

American Massage & Bodywork Institute

Student Handbook

Volume 2, July 2020



AMBI
AMERICAN MASSAGE &
BODYWORK INSTITUTE

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Section 1: Welcome to AMBI

We are so excited that you have chosen AMBI to be a part of your educational journey. We take great pride in working with all of our students, and we want your experience here to be great. If there is anything we can do to help as you progress through our school, please feel free to let us know. We are truly honored to be working with you!

Section 2: Student Disclosure Information

Grading Systems

Students of AMBI are tested, both via examinations as well as with practical demonstrations (to include formative assessments of learned material) and must successfully complete each course with a passing grade, or the course must be repeated.

Grading for all Courses

Letter Grade	Description	Percentage	CGPA
A	Outstanding	89.5 – 100	4.0
B	Above Average	79.5 – 89.49	3.0
C	Average	69.5 – 79.49	2.0
F	Failure	Below 69.5	0.0
I	Incomplete	N/A	N/A

I = Incomplete. This grade is assigned if a student withdraws or is dropped from a course. The grade is considered attempted but not earned when calculating maximum timeframe for determination of satisfactory academic progress. All coursework is due by the final day of each course. In rare, documentable situations, a student may be granted an extension of up to 7 calendar days from the last scheduled day of a course to complete all course requirements. If the student fails to complete the necessary coursework within 7 calendar days, a grade of Incomplete will be assigned for the course.

Successful Completion of All Programs

A student has successfully completed a course when he/she has earned a passing grade of “C” or better (a 2.0 GPA or higher) and has successfully met the required attendance of 90% attended for a course.

Once a student begins, they must be able to complete the program within 16.5 months: this is 150% of scheduled time (10.5 months) to complete, plus 180 days (6 months). Any student not able to complete program within that timeframe will be required to sit for the entire program again.

Attendance Policy

Regular and consistent attendance is expected of all students and is an essential component in academic success. When a student enrolls, the student agrees to accept responsibility for regularly attending each course. Attendance information is recorded daily and kept as part of the student's permanent academic record. All students are required to maintain 90% (90 hours per course) attendance throughout the program. Students are provided with up to 10 hours of excused absence each course.

AMBI reserves the right to dismiss any student who incurs excessive absences. Any student failing to meet the 90% rule, or 90 clock hour attendance requirement per course will be subject to disciplinary action, up to and including: failing a course; or dismissal for repeated violations.

Makeup hours may be granted by the Director of Education based on the reason for missing class. Acceptable reasons include but are not limited to family emergencies; sickness of student; sickness of child of student; sickness or death of an immediate family member; or scheduled vacation.

Students of AMBI are advised that if they are absent for fourteen consecutive days (including weekends and holidays) they will be withdrawn from school. The last date of attendance will be noted as the withdrawal date for refund calculation purposes.

Tardy Policy

Tardy arrivals or early departures are recorded by the instructor and is calculated in the overall attendance record. Students are required to attend courses regularly, which includes being on time daily; not leaving early; and coming back from scheduled breaks on time.

Student Grade Reporting

At the completion of each course, the student will be notified of their final score, or GPA, for the course.

Tutoring

Instructors are available to students 30 minutes prior to class starting, and up to 30 minutes after class ends. In addition, tutoring appointments can be scheduled on an as-needed basis with instructor or Director of Education. Tutors are not available during the instructor's lunch/dinner break. Tutoring is available at no cost.

Section 3: Students' Rights, Privileges, and Responsibilities

Each and every student at AMBI has the right to be treated in a fair, professional manner, free of judgment and discrimination. It is therefore the responsibility of each student and employee of AMBI to treat each other in a fair and courteous manner so that our school remains a positive learning environment for all our students, guests, and employees. Other responsibilities will be listed under the Student Conduct section.

Complaint/Grievance Policy

In the event situations arise involving a disagreement or dispute between students, or a student and employee of AMBI, the following procedure is employed:

1. A student may request an individual meeting with the student or staff member with whom the problem exists. If resolution is unsuccessful, the student may:
2. Present the issue in writing to the Director of Education. If resolution is unsuccessful, the student may:
3. Request a meeting with the President: A written statement of the problem is prepared by the student and submitted to the President for review. If a student wishes, he/she may request the presence of another appropriate party to assist in resolution of the problem.

All grievances are responded to within 10 days of their submission. All copies of dispute documentation will be retained in the student files for future reference.

If, after the student has gone through the above, still feels as though his/her grievance has not been resolved, the student may contact the State Council of Higher Education for Virginia at 804-225-2600 or the Commission on Massage Therapy Accreditation (COMTA) at 5335 Wisconsin Ave NW, Suite 440, Washington, DC, 20015, or 202-888-6790 as a last resort. Students will not be subjected to adverse actions by any school official as a result of initiating a complaint.

Dismissal and Readmission

Re-Entries

All students that choose to re-enroll to finish their program must re-enter at the beginning of a new course. The satisfactory academic progress (SAP) that a student left the program with is the SAP status they re-enroll in.

Re-Entries from a Dismissal Status: A student that was dismissed can only be re-admitted to school after a formal appeal has been submitted in writing, and the school administrators have met to discuss the reasons for your dismissal. This process may require the dismissed student to appear in front of the school administrators to ensure that previous enrollment issues and/or challenges have been addressed.

Re-Entries from a Withdrawal Status: A student who wishes to re-enter a program must first meet with a school administrator to discuss the reason for your initial withdrawal, and to determine if a return to school is right for you. For a student that was otherwise in good academic standing, a student may re-enter the program once per academic year. Re-entry is provided when all of the above has been completed, and space is available. For students that re-enter the program within 180 days of their last date of attendance, their original tuition is honored. Charges for students who re-enter beyond 180 days are subject to any increase in tuition. A student who wishes to re-enter after one calendar year is subject to re-taking the entire program and must pay the current tuition to enroll.

Satisfactory Academic Progress (SAP)

All students must meet established minimum standards of attendance and achievement with regard to GPA and successful course completion while enrolled at AMBI.

Once a student begins, they must be able to complete the program within 16.5 months: this is 150% of scheduled time (10.5 months) to complete, plus 180 days (6 months). Any student not able to complete program within that timeframe will be required to sit for the entire program again.

Rules Governing Dismissal for Unsatisfactory Satisfactory Academic Progress

Maximum Timeframe (MTF): Students are required to complete their education within 150% of the published program length. There are 7 courses in the Diploma program, and therefore any student failing more than 3 individual courses will be dismissed by AMBI for violation of MTF.

Cumulative Grade Point Average (CGPA): Students must maintain a 2.0 CGPA or higher. If a student fails a course, they are required to re-take the course, with a passing grade used for CGPA calculations. If, upon re-taking a course, a student fails the same course a second time, they will be dismissed for unsatisfactory academic progress.

Student Academic Progress will be reviewed by the institution on a monthly basis to identify students who may be at risk regarding satisfactory academic progress. At risk students will be counseled and will be advised regarding efforts to improve progress. Formal satisfactory academic progress evaluations, which determine continuing eligibility for federal student aid, will be calculated as of the date that the student completes each financial aid payment period. Students who meet the attendance and academic standards described herein will be considered to be making satisfactory academic progress until the next scheduled evaluation.

