



Mobile Technical Training

Student Services Manual

Effective Date: *01/01/24 to 12/31/24*

Student Services Staff Manual

Our Mission Statement & Teaching Philosophy

It is our mission to provide a learning environment where students can learn in a small class size setting and practice plenty of hands-on activities. Each student will be respected for his or her own potential and dedication to the industry.

We have developed teaching practices to cover all styles of learning. We know that if we want students to succeed, we must go beyond the classroom setting. This is done through extensive hands-on learning and by working in a business-oriented environment.

Our Goals

1. To provide a learning environment that focuses on student accomplishments so that all students can develop a sense of success and pride in their work.
2. To train and provide students with the skills necessary to enter the workforce in the automotive electronics industry.
3. To evaluate our program continuously in accordance with industry changes that may take place.
4. To select faculty and staff with the appropriate experience and training so they can provide our students with adequate services.
5. To follow all rules and regulations in accordance with state guidelines and ethical business practices.

Statement of Non-Discrimination

Mobile Technical Training does not discriminate on the basis of race, color, religion, age, disability, sex, sexual orientation, national origin, citizenship status, gender identity, or marital status in its admission practices and employment opportunities.

Administration:

Mr. Gene Olvera Director
Ms. Karina Marroquin Assistant Director
Mr. Chago Betes..... Technical Advisor

Instructors:

Chago Betes

MECP Certified Installer
Day Instructor

Nataliya Skotce

Vinyl Wrap Instructor

Rey Nunez

MECP Certified Installer
Saturday Instructor

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Mr. Gene Olvera

Director

- Gene Olvera oversees all of the schools' functions and activities. He is responsible for supervising staff and ensuring student services are being delivered accordingly.

Karina Marroquin

Assistant Director

- Karina Marroquin assists the director and supervises staff to ensure student services are being delivered accordingly.

Perla Madrid

Admissions Representative

- Perla Madrid oversees the admissions department, provides student services such as class schedules, registration details, and student services.

Andre Seijas and Kayla Guerra

Admissions Representatives

- Kayla and Andre are admissions representatives, provide student services such as class schedules, admissions requirements, and enrollment process.

Yenny Alcantara

Financial Aid & Bursar's Office

- Yenny Alcantara oversees the financial aid department. She also oversees the bursar's office.

Alexandra Pacheco

Career / Job Placement and Student Services

- Alexandra Pacheco oversees the career services and job placement department. She also provides student services such as ordering materials, scheduling make up time, and transcript requests.

Office Hours

Monday to Thursday: 9:00am to 6:00pm
Friday: 9am to 4pm Saturday: 9am to 4pm

School Calendar and Enrollment Process

Classes will not be held during the following holidays: (Holidays are not counted as part of the contracted time schedule.)

Holidays:

