



CONSUMER INFORMATION

FEDERAL FINANCIAL AID

2022-2023

AWARD YEAR

Career Care Institute

Main Campus • 43770 15th 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

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



Table of Contents

Introduction.....4

Staff Directory.....4

Campuses & Programs.....4

Awarding Financial Aid.....5

Pell Grant & Federal Supplement Educational Opportunity Grant (FSEOG).....5

Direct Loans.....5

Subsidized Loans.....5

Unsubsidized Loans.....5

Private Loan - Sallie Mae.....6

Plus Loans.....7

Interest Rates and Fees.....7

Promissory Note.....9

Disclosure Statement.....10

Rights and Responsibilities.....10

Repayment.....11

Repayment Alternatives.....12

Repayment Incentives.....12

Interest Rate Reduction on Direct Loans for Electronic Debit Account Payments.....12

Up-Front Interest Rebates on Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.....13

Repayment Plans.....13

Standard Repayment Plan..... 13

*Extended Repayment Plan**..... 13*

Graduated Repayment Plan..... 14

Income-Based Repayment (IBR) Plan -..... 14

Loan Debt Median 2019-2020 by Campus by Program.....15

Lancaster (Main Campus):.....15

Moreno Valley (Branch Campus):.....16

Career Care Institute



Oxnard (Branch Campus):16

Student Services.....16

Loan Payment Calculator16

Student Entrance Counseling.....16

Student Exit Counseling.....16

Scholarships.....16

Drug and Alcohol Abuse Prevention17

Standards of Conduct18

Pell Grant Guidelines..... 18

Federal Financial Aid Penalties for Drug Violations 18

Penalties for Drug Convictions 18

Possession of Illegal Drugs..... 18

Sale of Illegal Drugs 18

How to Regain Eligibility..... 19

Convictions during Enrollment..... 19

Institutional Sanctions for Alcohol and Drug Violations..... 19

Statement of Policy on Sex Offender Registration 19

CCI Family Educational Rights and Privacy Act and Consumer Privacy Policy.....20

Access to Education Records..... 20

Completion, Placement and Licensure20

Lancaster: (Main Campus)21

Moreno Valley: (Branch Campus)21

Oxnard: (Branch Campus)22

Return of Federal Financial Aid22

Received Financial Aid.....22

Return of Unearned Federal Financial Aid23

Third Party Collector.....23

Timelines for Return of Federal Financial Aid.....23

State Refund Calculation23

Official Withdrawal23

Unofficial Withdrawal24

Career Care Institute



Satisfactory Academic Policy (SAP).....24

Statuses and Appeals24

Warning Status24

Probation Status25

Financial Aid Appeal Process.....25

Approved Appeals..... 25

Denied Appeals..... 25

Financial Aid Reinstatement Process25

Active Duty Spouse Benefits26

MyCAA Eligibility26

How Does MyCAA Work?26

What Does MyCAA Provide?26

How to Get Started with MyCAA27

Veteran Benefits27

Benefits27

VA Educational Benefit..... 29

Veteran Vocational Rehabilitation Benefits 30

Veterans Educational Assistance Program..... 31

Post-9/11 GI Bill® Benefits..... 32

Dependents Educational Assistance Entitlements..... 34

Reserve GI Bill® 35

Reserve Educational Assistance (REAP) Benefits 36

VA Shopping Sheet.....38

Career Care Institute



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
- Juan Tirado-Financial Aid Representative
- Kayla Hudson– Financial Aid Representative
- Lili Hernandez-Financial Aid Representative
- Pauline Cruz – Business Office Assistant - Financial
- Veronica Aguilar – Financial Aid Representative
- Zytalic Loza- Financial Aid Representative

Campuses & Programs

Lancaster: Main Campus	
<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>
Oxnard: Branch Campus	
<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>
Moreno Valley: Branch Campus	
<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>

Career Care Institute



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)

Private Loan

- Sallie Mae® Private Loan

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 who 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.