In either of the above scenarios, the student who violates either MTF or CGPA will be ineligible for re-admittance for a period of one year. If they decide to re-enroll after one year has ended, they will be required to sit for the entire program length again. Please see appeal procedures in this catalog for more information about the process for appealing an academic decision, such as SAP.

Financial Aid Warning: Students who fail to meet either of the two progress standards as determined by a SAP evaluation will be placed on Financial Aid Warning (FAW) status, and the student will remain

eligible for federal student aid funds for the subsequent payment period. A student may not be placed on FAW for consecutive payment periods. At the end of the FAW period, the student must be meeting the published attendance and academic standards on a cumulative basis to be considered as making satisfactory academic progress and to remain eligible for further federal student financial aid.

Probation: Any student who fails to meet the published attendance and academic standards as a result of a SAP evaluation, and who is not eligible to be placed on Financial Aid Warning, is considered as not making satisfactory academic progress and is ineligible for federal student aid for the following payment period. A student may reestablish his or her federal aid eligibility by submitting a written appeal in accordance with this policy and, if approved by the institution, by being granted “Probation” by the institution. In the event the student submits a successful appeal and is granted probation, federal student aid eligibility will be reinstated for that payment period. Students who are granted probation as a result of a written appeal and institutional approval, must meet the institution’s published attendance and academic standards on a cumulative basis at the next SAP evaluation, or must be in compliance with the terms of an academic plan established by the institution, in order to maintain eligibility for Title IV, HEA federal student assistance funds.

Appeals: Students who have been designated as not making satisfactory academic progress may appeal this determination with the institution based on mitigating circumstances. Mitigating circumstances may include the death of a relative, injury or illness of the student, or other special circumstances. The student’s appeal must be made in writing to the academic dean or school director and must be received within 15 days of date that the institution notified the student of his or her loss of federal aid eligibility. The student’s appeal must include documentation regarding the unusual or mitigating circumstances that caused the student to fail to meet the institution’s standards as well provide information regarding what conditions have changed that would demonstrate that the student could re-establish satisfactory academic progress in the future. The institution will review the student’s appeal and related documentation and its resulting decision will be final.

Reinstatements: Generally, most students who enroll in the school are considered to be making satisfactory academic progress during their initial payment period. Students who are returning to school after a temporary interruption are reinstated under the same SAP status as they had when their prior period of enrollment ended. Attendance and academic progress will be measured on a cumulative basis from the beginning of the period of enrollment through the date that each payment period has ended. See the section of this policy about “Course Repetitions” for further information.

Course Incompletes, Repetitions, and Non-Credit Remedial Courses: If a student withdraws from a program of study and re-enrolls in the same program within 180 days of withdrawal, the student is treated as returning to the same payment period that was in place when the student withdrew and must complete any clock hours for which the student previously received federal funding before being eligible for additional funding. A student who returns to a program after more than 180 days have elapsed since withdrawal may be eligible for federal aid for any classes the student must repeat to obtain academic credit. Students should meet with a financial aid advisor to discuss the conditions under which federal aid may be awarded for repeated courses. The institution does not provide non-credit remedial courses.

Reinstatement of Federal Financial Aid: Students who have lost eligibility for federal student aid may reestablish their eligibility for aid in accordance with the appeal provisions contained in this policy. Students seeking reinstatement of federal aid must also meet with the academic dean or school

director. An academic plan may be developed by the institution and may include specific performance requirements that the student must successfully complete to maintain eligibility for federal student aid.

Dismissal for Reasons Other than Unsatisfactory Academic Progress

Violations of acceptable student conduct. Please see student conduct section for details.

Section 4: Student Records / FERPA

The **Family Educational Rights and Privacy Act of 1974 (FERPA)** is a federal law that governs the educational records of eligible students. It grants students continuous access to their educational records upon request, allows students to amend their records if they feel they're inaccurate, and restricts how and when their educational records can be disclosed.

When a student turns 18, or attends a postsecondary institution, FERPA rights belong to the student, not the parent. This means all students at AMBI control access to all of their educational records and must give consent before that information is disclosed to any third party, including parents.

Effective July 1, 2018, the Virginia State Legislature passed HB1, a bill restricting the release of a student's address, phone number and email.

All staff for AMBI (instructional and administrative) receive FERPA training on an annual basis. AMBI understands what FERPA is and follows all policies and guidelines set forth by FERPA, and the Commonwealth of Virginia.

AMBI's FERPA policy can be viewed and printed by visiting:

<https://www.ambimessageschool.com/legal/legal-doc-scott-1/>

Student records are permanently retained by AMBI and are available to students/graduates on request. Student education files are kept on campus for a period of 3 years of leaving AMBI, though transcripts will be housed electronically. Students wishing to receive a copy of their transcripts are encouraged to call the campus and request a copy of their record. Academic transcripts shall be provided upon request if the student is in good financial standing with AMBI.

Section 5: Student Conduct

Standards of Behavior

All students of AMBI must adhere to high standards and conduct so as to not interfere with the learning process of another student, and the classroom presentation by the instructor or the progress of the class in general. In addition, AMBI does conduct business during class times and the students' behavior must not interfere with AMBI's normal business practices. Any student whose conduct interferes with the mission of the school is subject to suspension and/or dismissal.

Reasons for suspension and/or dismissal include, but are not limited to:

- Breach of school policies
- Carrying a weapon
- Academic fraud or cheating
- Disorderly conduct which in any way interferes with the learning process of any student or instructor
- Disorderly conduct which interferes with the normal business operations of AMBI
- Disorderly conduct which interferes with the normal business of our office building
- Entering the campus under the influence of alcohol or drugs of any kind
- Excessive absences or tardiness
- Failure to conform to the rules and policies of the school
- Falsifying any school record
- Instigation, or participation in rebellious or aggressive activities against the administration or students
- Physical or verbal threats
- Putting client or student safety in jeopardy
- Refusal to follow reasonable instruction from a member of the administration
- Theft
- Unsatisfactory academic progress
- Vandalism of campus, student, or building property
- Solicitation which reflects unfavorably upon the school

The American Massage & Bodywork Institute reserves the right, in the exercise of its judgment, to suspend and/or dismiss a student for any of the above reasons. A student dismissed for unsatisfactory conduct may be readmitted to the program following an appeal by the dismissed student, at the sole discretion of the administration. First offence = student sent home for remainder of day, Second offense = suspended for one full day, Third offense = student suspended for three full days, Fourth offense = expulsion from the program.

Classroom and Laboratory Conduct: Safety is stressed for both the client and therapist and is an important component of our training. Proper care and maintenance of equipment is expected at all times. Students are required to clean up after themselves and maintain a neat and orderly campus environment. Homework and studying outside of normal class hours is required, and students are expected to be prepared for class each day.

Food and Beverage in Classroom: Eating is allowed only in lecture classrooms. No food, or beverage outside of water should ever be consumed in any bodywork, or lab classroom.

Scholastic Honesty: Cheating, in any form, is not acceptable. Any student found cheating is subject to a zero on the work they cheated on and may be subject to suspension and/or dismissal from the program. If a student is assessed a zero for work that was plagiarized or cheated on, no make-up work is accepted for that assignment.

