ANNUAL NOTICE STUDENT CONSUMER INFORMATION

This Notice of Student Consumer information contains important information about the institution and Student Financial Assistance. Please visit the Abcott Institute website at https://abcott.edu/ or the school catalog for more detailed information. The information is organized as follows:

- Student Financial Aid Information

- Satisfactory Academic Progress (SAP)

- Gainful Employment Disclosure and Student Right-To-Know Act

- National Voter Registration Act

- Ombudsman Notification

- Consumer Information from the U.S. Department of Education (ED)

- National Student Loan Data System

- Campus Crime, Drug Awareness, and Campus Security Statement

- Emergency Response and Evacuation Plan

- Constitution Day - September 17th

- Family Educational Rights and Privacy Act (FERPA)

- General Information about the School

Student Financial Aid Information

Cost of Attendance

The Cost of Attendance for financial aid purposes is the estimated (budgeted) cost of attending school, including tuition, fees, books, supplies, room & and board, transportation, personal expenses, and any additional costs of the program the student is enrolled in or wishes to attend. This estimated budget is used to determine the maximum amount of financial aid that students can receive. This is commonly known as the Cost of Attendance (COA), and the amounts will vary based on where the student is living while in school (at home with parents, on campus, or off campus) and the amount of tuition and fees associated with the program of interest. This information is located on the Abcott Institute Financial Aid web page at http://www.abcott.edu/disclosures and also in the financial aid office at the school. Tuition and fees (which include books and supplies) for each program also are described in the school catalog. Paper copies of the tuition and fee rates are available upon request from the financial aid office.

Types of Federal Financial Aid Programs

Students may apply for various need and non-need-based programs to assist in paying for the expenses related to attending school. It generally consists of a combination of grants and loans that supplement the student's (and possibly parent's) contribution toward the Cost of Attendance. A listing of the available financial aid programs is located in the school catalog and on the Abcott Institute Financial Aid web page at http://www.abcott.edu/disclosures Paper copies of the listing of financial aid programs are available upon request from the financial aid office.

Applying for Federal Student Financial Aid and Determining Eligibility

To apply for Federal Student Aid, students, and parents (if applicable) are required to complete the Free Application for Federal Student Aid (FAFSA) or provide a copy of the Student Aid Report (SAR) if the student previously completed a FAFSA for the specified award year. FAFSA on the Web is available online at https://studentaid.gov Students can also use the FAFSA on the Web worksheet to assist them in collecting information needed to complete the application. The Estimate Your Federal Student Aid is also available at https://studentaid.gov/aid-estimator/ can be used to get an early start on the financial aid process by providing an early estimate for federal student aid, providing the user with an experience similar to FAFSA on the Web, allowing for the transfer of information to the FAFSA on the Web once a student is ready to apply for aid, and increasing knowledge of the financial aid process and providing information about other sources of aid. Students and parents may create an FSA Account ID and password at https://studentaid.gov.

The financial aid office will utilize the results of the FAFSA to estimate and determine the student's financial aid eligibility. Information on how to apply for financial aid and how eligibility is determined is provided to students in the financial aid office at the school, in the school catalog, and is also located on the Abcott Institute Financial Aid webpage at Consumer Information Disclosures - Abcott Institute Paper copies are available upon request from the financial aid office.

Terms & Conditions under Which Students Receive Federal Student Aid Loans

Students who receive loans have terms and conditions associated with these loans. These terms and conditions explain the rules of the loan including interest rates, eligible amounts based on the student's grade level in school, and at what point the student has earned the right to keep the full amount of the loan based on enrollment, etc. The student receives information on the types of available loans, rights, and responsibilities, the requirement for entrance and exit counseling, and loan repayment options. This information also is available on the following sites: the Abcott Institute website at http://www.abcott.edu/disclosures, the Direct Loan website at https://studentaid.gov/understand-aid/types/loans, and the Federal Student Aid site at· https://studentaid.gov/manage-loans/repayment/plans.