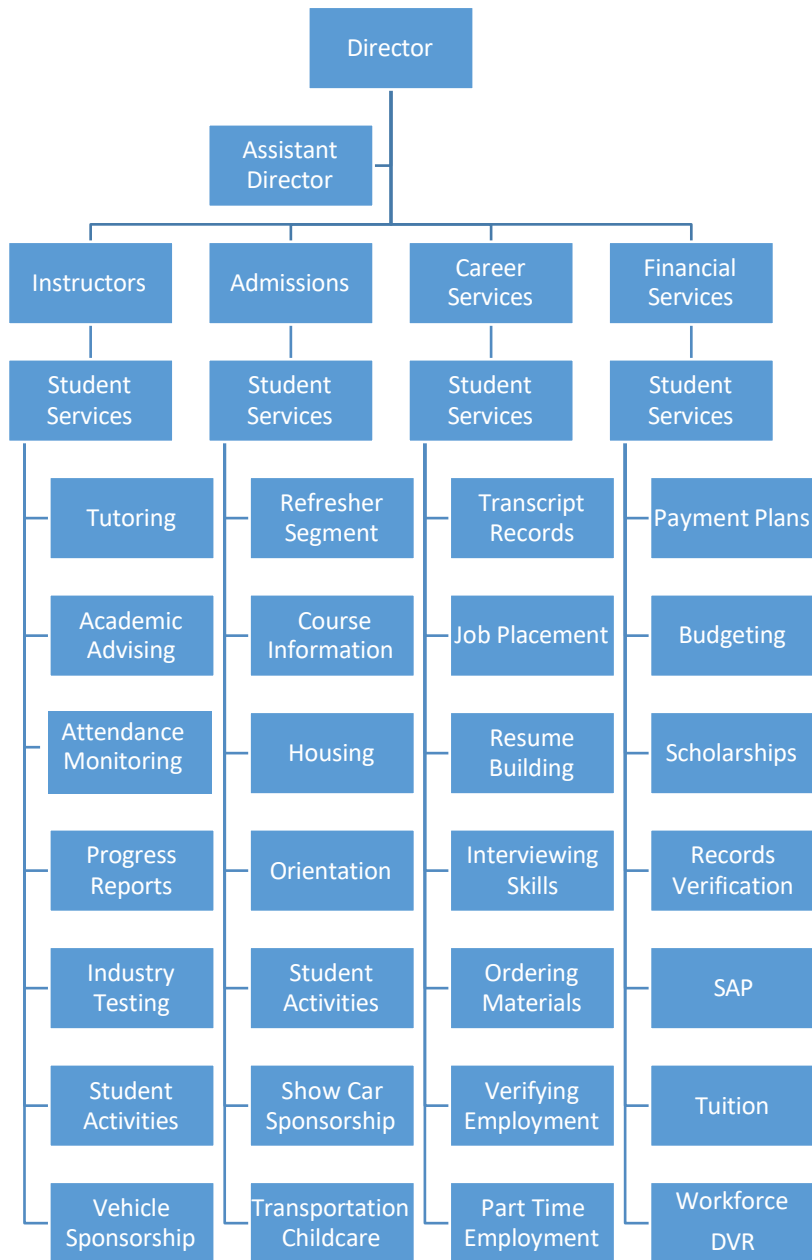
New Year's Day	Martin Luther King Day	Good Friday
Independence Day	Labor Day	Memorial Day
Columbus Day	Thanksgiving Day	Christmas Day

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Weather Emergencies

The school reserves the right to close during weather emergencies. Under these conditions students will not be considered absent. Instructors will cover any missed material to ensure completion of the entire program. We will follow the Bergen County School Weather Emergency System to determine if classes need to be cancelled. Students will be notified via email and text if there will be a delayed opening or class cancellation due to weather conditions.

Student Services Delivery Chart



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The delivery of student services is extremely important to the administration of the school. The students' services offered focus on student achievement and on establishing a learning environment where students can be motivated to learn. We are determined to have the suitable staff, faculty, equipment, and facilities to deliver these services.

Here are the services that are available to students enrolled at Mobile Technical Training:

Orientation

New students will receive an invitation to participate in an orientation prior to or on their first day of class. The orientation will introduce students to school policies, staff, faculty, and provide them with an additional tour of the facility.

Tutoring Outside of Class Hours

This service is offered to students who need additional training time to improve their CGPA. Students can attend free tutoring sessions outside of class hours from 5:15pm to 6:00pm or on Friday when there is no class by speaking with their instructor or student services rep. Students who are late to class will not be eligible for free tutoring.

Job Placement Requirements

Students taking Vocational -Career Oriented Courses may benefit from Job Placement Assistance. The school encourages all students to maintain satisfactory attendance, conduct, and academic progress so they may be viewed favorably by prospective employers. While the school cannot guarantee employment, it makes every effort to assist students with job placement in a position that suits their skills and experience. Students who require job placement assistance services must graduate from a Vocational -Career Oriented Course. The following are recommendations from the school to prepare for placement assistance.