Drug and Alcohol Abuse Prevention Policy: AMBI endorses the Federal Drug Free Workplace Act of 1988 and the Drug Free Schools and Communities Act Amendments of 1989.

Sexual Harassment: Sexual Harassment is defined as any sexual advance, request for sexual favors, and other verbal or physical conduct where submission to or rejection of such advances, requests or conduct affects a benefit such as terms of employment or for the purposes for continuation of education, or, when such advances, requests, or conduct have the purpose or effect of unreasonably interfering with an individual's work or education by creating an intimidating, hostile, humiliating, or sexually offensive environment.

Complaints relating to sexual harassment incidents are to be addressed on an Incident Report Form and directed to the Director of Education or the direct supervisor for immediate action. A thorough investigation will be initiated, and appropriate consequences will be enforced.

At AMBI, we take claims of sexual harassment very seriously, and sexual harassment will not be tolerated at our school. Due to the very sensitive nature of massage therapy, all claims of sexual harassment will be investigated by the campus staff to ensure the situation is addressed. Every student and employee has a responsibility to foster and maintain a positive learning environment free from all forms of sexual harassment.

Clinical Training: Students are scheduled for 80 hours of clinical time and are required to complete this course to graduate. During clinic time, all school rules apply to clinic hours, and students are not paid for the clinic time. While participating in clinic, students are required and expected to remain professional at all times.

Dress Code: Proper personal hygiene is a must prior to attending class. School uniforms are to be clean and worn at all times during class. Hair is to be neatly groomed, and only black colored hair coverings (caps, scarves) that are free of words or advertisement are permitted. Nails are to be kept cut short, and we ask that you refrain from using cologne or perfume as it may offend others. Pants must be black scrubs, without exception.

Telephones: Use of cellular phones in the classroom is prohibited as it disrupts the education process. Cellular phones are never to be out during bodywork, and any student violating this policy in bodywork is subject to being sent home.

Transportation: AMBI does not provide student transportation. We are conveniently located in Tyson's Corner and there is a Silver Line Metro Stop close to the campus. There is also adequate parking, and we encourage carpooling.

Housing: AMBI does not provide housing for students.

Section 6: Leave of Absence (LOA)

A student may request to go on a LOA, but there are specific reasons that we will grant a student a LOA.

These reasons include, but are not limited to:

- Medical (including pregnancy)
- Family care to include loss of a family member, illness or injury
- Military Duty
- Jury Duty
- Other special circumstances beyond the student control

A student wishing to request a LOA should see the Financial Aid Director, explain the reason for requesting a LOA, and fill out the Request for LOA Form. Whenever possible, students should request an LOA at the end of a course and when the student is ready to return, they must return at the beginning of that next course. LOA requests must always be made in writing, unless an unforeseen circumstance prevents the student from providing a prior written request. In this type of scenario, AMBI will document the situation and collect a written request from the student at a later date.

The total maximum number of days a student may be on a leave of absence within a 12-month period cannot exceed 180 days.

If a student does not resume attendance at the institution on or before the end of an approved leave of absence, the institution must treat the student as a withdrawal and the date that the leave of absence was approved should be considered the last date of attendance for refund purposes.

Section 7: Inclement Weather / Makeup Policy

As AMBI is located in Fairfax County, we do adhere to the weather delays and cancellations of the Fairfax County Public Schools system. The FCPS website is www.fcps.edu. Should you have any weather-related delay or cancellation related questions, please do visit this website for guidance regarding inclement weather. We will do our best to get all students this information as quickly as we are made aware. Please note, we adopt this policy for inclement weather only, not for in-service dates that FCPS may utilize.

In the event of a cancellation, our normal policy is to simply add a day (or days) to the end of your course to ensure that all curriculum is being delivered to each student. On rare occasions, students and instructor may agree to make up class time on a non-scheduled school day (for instance, a Friday), but this requires a unanimous vote by students and faculty instructor to ensure that all parties can attend. Final approval for non-scheduled school day must come by the Director of Education.

Section 8: School Calendar / Holidays

AMBI's academic year is hereby defined as July 1, 2020 – June 30, 2021, and next year is July 1, 2021 – June 30, 2022. For a class start schedule, please contact AMBI.

We observe the following holidays and are closed on each day listed below.

Month	Holiday
January	Closed January 1st
January	Closed in observance of MLK Day (Monday)
March / April	Closed for Spring Break the week prior to Easter
May	Closed in observance of Memorial Day (Monday)
July	Closed July 4 th in observance of Independence Day
September	Closed in observance of Labor Day (Monday)
November	Closed November 11 th in observance of Veterans Day
November	Closed in observance of Thanksgiving (Thursday)
December	Closed from 12/24 through 12/31

Section 9: Campus Safety & Security Report

AMBI will distribute an annual campus security report to its students and employees. AMBI encourages complete, timely reporting of all crimes to your instructor or school administrator and appropriate law enforcement agencies. AMBI will keep a written, easily understood, daily crime log. The log will list any crime by date it was reported and that occurred within its Cleary geography, as defined in the margin. The log will also include the nature, date, time, and general location of each crime and the description of the complaint, if known.

AMBI will make an entry or addition to an entry to the log within two business days of the report of the information unless that disclosure is prohibited by law or would jeopardize the confidentiality of the victim. AMBI may withhold one or more of the required pieces of information if there is clear and convincing evidence that the release of information would

- Jeopardize an ongoing criminal investigation or the safety of an individual,
- Cause a suspect to flee or evade detection, or
- Result in the destruction of evidence

However, AMBI must disclose any information withheld for any of these reasons once the adverse effect is no longer likely to occur.

(1) Crimes to be reported. AMBI must report to the Department and disclose its annual security report statistics for the three most recent calendar years the number of each of the following crimes that occurred on or within its Cleary geography and that are reported to local police agencies or to a campus security authority.

- a. Primary crimes, including criminal homicide (murder, non-negligent manslaughter, and negligent manslaughter); sex offenses (rape, fondling, incest, and statutory rape); robbery; aggravated assault; burglary; motor vehicle theft; arson;

- b. Arrests and referrals for disciplinary actions, including arrests for liquor law violations, drug law violations, and illegal weapons possession and persons not arrested for one of those offenses but who were referred for campus disciplinary action;
 - c. Hate crimes, including the number of each type of primary crime listed above that is determined to be a hate crime and the number of the following that are determined to be hate crimes: larceny-theft, simple assault, intimidation, destruction/damage/vandalism of property;
 - d. Dating violence, domestic violence, and stalking.
- (2) Reported crimes must be recorded.** AMBI will include in its crime statistics all crimes listed above occurring on or within its Clery geography that are reported to a campus security authority for the purposes of Clery Act reporting. Clery Act reporting does not require initiating an investigation or disclosing personally identifying information about the victim.

AMBI may not withhold or remove a reported crime from its crime statistics based on decision by a court, coroner, jury, prosecutor, or other similar non-campus official. AMBI may withhold or remove a reported crime from its statistics when sworn or commissioned law enforcement personnel have fully investigated the reported crime and have made a formal determination that the crime report is false or baseless and therefore unfounded. The recovery of stolen property, the low value of stolen property, the refusal of the victim to cooperate with the prosecution, and the failure to make an arrest do not unfound a crime report.