Sallie Mae® Private Loans

Sallie Mae® Private Student loans are subject to credit approval, identity verification, signed loan documents, and school certification. This loan is available to students at participating schools and is not intended for students pursuing a graduate degree. The student or cosigner must meet the age of majority in their state of residence. Students who are not U.S. citizens or U.S.

Career Care Institute



permanent residents must reside in the U.S., attend school in the U.S., apply with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident), and provide an unexpired government-issued photo ID. Requested loan amount must be at least \$1,000.

Information regarding Sallie Mae® Loans:

1. Interest is charged starting when funds are sent to the school. With the Fixed and Deferred Repayment Options, the interest rate is higher than with the Interest Repayment Option and Unpaid Interest is added to the loan's Current Principal at the end of the grace/separation period. Payments may be required during the grace/separation period depending on the repayment option selected. Variable rates may increase over the life of the loan. Advertised variable rates reflect the starting range of rates and may vary outside of that range over the life of the loan. Advertised APRs assume a \$10,000 loan to a borrower who attends school for 4 years and has no prior Sallie Mae® loans. The borrower or cosigner must enroll in auto debit through Sallie Mae® to receive a 0.25 percentage point interest rate reduction benefit. This benefit applies only during active repayment for as long as the Current Amount Due or Designated Amount is successfully withdrawn from the authorized bank account each month. It may be suspended during forbearance or deferment
2. The student must apply for a new loan each school year.
3. Loan amount cannot exceed the cost of attendance less financial aid received, as certified by the school. Sallie Mae® reserves the right to approve a lower loan amount than the school-certified amount. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half-time.
4. This promotional benefit is provided at no cost to borrowers with undergraduate, graduate, or parent loans with a first disbursement between May 1, 2021 and April 30, 2024. Borrowers who reside in, attend school in, or borrow for a student attending school in Maine are not eligible for this benefit. Chegg Study® offers expert Q&A where students can submit up to 20 questions per month. No cash value. Terms and Conditions apply. Please visit <http://www.chegg.com/legal/smtermsandconditions> for complete details. This offer expires one year after issuance.
5. Although Sallie Mae® does not charge you a penalty or fee if you prepay your loan, any prepayment will be applied as provided in your promissory note: first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.
6. Savings comparison assumes a freshman student with no other Sallie Mae® loans receives a \$10,000 Smart Option Student Loan with the most common variable rate as of August 2021.
7. Examples of typical costs for a \$10,000 Smart Option Student Loan with the most common fixed rate, fixed repayment option, 6-month separation period, and two disbursements: For a borrower with no prior loans and a 4-year in-school period, it works out to a 9.09% fixed APR, 51 payments of \$25.00, 119 payments of \$165.12 and one payment of \$120.52, for a Total Loan

Career Care Institute



Cost of \$21,044.80. For a borrower with \$20,000 in prior loans and a 2-year in-school period, it works out to a 9.47% fixed APR, 27 payments of \$25.00, 179 payments of \$119.57 and one payment of \$55.39 for a total loan cost of \$22,133.42. Loans that are subject to a \$50 minimum principal and interest payment amount may receive a loan term that is less than 10 years.

8. Based on a comparison of approval rates for Sallie Mae® Smart Option Student Loans for undergraduate students who applied with a cosigner versus without a cosigner from May 1, 2020 through April 30, 2021.

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 to up to \$6,000 Unsubsidized loan eligibility.

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

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 Associate Degree Nursing, Vocational Nursing, and Limited Permit X-Ray Technician students receive award money for a sophomore year. Since the second academic year of the Vocational Nursing and Limited Permit X-ray Technician programs is less than a full academic year, the second year award is prorated. Students enrolled in the two-year Associate Degree Nursing program receive the full amount allowed for the second academic year.

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

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

* Only our Associate Degree Nursing, Vocational Nursing, and Limited Permit X-Ray Technician students receive award money for a sophomore year. Since the second academic year of the Vocational Nursing and Limited Permit X-ray Technician programs is less than a full academic year, the second year award is prorated. Students enrolled in the two-year Associate Degree Nursing program receive the full amount allowed for the second academic year.