1. MECP Certified Installer (applies for the MEI/VCP 600 Hour Program)
2. Attend a Resume and Interviewing Workshop at the school
3. Submit a complete resume to the Job Placement coordinator
4. Submit a list of Businesses
5. Attend all scheduled interviews
6. Maintain a valid driver's license and positive attitude

Students who need placement assistance will meet with the Job Placement Coordinator to arrange interviews and post interview follow-ups. Recommendations to employers will be made based on the performance of the student in class, hands on practice, student's attitude, and the instructor's recommendation.

Mobile Technical Training offers job placement assistance to those graduates who qualify. This service may be revoked if a student is fired from a job due to theft, vandalism, or any inappropriate behavior towards their supervisors. In addition, students who decline a job opportunity due to inexcusable circumstances will lose any assistance from the school. We

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always encourage students to communicate with their Job Placement Coordinator before they abandon a job.

Resume & Interviewing Workshops

This service helps students who need guidance putting together a resume and preparing for a job interview. Students will be interviewed by the job placement coordinator and exposed to different interviewing scenarios.

MECP Testing Services

Students who wish to take other MECP Examinations are given the opportunity to test for the Mobile Product Specialist and the Advance Exam at our facility even after they graduate.

Field Trips

On occasion, an instructor may schedule a field trip to an industry shop, store, warehouse, or industry related business. The purpose of the field trip is to help those students who plan on having their own business or need to buy industry tools and materials for personal projects. This will allow students to meet other industry representatives. There may be additional costs for tolls, gas, and transportation associated with the field trips. These expenses will be the responsibility of the student. Students who do not wish to attend can notify their instructor. Field trips are not mandatory, this is optional.

Parking

All vehicles parked on school property must be properly registered and insured. Parking can be found in the front, side, and rear of the building. Parking is first come first served basis. Students who arrive early can get spots closer to the entrance. The school reminds students to observe all speed limits and avoid spinning tires, drifting, speeding, or reckless driving on school grounds. Students are reminded not to park in other private lots next to the school. This may lead to having their vehicles towed at their own expense. Cars cannot remain in the parking lot or inside the school bay overnight. Failure to follow directions may result in additional disciplinary actions.

Health Services

Mobile Technical Training does not provide health services. Students who have a medical emergency will be referred to Hackensack University Medical Hospital. They can also see the front desk for a list of doctors in the nearby area.

COVID Information and Precautions

- All visitors, students, and staff may choose to wear face covering when entering the building and while inside the building under state mandatory guidelines.
- All visitors, students, and staff must monitor their symptoms and continue test for COVID as necessary.

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- All visitors, students, and staff who are experiencing COVID-19 symptoms should not report to class or work. You must notify your immediate supervisor/staff right away. You will be asked to provide the appropriate clearance from a doctor. STAY HOME
- If you need to find out where to get a FREE COVID-19 TEST, please see the front desk.
- Handwashing/sanitizing breaks will be taken throughout the day.

Social Distancing State Guidelines will be followed:

- Wash your hands with soap and water
- Use hand sanitizer regularly
- Wear face covering if needed.
- Avoid sharing personal items
- Cover your cough and sneeze
- Dispose of your tissues in the garbage
- Bring your own utensils and dishes if needed
- Do not share food

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Academic Advising:

Students will receive 1 to 3 progress reports during their enrollment periods. The progress reports will be completed by the student's instructor and reviewed privately with each student. All progress reports will be signed by the instructor and student. The student can receive a copy of the progress report. The original report will be placed in the attendance folder to be filed in the student's file upon completion of the course. The progress reports will provide students with recommendations on areas in need of improvement and areas where the student is excelling in class. Students who wish to discuss their performance in class at any time can request a meeting with their instructor outside of class hours.

- The progress reports will be evaluated by the job placement coordinator prior to contacting employers on behalf of the student. The instructor and job placement coordinator must meet to discuss the student's progress prior to setting up any job interviews.

Attendance Monitoring:

All students must sign in at the front desk prior to entering the classroom. Attendance is also taken by instructors daily. Instructors will monitor a student's attendance on a regular basis. In cases where a student is not meeting attendance requirements, a meeting between the instructor, student services representative, and student must be scheduled right away. Students will be given the schedule for additional classes that are taking place, so the student makes up the time. If the student fails to attend those sessions, the student will be placed on academic probation.

