
25,000	288	34,524	N/A	N/A	N/A	N/A	198	36,375	186	41,748	178	55,440	110	45,014	39	60,754
50,000	575	69,048	347	104,109	284	112,678	396	72,749	247	93,322	189	122,083	110	109,623	39	92,704
100,000	1,151	138,096	694	208,217	568	225,344	792	145,498	247	187,553	189	170,153	110	118,058	39	97,020

**Notes:** \*Payments are calculated using the maximum interest rate for student borrowers, 6.8%.

\*\* Assumes a 5 percent annual income growth (Census Bureau)

\*\*\*HOH is Head of Household. Assumes a family size of two.

**Consolidation Borrowers**

Debt When Loan Enters Repayment	Standard		Extended Fixed		Extended Graduated		Graduated		Income Contingent ** Income = \$25,000				Income-Based ** Income = \$25,000			
	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Single		Married/HoH***		Single		Married/HoH***	
									Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
\$5,000	\$61	\$7,359	N/A	N/A	N/A	N/A	\$38	\$7,978	\$40	\$9,414	\$38	\$12,294	N/A	N/A	\$39	\$7,818
10,000	97	17,461	N/A	N/A	N/A	N/A	69	19,165	80	18,828	77	24,587	110	17,638	39	22,414
25,000	213	51,123	N/A	N/A	N/A	N/A	172	55,491	201	47,069	189	61,588	110	59,451	39	52,725
50,000	394	118,264	394	118,264	344	126,834	344	126,834	247	106,630	189	137,766	110	91,388	39	78,816
100,000	751	270,452	788	236,528	688	253,660	688	286,305	247	187,553	189	170,153	110	117,343	39	97,020

**Notes:** \*Payments are calculated using the maximum interest rate for student borrowers, 8.25%.

\*\* Assumes a 5 percent annual income growth (Census Bureau)

\*\*\*HOH is Head of Household. Assumes a family size of two.

**Terms and Conditions**

After a student submits a completed MPN, the Institution processes your approved loans and a disclosure statement from the lender informing the student of the types and amount of student loans awarded for the loan period. When the funds are received, the Institution confirms eligibility and current registered courses. Any changes and/or breaks in attendance or failure to start class as scheduled may prevent federal financial aid funds from being disbursed.

Loans are processed for an academic year. For our Medical Assisting and Dental Assisting programs only 80% of the award year limit can be awarded. For Vocational Nursing students the first year is a full year and the second year is 74% of the award year limit. Limited X-ray Technician students, the first year is a full year and the second year is 24% of the award limit. A student can reapply for subsequent loans after successfully completing these requirements. The Institution will disburse federal financial aid funds in at least two disbursements. A student is eligible for the first disbursement at the beginning of the payment period and the second disbursement occurs after the midpoint of the academic year. To meet eligibility standards for



second and subsequent loan disbursements, the student must successfully complete the previous hours and meet the calendar and instructional week midpoint of the loan period, as well as maintain satisfactory academic progress (SAP) according to Institution policy. Schedule changes and/or lack of attendance may delay the timing of scheduled disbursements.

## **Loan Debt Median 2018-2019 by Campus by Program**

### Lancaster (Main Campus):

- Associate Degree in Nursing: If accepting Financial Aid Loans, you may have a debt of up to \$14,874.60
- Dental Assisting: If accepting Financial Aid Loans, you may have a debt of up to \$8,016.24
- Limited Permit X-Ray Technician: If accepting Financial Aid Loans, you may have a debt of up to \$11,255.89
- Medical Assisting: If accepting Financial Aid Loans, you may have a debt of up to \$7,933.73
- Vocational Nursing: If accepting Financial Aid Loans, you may have a debt of up to \$16,713.16

### Moreno Valley (Branch Campus):

- Limited Permit X-Ray Technician: If accepting Financial Aid Loans, you may have a debt of up to \$7,963.13
- Medical Assisting: If accepting Financial Aid Loans, you may have a debt of up to \$6,983.75
- Vocational Nursing: If accepting Financial Aid Loans, you may have a debt of up to \$15,684.00

### Oxnard (Branch Campus):

- Dental Assisting: If accepting Financial Aid Loans, you may have a debt of up to \$6,398.57
- Limited Permit X-Ray Technician: If accepting Financial Aid Loans, you may have a debt of up to \$8,644.40
- Medical Assisting: If accepting Financial Aid Loans, you may have a debt of up to \$6,715.50
- Vocational Nursing: If accepting Financial Aid Loans, you may have a debt of up to \$13,963.70

## **Student Services**

### Loan Payment Calculator

Loan Payment calculators can be used to estimate monthly payments under the standard and extended repayment plans, at: <https://studentaid.gov/loan-simulator/borrowmore/wizard/enrollment-info/current-or-future>

### Student Entrance Counseling

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Career Care Institute ensures that every student and any parent who accepts a parent PLUS Loan undergoes entrance counseling before receiving any student aid loan by visiting [www.studentloans.gov](http://www.studentloans.gov) and also at orientation by watching an entrance counseling DVD. Student also receives the Entrance Counseling Guide published by the Department of Education.

### Student Exit Counseling

Career Care Institute ensures that every student undergoes exit counseling after receiving any loan before student graduates and/or when a student drops or is terminated by visiting [www.studentloans.gov](http://www.studentloans.gov). Students that are due to graduate soon are scheduled to attend an exit-counseling interview where they are required to watch the entrance counseling DVD. Student also receives the Exit Counseling Guide published by the Department of Education.

### Scholarships

The Health Professions Education Foundation is offering scholarships to students in programs in Allied Health.

### **Who may apply?**

Allied healthcare students who are accepted or enrolled into the fields of Diagnostic Medical Sonography, Clinical Laboratory Science, Medical Assistant, Medical Imaging, Medical Laboratory Technology, Nuclear Medicine Technology, Occupational Therapy, Pharmacy, Pharmacy Technician, Physical Therapy, Physical Therapy Assistant, Radiation Therapy Technology, Radiologic Technology, Respiratory Care, Social Work, Speech Therapy, Surgical Technician, and Ultrasound Technician will be given priority. Other allied health professions may apply.