Interest Rates and Fees

Temporary 0% interest extended through August 31, 2022. On April 6, 2022, the US Department of Education (ED) extended COVID-19 emergency relief for student loans through August 31, 2022. The emergency relief includes the following measures for eligible loans:

Career Care Institute



- A suspension of loan payments
- A 0% interest rate
- Stopped collections of defaulted loans

Have questions? Find out what loans qualify and get additional information about COVID-19 emergency relief for student loans at <https://studentaid.gov/announcements-events/covid-19>.

All Direct Subsidized and Unsubsidized Loans for undergraduate borrowers first disbursed on or after July 1, 2022 and before June 30, 2023 will have a fixed interest rate of 4.99%. All Direct PLUS Loans have a fixed interest rate of 7.54%.

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	7/1/22-6/30/23	4.99%
		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%
Parents and Graduate and Professional Students Direct PLUS Loans		7/1/22-6/30/23	7.54%
		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%

*Graduate or professional students are not eligible to receive Direct Subsidized Loans as of July 1, 2012.

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

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Direct Stafford (Subsidized and Unsubsidized) Loans will be reduced annually according to the following schedule:

SUBSIDIZED AND UNSUBSIDIZED LOANS	
Origination Fee	Date of Loans
1.057%	On or after 10/1/20 and before 10/1/23
1.059%	On or after 10/1/19 and before 10/1/20
1.062%	On or after 10/1/18 and before 10/1/19
1.066%	On or after 10/1/17 and before 10/1/18
1.069%	Loan first disbursed on or after July 1, 2017

PLUS LOANS	
Origination Fee	Date of Loans
4.228%	On or after 10/1/20 and before 10/1/23
4.236%	On or after 10/1/19 and before 10/1/20
4.248%	On or after 10/1/18 and before 10/1/19
4.264%	On or after 10/1/17 and before 10/1/18
4.276%	Loan first disbursed on or after July 1, 2017

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. 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).

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

Career Care Institute



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.

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.

Career Care Institute



- 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.

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 from the last day of your attendance* 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.

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 repaid 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 the DLSC

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web site or by calling the DLSC directly. 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

The 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 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

Career Care Institute



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 for more detailed information about the Income-Based Repayment Plan.

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
\$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.

Career Care Institute



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
\$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 2019-2020 by Campus by Program (Number based on SPFS report)

Lancaster (Main Campus):

- Associate Degree in Nursing: If accepting Financial Aid Loans, you may have a debt of up to \$20,555.00
- Dental Assisting: If accepting Financial Aid Loans, you may have a debt of up to \$6,615.00
- Limited Permit X-Ray Technician: If accepting Financial Aid Loans, you may have a debt of up to \$9,874.00
- Medical Assisting: If accepting Financial Aid Loans, you may have a debt of up to \$7,243.00
- Vocational Nursing: If accepting Financial Aid Loans, you may have a debt of up to \$13,406.00

Career Care Institute



Moreno Valley (Branch Campus):

- Limited Permit X-Ray Technician: If accepting Financial Aid Loans, you may have a debt of up to \$8,111.00
- Medical Assisting: If accepting Financial Aid Loans, you may have a debt of up to \$7,404.00
- Vocational Nursing: If accepting Financial Aid Loans, you may have a debt of up to \$14,168.00

Oxnard (Branch Campus):

- Dental Assisting: If accepting Financial Aid Loans, you may have a debt of up to \$6,399.00
- Limited Permit X-Ray Technician: If accepting Financial Aid Loans, you may have a debt of up to \$7,541.00
- Medical Assisting: If accepting Financial Aid Loans, you may have a debt of up to \$6,141.00
- Vocational Nursing: If accepting Financial Aid Loans, you may have a debt of up to \$13,661.00

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

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 and also at orientation by watching an entrance counseling DVD. Students also receive 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. Students who are due to graduate soon are scheduled to attend an exit-counseling interview where they are required to watch the entrance counseling DVD. Students also receive 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 in the fields of Diagnostic Medical Sonography, Clinical Laboratory Science, Medical Assistant, Medical Imaging, Medical

Career Care Institute



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. The 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://hcai.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.
- **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.