- The front desk attendant will review the sign in sheets every morning to make sure students are present in class. Students who are not in class will be called, emailed, and sent a text by the attendance monitor.
- Students who have excused absences need to bring documentation to the attendance monitor. They will attach the document to the student's attendance record.
- The student must make up the work that was missed during the excused class session by staying after class or attending a different class session.

Refresher Segments:

Graduates can take a refresher segment with no additional charges within three years from their date of completion with the approval from the office as long as the course/program is still being offered and does not require a lab fee. No additional charges apply to a segment in the mobile electronic installation course. There will be additional lab fees for students who take a refresher segment for the box-building, vinyl wrap, window tint, and detailing course. See section on additional charges for makeup time. These graduates who request to take a will be charged a lab fee for the materials that are used in class. Graduates who request a refresher segment after three years from the official graduation date, are not eligible for a refresher segment.

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Graduates who do not have industry experience and wish to take a refresher segment may be required to retake the full program to be up to date with industry knowledge. Additional fees will be charged. The opportunity to take a refresher segment applies only to students who graduate from a course, have good attendance records, and have met all financial obligations.

Transfer Request:

Students wishing to transfer their enrollment to a different session must complete an official transfer request. This form can be found at the front desk or emailed to the student by the assistant director. Once the student submits the form and it is approved by the director, they will receive a welcome letter with the new enrollment dates.

Leave of Absence Request:

Students who need to take a leave of absence may do so as per the policies listed in the school's catalog. The students must submit an official leave of absence request. This form can be found at the front desk or emailed to the student by the assistant director.

Student Activities:

A schedule of student activities is posted on a bulletin board for all students to see daily. The student activities are planned by instructors, admissions, job placement coordinator, and director. Student activities include:

- **Car Show Events:** A list of car show events for the season is created by the assistant director.
- **School BBQ:** Instructors will make plans for this during the spring and summer season.
- **Student and Staff Lunch/Breakfast:** The director will plan these lunches during MECF test day or Graduation week at the school.
- **Holiday Celebrations:** Christmas Lunch will be organized by the assistant director. Different events on 4th of July, Veterans Day, Halloween, Memorial Day, will also be observed with staff and students.
- **Shop Visits:** Class trips will be planned with the instructor to visit local shops.
- **Guest Speakers:** Graduates with success stories will be invited by the instructors and job placement coordinator to share their experiences with the current students.
- **Educational Workshops:** Workshops on resume building, interviewing skills, and keeping the job you want will be planned by the Job Placement Coordinator and Class Instructor.
- **Job Fairs:** The job placement coordinator will notify students of job fairs, invite employers as guest speakers, and plan a job fair at the school.

Products/Materials Purchases:

Students who wish to purchase products and materials from the school must speak with student services on their breaks. Students must first submit a list of items they would like to purchase. Student services will provide the student with an invoice and total amount due. The student must

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pay for the items before any orders are placed. The students cannot remove any items from the school store to test on their cars without first paying for the item.

Students can pick up their items at the school. All invoices must be stamped, paid, and signed by the student when picking up items. All items must be checked off individually when picking up at the school.

- A copy of the invoice and receipt is provided to the student with their purchases.
- If students cannot pick up the items at the school, they must schedule a pickup with UPS or FED EX and send a pre-paid label to the school for shipping. The school will not ship any items to students without a pre-paid label.
- All sales are final. Students cannot receive a full refund for a product if the original seal has been broken, the product does not have the original packaging, or the product has been used.
- Damaged products will be returned to the manufacturer for replacement under the product warranty. The student will be responsible for shipping charges if the items need to be sent to a manufacturer for repair.
- It should be noted, the school has no control over the duration of shipping. If students wish to receive their items next day air, they will have to pay an additional fee.