Eligible applicants may receive up to **\$8,000** for one year of school. Awardee commits to a **twelve (12) month** service obligation practicing direct patient care at a qualified facility in California. Applicants can be awarded up to three (3) times.

<https://oshpd.ca.gov/loans-scholarships-grants/scholarships/ahsp/>

### Explore Other Resources

To increase your income, you might consider asking your Financial Aid Office about these alternatives to loans:

- **Special Scholarships** - Depending on your course of study, you may qualify to receive special scholarships from organizations and private businesses that encourage students to participate in a specific course of study. Check with the financial aid office about institutional and non-institutional scholarships and how to apply for them. Some other places to look for ideas and assistance on scholarships are:
  - library reference books and internet
  - your employer or your parents' employers
  - civic and social organizations to which you or your relatives belong.

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- **AmeriCorps** - This national service program provides education awards in exchange for a year or two of community service. Contact AmeriCorps at <http://www.nationalservice.gov/programs/ameriCorps> or 1-800-942-2677.
- **Family and Friends** - You might have relatives and friends who are willing to help you.
- **Work** - Part-time jobs, summer and holiday seasonal work, tutoring, and baby-sitting all provide an excellent source of extra money and valuable work experience.

### Drug and Alcohol Abuse Prevention

Drug abuse affects all aspects of American life. It threatens the workplace, our homes, our schools and our community. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees through the Safe and Drug Free Schools and Communities Act.

All students are expected to conduct themselves as mature adults and as members of an academic community. The consumption of alcohol or drugs while attending class or meeting with campus personnel is prohibited, and the student may be subject to disciplinary action.

### Standards of Conduct

The Institution community must adhere to a code of conduct that recognizes the unlawful manufacture, sale, delivery, unauthorized possession or use of any illicit drug is prohibited on property owned or otherwise controlled by Career Care Institute. If an individual associated with the Institution is apprehended for violating any drug- or alcohol-related law when on Institution property, or participating in an Institution activity, the Institution will fully support and cooperate with federal and state law enforcement agencies. Underage possession or consumption of alcoholic beverages is not permitted on property owned or controlled by the Institution and the state laws will be enforced.

Also, intentionally or knowingly selling, or intentionally or knowingly furnishing alcoholic beverages to persons under the age of 21, or to persons obviously inebriated, is not permitted on property owned or controlled by the Institution.

### ***Pell Grant Guidelines***

Federal guidelines state the grantee must certify that he or she will not engage in unlawful activities related to controlled substances during the period covered by the grant.

### ***Federal Financial Aid Penalties for Drug Violations***

Federal guidelines focus strongly on illicit drug use and distribution. The Higher Education Opportunity Act states students convicted for an illicit drug violation can be denied federal financial aid for a specific period, in addition to other legal penalties.

The Free Application for Federal Student Aid (FAFSA) asks students if they have been convicted of a drug-related offense: "Have you ever been convicted of possessing or selling illegal drugs for an offense that occurred while you were receiving federal student aid?" If you answer "yes," the Institution will send a worksheet in the mail to determine if your conviction affects your eligibility for aid.

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Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines up to \$20,000, imprisonment or both.

### ***Penalties for Drug Convictions***

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

### ***Possession of Illegal Drugs***

- For a first offense, a student loses eligibility for federal financial aid for one year from the date of conviction.
- For a second offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
- For a third offense and subsequent offenses, a student has indefinite ineligibility for federal financial aid from the date of conviction.

### ***Sale of Illegal Drugs***

- For a first offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
- For a second offense and subsequent offenses, a student has indefinite ineligibility from the date of conviction.

### ***How to Regain Eligibility***

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program that must:

- Include at least two unannounced drug tests;
- Have received or be qualified to receive funds directly or indirectly under a federal, state, or local government program.

Students denied eligibility for an indefinite period can regain it after successfully completing a rehabilitation program, passing two unannounced drug tests from such a program, or if a conviction is reversed, set aside or removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record.

In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. The student is responsible to certify that a rehabilitation program was successfully completed. As with the conviction question on the FAFSA, the Institution is not required to confirm the reported information unless conflicting information is determined.

### ***Convictions during Enrollment***

Federal regulations require enrolled students convicted of a drug offense after receiving federal financial aid to become ineligible for further federal financial aid and repay federal financial aid received after the conviction.



### ***Institutional Sanctions for Alcohol and Drug Violations***

Any member of the Institution community found consuming or selling drugs on Institution property shall be subject to discipline on a case-by-case basis.

- Discipline will be based on the seriousness of the situation.
- A case may result in dismissal from the Institution.
- In all cases, the Institution will abide by local, state and federal sanctions regarding unlawful possession of drugs and the consumption of alcohol.
- Additional state penalties and sanctions may also apply.
- The Institution has adopted a zero tolerance policy regarding underage drinking.

### ***Statement of Policy on Sex Offender Registration***

The Federal Campus Sex Crimes Prevention Act requires colleges and universities to issue a statement advising the campus community where state law enforcement agency information concerning registered sex offenders may be obtained. The Act also mandates that sex offenders who are already required to register in a state to provide notice of each institution of higher education in that state at which the offender is employed or is a student.

To learn the identity of registered sex offenders on or near a campus, or anywhere in the United States, visit the Sex Offender databases at <http://www.sexoffender.com> or <http://nsopr.gov>. You can search by city, county, or zip code. This information is collected by other agencies and this institution cannot guarantee this information is correct or complete. The information provided here is intended to be in compliance with the Campus Security Act and for campus safety purposes only. It should not be used to intimidate, threaten, or harass. Misuse of this information may result in prosecution.

Career Care Institute Family Educational Rights and Privacy Act and Consumer Privacy Policy  
Student records are confidential for all schools receiving funding under programs administered by the U.S. Department of Education in accordance with the Family Educational Rights and

Privacy Act (FERPA) of 1974. Generally, information pertaining to a student record is not to be released to a third party without written or authorized consent via a FERPA Release form, judicial order, or a lawfully issued subpoena.

### ***Access to Education Records***

FERPA regulations require the Institution to comply with students' rights to inspect and review their academic records by responding within 45 days from the time the Institution receives a written request to access their records. However, Student Services will respond to students' requests to review their records within 14 days from receipt of the request. Students should submit their request to the Registrar and specify the record or records the students wish to receive copies of or inspect.