Career Care Institute



Standards of Conduct

The Institution community must adhere to a code of conduct that recognizes that 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.

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 a 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.

Career Care Institute



- 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 for certifying 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 that 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

Career Care Institute



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 Consent to Disclosure of Personally Identifiable Information form (FERPA release), 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. Any student with at least one day of attendance will be considered a student.

Educational records are defined as all records, files, documents and materials containing information directly related to a student, and maintained by an educational institution.

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 is accredited by the Council on Occupational Education (COE) and approved to operate in California by the Bureau for Private Postsecondary Education (BPPE). The report below shows our Completion, Placement and Licensure rate as reported to COE.

Career Care Institute



Lancaster: (Main Campus)

Reporting Period: 1/1/2020 – 12/31/2020

313500 - Career Care Institute - Post Secondary
Reporting Period: 01/01/2020 - 12/31/2020

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 License Exam	17. Graduate Completers Who Took License Exam	18. Graduate Completers Who Passed License 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 15, 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. License Exam Pass Rate (%)
Associate of Science in Nursing - Active Program Produced Graduates - License Required	56	34	90	60	0	25	25	0	16	16	0	0	23	19	5	0	4	5	5	20	20	83	83	80	80	83
Dental Assisting - Active Program Produced Graduates - License Not Required	22	16	38	10	0	21	21	0	15	15	0	-	-	-	0	1	5	7	1	20	20	75	75	75	75	-
Limited Permit X-Ray Technician - Active Program Produced Graduates - License Required	19	24	43	17	0	17	17	0	7	7	0	0	9	8	7	0	3	9	7	10	10	65	65	70	70	89
Medical Assisting - Active Program Produced Graduates - License Not Required	12	15	27	9	0	13	13	0	7	7	0	-	-	-	0	3	3	5	3	10	10	72	72	70	70	-
Vocational Nursing - Active Program Produced Graduates - License Required	117	86	203	117	7	35	42	7	28	35	0	0	33	32	4	1	2	44	5	30	37	41	49	93	95	97
Campus Totals	226	175	401	213	7	111	118	7	73	80	0	0	65	59	16	5	17	70	21	90	97	59	63	81	82	91

Moreno Valley: (Branch Campus)

Reporting Period: 1/1/2020 – 12/31/2020

313502 - Career Care Institute - Post Secondary
Reporting Period: 01/01/2020 - 12/31/2020

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 License Exam	17. Graduate Completers Who Took License Exam	18. Graduate Completers Who Passed License 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 15, 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. License Exam Pass Rate (%)
Limited Permit X-Ray Technician - Active Program Produced Graduates - License Required	22	27	49	24	0	17	17	0	8	8	0	0	4	4	7	1	1	8	8	9	9	68	68	89	89	100
Medical Assisting - Active Program Produced Graduates - License Not Required	8	3	11	3	0	6	6	0	4	4	0	-	-	-	0	1	1	2	1	5	5	75	75	80	80	-
Vocational Nursing - Active Program Produced Graduates - License Required	72	51	123	61	10	32	42	10	24	34	0	0	18	18	4	0	4	20	4	28	38	52	68	86	89	100
Campus Totals	102	81	183	88	10	55	65	10	36	46	0	0	22	22	11	2	6	30	13	42	52	58	68	86	88	100

Career Care Institute

Main Campus • 43770 15th 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
 Branch Campus • 22500 Town Circle, Suite 2205 • Moreno Valley, California 92553 • phone: (951) 214-6446 • fax: (951) 214-6440



Oxnard: (Branch Campus)
Reporting Period: 1/1/2020 – 12/31/2020

313501 - Career Care Institute - Post Secondary
Reporting Period: 01/01/2020 - 12/31/2020