AMBI will report to the Department and disclose in its annual security report statistics the total number of crime reports that were unfounded and subsequently withheld from its crime statistics.

- (3) Clery Geography.** For the purposes of collecting statistics on the crimes, Clery geography includes buildings and property that are part of AMBI's campus, the institution's non-campus buildings and property, and public property within or immediately adjacent to and accessible from the campus.

By October 1 of each year, AMBI must distribute to all enrolled students and current employees its annual security report through appropriate publications and mailings including

- Direct mailing to each individual through the U.S. Postal Service, campus mail, or electronic mail;
- A publication or publications provided directly to each individual; or
- Posting an internet or intranet website.

For the report, AMBI must provide a notice to prospective students and prospective employees that includes a statement of the report's availability, a description of its contents, and an opportunity to request a copy. AMBI will provide its annual security report, upon request, to a prospective student or prospective employee.

AMBI Crime Report History:

Information from the website: <https://www.fairfaxcounty.gov/police/chief/crimestatistics>

2016-2017 Group A IBR Offenses Statistical Report

2017-2018 Group A IBR Offenses Statistical Report

2018-2019 Group A IBR Offenses Statistical Report

Section 10: Whom to Contact

To reach your instructor, you may call our main campus number at 571-620-7170, or email your instructor directly. No cell phones of instructors will be provided to students.

Scott Deidun can be reached at 571-271-5399 or sdeidun@ambimassageschool.com

Dr. Katherine Dudero can be reached at 240-499-6090 or kdudero@ambimassageschool.com

Stasia Kemp can be reached at 571-623-0010 or skemp@ambimassageschool.com

Section 11: Ancillary Information

Online Lecture Password: AMBI

Night Access Code: 2468#

WiFi Network: NETGEAR32 Code: royalroad824

Section 12: Institutional Information

(1) The cost of attending AMBI

- | | |
|---------------------|--------------------------|
| a. Tuition | \$10,600 |
| b. Books / Supplies | \$895, or \$11,495 total |

In addition, we have estimated potential additional costs with the use of the published IRS National Standards. Please note, these are not school charges, but an estimate of potential living expenses.

- | | |
|------------------------------------|-------------|
| c. Food, Clothing, and Other Items | \$715/month |
| d. Transportation | \$373/month |
| e. Housing & Utilities | \$1,392.50* |

*Please note, for Housing & Utilities, Virginia Local Standards for Fairfax County were utilized, and a family of 2 (assuming roommate) was applied (\$2,933/2 or \$1,467/month).

(2) The AMBI Refund Policy

For new students, AMBI offers a 3-day cancellation period, in which all tuition and fees will be returned to the student if they cancel their enrollment within the first 3 scheduled class days. A student who enters the school but withdraws or is dismissed during the first quartile (25%) of the program shall be entitled to a refund of 75% of the cost of the program. A student who enters the school but withdraws or is dismissed during the second quartile (more than 25% but less than 50%) of the program shall be entitled to a refund amounting to 50% of the cost of the program. A student who enters the school but withdraws or is dismissed during the third quartile (more than 50% but less than 75%) of the program shall be entitled to a refund amounting to 25% of the cost of the program. A student who enters the

school but withdraws or is dismissed during the fourth quartile (more than 75%) of the program shall not be entitled to a refund.

(3) The AMBI Withdrawal Policy

To officially withdraw from AMBI, the student is required to submit, in writing, their decision and date to withdraw from the school. We will also accept an electronic communication of withdrawal, and the email timestamp will serve as date of record for withdrawal. In addition, students of AMBI are advised that if they are absent for fourteen consecutive days (including weekends and holidays) they will be withdrawn from school. The last date of attendance will be noted as the withdrawal date for refund calculation purposes.

(4) Return of title iv funds

Federal regulations stipulate that students may forfeit a portion of their federal student financial assistance if they fail to complete the program of study in which they were enrolled. This policy affects students who:

- a) Received or were eligible to receive federal student financial assistance authorized under Title IV of the Higher Education Act (HEA), i.e.. Federal Pell Grants, Federal SEOG awards, or Federal Direct Student Loan (FDSL) program funds, and
- b) Who withdrew or were terminated from the institution during the first 60% of any payment period

Students will be considered to have withdrawn from their program of study on the date of their official notification to the school of their intent to withdraw, or for unofficial withdrawals, after 14 consecutive calendar days of absence unless the student is on an approved leave of absence as otherwise stated in the institution's policies. Eligible Title IV federal aid recipients whose last recorded date of attendance, per the institution's attendance records, is within the first 60% of a payment period are considered to have earned federal aid only in an amount equal to the percentage of time that the student was enrolled during the payment period rounded to the nearest 1/10 of one percent (Example: 33.333% = 33.3%, 66.666% = 66.7%). Accordingly, a required calculation will be performed to determine if federal aid that has not been earned by the student has been disbursed, in which case the unearned portion must be returned to the U.S. Department of Education, or if federal aid that has been earned by the student has not yet been disbursed, in which case the student may be entitled to a post-withdrawal disbursement of earned federal aid. This calculation will be done before a tuition refund calculation is performed in accordance with the institution's refund policy and will result in a determination of the amount of unearned aid that must be returned to the USDE by the institution, as well as the amount to be returned by the student. The institution will notify the student upon completion of this calculation if the student has any responsibilities to repay any federal funds beyond the scope of the student's existing student loan repayment obligations. In many cases, any return of unearned Title IV funds will result in adverse financial consequences including the student owing tuition and fees to the institution that would otherwise have been paid with federal student aid. Unearned Title IV, HEA funds that must be returned to the U.S. Department of Education will be returned first to Unsubsidized Direct Loans, followed by Subsidized Direct Loans, Direct PLUS Loans, Federal Pell Grant awards and lastly, to any Federal SEOG awards. Unearned funds to be returned to the U.S. Department of Education by the

institution, and any unearned grant funds owed by the student, must be repaid within 45 days of the date the institution determined that a student has withdrawn. Unearned, Title IV funds owed by the student to a federal loan program must be repaid in accordance with the repayment terms of the student's loan.

In the event a student has earned federal aid in excess of the amount disbursed at the time of withdrawal, and is eligible to receive those funds, the school will process a post-withdrawal disbursement of such earned funds to the student in accordance with federal regulations and allowances.

The *Return of Unearned Title IV Funds Calculation Form* is used to assess final refunds due, or amounts owed, and accompanies this document to complete the policy.

(5) Academic Programs at AMBI

At AMBI, we offer a massage therapy program in one of two formats: 7-month day program which meets Monday – Thursday from 9:15 AM – 3:00 PM; (or) 7-month night & weekend program which meets Tuesday – Thursday from 6:00 PM – 10:30 PM, and Saturday from 9:00 AM – 6:00 PM; Each of the 700-hour programs will provide a diploma upon graduation.