Note: Under FERPA, a student is defined as an individual who is or has been in attendance at an educational institution. Students with at least one day of attendance will be considered a student. Education records are defined as all records, files, documents and materials containing information directly related to a student, and maintained by an educational institution.

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#### ***Career Care Institute***



The following are not interpreted as education records:

- Personal records maintained by an individual; must be kept in the sole possession of the individual and are not accessible to others
- Personnel records; records related to a person as an employee not used for any other purpose
- Medical records
- Records created after the student is no longer a student; alumni records

Completion, Placement and Licensure

Career Care Institute accredited by the Council on Occupational Education (COE) and approved to operate in California by the Bureau for Private Postsecondary Education (BPPE). Report below to show our Completion, Placement and Licensure rate that we reported to COE.

Lancaster: (Main Campus)

Reporting Period: 1/1/2019 – 12/31/2019

**313500 - Career Care Institute - Post Secondary**

Reporting Period: 01/01/2019 - 12/31/2019

Program Name	5. Beginning Enrollment	6. New Enrollees	7. Cumulative Enrollment	8. SSI Enrolled	9. Non-Graduate Completers	10. Graduate Completers	11. Total Completers	12. Non-Graduate Completers Employed in Positions Related to Field of Instruction	13. Graduate Completers Employed in Positions Related to Field of Instruction	14. Total Completers Employed in Positions Related to Field of Instruction	15. Graduate Completers Employed in Positions Unrelated to Field of Instruction	16. Graduate Completers Waiting to Take Licensure Exam	17. Graduate Completers Who Took Licensure Exam	18. Graduate Completers Who Passed Licensure Exam	19. Graduate Completers Unavailable for Employment	20. Graduate Completers Who Refused Employment	21. Graduate Completers Seeking Employment Status Unknown	22. Withdrawals	23. Sum of Items 16, 19, and 20	24. Difference - Row 10 minus Row 23	25. Difference - Row 11 minus Row 23	26. Graduation Rate (%)	27. Total Completion Rate (%)	28. Graduate Placement Rate (%)	29. Total Placement Rate (%)	30. Licensure Exam Pass Rate (%)
Associate of Science in Nursing - Active Program Produced Graduates - Licensure Required	46	29	75	59	0	16	16	0	13	13	0	0	14	14	1	0	2	0	1	15	15	100	100	87	87	100
Dental Assisting - Active Program Produced Graduates - Licensure Not Required	11	32	43	25	0	17	17	0	12	12	0	-	-	-	0	1	4	1	1	16	16	94	94	75	75	-
Limited Permit X-Ray Technician - Active Program Produced Graduates - Licensure Required	29	32	61	22	0	29	29	0	13	13	0	0	21	16	12	0	4	10	12	17	17	74	74	76	76	76
Medical Assisting - Active Program Produced Graduates - Licensure Not Required	10	26	36	12	0	16	16	0	10	10	0	-	-	-	1	1	4	8	2	14	14	67	67	71	71	-
Vocational Nursing - Active Program Produced Graduates - Licensure Required	124	105	229	126	0	74	74	0	44	44	0	0	61	61	9	3	18	29	12	62	62	72	72	71	71	100
Campus Totals	220	224	444	244	0	152	152	0	92	92	0	0	96	91	23	5	32	48	28	124	124	81	81	76	76	92

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Moreno Valley: (Branch Campus)  
Reporting Period: 1/1/2019 – 12/31/2019

313502 - Career Care Institute - Post Secondary  
Reporting Period: 01/01/2019 - 12/31/2019

Program Name	5. Beginning Enrollment	6. New Enrollees	7. Cumulative Enrollment	8. Still Enrolled	9. Non-Graduate Completers	10. Graduate Completers	11. Total Completers	12. Non-Graduate Completers Employed in Positions Related to Field of Instruction	13. Graduate Completers Employed in Positions Related to Field of Instruction	14. Total Completers Employed in Positions Related to Field of Instruction	15. Graduate Completers Employed in Positions Unrelated to Field of Instruction	16. Graduate Completers Waiting to Take Licensure Exam	17. Graduate Completers Who Took Licensure Exam	18. Graduate Completers Who Passed Licensure Exam	19. Graduate Completers Unavailable for Employment	20. Graduate Completers Who Refused Employment	21. Graduate Completers Seeking Employment/Status Unknown	22. Withdrawals	23. Sum of Items 16, 19, and 20	24. Difference - Row 10 minus Row 23	25. Difference - Row 11 minus Row 23	26. Graduation Rate (%)	27. Total Completion Rate (%)	28. Graduate Placement Rate (%)	29. Total Placement Rate (%)	30. Licensure Exam Pass Rate (%)
Limited Permit X-Ray Technician - Active Program Produced Graduates - Licensure Required	4	29	33	23	0	6	6	0	4	4	0	0	2	1	2	0	0	4	2	4	4	60	60	100	100	50
Medical Assisting - Active Program Produced Graduates - Licensure Not Required	4	9	13	8	0	3	3	0	1	1	0	-	-	-	0	1	1	2	1	2	2	60	60	50	50	-
Vocational Nursing - Active Program Produced Graduates - Licensure Required	66	53	119	76	2	26	28	2	14	16	0	0	16	16	6	3	3	15	9	17	19	60	65	82	84	100
Campus Totals	74	91	165	107	2	35	37	2	19	21	0	0	18	17	8	4	4	21	12	23	25	60	62	77	78	75

Oxnard: (Branch Campus)  
Reporting Period: 1/1/2019 – 12/31/2019

313501 - Career Care Institute - Post Secondary  
Reporting Period: 01/01/2019 - 12/31/2019