Transportation & Travel:

Students who do not have transportation, can access public transportation to and from the school. New Jersey Transit Bus #161 and #772 can be accessed within walking distance from the school. Students can see the front desk attendant for the bus schedule and traveling routes. Students can also access www.njtransit.com for a detailed travel itinerary to and from their residence to the school.

Medical Assistance:

Students who have medical concerns can see the front desk to inquire about a list of doctors nearby. Students with medical emergencies can go to Hackensack University Medical Center, located 10 minutes driving distance from the school. In extreme cases, the front desk attendant may call an ambulance upon request from a student or staff member.

Medical Assistance (Veteran Students):

Veteran students with medical concerns can visit VA Medical Center located at:

385 Tremont Ave

East Orange, NJ 07018

Between Ross St and Stephen Gregg Drive

(973) 676-1000

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Veteran students who do not have transportation can schedule a pick up from the VA to the hospital. Students can see the front desk for the most current contact information for VA medical shuttle service.

Childcare:

Students who need to arrange for childcare services can see the front desk to inquire about prices, schedules, and contact information of childcare services in the local areas. There may be state programs students can apply for to receive assistance with childcare while in school. This information can be obtained from the front desk.

Drug & Alcohol Abuse:

The school holds a zero-tolerance policy for drugs and alcohol. Students who have a problem with drug or alcohol abuse can be referred to a state program for help with substance issues. Students who wish to receive help can see the school's director or student services. Students can also call 1-888-874-6830 or access www.drugabuse.com for assistance.

Drug Awareness

The Drug-Free Schools and Communities Act of 1989, Public Law 101-226, requires school receiving financial assistance to implement and enforce drug prevention programs and policies. Students shall receive a copy of the Drug-Free Schools/Drug-Free Workplace Annual Disclosure upon enrollment, and thereafter no later than by January 31st of each calendar year under their enrollment period. The information and referral line that directs callers to treatment centers in the local community is available through student services and student services manual.

Mobile Technical Training prohibits the manufacture and unlawful possession, use or distribution of illicit drugs or alcohol by students on its property and at any school activity. If staff or faculty suspect someone to be under the influence of any drug or alcohol, they should immediately bring this concern to the attention of the director. Violation of the institution's anti-drug policy will result in appropriate disciplinary actions and may include expulsion of the student. The appropriate law enforcement authorities may also be notified. In certain cases, students may be referred to counseling sources for substance abuse centers. If a referral is made, continued enrollment at the school is subject to successful completion of any prescribed counseling or treatment program.

Student/Transcript Records:

All student academic records will be maintained for a period of up to seven years with the school. Upon graduation, students can request copies of their records. The records can be maintained indefinitely by the student. The records the school will maintain are as follows:

- Attendance Records
- Academic Progress and Grades

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- Financial Records
- Placement Data
- The Enrollment Agreement
- Records of meetings, appeals, disciplinary actions and dismissals
- Transcripts*
- A copy of the graduation certificate**
- Medical Records (where applicable)

*Transcripts requests must be made in writing to the Attendance Officer by completing and signing an official request form. This form can be emailed to the student or requested from the front desk. Transcript records will not be released if the student has not met financial obligations with the school.

**The official certificate of graduation will only be released to students who are current with their financial obligations upon successful completion of the program. Students who misplace the original certificate may only get a copy of the certificate that is kept on record.

Records Verification:

Academic and attendance records will be verified by the attendance monitor and assistant director.

Part Time Employment While in School:

Students who wish to find part time employment while in school can meet with the job placement coordinator to discuss their options. It should be noted, part time employment while in school will not be field related. This will be part time employment in areas related to retail, customer service, food industry, packaging and shipping, etc. This is part time employment to help students having to manage personal expenses while in school. This employment is based on availability and is optional.

Payment Plans:

As part of our commitment to help students, we have created different payment options to assist those in need of financial assistance. Students are eligible for the following options.

In-House Payment Plans (offered by Mobile Technical Training):

These are interest free payment plans and do not require a credit check. A down payment is necessary to set up weekly, bi-weekly, or monthly payments. Tuition would be paid in full by the time the student graduates. There are no additional fees for this option.