At the time of publication, the faculty of AMBI is as follows:

<i>Katherine Dudero, DC</i>	<i>Director of Education</i>
<i>Anastasia Kemp, LMT</i>	<i>Financial Aid Director</i>
<i>Gena Ferguson, LMT</i>	<i>Faculty Instructor</i>
<i>Kelley Howard, LMT</i>	<i>Faculty Instructor</i>
<i>Morgana Alexander, LMT</i>	<i>Faculty Instructor</i>
<i>John Smith, LMT</i>	<i>Faculty Instructor</i>
<i>Margaret Cannuli, LMT</i>	<i>Faculty Instructor</i>
<i>Sylvia Harris, LMT</i>	<i>Faculty Instructor</i>
<i>Philomena Cannuli, LMT</i>	<i>Faculty Instructor</i>
<i>Shawwna Shellington, LMT</i>	<i>Faculty Instructor</i>
<i>Bernadette Binns, LMT</i>	<i>Faculty Instructor</i>

(6) School Licensure and Accreditation

AMBI is certified to operate by the State Council of Higher Education for Virginia (SCHEV). AMBI is located at 1593 Spring Hill Road Suite 210, Vienna, VA 22182. AMBI is Institutionally Accredited by the Commission on Massage Therapy Accreditation (COMTA). In addition, COMTA endorsed our curriculum, recognizing us as one of the best programs in the country! COMTA's mailing address is 5335 Wisconsin Ave NW, Suite 440, Washington, DC 20015, and phone number is 202-888-6790.

(7) Disability Services

In accordance with the Rehabilitation Act of 1973 (Section 504) and the 1990 Americans with Disability Act (ADA), AMBI will provide reasonable and individualized accommodations for students who have provided proper documentation outlining their disabilities and have requested reasonable and appropriate accommodations. It is the responsibility of persons with disabilities to seek available assistance and make their needs known at the time of enrollment or as the need arises due to disability.

Documentation to support a disability request must be provided to AMBI at the time of the request. This information is voluntary and confidential. The information provided is used by AMBI to identify reasonable and necessary accommodations in an attempt to overcome the effect of conditions that limit the participation of qualified disabled students.

(8) Persons Designated to Assist:

The persons designated to assist enrolled or prospective students in obtaining financial aid information, school information, information on completion or graduation rates and school security policies and crime statistics (and how to contact)

Scott Deidun, President	sdeidun@ambimassageschool.com	571-620-7170
Katherine Dudero, Director of Education	kdudero@ambimassageschool.com	571-620-7170
Stasia Kemp, Financial Aid Director	skemp@ambimassageschool.com	571-620-7170

The student's enrollment in a program of study abroad approved for credit by the home school may be considered enrollment at the home school for the purpose of applying for assistance under the title iv, HEA program.

(9) Institutional Policies and Sanctions Related to Copyright Infringement

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the files sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at (www.copyright.gov).

(10) AMBI Transfer Credit Policy

AMBI cannot and does not imply or guarantee that any credits earned at AMBI are transferable to another institution. The institution you choose to attend after AMBI controls the acceptance of any such credits earned. It is the student's responsibility to confirm whether or not another institution will accept credits earned from AMBI.

At AMBI, in order to graduate, you must successfully complete our 700-hour massage therapy program in its entirety. As such, we do not offer credit for previous education completed at other institutions or for experiential learning. No tuition discounts will be awarded based on previous education or experience.

(11) Documents Available for Review

AMBI will make available for review to any enrolled or prospective student upon request, a copy of the documents describing the institution's accreditation and its State, Federal, or tribal approval or licensing. AMBI does also publish students and prospective students with contact information for filing complaints with its accreditor and with the State approval or licensing entity. Please see #6 above, or our School Catalog for further details. Should you have any additional questions, please contact the President of AMBI, Scott Deidun.

(12) Vaccination Policy

In accordance with the Vaccination Policy under the HEOA Sec. 488(a)(1)(E): amended HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)): added HEA Sec. 485(a)(1)(V) HEOA amendment effective August 14, 2008, institutions must make available to current and prospective students information about institutional policies regarding vaccinations. AMBI does not require existing or prospective students to be vaccinated as a condition of enrollment.

(13) Student Body Diversity

At the time of this publication, AMBI students are represented in the following manner:

- 79% Female, 21% Male
- 27% Caucasian
- 28% African American
- 6% Asian
- 9% Hispanic

33% of students received a Pell Grant

(14) Textbooks Used

The below textbooks are all included in AMBI's Massage Therapy Diploma Program.

- *Massage Therapy Principles and Practice, 6rd Edition*, Salvo
 - ISBN: 978-0-323-58128-8, Retail Price \$92.95
- *Trail Guide to the Body, Revised 6th Edition*, Biel
 - ISBN: 978-0-9987850-6-6, Retail Price \$72.95
- *Trail Guide to the Body, Student Workbook, 6th Edition*, Biel
 - ISBN: 978-0-9914666-7-2, Retail Price \$29.95
- *A Massage Therapist's Guide to Pathologies, 7th Edition*, Werner
 - ISBN: 978-0-9982663-4-3, Retail Price \$79.95

Section 13: Financial Assistance Information

Types of Aid: The office of financial aid at the American Massage & Bodywork Institute (AMBI) is open to assist students who have difficulty meeting the cost of attending the Institute. Although the primary responsibility for financing an education rests with the student and the student's immediate family, it is recognized that many students will require additional assistance in order to finance their educational goals. Therefore, AMBI offers financial assistance based on documented financial need.

The mission of the Office of Financial Aid is to serve students and parents by providing them with information to secure the necessary financial resources to meet their educational goals and financial obligations to AMBI. This is accomplished by informing them of the types of financial assistance available and assisting them through the process to obtain it.

AMBI is an equal opportunity, coeducational institution which does not discriminate on the basis of race, creed, color, sex, disability, national or ethnic origin.

Students are encouraged to complete their FAFSA online. Students are considered for many forms of financial aid, including Pell Grants, Direct Subsidized and Unsubsidized Loans, and Direct PLUS (Parent PLUS) loans.

Non Need-based Financial Aid: Students who wish to apply for non-need based financial aid must first file the FAFSA. In addition to being considered for Pell Grants, Direct Unsubsidized Loans, and Direct PLUS (Parent PLUS) loans, they may also be considered for certain merit scholarships. In general, however, merit scholarships are not administered by Student Financial Services.

Terms and conditions under which students receive Federal Direct Loans: You must complete a Free Application for Federal Student Aid (FAFSA) before you receive a Direct Subsidized Loan or Direct Unsubsidized Loan. Direct Loans are made by the U.S. Department of Education. Direct Subsidized Loans and Direct Unsubsidized Loans are made to students to help pay for the cost of education beyond high school. To receive a Direct Subsidized Loan, you must have financial need. Direct Unsubsidized Loans are not based on financial need.

The procedures and forms by which students apply for assistance: The Free Application for Federal Student Aid (FAFSA) should be completed and submitted electronically at www.fafsa.ed.gov. The income information that will be used for submitting the new application will be from the prior income tax year; making it possible for the student and parents or student's spouse to use the IRS data retrieval tool within the FAFSA. For example, when submitting the FAFSA for the 2018-2019 academic year the student and parents or student's spouse will be using the 2016 income tax information.