Program Name	5. Beginning Enrollment	6. New Enrollees	7. Cumulative Enrollment	8. Still Enrolled	9. Non-Graduate Completers	10. Graduate Completers	11. Total Completers	12. Non-Graduate Completers Employed in Positions Related to Field of Instruction	13. Graduate Completers Employed in Positions Related to Field of Instruction	14. Total Completers Employed in Positions Related to Field of Instruction	15. Graduate Completers Employed in Positions Unrelated to Field of Instruction	16. Graduate Completers Waiting to Take Licensure Exam	17. Graduate Completers Who Took Licensure Exam	18. Graduate Completers Who Passed Licensure Exam	19. Graduate Completers Unavailable for Employment	20. Graduate Completers Who Refused Employment	21. Graduate Completers Seeking Employment/Status Unknown	22. Withdrawals	23. Sum of Items 16, 19, and 20	24. Difference - Row 10 minus Row 23	25. Difference - Row 11 minus Row 23	26. Graduation Rate (%)	27. Total Completion Rate (%)	28. Graduate Placement Rate (%)	29. Total Placement Rate (%)	30. Licensure Exam Pass Rate (%)
Dental Assisting - Active Program Produced Graduates - Licensure Not Required	7	6	13	3	0	7	7	0	6	6	0	-	-	-	0	0	1	3	0	7	7	70	70	86	86	-
Limited Permit X-Ray Technician - Active Program Produced Graduates - Licensure Required	17	24	41	15	0	16	16	0	9	9	0	0	10	8	6	0	1	10	6	10	10	62	62	90	90	80
Medical Assisting - Active Program Produced Graduates - Licensure Not Required	9	11	20	10	0	10	10	0	7	7	0	-	-	-	0	0	3	0	0	10	10	100	100	70	70	-
Vocational Nursing - Active Program Produced Graduates - Licensure Required	99	102	201	124	1	62	63	1	29	30	0	0	28	26	26	1	6	14	27	35	36	81	82	83	83	93
Campus Totals	132	143	275	152	1	95	96	1	51	52	0	0	38	34	32	1	11	27	33	62	63	78	79	82	82	87

Career Care Institute

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 Branch Campus • 22500 Town Circle, Suite 2205 • Moreno Valley, California 92553 • phone: (951) 214-6446 • fax: (951) 214-6440





## Return of Federal Financial Aid

### Received Financial Aid

The requirements for federal financial aid when a student withdraws are separate from the Institutional Refund Policy and State Refund Policy. Therefore, a student may still owe funds to the Institution for unpaid institutional charges.

Federal regulations specify how the Institution must determine the amount of federal financial aid earned when a student withdraws from the Institution.

The percentage amount of federal financial aid a student earned in a payment period is calculated as follows:

Total Number of Hours Scheduled in Payment Period ÷ Total Number of Hours in Payment Period = Percent Earned

If the Institution is unable to locate the student or parent when attempting to pay a credit balance, it will return the funds to the federal financial aid programs. If the U.S. Department of Education does not specify the order of return to the federal financial aid programs for a credit balance, the Institution will return funds to federal financial aid programs in the following order, Unsubsidized Loans, Subsidized Loans, Plus Loans, Pell Grants and in the best interest of the student.

The calculation for unearned federal financial aid is as follows:

- Total amount disbursed + amount that could have been disbursed – amount of federal financial aid earned = amount of unearned federal financial aid that must be returned
- The calculation of earned federal financial aid includes all student financial aid grants and loan funds that were disbursed or that could have been disbursed to a student.

### Return of Unearned Federal Financial Aid

When a return of federal financial aid is due, the Institution and the student may both have a responsibility for returning funds.

Institution charges incurred by the student will include tuition, books, fees and supplies for the entire payment period. Initial charges will only be adjusted by those changes the Institution makes prior to the student withdrawal.

### Timelines for Return of Federal Financial Aid

The Institution will return the amount of federal financial aid for which it is responsible no later than 45 days after the date the Institution determines the student has withdrawn.

### State Refund Calculation

If a student withdraws, the Institute will provide a State calculation to every student including students that enrolled but never started the program.

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### Official Withdrawal

An Official Withdrawal refund calculation is based on using the determination date as the date the student verbally or in writing expresses his/hers intent to withdrawal from the program. The date of determination is entered into our campus database (Diamond D) via the Registrar's Office and the date is used in both the Federal and State Refund Calculations.

### Unofficial Withdrawal

An Unofficial Withdrawal refund calculation is based using the 8 consecutive day of a students' absence as the determination date. At this time the Registrar's Office submits the students file to the Campus Director to terminate the student for failure to attend scheduled classes. This date of determination is entered into our campus database (Diamond D) via the Registrar's Office and the date is used in both the Federal and State Refund Calculations.

### Satisfactory Academic Policy (SAP)

CCI is required by Federal, State, accreditation, and institutional standards and regulations to determine student progression at various points in a chosen academic program. All students are subject to the academic regulations governing scholastic status outlined in this policy in order to maintain Title IV eligibility. With the exception of the ADN, VN and XT programs, students in all other programs must maintain a 70% grade average at the end of each module/course in order to progress to the next module/course. (See VN program Satisfactory Academic Progress Policy below). An assessment will be made at the end of each module/course of the program. In addition, CCI will measure student's academic progress at 50% and 100% of the program timeframe (all programs). If the evaluation points fall in the middle of a module/course, the proceeding module/course cumulative GPA will be used. ADN and VN students must maintain a 75% grade average and XT students a 77% to progress each module/course and at completion of the program. To maintain satisfactory academic progress and maintain eligibility for Title IV assistance, students must:

1. Maintain a minimum cumulative grade average throughout their course of study (each module/course) of at least 70% percent, 75% for ADNs and VNs and 77% for XT's.
2. Must maintain a minimum of 70% of the attended clock hours and/or coursework at the end of each module/course and at completion.
3. Complete the training within 1 ½ times the normal program length.

If qualitative or quantitative measurements are below the minimum, the student will be placed on academic probation; or, when the grade average of a student is unsatisfactory at the end of the payment period, the student will be placed on probation. If, during the next payment period the student's grade average is still unsatisfactory, the student will be notified of Title IV ineligibility and may be dismissed.

## **Statuses and Appeals**

### Warning Status

Students in the following category are considered to have an academic status of "warning" for financial aid purposes.

Students who have not met the minimum standard requirements: cumulative GPA is below 70%. Students are eligible to receive financial aid while on warning, but are required to meet 75% or

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better during the warning period. At the end of the warning period, if the student does not meet GPA or clock hour completion requirements, the student will become ineligible for Title IV funding and placed on probation. Students who meet GPA and clock hour completion requirements at the end of the warning period will be removed from warning status.