Paper copies of loan terms and conditions and rights and responsibilities are available upon request from the financial aid office.

Methods of Distributing Aid and Student Notifications

Federal Aid is distributed to eligible students who complete the Free Application for Federal Student Aid (FAFSA) and meet all required eligibility criteria as further described within the application instructions. Students should go to https://studentaid.gov to complete the application or visit the financial aid office for any questions regarding the FAFSA.

Additional information and information on the institution's policy for handling Title IV credit balances, student notifications, and student (and parent for PLUS loans) authorizations, is available on the Abcott Institute Financial Aid web page at https://abcott.edu/disclosures/.

 Paper copies of this information are available upon request from the financial aid office.

Refund Calculation and Return of Federal Financial Aid Calculation

There are two calculations completed when a student leaves school prior to completing the program (withdraw).

Institutional Refund Policy - Students should refer to their Enrollment Agreement and school catalog for details on the institution's refund policy.

Return to Title IV Calculation - The refund calculation for Federal Student Financial Aid is a separate calculation. As a result of the federal refund calculation required by federal regulation, students may owe additional funds to the institution to cover tuition and charges previously paid by unearned federal financial aid prior to withdrawal. Students who plan to withdraw from school should contact the financial aid office to determine the amount of funds, if any, which must be returned to the Federal Student Aid programs on their behalf and inquire if additional funds will be due to the institution.

The last date of actual attendance is used in calculating refund amounts. Refunds are allocated in the following order:

1. Federal Unsubsidized Stafford Loan
2. Federal Subsidized Stafford Loan
3. Federal Parent (PLUS) Loan
4. Federal Pell Grant
5. Federal Supplemental Opportunity Grant
6. Other Federal Aid
7. Other State Assistance
8. Private Aid
9. Institutional Aid
10. Student Payments

Students should refer to the school catalog for additional information on the Return of Title IV Funds Policy and Institutional Refund Policy.

Withdrawal from School

Students seeking to withdraw from the school should refer to the withdrawal policy contained in the school catalog.

Contact Information

Enrolled and prospective students and their parents may on occasion need to contact the school. The Financial Aid Advisor(s) at the school should be contacted for questions related to financial aid. For other general questions and information, the student should contact the school admissions office. The phone number and mailing address for the campus are located in the school catalog, and on the Abcott Institute website at http://www.abcott.edu

Satisfactory Academic Progress (SAP)

Federal regulations require that institutions monitor the academic progress of students who receive Federal Student Aid. Satisfactory Academic Progress applies to all students enrolled in eligible programs; however, the financial aid office also monitors the SAP for students who receive student aid. These standards apply to a student's entire academic record at the school, whether or not financial aid was received for prior terms of enrollment. The SAP policy also explains how a student who has failed to maintain satisfactory academic progress may re-establish eligibility for Federal Student Aid. The SAP policy is located in the school catalog.

Gainful Employment Disclosure and Student Right-To-Know Act

Federal regulations and the Student Right-to-Know Act require institutions participating in Federal Student Aid to provide additional disclosures to students. The disclosures include Completion/Graduation Rates

Retention Rates

Placement Rates

Pell Recipient Diversity Data SOC Code Occupations Median Loan Debt

Information related to these required disclosures will be available to all current and prospective students by July 1 each year via the Abcott Institute website. Paper copies of this information are available upon request from the office of the school Director.

This information is located on the College Navigation website at https://nces.ed.gov/collegenavigator/?q=Abcott+Institute on the Abcott Institute web page at http://www.abcott.edu/disclosures and is also provided to students during the enrollment process.