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 15, 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	2	3	5	3	0	2	2	0	2	2	0	-	-	-	0	0	0	0	0	2	2	100	100	100	100	-
Limited Permit X-Ray Technician - Active Program Produced Graduates - Licensure Required	15	21	36	17	0	14	14	0	5	5	0	0	6	5	8	0	1	5	8	6	6	74	74	83	83	83
Medical Assisting - Active Program Produced Graduates - Licensure Not Required	9	4	13	3	0	9	9	0	6	6	0	-	-	-	0	1	2	1	1	8	8	90	90	75	75	-
Vocational Nursing - Active Program Produced Graduates - Licensure Required	122	63	185	93	16	56	72	16	43	59	1	0	37	36	5	0	7	20	5	51	67	61	78	84	88	97
Campus Totals	148	91	239	116	16	81	97	16	56	72	1	0	43	41	13	1	10	26	14	67	83	66	79	84	87	95

Return of Federal Financial Aid

Received Financial Aid

The federal financial aid requirements when a student withdraws are separate from the Institutional Refund Policy and the 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:

$$\frac{\text{Total Number of Hours Scheduled by the last day of attendance}}{\text{Total Number of Hours in Payment Period}} = \text{Percent Earned}$$

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 interests of the student.

Career Care Institute



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.

Third Party Collector

Per CCI policy, balances that have not been satisfied or any delinquent account will be referred to a third-party collector 60 days after the date of the first notification. Additionally, CCI imposes a **25% fee** on all accounts referred to a third-party collector. This fee will be based on the student's remaining tuition balance as outlined in the "California Student Refund Calculation Notice" and will then be included in the total tuition amount owed. The third party collector that we use is:

Choice Recovery

11505 Schrock Rd Ste#700

Columbus, OH 43229

Phone# (866)300-5590

Email: myaccount@choicerecovery.com

www.choicerecovery.com

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 who enrolled but never started the program.

Official Withdrawal

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

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Unofficial Withdrawal

An Unofficial Withdrawal refund calculation uses the 8th consecutive day of a student's 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. The Registrar's Office enters the date of determination into our campus database (Diamond D) and this 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 assess student progress at various points in their 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 Associate Degree Nursing (ADN), Vocational Nursing (VN), and Limited Permit X-ray Technician (LPXT) programs, students in all other programs must maintain a 70% grade point average GPA 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. Additionally, CCI will measure the 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 following module/course cumulative GPA will be used. ADN and VN students must maintain a 75% GPA, and LPXT students must maintain a 77% GPA to progress to 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 GPA throughout their course of study (each module/course) of at least 70% percent, 75% for ADNs and VNs and 77% for LPXTs.
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 a student's the GPA 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 GPA is still unsatisfactory, the student will be notified of Title IV ineligibility and may be dismissed.

Statutes 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 a GPA of 75% or 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.

Career Care Institute



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 a GPA of 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 will meet 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 will meet 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 the 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 three (3) SAP standards, you will be disqualified again. Students who make progress after their probationary period are moved to “satisfactory” status.

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) for which 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:

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.

Career Care Institute



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 of financial assistance for military spouses who are pursuing in licenses, certifications or Associate 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 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
- Successfully completed high school
- Will complete education coursework while spouse is on Active Duty under Title 10 Orders
- Eligibility for spouses of Guard and Reserve members begins with the date of the Alert or Warning Order for Military Recall or Mobilization. The eligibility period lasts through activation and deployment until 180 days following demobilization.

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 Degree.

Career Care Institute



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 Defense Enrollment Eligibility Reporting System (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

Veterans 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. Effective 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 31 and Chapter 33 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 processes your certification claims for veterans and dependents utilizing their educational benefits. In order for Career Care Institute to process VA benefits, all paperwork must be submitted to the Veterans Affairs Office and you must provide us with your Letter of Eligibility.

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

Benefits

Step 1. Find out what chapter you use to claim benefits.