### Probation Status

Students in the following category are considered to have an academic status of “probation” for financial aid purposes:

Students who have not met the minimum standard requirements: cumulative GPA is below 70%. Students are eligible to receive financial aid while on probation with an approved financial appeal, but are required to meet 75% or better during the probationary period (see ‘probation’ in student handbook). At the end of the probation, if the student does not meet GPA or clock hour completion requirements, the student will become ineligible for Title IV funding. Students who meet GPA and clock hour completion requirements at the end of the probationary period will be removed from probation status.

### Financial Aid Appeal Process

Students who are placed on financial aid probation will be notified by the Financial Aid Department in writing and a meeting with the Financial Aid Director. Any student on probation may appeal their status if they had extenuating circumstances. While on probation, students may continue to receive federal student aid until the financial aid department has determined eligibility or ineligibility.

The Financial Aid Office will review the Appeal Form and determine whether to approve or deny financial aid for the award year in which the forms are submitted. Students will be notified by the Financial Aid Department in writing and a meeting with the Financial Aid Director as to the decision of their appeal. Deadlines to submit Financial Aid Appeals are one week from the date of your official Title IV ineligibility notice. Late appeal submission may be considered under extenuating circumstances.

### ***Approved Appeals***

If your appeal is approved, you will receive written notice of your approval. Eligibility is not retroactive to previous semesters in the award year. Once on an approved appeal, your status moves to “Probation.” If you do not meet all 3 SAP standards, you will be disqualified again. Students who make progress after their probationary period are moved to “satisfactory.”

### ***Denied Appeals***

Should your appeal be denied, you must successfully complete at least one module/course without federal student aid. Please note you will be responsible for the cost incurred during all module(s)/course(s) that you do not receive Title IV assistance.

### Financial Aid Reinstatement Process

Students who have submitted a Financial Aid Appeal which was denied must complete the following for reinstatement:

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1. Maintain a 100% attendance for one payment period.
2. Earn a term GPA of at least 75% (except XT, 80%).
3. Develop a Remedial Plan with the program director/dean of academics and submit copy to the Financial Aid.
4. Submit a “Request for Reinstatement” to the Financial Aid Office.

If students meet the Reinstatement requirements, they will be placed on Probation for the module/course. Once on probation, these students are required to meet all SAP requirements to avoid further disqualification.

## **Active Duty Spouse Benefits**

Career Care Institute remains committed to the education of military members and their spouses. We are an approved school for the Military Spouse Career Advancement Accounts (MyCAA) program. With MyCAA, military spouses can receive up to \$4,000 (over 2 years) of financial assistance for military spouses who are pursuing in licenses, certifications or Associates Degrees. The Military Spouse Career Advancement Accounts Program (MyCAA) is a career development and employment assistance program sponsored by the Department of Defense. MyCAA helps military spouses pursue licenses, certificates, certifications or Associate’s Degrees.

### MyCAA Eligibility

- Spouses of Active Duty Service Members
- Pay Grade E – 1 to E – 5, W – 1 to W – 2, and O – 1 to O – 2
- Will complete education coursework while spouse is on Active Duty Title 10 Orders
- Includes spouses of activated National Guard and Reserve components in pay grades

### How Does MyCAA Work?

Military spouses can request MyCAA Financial Assistance (FA) up to a maximum benefit of \$4,000. Prior to requesting MyCAA Financial Assistance, military spouses are required to develop an Education and Training (E&T) Plan and upload it to their MyCAA account for approval by a MyCAA Career and Education Consultant.

Required Course Information includes:

- Correct name of school and campus location
- All courses (Or the block of study) for which MyCAA financial assistance will be used.

### What Does MyCAA Provide?

#### **Training and Education Financial Assistance**

- Maximum education benefit of \$4,000
- Annual Fiscal year Cap of \$2,000 to assist eligible military spouses
- Annual cap waivers are available if there is an upfront tuition cost that exceeds \$2,000 (Up to the maximum benefit of \$4,000)
- Will pay for tuition costs for education and training courses leading to an Associate’s Degree.

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## How to Get Started with MyCAA

You can establish a MyCAA account by visiting the MyCAA website at:

<https://mycaa.militaryonesource.mil/mycaa>

Once your profile information is provided, MyCAA will verify eligibility through a real-time DEERS eligibility check. If you are eligible, you can create your Career Training Plan and request Financial Assistance when you are within 90 days of your course start date. For additional information, contact a Spouse Education and Career Opportunities (SECO) Consultant at 1-800-342-9647 or Career Step Advisor at (855) 261-7366

## Veteran Benefits

We are here to help you. If you are a veteran or a dependent, we will process your Montgomery GI Bill or Post-9/11 GI Bill claims with you through our Veterans Affairs Office. Beginning on August 1, 2019, to ensure compliance with The Veterans Benefits and Transition Act of 2018 (Public Law 115-407), Career Care Institute will allow potential students who qualify for Chapter 33 and Chapter 35 benefits to attend a program for up to 90 days from the date VA eligibility was received. During that period, students will not be penalized or obligated to borrow additional funds to cover tuition and fees due to late payment from the VA.

Through the Career Care Institute Veterans Affairs Office, we help you process your Montgomery GI Bill claims for veterans and dependents utilizing their educational benefits. In order for Career Care Institute to process VA entitlements, all paperwork must be submitted to the Veterans Affairs Office.

Please follow the three steps below to identify your entitlement, apply for benefits and submit paperwork to start your VA educational entitlements with Career Care Institute:

### Entitlements

#### **1. Find out what chapter you use to claim entitlements.**

- [Montgomery GI Bill – Chapter 30](#)
  - Available to those who entered Active Duty after June 30, 1985, completed at least two years continuous active service, contributed \$1,200 to the program, received a high school diploma or GED, and received an honorable discharge. Learn more about the [Montgomery GI Bill](#).
- [Vocational Rehabilitation – Chapter 31](#)
  - Available to veterans who have been declared disabled by the Department of Veterans Affairs due to service-related injury. You can get additional information about Vocational Rehabilitation entitlements by visiting [va.gov](http://va.gov), or [ed.gov](http://ed.gov)
- [Veterans Educational Assistance Program \(VEAP\) – Chapter 32](#)
  - Available to those who entered the military after January 1, 1977, contributed to the program, and did not contract with the Armed Forces under a delayed entry program. Benefits are dependent upon total contributions made and are calculated individually. No allowance is made for payment for dependents. Active duty service members may receive full VA educational entitlement under VEAP. Under specified conditions, participants of VEAP may be eligible to convert their

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### *Career Care Institute*



entitlement to the Montgomery GI Bill. Find out more about the [Veterans Educational Assistance Program](#).