Approximately 7-10 days from the filing date of the FAFSA, the applicant will receive a Student Aid Report (SAR) from the federal Central Processing System (CPS). If you provided an email address on your FAFSA application, you will receive an electronic SAR from the federal CPS. The applicant should review their SAR for any additional steps required by the federal CPS.

Applications for assistance cannot be fully considered until all of the required documents are received by the Financial Aid Office and the applicant's admission status as a student is approved.

The criteria for selecting recipients from the group of eligible applicants: To be eligible for federal and state student aid, an applicant must:

1. Be a U. S. citizen or reside in the U.S. for other than a temporary purpose.
2. Demonstrate a documented need for need-based financial assistance.
3. Be in good academic standing and maintain a satisfactory level of academic progress.
4. Be meeting the satisfactory academic progress policy under the Office of Financial aid; and
5. Not be in default on any educational loan or owe a refund or repayment on any educational grant.

The criteria for determining the amount of a student's award: Financial need is the difference between your cost of attendance at AMBI (this includes tuition, fees, and books) and may include (room and board, transportation, and personal expenses) and the amount the family is able to contribute (EFC) toward those educational costs. Your Estimated Family Contribution is calculated by the Department of Education using your financial aid application. Some factors taken into consideration when calculating your EFC are parental income and assets and student' income and assets.

$$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Need}$$

Expected Family Contribution (EFC) is the amount a student and/or parent(s) can reasonably be expected to contribute towards educational expenses. The actual amount of the EFC is dependent upon family and student income, assets, family size, number of family members in college, taxes paid and age of the older parent. A student's EFC is determined by the information provided to the U. S. Department of Education thru the Free Application for Federal Student Aid (FAFSA). All applicants are required to inform the Financial Aid Office of any additional assistance to be received from outside sources during the application period.

Some financial aid is need-based, meaning you must demonstrate need in order to qualify for this type of aid (such as Pell Grant). Other aid, such as scholarships are merit-based (not need-based), meaning that you do not have to demonstrate need in order to be eligible. Total amount of aid a student receives, whether it is need-based or non-need based, cannot exceed a student's cost of attendance.

Section 14: Drug and Alcohol Abuse Prevention Information

AMBI's drug prevention materials must be annually distributed to each employee, and to each student who is taking one or more classes for any type of academic credit except for continuing education units, regardless of the length of the student's program of study.

1. **AMBI Alcohol & Drug Prevention Program.** In accordance with the Drug-Free Schools and Communities Act of 1989, AMBI has established an alcohol and drug-free awareness and prevention program for its students and employees. The program provides information regarding the dangers of alcohol and drug abuse; maintenance of a workplace and learning environment free from alcohol and drug abuse; available alcohol and drug counseling, rehabilitation, and employee assistance programs; and the penalties that may be imposed on students and employees for alcohol and drug abuse violations. Questions regarding information in this policy should be directed to Scott Deidun, President & Chief Executive Officer, 571-620-7170.
2. **Standards of Conduct.** AMBI strictly prohibits the unlawful manufacture, distribution, possession or use of illicit drugs or alcohol on campus property, and/or while on official duty and/or as part of any institute's activities. All students are expected to abide by local, state and federal laws pertaining to controlled substances, illicit drugs and the use of alcohol. Sanctions consistent with local, state, and federal law will be imposed on students and employees for violation of this policy.
3. **VIRGINIA DRUG PENALTIES.** For Virginia schedules, see Virginia Code Annotated at 54.1-3446. First Offense Manufacturing, selling, distributing, giving or possessing with the intent to manufacture, sell, give or distribute (Va. Code Ann. at 18.2-248 and 18.2-11): Schedule I and II drugs, and transporting into Virginia one or more ounces of cocaine and five or more pounds of marijuana with intent to sell or distribute: not less than five years nor more than 40 years; fine not more than \$500,000. Schedule III, IV or V drugs: not more than 12 months; fine not more than \$2,500. Trafficking in the following amounts is punishable by imprisonment of 20 years to life and a fine of not more than \$1 million: Heroin: 100 kilograms or more Cocaine: 500 kilograms or more Cocaine base: 1.5 kilograms or more Simple possession of a controlled substance is punishable as follows: Marijuana: a misdemeanor; not more than 30 days; fine of not more than \$500. (Va. Code Ann. at 18.2-250.1) Schedule I or II drug: not less than one year nor more than 10 years; or, in some cases, up to 12 months and fine of \$2,500. Schedule III drug: not more than 12 months; fine not more than \$2,500. Schedule IV drug: not more than six months; fine not more than \$1,000. Schedule V drug: fine not more than \$500. Schedule VI drug: fine not more than \$250 (Va. Code Ann. at 18.2-250.1, 18.2-11, and 18.2-10). Penalties for the sale, gift, distribution or possession with intent to sell, give or distribute marijuana (Va. Code 18.2-248.1): Not more than one half ounce of marijuana: not more than 12 months, fine of not more than \$2,500. More than one half ounce of marijuana but not more than 5 pounds of marijuana: up to 10 years, fine of not more than \$2,500. More than five pounds of marijuana, not less than five years, nor more than 30 years. Manufacturing marijuana: not less than five years nor more than 30 years, fine not to exceed \$10,000. Other Penalties, Second and Later Offenses Sale of drugs on or near school property (including universities), state hospital grounds, a public recreation or community center, or any public library is a felony punishable by a mandatory sentence of not less than one year nor more than five years; fine of not more than \$100,000 (Va. Code Ann. at 18.2- 255.2). Forfeiture of driver's license may also occur as a result of drug violations. (Va. Code Ann. at 18.2-259.1). For penalties for sale of drugs to someone

under age 18 who is at least three years younger than the seller, see Va. Code Ann. at 18.2-255. Enhanced penalties also apply to subsequent offenses.

4. **Counseling, treatment, or rehabilitation programs available to students and employees.**
 - Substance Abuse and Mental Health Services Administration (SAMHSA)
 - 1-800-662-HELP(4357)
 - Substance Abuse Services Fairfax
 - 703-533-0180
5. **Health risks associated with the use of illegal drugs and alcohol.** Although initial drug use might be voluntary, drugs of abuse have been shown to alter gene expression and brain circuitry, which in turn affect human behavior. Once addiction develops, these brain changes interfere with an individual's ability to make voluntary decisions, leading to compulsive drug craving, seeking, and use. Additionally, the impact of addiction can be far-reaching. Cardiovascular disease, stroke, cancer, HIV/AIDS, hepatitis, and lung disease can all be affected by drug abuse. Some of these effects occur when drugs are used at high doses or after prolonged use, however, some may occur after just one use. See National Institute on Drug Abuse.
6. **Legal Sanctions.** In addition to penalties, up to and including expulsion from AMBI, a student who violates any of the following alcohol and/or drug laws will be reported to the appropriate law enforcement agency and will be subject to prosecution in accordance with the law. Legal sanctions for a violation of local, state, and/or federal law may include, but not be limited to fines, probation, jail, or prison sentences.
7. **Biennial Review.** AMBI will conduct a biennial review of its program to determine its effectiveness and implement changes to the program if they are needed and ensure that any disciplinary sanctions are consistently enforced.