- Students will receive a copy of the attached school payment plans. Once they select the

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plan that will work best for them, they must inform the financial coordinator at the school to finalize their payment option. They will receive a due date for their initial payment with their invoice. The payments can be made with a check, credit card, money order, or cash. All students will receive a school receipt with their payments.

Scholarships (offered by clubs or associations):

Students who belong to a car club or industry association may qualify for a scholarship from these associations. Students should ask the club members or industry leaders if there are scholarship opportunities available for them.

- Students who qualify for a club or industry scholarship need to submit an approval or award letter to the school's financial coordinator.

Credit Union (personal or parents):

Students can apply for a personal loan thru a credit union. These loans may be available with their community, employer, group or organization, association, or religious affiliation.

- Students who have been approved for a loan thru a credit union, employer, or organization should submit an approval letter to the school's financial coordinator. They will receive an invoice with a due date for the tuition payment.

Trust Fund & College Savings:

Students may have a trust fund or college savings funds they can access for school. Students should ask their parents or grandparents about any college trust funds to use towards secondary education.

- Students who are accessing a trust fund or savings fund must notify the school's financial coordinator right away. They will receive an invoice with a due date for the tuition payment.

Personal Loans from your Bank:

Students can contact their bank of preference and apply for a personal loan. Personal loans are based on credit history and carry interest and bank fees.

- Students who are applying for a personal bank loan should notify the school's financial coordinator right away. They will receive an invoice with a due date for the tuition payment.

Grants from DVR (Division of Vocational Rehabilitation Services):

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These are state grants that are offered by state vocational rehabilitation services for those who qualify. Vocational Rehabilitation Services are available to students who may have learning disabilities, physical disability, financial need, or are referred directly by Workforce, One Stop Training Centers, or Justice Department. The student must submit an application to a state agency. The state will determine if the student is eligible.

- Students who are approved for training from a DVR Agency must submit an authorization letter to the school.

Grants from WIA (Workforce Investment Act): These are state grants offered to workers who have been laid off from their jobs and are having difficulty finding employment in their community.

Budgeting:

Students can use the attached budget sheet to help them plan their personal expenses while in school. The financial coordinator can complete this sheet with the student to help them plan their expenses.

Billing:

Students who have questions about a bill can speak with the financial coordinator.

Applying for Federal Financial Aid:

Those students who are eligible and wish to enroll in the Mobile Electronic Installation & Vehicle Customizing 600 Hour Program may qualify for Federal Financial Aid. Students can access the Free Application for Federal Student Aid (FAFSA), <https://studentaid.gov/h/apply-for-aid/fafsa> to determine their eligibility.

Eligibility

Students enrolled at Mobile Technical Training must meet the following requirements to be eligible for Federal Financial Aid:

- Must be enrolled as a regular student in an eligible program consisting of 300 hours or more
- Must be a U.S. citizen or eligible non-citizen
 - An eligible non-citizen student must provide proper documentation to prove this status.
- Must have a valid social security number (SSN). Students from the Republic of the Marshall Islands, the Federated States of Micronesia, and the Republic of Palau might now have social security numbers.
- Must have a High School Diploma or GED certificate or its equivalent, if the student completed a high school education in a home school setting, it must be from an approved

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state program.

- Must not be in default on any loan under Title IV Programs (Federal Perkins Loan, Federal Stafford, Federal SLS, Federal Direct, Federal PLUS, or Federal Consolidation Loan)
- Must not owe a refund or return on any loan under Title IV Programs (Federal Perkins Loan, Federal Stafford, Federal SLS, Federal Direct, Federal PLUS, or Federal Consolidation Loan)
- Must meet Satisfactory Academic Progress
- Must meet attendance requirements

Dependency Status

Depending on how you complete certain questions on Free Application for Federal Student Aid, you will be considered either a dependent of your parents or independent. Students are classified as dependent or independent because Federal Student Aid Programs are based on the concepts that parents have primary responsibility for paying their children's education. Students who have parental support should not receive federal funds similar to students who do not have parental support.