- [Post-9/11 GI Bill – Chapter 33](#)
  - Those who served a minimum of 90 combined days on active duty after September 10, 2001, and received an honorable discharge are eligible. This benefit covers active duty served as a member of the Armed Forces or because of a call or order to active duty from a reserve component (National Guard and Reserve) under certain sections of Title 10. The amount of support that individuals may qualify for depends on where they live and what type of degree they are pursuing. Get more details on the [Post-9/11 GI Bill](#), as well as information about the [Yellow Ribbon Program](#), a provision of the Post-9/11 GI Bill.
- [Dependents Educational Assistance – Chapter 35](#)
  - Authorizes educational benefits to dependents and survivors of certain veterans who have serious disabilities as the result of their service (100% disabled), or who have died of a service-connected cause, were a prisoner of war or missing in action. For more information on Dependents Educational Assistance select [benefits](#).
- [Transfer of Post-9/11 GI Bill Benefits to Dependents \(TEB\)](#)
  - Eligible service members enrolled in the Post-9/11 GI Bill program will be able to transfer unused education benefits to their spouses or children starting August 1, 2009.

[Visit the Department of Veterans Affairs website for additional information on educational entitlements. >>](#)

## 2. Apply for benefits at Career Care Institute.

Please submit the corresponding paperwork based on your answers to the following questions:  
**Which VA educational entitlement are you applying for? Please select the link below.**

### *VA Educational Entitlement*

If you are on Active Duty or a Veteran and applying for Montgomery GI Bill entitlements, please answer the questions below. Please proceed to **Step 3** after completing the corresponding paperwork/questions. ([Montgomery GI Bill – Chapter 30 Benefits](#))

#### **Question 1:**

***Have you applied for VA education benefits in the past and have a Certificate of Eligibility from the federal VA?***

- If NO, proceed to the next question.
- If YES, and you have a copy of your Certificate of Eligibility **specifically stating** Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Certificate of Eligibility (COE)
  - Copy of DD214 - Member 4 ([request a copy](#))

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#### *Career Care Institute*



- If YES, and you have a copy of your Certificate of Eligibility and it **doesn't specifically** state Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Certificate of Eligibility (COE)
  - [VONAPP application](#) or [22-1995](#)
  - Copy of DD214 - Member 4 ([request a copy](#))

**Question 2:**

*Have you applied for VA education benefits in the past and have NOT received the Certificate of Eligibility from the federal VA?*

- If NO, proceed to the next question.
- If YES, and you listed Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Submitted Application
  - Copy of DD214 - Member 4 ([request a copy](#))
- If YES, and you did not list Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - [VONAPP application](#) or VA Form [22-1995](#)
  - If on active duty, an Education Service Officer (ESO) signature is needed on VA application.
  - Copy of DD214 - Member 4 ([request a copy](#))

**Question 3:**

*If you have applied for your VA education benefits in the past and have never used your benefits previously or applied to use them for another school, complete and submit the following paperwork to the Veterans Affairs Office. Otherwise, proceed to the next question.*

- [VONAPP application](#) or VA Form [22-1995](#)
- If on active duty, an Education Service Officer (ESO) signature is needed on VA application.
- Copy of DD214 - Member 4 ([request a copy](#))

**Question 4:**

*If you have never applied for your VA education benefits in the past, complete and submit the following paperwork to Veterans Affairs Office. Otherwise, please proceed to the next question.*

- [VONAPP application](#) or VA Form [22-1990](#)
- If on active duty, an Education Service Officer (ESO) signature is needed on VA application.
- Copy of DD214 - Member 4 ([request a copy](#))

**Question 5:**

*Have you applied for direct deposit?*

- If YES, proceed to the next question.
- If NO, direct deposit can be set up through the federal VA's National Direct Deposit Program at 877.838.2778.



**Question 6:**

***Have you completed the correct paperwork to start your entitlements with Career Care Institute?***

- **If YES, please go to “Step 3” of the submission process to submit paperwork to the Veterans Affairs Office.**
- **If NO, please go back to the beginning of “Step 2” for the list of VA educational entitlements.**

***Veteran Vocational Rehabilitation Entitlements***

If you are a Veteran and applying for Vocational Rehabilitation entitlements, please answer the questions below. Please submit the corresponding paperwork to the group below, NOT the group within Step 3. ([Vocational Rehabilitation – Chapter 31 Benefits](#))

**Question 1:**

***Have you applied for Vocational Rehabilitation entitlements through the federal VA?***

- If YES, proceed to the next question.
- If NO and you believe you qualify for this entitlement, please complete a [VONAPP](#) or [28-1900](#) and a case manager will contact you directly. If you have any questions about applying for this entitlement, please contact your local VA office at 800.827.1000.

**Question 2:**

***Do you have a valid 28-1905 (specifically stating Career Care Institute) form from your Vocational Rehabilitation Case Manager and wish to start your entitlements with the Career Care Institute?***

- If NO, please contact your Case Manager for a valid 28-1905 form and then follow the directions immediately below.
- If YES, please fax your valid 28-1905 form to the Veterans Department at 661.942.8130. Eligibility is determined by the federal VA, not Career Care Institute. If you have any questions, please contact the school directly at 661.942.6204.