Section 15: Gainful Employment

In accordance with the provisions made available to us by the United States Department of Education, AMBI is electing to immediately implement the regulations published on 7/1/2019 regarding the rescission of the gainful employment rule.

Licensure Requirements

Program meets licensure requirements in:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Virginia, Washington, West Virginia, Wisconsin

Program does not meet licensure requirements in:

Foreign Country, Nebraska, New York

The following do not have licensure requirements for this profession:

Kansas, Minnesota, Vermont, Wyoming

Section 16: Misrepresentations

AMBI takes misrepresentation seriously and does not permit any employee or instructor at the school to make false, erroneous, or misleading statements directly or indirectly to a student, prospective student, any member of the public, an accrediting agency, a state agency, or the Department of Education.

A misleading statement includes any statement that has the likelihood or tendency to deceive. A statement can be defined as any communication made in writing, visually, orally, or through other means. This definition applies to statements made by an eligible school, one of its representatives, or any ineligible institution, organization, or person with whom the eligible institution has an agreement to provide educational programs or to provide marketing, advertising, recruiting, or admissions services.

34 CFR 668.72 Nature of Educational Program. Misrepresentation concerning the nature of an eligible institution's educational program includes, but is not limited to false, erroneous, or misleading statements concerning –

- (a) The particular type(s), specific source(s), nature and extent of its institutional, programmatic, or specialized accreditation;
- (b)(1) Whether a student may transfer course credits earned at the institution to any other institution;
- (2) Conditions under which the institution will accept transfer credits earned at another institution;
- (c) Whether successful completion of a course of instruction qualifies a student—
 - (1) For acceptance to a labor union or similar organization; or
 - (2) To receive, to apply to take, or to take the examination required to receive, a local, state, or federal license, or a nongovernmental certification required as a precondition for employment, or to perform certain functions in the states in which the educational program is offered, or to meet additional conditions that the institution knows or reasonably should know are generally needed to secure employment in a recognized occupation for which the program is represented to prepare students;
- (d) The requirements for successfully completing the course of study or program and the circumstances that would constitute grounds for terminating the student's enrollment;
- (e) Whether its courses are recommended or have been the subject of unsolicited testimonials or endorsements by—
 - (1) Vocational counselors, high schools, colleges, educational organizations, employment agencies, members of a particular industry, students, former students, or others; or
 - (2) Governmental officials for governmental employment;
- (f) Its size, location, facilities, or equipment;
- (g) The availability, frequency, and appropriateness of its courses and programs to the employment objectives that it states its programs are designed to meet;
- (h) The nature, age, and availability of its training devices or equipment and their appropriateness to the employment objectives that it states its programs and courses are designed to meet;
- (i) The number, availability, and qualifications, including the training and experience, of its faculty and other personnel;
- (j) The availability of part-time employment or other forms of financial assistance;
- (k) The nature and availability of any tutorial or specialized instruction, guidance and counseling, or other supplementary assistance it will provide its students before, during or after the completion of a course;
- (l) The nature or extent of any prerequisites established for enrollment in any course;
- (m) The subject matter, content of the course of study, or any other fact related to the degree, diploma, certificate of completion, or any similar document that the student is to be, or is, awarded upon completion of the course of study;
- (n) Whether the academic, professional, or occupational degree that the institution will confer upon completion of the course of study has been authorized by the appropriate state educational

agency. This type of misrepresentation includes, in the case of a degree that has not been authorized by the appropriate state educational agency or that requires specialized accreditation, any failure by an eligible institution to disclose these facts in any advertising or promotional materials that reference such degree; or

(o) Any matters required to be disclosed to prospective students under §§ 668.42 and 668.43 of this part.

34 CFR 668.73 Nature of Financial Charges. Misrepresentation concerning the nature of an eligible institution's financial charges includes but is not limited to false, erroneous, or misleading statements concerning—

(a) Offers of scholarships to pay all or part of a course charge;

(b) Whether a particular charge is the customary charge at the institution for a course;

(c) The cost of the program and the institution's refund policy if the student does not complete the program;

(d) The availability or nature of any financial assistance offered to students, including a student's responsibility to repay any loans, regardless of whether the student is successful in completing the program and obtaining employment; or

(e) The student's right to reject any particular type of financial aid or other assistance, or whether the student must apply for a particular type of financial aid, such as financing offered by the institution.

34 CFR 668.74 Employability of Graduates. Misrepresentation regarding the employability of an eligible institution's graduates includes but is not limited to false, erroneous, or misleading statements concerning—

(a) The institution's relationship with any organization, employment agency, or other agency providing authorized training leading directly to employment;

(b) The institution's plans to maintain a placement service for graduates or otherwise assist its graduates to obtain employment;

(c) The institution's knowledge about the current or likely future conditions, compensation, or employment opportunities in the industry or occupation for which the students are being prepared;

(d) Whether employment is being offered by the institution or that a talent hunt or contest is being conducted, including but not limited to the use of phrases such as "Men/women wanted to train for * * *," "Help Wanted," "Employment," or "Business Opportunities";

(e) Government job market statistics in relation to the potential placement of its graduates; or

(f) Other requirements that are generally needed to be employed in the fields for which the training is provided, such as requirements related to commercial driving licenses or permits to carry firearms, and failing to disclose factors that would prevent an applicant from qualifying for such requirements, such as prior criminal records or preexisting medical conditions.

Section 17: Loan Disclosures

AMBI is required to provide information published by the U.S. Department of Education to students at any time that information regarding loan availability is provided. If the school enters into an agreement with a potential student, student, or parent of a student regarding a Title IV, HEA Loan, AMBI must inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

Entrance Counseling for Student Loan Borrowers 685.304(a). Entrance counseling is required for all first-time student Direct Loan borrowers. Before making the first disbursement of a Direct Subsidized or Unsubsidized Loan to a borrower who has not received a prior Direct Subsidized or Unsubsidized Loan or Federal Stafford or SLS Loan, AMBI must ensure that he/she receives entrance counseling. Similarly, AMBI must ensure that a graduate or professional student who is borrowing a Direct PLUS Loan has received entrance counseling, unless he received a prior graduate/professional Direct or Federal PLUS Loan. AMBI may not require that students complete additional counseling (except for exit counseling), but may provide more information, resources, and advisement that students can choose to make use of. This extra content can be provided as part of in-person individual or group training or through our website, other electronic means, written materials, or different methods. The added material must be reasonable as to time, effort, and relevance to students' borrowing decisions and may not be administered in a way that unreasonably impedes their ability to borrow. AMBI can require first-time student borrowers to complete a worksheet, budget, or other exercise designed to improve financial literacy and understanding of the implications of borrowing but cannot require them to justify the need for a loan.