- [Montgomery GI Bill®/ Active Duty – 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. These benefits are typically paid to students on a monthly basis. Students receive their VA education benefit payments on or after the first of the month following the month payment is due. 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 benefits by visiting [va.gov](#), or [ed.gov](#)
- [Veterans Educational Assistance Program \(VEAP\) – Chapter 32](#)
 - Available to those who entered the military between January 1, 1977 and June 30, 1985 and contributed to the program. Benefits are dependent upon total contributions made and are calculated individually. No allowance is made for

Career Care Institute



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 benefit 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 after 30 days are eligible. This benefit covers active duty personnel who served as members 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. Some benefits of the Post- 9/11 GI Bill® go toward tuition and fees, monthly housing allowance, books and supplies, and a one-time rural benefit payment. 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 service-connected causes, were prisoners of war or are missing in action. These benefits are typically paid to students on a monthly basis. 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.
- [Montgomery GI Bill®/ Selected Reserve- Chapter 1606](#)
 - Is available to any person who enlists, re-enlists, or extends an enlistment in the Selective Reserve for not less than 6 years, in addition to any other period of obligation after June 30, 1985 and has completed high school, a GED, IADT, 180 days of service in the selective reserve and is satisfactorily participating in required training in the selective reserve. Those eligible can receive up to \$407 per month in compensation (payments) for up to 36 months. Get more information on Chapter 1606 benefits at: <https://www.va.gov/education/about-gi-bill-benefits/montgomery-selected-reserve/>
- [Reserve Educational Assistance Program- Chapter 1607](#)
 - A member of a reserve component who serves on active duty on or after September 11, 2001, under Title 10 U.S. Code for a contingency operation and who serves at least 90 consecutive days or more is eligible. You may find more details regarding Chapter 1607 here: <https://veterans.georgia.gov/services/education-training/educational-benefits/chapter-1607-montgomery-gi-bill>

Career Care Institute



Visit the Department of Veterans Affairs website for additional information on educational entitlements. >>

If you have yet to apply for your VA Education Benefits, please use the following link to apply: <https://www.va.gov/education/how-to-apply/>

You may also call the Education Service Center for additional assistance: (888) 442-4451.

Step 2. Apply for benefits at Career Care Institute.

Please submit the corresponding paperwork based on your answers to the following questions: **Which VA educational benefit 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® benefits, 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](#))
- If YES, and you have a copy of your Certificate of Eligibility and it **does not 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 your VA application.
 - Copy of DD214 - Member 4 ([request a copy](#))

Career Care Institute



Question 3:

If you have applied for your VA education benefits in the past and have not 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 your 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 your 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 benefits 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 benefits.**

Veteran Vocational Rehabilitation Benefits

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

Question 1:

Have you applied for Vocational Rehabilitation benefits through the federal VA?

- If YES, proceed to the next question.
- If NO and you believe you qualify for this benefit, please complete a [VONAPP](#) or [28-1900](#) and a case manager will contact you directly. If you have any questions about applying for this benefit, 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 benefits with 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 benefits 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](#))
- If YES, and you have a copy of your Certificate of Eligibility and it **does not 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 your VA application.
 - Copy of DD214 - Member 4 ([request a copy](#))

Career Care Institute



Question 3:

If you have applied for your VA education benefits in the past and have not 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 your 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 your 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 benefits 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 benefits.

Post-9/11 GI Bill® Benefits

If you are on Active Duty or a Veteran and applying for the Post-9/11 GI Bill® benefits, 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](#))

Career Care Institute



- If YES, and you have a copy of your Certificate of Eligibility and it **does not 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 your 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 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 your 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.

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 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 Benefits

If you are a Dependent or Survivor of a Veteran and applying for Dependents Educational Assistance benefits, 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 **does not 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.

Career Care Institute



- 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 benefits 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 benefits.

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](#))

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 **does not 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 your VA application.

Career Care Institute



Question 3:

If you have applied for your VA education benefits in the past and have not 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 your 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 your VA application.
- Notice of Basic Eligibility

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 benefits 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 benefits.