***Veterans Educational Assistance Program***

If you are on Active Duty or a Veteran and applying for entitlements under the Veterans Educational Assistance Program, please answer the questions below. Please proceed to **Step 3** after completing the corresponding paperwork/questions. ([Veterans Educational Assistance Program \(VEAP\)–Chapter 32 Benefits](#))

**Question 1:**

***Have you applied for VA education benefits in the past and have a Certificate of Eligibility from the federal VA?***

- If NO, proceed to the next question.
- If YES, and you have a copy of your Certificate of Eligibility **specifically stating** Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Certificate of Eligibility (COE)
  - Copy of DD214 - Member 4 ([request a copy](#))

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***Career Care Institute***





- If YES, and you have a copy of your Certificate of Eligibility and it **doesn't specifically** state Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Certificate of Eligibility (COE)
  - [VONAPP application](#) or [22-1995](#)
  - Copy of DD214 - Member 4 ([request a copy](#))

**Question 2:**

***Have you applied for VA education benefits in the past and have NOT received the Certificate of Eligibility from the federal VA?***

- If NO, proceed to the next question.
- If YES, and you listed Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Submitted Application
  - Copy of DD214 - Member 4 ([request a copy](#))
- If YES, and you did not list Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - [VONAPP application](#) or VA Form [22-1995](#)
  - If on active duty, an Education Service Officer (ESO) signature is needed on VA application.
  - Copy of DD214 - Member 4 ([request a copy](#))

**Question 3:**

***If you have applied for your VA education benefits in the past and have never used your benefits previously or applied to use them for another school, complete and submit the following paperwork to the Veterans Affairs Office. Otherwise, proceed to the next question.***

- [VONAPP application](#) or VA Form [22-1995](#)
- If on active duty, an Education Service Officer (ESO) signature is needed on VA application.
- Copy of DD214 - Member 4 ([request a copy](#))

**Question 4:**

***If you have never applied for your VA education benefits in the past, complete and submit the following paperwork to the Veterans Affairs Office. Otherwise, please proceed to the next question.***

- [VONAPP application](#) or VA Form [22-1990](#)
- If on active duty, an Education Service Officer (ESO) signature is needed on VA application.
- Copy of DD214 - Member 4 ([request a copy](#))

**Question 5:**

***Have you applied for direct deposit?***

- If YES, proceed to the next question.
- If NO, direct deposit can be set up through the federal VA's National Direct Deposit Program at 877.838.2778.



**Question 6:**

***Have you completed the correct paperwork to start your entitlements with Career Care Institute?***

- If YES, please go to “Step 3” of the submission process to submit paperwork to the Veterans Affairs Office.
- If NO, please go back to the beginning of “Step 2” for the list of VA educational entitlements.

***Post-9/11 GI Bill Entitlements***

If you are on Active Duty or a Veteran and applying for the Post-9/11 GI Bill entitlements, please answer the questions below. Please proceed to **Step 3** after completing the corresponding paperwork/questions. ([Post-9/11 GI Bill – Chapter 33 Benefits](#))

**Question 1:**

***Have you applied for VA education benefits in the past and have a Certificate of Eligibility from the federal VA?***

- If NO, proceed to the next question.
- If YES, and you have a copy of your Certificate of Eligibility **specifically stating** Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Certificate of Eligibility (COE)
  - Copy of DD214 - Member 4 ([request a copy](#))
- If YES, and you have a copy of your Certificate of Eligibility and it **doesn't specifically** state Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Certificate of Eligibility (COE)
  - [VONAPP application](#) or [22-1995](#)
  - Copy of DD214 - Member 4 ([request a copy](#))

**Question 2:**

***Have you applied for VA education benefits in the past and have NOT received the Certificate of Eligibility from the federal VA?***

- If NO, proceed to the next question.
- If YES, and you listed Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Submitted Application
  - Memorandum of Understanding Post-9/11 GI Bill – Chapter 33 Tuition Deferral Form is needed if eligibility rating is unknown.
  - Copy of DD214 - Member 4 ([request a copy](#))
- If YES, and you did not list Career Care Institute as your school of attendance, complete and submit the following paperwork to Veterans Affairs Office:
  - [VONAPP application](#) or VA Form [22-1995](#)
  - If on active duty, an Education Service Officer (ESO) signature is needed on VA application.

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***Career Care Institute***



- Memorandum of Understanding Post-9/11 GI Bill – Chapter 33 Tuition Deferral Form is needed if eligibility rating is unknown.
- Copy of DD214 - Member 4 ([request a copy](#))

**Question 3:**

*If you have applied for your VA education benefits in the past and have never used your benefits previously or applied to use them for another school, complete and submit the following paperwork to the Veterans Affairs Office. Otherwise, please proceed to the next question.*

- [VONAPP application](#) or VA Form [22-1995](#)
- If on active duty, an Education Service Officer (ESO) signature is needed on VA application.
- Memorandum of Understanding Post 9/11 GI Bill – Chapter 33 Tuition Deferral Form is needed if eligibility rating is unknown.
- Copy of DD214 - Member 4 ([request a copy](#))

**Question 4:**

*If you have never applied for your VA education benefits in the past, complete and submit the following paperwork to the Veterans Affairs Office. Otherwise, please proceed to the next question.*

- [VONAPP application](#) or VA Form [22-1990](#)
- If on active duty, an Education Service Officer (ESO) signature is needed on VA application.
- Memorandum of Understanding Post-9/11 GI Bill – Chapter 33 Tuition Deferral Form is needed if eligibility rating is unknown.
- Copy of DD214 - Member 4 ([request a copy](#))

**Question 5:**

*Are you applying for Transfer of Entitlements (TEB) of Post-9/11 benefits as a Dependent or Survivor of a Veteran?*

- If NO, proceed to the next question.
- If YES, please proceed to **Question 3** of the “Dependent or Survivor of a Veteran – Chapter 35 Benefits” section.

***Dependents Educational Assistance Entitlements***

If you are a Dependent or Survivor of a Veteran and applying for Dependents Educational Assistance entitlements, please answer the questions below. Please proceed to **Step 3** after completing the corresponding paperwork/questions. ([Dependent or Survivor of a Veteran – Chapter 35 Benefits](#))

**Question 1:**

*Have you applied for VA education benefits in the past and have a Certificate of Eligibility from the federal VA?*

- If NO, proceed to the next question.





- If YES, and you have a copy of your Certificate of Eligibility **specifically stating** Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Certificate of Eligibility (COE)
- If YES, and you have a copy of your Certificate of Eligibility and it **doesn't specifically** state Career care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Certificate of Eligibility (COE)
  - [VONAPP application](#) or [22-5495](#)

**Question 2:**

*As a Dependent or Survivor of a Veteran, have you applied for VA education benefits in the past?*

- If NO, complete following paperwork:
  - [VONAPP application](#) or VA Form [22-5490](#)
- If YES, complete the following paperwork:
  - [VONAPP application](#) or VA Form [22-5495](#)

**Question 3:**

*Are you a Dependent or Survivor of a Veteran and requesting Transfer of Entitlements (TEB) of Post-9/11 benefits from an eligible service member?*

- If NO, proceed to the next question.
- If YES, complete the following process/paperwork:
  - Eligible service member must receive authorization for [entitlements transfer](#) from their military branch of service to selected dependent.
  - Dependent must complete [VONAPP](#) or VA Form [22-1990e](#) and submit form to the Federal VA.
  - Dependent must submit copy of their Certificate of Eligibility (COE) to the Veterans Affairs Office.
  - If Certificate of Eligibility has not been issued, a copy of the DoD screen, Memorandum of Understanding and application will be accepted in lieu of COE.