- **Dependent:** If you are considered dependent for financial aid purposes, you will report your own income and assets as well as your parents' income and assets.
- **Independent:** If you are considered independent for financial aid purposes, you will report only your own income and assets (and spouses if applicable).

Disbursement of Financial Aid

You will receive an Offer Letter from the school which will inform you when to expect the disbursement of your aid. This notice will inform you of the Date for each disbursement of Federal Pell, Student Loans (Subsidized, Unsubsidized), or Parent Plus Loan if you qualify. If you are participating in the Federal Direct Loan Program, you will receive from your lender (*The Department of Education*) or from the school a statement of disclosure identifying the amounts and dates you will receive funding.

The following is a list of Federal Financial Aid Programs Available at our school:

- **Federal Pell Grant**
 - No Repayment
 - Undergraduate Students Only

The Federal Pell Grant Program provides financial assistance to undergraduate students to help pay for education after high school. Unlike loans, grants do not need to be paid back. You must meet the requirements to qualify for a Pell Grant.

The amount of the Federal Pell Grant funds which you will be eligible to receive will depend on:

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- Your Expected Family Contribution
- Your Cost of Education
- Your Enrollment Status (Full/Part Time)
- Your Program Length

The duration of a student's eligibility to receive a Federal Pell Grant is twelve (12) semesters or the equivalent as determined by regulation. This means after you have received six (6) full scheduled awards, you have reached your lifetime eligibility for a Pell Grant.

- **The Federal Stafford Loan** is a low-interest loan made by the U.S. Department of Education to help you pay for your education after high school. You must meet the eligibility to qualify. There are two types of loans:

Subsidized: You must have financial need to receive a subsidized Stafford Loan.

- Available to undergraduate students who demonstrate need
- The U.S. Department of Education pays the interest while you are in school at least half-time.
- During a period of deferment (a postponement of loan payments)

Unsubsidized: Financial Need is not a requirement to obtain an unsubsidized Loan.

- Does not require students to demonstrate financial need
- The U.S. Department of Education does not pay interest on unsubsidized loans.

- **Federal Direct Parent Loan for Undergraduate Students (PLUS) Loans** are federal loans that parents of dependent undergraduate students can use to help pay for college or career schools. The loans are unsubsidized and made to parents of dependent undergraduate students.

To qualify for FPLUS loans, you must meet the eligibility requirements. The amount of FPLUS Loans you will be eligible to receive will depend on:

1. The school's cost of attendance
2. The amount of other aid you will be receiving

By signing the Master Promissory Note your parent(s) has authorized the Department of Education to transfer their loan proceeds electronically to the school. Federal PLUS borrowers generally must begin repayment of both principal and interest within 60 days of the last loan

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disbursement. Under certain conditions the borrower can defer FPLUS repayment. To obtain a deferment the borrower must complete a deferment request and submit to their lender. If an FPLUS loan is obtained by two parents as co-makers and only one of the borrowers dies, becomes totally and permanently disabled, or has his/her loan discharged in bankruptcy, the other borrower remains obligated to repay the loan. Information regarding these programs and eligibility requirements can be found on the US Department of Education's Guide to Federal Student Aid <https://studentaid.gov/>

Repayment Options for Federal Student and PLUS Loans

Repayment of a Federal Stafford Loan begins six months after you graduate, leave school, or drop below half time. This period of time is called grace period.

- For a subsidized loan, you don't have to pay any principal, and you will not be charged interest during the grace period.
- For an unsubsidized loan, you don't have to pay any principal, but you will be charged interest during the grace period. You can pay the interest as you go along or it will be capitalized (i.e., added to the principal loan balance) later.

The amount of each payment depends upon the size of your debt, and the repayment plan you select. Repayment plans for Stafford Loans vary between 10 and 25 years. The following repayment plans are available for Direct Stafford borrowers:

- A Standard Repayment Plan
- A Graduate Repayment Plan
- An Extended Repayment Plan
- Income Based Repayment Plan (IBR)
- Pay as Your Earn Repayment Plan
- Income-Contingent Repayment Plan (ICR)

The Standard Repayment Plan has a fixed annual amount of at least \$50.00 a month paid over a fixed period of time not to exceed 10 years.