National Voter Registration Act

Voter Registration forms are available to students at a campus location. Students may also visit their local post office to obtain the Voter Registration form and necessary requirements as outlined by their state or for a downloadable version of the form visit the U.S. Election Assistance Commission at https://www.eac.gov/. Voter registration forms and information is made available in the student-designated areas, on the campus. Information is also available in the financial aid offices. A link to the Michigan Votes website is also available on the Abcott Institute Financial Aid web page at https://abcott.edu/disclosures/

Ombudsman Notification

Students should contact the Financial Aid Administrator at the institution if they have any questions or concerns; the institution is always prepared to assist students with any questions or concerns regarding their enrollment or their Federal Student Aid. If a situation exists that a Financial Aid Administrator cannot resolve, students should follow procedures in the school catalog regarding the "Student Grievance Policy".

After all the above options are exhausted and the Federal Student Aid issue cannot be resolved, the U.S. Department of Education's Office of the Ombudsman for student loan issues is available. The ombudsman resolves disputes from a neutral and independent viewpoint. The Office of Student Financial Assistance Ombudsman will informally research borrower issues and suggest solutions to resolve them. Abcott Institute provides this information during exit interviews; paper copies of this information are available upon request from the financial aid office.

The easiest way to contact the Ombudsman is to file an online assistance request through https://fsapartners.ed.gov/help-center/fsa-customer-service-center/service-centers-for-students/office-of-the-ombudsman-fsa

 Other contact options are:

Mail: U. S. Department of Education FSA Ombudsman Group

830 First Street, N. E., Mail Stop 5144 Washington, D.C. 20202-5144 Phone: 877-557-2575

Fax: 202-275-0549

Consumer Information from the U.S. Department of Education (ED)

The U.S. Department of Education has various websites available to students and financial aid staff, which provide information regarding the regulations, requirements, and applications for Federal Student Aid. There is *no* user fee for using ED Financial Aid sites.

U.S. Department of Education: www.ed.gov Applying for Federal Student Aid :https://studentaid.gov/

Information for students and parents: https://studentaid.gov and https://collegescorecard.ed.gov/

National Student Loan Data System

National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. Student financial aid information is submitted to the NSLDS. NSLDS receives data from schools, Loan Servicers, the Direct Loan program, the Pell Grant program, and other ED programs. NSLDS Student Access provides a centralized, integrated view of Federal Student Aid loans and grants so that recipients of funds from these programs can access and inquire about the Federal Student Aid loans and/or grant data. Once the data is reported to NSLDS, this site and all information contained within is accessible to Financial Aid Administrators, Guarantee Agencies, and students. All users must sign- in and be an authorized user. Unauthorized use of this site is strictly prohibited. To access the site, visit https://nsldsfap.ed.gov/login

Campus Crime, Drug Awareness, and Campus Security Statement

Drug and Alcohol Abuse Prevention

Federal regulation requires an institution that participates in any Federal Student Aid program, to provide information to its students, faculty, and employees to prevent drug and alcohol abuse.

Current and prospective students receive the Abcott Institute Drug-Free Schools Policy Statement upon enrollment. This is also included in the new hire process for all faculty and employees.

Current and prospective students and Abcott Institute staff may locate this information on the Abcott Institute Financial Aid web page at http://www.abcott.edu/disclosures or request a paper copy of this policy at any time from the Student Services office or their department supervisor. Abcott Institute also conducts a biennial review of the drug prevention program to monitor its effectiveness; a copy of this policy is also available upon request.

Campus Security I Clery Act

Federal regulation requires an institution to compile an Annual Security Report disclosing the institution's security policies, procedures, and crime statistics on or before October 1st each year. Current students, employees, enrolled and prospective students will receive a notice on the availability of the report and information contained in the report. The notification includes the specific URL address of the report.

The crime statistics are included in the campus' Campus Security and Drug-Free Campus/Workplace Report. This report is located on the Abcott Institute web page at http://www.abcott.edu/disclosures. Students and staff may request a copy of this report at any time from the Student Services office.