**Question 4:**

*Have you completed the correct paperwork to start your entitlements with Career Care Institute?*

- If YES, please go to “Step 3” of the submission process to submit paperwork to the Veterans Affairs Office.
- If NO, please go back to the beginning of “Step 2” for the list of VA educational entitlements.

**Reserve GI Bill**

If you are a member of the Selective Reserve and applying for the Reserve GI Bill, please answer the questions below. Please proceed to **Step 3** after completing the corresponding paperwork/questions. ([Reserve GI Bill – Chapter 1606 Benefits](#))

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**Career Care Institute**



**Question 1:**

*Have you applied for VA education benefits in the past and have a Certificate of Eligibility from the federal VA?*

- If NO, proceed to the next question.
- If YES, and you have a copy of your Certificate of Eligibility **specifically stating** Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Certificate of Eligibility (COE)
- If YES, and you have a copy of your Certificate of Eligibility and it **doesn't specifically** state Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Certificate of Eligibility (COE)
  - [VONAPP application](#) or [22-1995](#)

**Question 2:**

*Have you applied for VA education benefits in the past and have NOT received the Certificate of Eligibility from the federal VA?*

- If NO, proceed to the next question.
- If YES, and you listed Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Submitted Application
- If YES, and you did not list Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - [VONAPP application](#) or VA Form [22-1995](#)
  - If on active duty, an Education Service Officer (ESO) signature is needed on VA application.

**Question 3:**

*If you have applied for your VA education benefits in the past and have never used your benefits previously or applied to use them for another school, complete and submit the following paperwork to the Veterans Affairs Office. Otherwise, please proceed to the next question.*

- [VONAPP application](#) or VA Form [22-1995](#)
- If on active duty, an Education Service Officer (ESO) signature is needed on VA application.

**Question 4:**

*If you have never applied for your VA education benefits in the past, complete and submit the following paperwork to the Veterans Affairs Office. Otherwise, please proceed to the next question.*

- [VONAPP application](#) or VA Form [22-1990](#)
- If on active duty, an Education Service Officer (ESO) signature is needed on VA application.
- Notice of Basic Eligibility

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*Career Care Institute*

**Question 5:**

***Have you applied for direct deposit?***

- If YES, proceed to the next question.
- If NO, direct deposit can be set up through the federal VA's National Direct Deposit Program at 877.838.2778.

**Question 6:**

***Have you completed the correct paperwork to start your entitlements with Career Care Institute?***

- If YES, please go to "Step 3" of the submission process to submit paperwork to the Veterans Affairs Office.
- If NO, please go back to the beginning of "Step 2" for the list of VA educational entitlements.

***Reserve Educational Assistance (REAP) Entitlements***

If you are a member of the Reserves and called or ordered to Active Duty and applying for the Reserve Educational Assistance (REAP) entitlements, please answer the questions below. Please proceed to **Step 3** after completing the corresponding paperwork/questions. ([Activated Reservists after September 11, 2001 – Chapter 1607 \(REAP\)](#))

**Question 1:**

***Have you applied for VA education benefits in the past and have a Certificate of Eligibility from the federal VA?***

- If NO, proceed to the next question.
- If YES, and you have a copy of your Certificate of Eligibility **specifically stating** Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Certificate of Eligibility (COE)
- If YES, and you have a copy of your Certificate of Eligibility and it **doesn't specifically** state Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Certificate of Eligibility (COE)
  - [VONAPP application](#) or [22-1995](#)

**Question 2:**

***Have you applied for VA education benefits in the past and have NOT received the Certificate of Eligibility from the federal VA?***

- If NO, proceed to the next question.
- If YES, and you listed Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - Copy of Submitted Application
- If YES, and you did not list Career Care Institute as your school of attendance, complete and submit the following paperwork to the Veterans Affairs Office:
  - [VONAPP application](#) or VA Form [22-1995](#)

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***Career Care Institute***



**Question 3:**

*If you have applied for your VA education benefits in the past and have never used your benefits previously or applied to use them for another school, complete and submit the following paperwork to the Career Care Institute Veterans Affairs Office. Otherwise, proceed to the next question.*

- [VONAPP application](#) or VA Form [22-1995](#)

**Question 4:**

*If you have never applied for your VA education benefits in the past, complete and submit the following paperwork to the Career Care Institute Veterans Affairs Office. Otherwise, proceed to the next question.*

- [VONAPP application](#) or VA Form [22-1990](#)

**Question 5:**

*Have you applied for direct deposit?*

- If YES, proceed to the next question.
- If NO, direct deposit can be set up through the federal VA’s National Direct Deposit Program at 877.838.2778.

**Question 6:**

*Have you completed the correct paperwork to start your entitlements with Career Care Institute?*

- If YES, please go to “Step 3” of the submission process to submit paperwork to the Veterans Affairs Office.
- If NO, please go back to the beginning of “Step 2” for the list of VA educational entitlements.

**3. Submit VA paperwork to your VA school representative**

Brought in or mailed to the Career Care Institute Veterans Affairs Office at the address below.  
43770 15<sup>th</sup> Street West Suite #115  
Lancaster, CA 93534

**If you do not know which regional VA office processes your VA entitlements, please review the regional VA websites below to identify which states are covered under each jurisdiction.**

**Western Region Jurisdiction:**

Alaska, Arizona, Arkansas, California, Hawaii, Idaho, Louisiana, New Mexico, Oklahoma, Oregon, Texas, Utah, Washington, Philippines, Trust Territories.

**Muskogee VA Regional Processing Office**

125 South Main Street  
Muskogee, OK 74401  
Website: [Muskogee VA Office](#)

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*Career Care Institute*