Reserve Educational Assistance (REAP) Benefits

If you are a member of the Reserves and called or ordered to Active Duty and applying for the Reserve Educational Assistance (REAP) benefits, 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)

Career Care Institute



- If YES, and you have a copy of your Certificate of Eligibility and it **does not 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](#)

Question 3:

If you have applied for your VA education benefits in the past and have not 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 benefits 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 benefits.

Career Care Institute



VA Shopping Sheet

Section 1018 of [Public Law 116-305](#), [Johnny Isakson and David P. Roe, MD Veterans Health Care and Benefits Improvement Act of 2020](#) adds new requirements for educational institutions participating in the educational assistance programs of the Department of Veteran Affairs (VA). These new provisions became effective June 15, 2021 and will apply to Institutions of Higher Learning and Non-College Degree institutions beginning August 1, 2021. The participating institutions will use the shopping sheet to notify students about their financial aid packages. Depending on your level, [undergraduate](#) or [graduate](#), you have a specific worksheet you can use to help you calculate the cost of your education.

Shopping Sheet FAQ's

1. What is the Financial Aid Shopping Sheet?

How is it intended to be used? The Financial Aid Shopping Sheet is a consumer tool that is designed to simplify information that prospective students receive about costs and financial aid so that they can make informed decisions about which postsecondary institution to attend. The form can be viewed at http://collegecost.ed.gov/shopping_sheet.pdf. The Shopping Sheet may be used in place of or as a supplemental cover sheet to an institution's existing financial aid award letter. Either approach ensures that families will have an easy-to-read form that enables them to compare institutions in terms of grant and scholarship amounts, net costs, graduation rates, loan repayment rates, median borrowing, and estimated monthly loan payments after graduation. An institution need not use the Shopping Sheet every time it revises a student's financial aid package. However, since the Shopping Sheet helps students compare aid offers, we encourage institutions to use it when financial aid packages are revised.

2. To whom must I provide the Shopping Sheet and when must I provide it?

Institutions that have agreed to comply with the Principles of Excellence (POE) in Executive Order 13607 (EO 13607): Institutions are expected to use the Shopping Sheet to provide the required personalized and standardized form with financial aid information for undergraduate and graduate service members, veterans, military spouses, and other military family members covered by EO 13607. The Shopping Sheet should be provided to prospective students who are eligible to receive Federal military and veterans' educational benefits. It must be provided to those prospective students who have applied for Title IV aid using the Free Application for Federal Student Aid (FAFSA). This means that students should receive the Shopping Sheet prior to enrollment. Many institutions that have agreed to comply with EO 13607 have also indicated to the Department that they intend to provide the Shopping Sheet to all of their students, in addition to those receiving veterans' benefits. For all other institutions that adopt the Shopping Sheet: Institutions are expected to provide the Shopping Sheet to all undergraduate and graduate students as part of their commitment to supplying information in a transparent and

Career Care Institute



consistent manner. It must be provided to those who have applied for Title IV aid using the FAFSA. We expect that institutions that adopt the Shopping Sheet will provide it to students prior to enrollment.

3. Why should my institution use the Shopping Sheet?

Institutions have a responsibility to be transparent about their costs and the aid available to meet those costs so that parents and students have the information they need to make decisions about how to finance their college education. Ultimately, this information will also help them to understand their expected financial obligations, an increasingly important aspect of higher education financing. The Shopping Sheet addresses a critical need to simplify the financial aid process for students, while still providing the necessary flexibility to institutions to provide additional information as necessary.

4. How will my institution's software provider help to implement the Shopping Sheet for the 2018-2019 award year?

We released the HTML code to produce the Shopping Sheet in an electronic announcement published to Information for Financial Aid Professionals (IFAP) on 2 September 28, 2012. Institutions and their software providers may use the HTML specifications to produce and populate the Shopping Sheet using the applicable fields from their existing data systems. The Department also will provide the institutional metrics – specifically, the graduation rate, loan repayment rate, and median borrowing figures – that are used to populate the upper, right- hand side of the Shopping Sheet. Software providers have indicated that they will be able to help institutions produce the Shopping Sheet. They are confident that participating institutions will be able to implement the Shopping Sheet during the 2018-2019 award year. Additionally, institutions that plan to implement the Shopping Sheet without the help of a vendor may use EDEXpress, a software application provided by the Department that processes, packages, and manages Title IV student financial aid records.