Emergency Response and Evacuation Plan

Schools are required to maintain an Emergency Response and Evacuation Plan (EREP) which includes plans and instructions to be followed by campus administration, faculty, staff, students, and guests in the event of emergencies and evacuations. The school's marketing Director is designated as the Campus Security Officer (CSO), who is responsible for reporting and ensuring the evacuation of the campus in the case of an emergency. Details of the plan can be found in the Campus Security and Drug-Free Campus/Workplace Report and in the Campus Safety Plan, located on the Abcott Institute Financial Aid web page at https://abcott.edu/disclosures/. Students and staff may request copies of these at any time from the Student Services office or their department supervisor.

Constitution Day- September 17th

Institutions must comply with the "Consolidated Appropriations Act, of 2005." The law states that "each educational institution that receives Federal funds for a fiscal year shall hold an educational program on the United States Constitution on September 17 of such year for the students served by the educational institution." The law requires that Constitution Day be held on September 17 of each year, commemorating the September 17, 1787 signing of the Constitution. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week. Abcott Institute complies with a related activity for students each year.

The National Archives has a Web site with a scan of the U.S. Constitution available online at America's Founding Documents | National Archives

Family Educational Rights and Privacy Act (FERPA)The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. A copy of the FERPA policy is located on the Abcott Institute Financial Aid web page at http://www.abcott.edu/disclosures. Paper copies of the Abcott Institute FERPA policy and Waiver form are available upon request from the Student Services office.

General Information about the School

Below is some of the general information about the school. Details on these items are located in the school catalog or a paper copy can be obtained from the Student Services office.

Institutional Accreditation and State Licenses

This school is an accredited agency recognized by the U.S. Department of Education. Details on the Abcott Institute programmatic accreditation and the school's State approval information are available in the school catalog. The catalog lists the names and contact information for the accrediting bodies and State agencies, along with instructions and information on where and how to communicate student complaints and grievances.

Facilities and Services for Students with Disabilities

Students or applicants with disabilities requesting accommodation or services are encouraged to contact their school. Students should refer to the catalog for details on the school policy with respect to services and facilities.

Programs Information

A listing of the education programs and details of these programs is available in the school catalog. The school is required to make changes in programs or policies when ongoing federal, state, or accrediting changes affect students currently in attendance.

Academic Improvement Plans

Students should refer to the school catalog and/or enrollment agreement for institution-specific information regarding academic improvement plans.

Admissions Requirements

Information detailing the admission requirements is contained in the school catalog; this includes details on requirements for applicants with a GED (a high school equivalency). Students who have not earned a High School Diploma may be eligible to take the General Educational Development (GED) tests to earn the GED credential. Students should refer to the school catalog for program-specific admissions requirements.

Faculty Information

A list of the faculty and other instructional and administrative staff is located in the school catalog.

Transfer Credit Policy

Information on the school's transfer credit policy and how transfer credits are evaluated and accepted is included in the school catalog. Note that each institution makes its own determination regarding which coursework may transfer into that school.

Articulation Agreements

Students should refer to the school catalog for information concerning article agreements between the school and other institutions.

Copyright Infringement (Peer-To-Peer File Sharing)

Included in the school catalog is detailed information on copyright infringement policy including plagiarism. This policy applies to both students and staff. The unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject students to civil and criminal liabilities, and a summary of the penalties for violation of Federal copyright laws as well as a description of the institution's policies is available in the school catalog. Detailed information on the penalties is available at U.S. Copyright Office | U.S. Copyright Office

Vaccination Policy

Specific programs of study may require students to adhere to a vaccination policy. Students should refer to the campus catalog for more specific program requirements.

Textbook Information

Books and supplies are included in the tuition for all Abcott School programs. While the schools do not utilize an internet scheduler; we have included a listing of the textbooks, the related ISB number and the retail price of the textbooks. This information is available on the Abcott Institute website at https://abcott.edu/disclosures/ Paper copies of the textbook listing, related ISB numbers and price are available upon request from the Student Services office.