The information included in Entrance Counseling consists of:

- i. Explanation of the use of the Master Promissory Note (MPN)
- ii. An emphasis to the borrower the seriousness and importance of the repayment obligation the student borrower is assuming
- iii. A description of the likely consequences of default, including adverse credit reports, delinquent debt collection procedures under Federal law, and litigation
- iv. The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower complete program or completes within regular time for completion, is unable to obtain employment upon completion, or is otherwise dissatisfied with or does not receive the educational or other services the borrower purchased from the school
- v. Information about the monthly payment amounts based on
 - a. A range of student levels of indebtedness of Direct Subsidized Loan and Direct Unsubsidized Loan borrowers, or student borrowers with Direct Subsidized, Direct Unsubsidized, and Direct PLUS Loans depending on the types of loans the borrower has obtained; or
 - b. The average indebtedness of other borrowers in the same program at the same school as the borrower
- vi. To the extent practicable, provide an explanation of the effect of accepting the loans to be disbursed on the eligibility of the borrower for other form of student financial assistance
- vii. Information on the accrual and capitalization of interest
- viii. Borrowers of unsubsidized loans have the option of paying interest while in school
- ix. Definition of half-time enrollment and the consequences of not maintaining half-time enrollment
- x. Importance of contacting appropriate offices if student withdraws prior to completion of program of study
- xi. Sample monthly repayment amounts
- xii. Consequences of default
- xiii. Information about the NSLDS and how the borrower can access the borrowers records
- xiv. Name and contact information for individual the borrower may contact with questions about the borrower's rights and responsibilities or the terms and conditions of the loan

Exit Counseling For Student Loan Borrowers 685.304(b); 668.42; 674.42(b). Each school must provide counseling to borrowers of loans under the Federal Direct Loan shortly before the student borrower ceases at least half-time study at the school. The counseling will provide information on:

- i. Average anticipated monthly repayment amount
- ii. Repayment plan options
- iii. Options to prepay or pay on shorter schedule
- iv. Debt Management Strategies
- v. Use of Master Promissory Note
- vi. The seriousness and importance of student's repayment obligation
- vii. Terms and conditions for forgiveness or cancellation
- viii. Copy of information provided by the U.S. Department of Education
- ix. Terms and conditions for deferment or forbearance
- x. Consequences of default
- xi. Options and consequences of loan consolidation
- xii. Tax benefits available to borrowers
- xiii. The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes program or completes within regular time for completion, is unable to obtain unemployment upon completion, or is otherwise dissatisfied with or did not receive the educational or other services the borrower purchased from the school
- xiv. Availability of the Student Loan Ombudsman's office
- xv. Information about NSLDS. The U.S. Department of Education is required to provide a disclosure form for students and prospective students about NSLDS

AMBI recommends and utilizes the below link to all student's for completing their entrance and exit counseling: <https://studentaid.gov/>

If the borrower drops out without notifying AMBI, we must confirm that he/she has completed online counseling or mail exit counseling material to the last known address of the student. It is acceptable to email the information to his/her home email address. The print or PDF version of the *Exit Counseling Guide for Federal Student Loan Borrowers* satisfies this requirement. AMBI will mail or email it within 30 days of learning that the borrower has withdrawn or failed to participate in an exit counseling session. The file will then be documented that exit counseling materials were sent. If the withdrawn student fails to provide updated contact information upon withdrawal, AMBI is not required to take further action.

Personal information collected for exit counseling provided by the school must be given to the student's loan servicer within 60 days. The authorization to release this information is included in the loan promissory note they provided. No further permission is needed. Students who complete loan exit counseling (<https://studentaid.gov/>) fulfill this requirement; NSLDS provides the completion information to the loan holders.

Private Education Loan Disclosures (Including Self-Certification Form) 601.2; 601.11; 601.30; 668.14(b)(29). For any private education loan, AMBI is required to provide information to the prospective borrower, including: (1) Information required under Section 128(e) of the Truth in Lending Act (15 U.S.C. 1638(e)). (2) Notice that the prospective borrower may qualify for loans or other assistance under the Title IV, HEA programs. (3) That the terms and conditions of the Title IV, HEA program loans may be more favorable than the provisions of the private education loans. This information on private loans will be presented in a manner that makes it distinct from information regarding Title IV, HEA program loans.

Code of Conduct for Education Loans 601.2; 601.21; 668.14(b)(27). AMBI has a code of conduct which prohibits AMBI from engaging in any of the following:

- i. Revenue-sharing with any lender
- ii. Receiving gifts from a lender, or guarantor, or a loan service
- iii. Contracting arrangement providing financial benefit from any lender or affiliate of a lender
- iv. Directing borrowers to particular lenders, or refusing or delaying loan certifications
- v. Offers of funds for private loans
- vi. Call center or financial aid staffing assistance
- vii. Advisory board compensation

Preferred Lender Lists 601.2; 601.21; 668.14(b)(27). At this time, AMBI does not have and preferred lender arrangements. In the future, should AMBI engage in any preferred lender arrangements, we will make annually available in print or other medium to students attending the school and their families a list of the specific lenders for private education loans or for Title IV, HEA loans that the school recommends, promotes, or endorses in accordance with a preferred lender arrangement. The list must prominently disclose the method and criteria used by the school in selecting lenders for preferred lender arrangements to ensure that such lenders are selected on the basis of the best interests of the borrower. The list must also clearly and fully disclose:

- i. The minimum information determined by the U.S Department of Education (HEA Section 153(a))
- ii. Why the school participates in a preferred lender arrangement with each lender, particularly with respect to terms and conditions or provisions favorable to the borrower
- iii. That the students or their families do not have to borrow from a vendor on the list
- iv. The list must have at least 3 FFELP lenders that are not affiliates of each other.

Private Education Loans 601.2; 601.10; 601.12; 601.20; 601.21.

- i. Each school must provide on its website, and in publications, mailings, or electronic messages, or materials that are distributed to prospective or current students and their families that describe the financial aid opportunities available to students attending the school and that describe or discuss private education loans, the information required to be disclosed under Section 128(e)(11) of the Truth in Lending Act (15 U.S.C. 1638(e)(11)) for each type of private loan offered pursuant to a preferred lender arrangement.
- ii. Each school-affiliated organization must provide on its website, and in publications, mailings, or electronic messages, or materials distributed to students and families that describe private education loans and the information required to be disclosed under Section 128(e)(1) of the Truth in Lending Act (15 U.S.C. 1638(e)(1)) for each type of private loan offered pursuant to a preferred lender arrangement.

The name of the lender must be displayed in all information and documentation related to private education loans.

- iii. The information in the model disclosure form and the Truth in Lending Act information must be provided annually in a manner that allows students and families to take the information into account before selecting a lender or applying for an education loan.

Section 17: Voter Registration

As a participating school that requires voter registration prior to election day and/or does not allow registration at the time of voting, AMBI will make a good-faith effort to distribute voter registration forms to its students. This requirement was included in the National Voter Registration Act of 1993.

AMBI will make voter registration forms widely available to its students and must individually distribute the forms to its certificate-seeking (FSA-eligible) students. AMBI can mail paper copies, or it may send an electronic message to each student with a voter registration form or with an internet address where the form can be downloaded. The message must be devoted exclusively to voter registration.

AMBI must request voter registration forms from the state 120 days prior to the state's deadline for registering to vote. This provision applies to general and special elections for federal office and to the election of governors and other chief executives within a state. If AMBI does not receive the forms within 60 days prior to the deadline for registering to vote in the state, it is not liable for failing to meet the requirement during that election year.