5. May we modify the Shopping Sheet to remove programs from which a student will not be funded or for other purposes?

No. Institutions that adopt the Shopping Sheet should not modify the form to remove programs from which a student will not receive funding. To ensure that students will be able to easily compare attributes of different institutions, we intend that all components currently on the Shopping Sheet will remain on the form. We recognize that not all of the components of the Shopping Sheet are applicable to graduate students. Because graduate students may not receive Federal Pell Grants or Direct Subsidized Loans, we recommend that institutions place an N/A in these fields for graduate students. However, institutions may remove the lines for Federal Pell Grants and Direct Subsidized Loans from the Shopping Sheet. In addition, we realize that the undergraduate graduation rate and median borrowing metrics may not be critical factors for students choosing graduate programs. If an institution has student data available for its graduate population (or for



students in a particular graduate program), we would not object to the use of those data to populate the metrics provided on the right-hand side of the Shopping Sheet for graduate students. However, all other information on the Shopping Sheet should remain in the standardized format. Institutions may add information that is not included in the Shopping Sheet format using the box at the bottom of the form to provide supplemental information. Institutions can also use the Shopping Sheet as a cover sheet and include additional information about the student's aid award as part of a separate financial aid award letter.

6. The Loan options box on the Shopping Sheet specifies “recommended” loan amounts. What does this mean?

You are expected to evaluate the student's financial circumstances and provide a recommended loan amount, even if it is zero. This may be different than the amount a student is eligible for. In most cases, you will include the loan amount that you recommend on the student's award letter.

7. Has the Department published the list of institutions that have already agreed to use the Shopping Sheet?

Yes. The Department maintains a regularly updated list of the institutions that have notified us that they intend to use the Shopping Sheet. The list of schools is accessible to the public on the Office of Postsecondary Education's Financial Aid Shopping Sheet website at <http://www2.ed.gov/policy/highered/guid/aidoffer/index.html>.

8. For postsecondary institutions that agree to comply with EO 13607, how does the institution fulfill the requirement to notify incoming students of the availability of, and their potential eligibility for, Federal financial aid prior to packaging or arranging private student loans or alternative financing programs?

This disclosure requirement is different from the requirement to provide a prospective student with a personalized and standardized form (the Shopping Sheet). To fulfill the disclosure requirement, an institution that agrees to comply with the principles in EO 13607 is expected to provide the required information in an easy-to-read format on the institution's website where financial aid information is located as well as in all 4 financial aid-related materials distributed (in both written and electronic formats) to the veteran, service member, or family member.

9. Through our agreement with the U.S. Department of Veterans Affairs, my institution will comply with the Principles of Excellence. We know that this means we are expected to send the Shopping Sheet to our veteran students. Should I contact the Department of Education to confirm our commitment to use the Shopping Sheet for these veteran students?



And should I also contact the Department if we will use the Shopping Sheet for all our students? Yes. As mentioned, a number of institutions that have agreed to comply with the Principles of Excellence have also indicated that they will be supplying the Shopping Sheet to the rest of their undergraduate student population. Please send an e-mail to the Department at ShoppingSheet@ed.gov to indicate that you have committed to adopting the Shopping Sheet and identify whether you will be supplying it to all students or only to students receiving veterans' benefits. All schools adopting the Shopping Sheet will be included on the list that is accessible from the Financial Aid Shopping Sheet website.

10. Whom may we contact if we have questions about the Shopping Sheet?

Please direct any questions about the Shopping Sheet to ShoppingSheet@ed.gov.

If you have questions related to certification during COVID-19 you can find FAQs on <https://benefits.va.gov/GIBILL/COVID19FAQS.asp>

Step 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 15th Street West Suite #115
Lancaster, CA 93534

If you do not know which regional VA office processes your VA benefits, 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](#)