Depending upon your loan services, you will be contacted by your loan servicer during the six-month grace period. You are expected to start your payments each month within 6 months from your graduation or last day in school. The Department of Education uses several different services for their loans. To find out the name of the servicers for your loan you can call 1-800-433-3243 or 1-800-4-FED-AID. Each servicer will have different options for loan repayment, i.e. paying on-line. Frequency of payments and amounts due are determined by provisions in the master promissory note.

Under certain conditions you can defer your Federal Stafford Loan payment. To obtain a deferment, you must complete a deferment request and submit it to your lender/servicer for the U.S. Department of Education. Your loan may be canceled if you die or become permanently and totally disabled.

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Late payments and other types of neglect, such as failure to report a change in your address, may result in action by a collection agency. If you default on your loan it may affect for credit rating. It can also result in the IRS withholding your tax return and applying it towards your loan repayment.

If you default on your loan, you cannot receive further Federal Aid until you make satisfactory arrangements to repay your loan.

The chart on the following page shows estimated monthly payments and total interest charges for 4.66% on undergraduate subsidized/unsubsidized Stafford Loans of varying amount with standard repayment periods:

Standard Repayment Periods				
Total Indebtedness	Number of Payments	Monthly Payment	Interest Charges	Total Repaid
\$3500.00	82	\$50.00	\$592.38	\$4,092.38
\$4500.00	111	\$50.00	\$1047.41	\$5,547.41
\$5500.00	120	\$57.43	\$1,391.03	\$6,891.03
\$6500.00	120	\$67.87	\$1,644.01	\$8,144.01

Source: FinAid Organization ---Loan Repayment Calculator

The chart bellows shows estimated monthly payments and total interest charges for 6.21 percent on graduate unsubsidized Stafford Loans or varying amounts, with standard repayment periods:

Standard Repayment Periods				
Total Indebtedness	Number of Payments	Monthly Payment	Interest Charges	Total Repaid
\$40000.00	104	\$50.00	\$1,177.07	\$5,177.01
\$6000.00	120	\$67.25	\$2,069.47	\$8,069.47
\$9500.00	120	\$106.47	\$3,277.08	\$12,777.08
\$12500.00	120	\$140.10	\$4,311.59	\$16,811.59

Source: FinAid Organization ---Loan Repayment Calculator

The school's financial aid representative can assist you in selecting the best repayment plan for you. To get more information on all of the repayment plans you can also access the Department of Education's website at <https://studentaid.gov/manage-loans/repayment/plans>

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Federal PLUS Loans for Parents of Dependent Students and Graduates

The repayment period of a Parent PLUS Loan begins on the date the loan is fully disbursed, there is no grace period. However, graduate student PLUS borrowers may defer repayment while they are enrolled in school at least half the time.

Interest is charged on Parent PLUS loans during all periods, beginning on the date of the first loan disbursement. A PLUS borrower may pay the interest as it occurs during a deferment or allow it to accrue and be capitalized at the end of the deferment period.

Your parents and graduate students have nearly all the repayment options of the Stafford loan borrower. The exception is that the Income-Based Repayment Plan, the Pay as you Earn Repayment Plan, and the Income-Contingent Repayment Plan are not available for the parent PLUS Loan borrowers.

Debt Management

Debt Management is the borrower's ability and desire to control the level of his or her indebtedness as well as repay the loans that have been assumed. One way to prepare yourself to repay your loan is to calculate the amount you will owe when you leave school:

Take the amount you borrowed this year + any amount you borrowed the previous years, + the amount you expect to borrow for your future education, then ADD them together. This will give you the total debt at the time you graduate.

You must also take into consideration the interest rate for each loan. The interest rate may vary and your total loan amount will be affected by how long you take to repay. Please see the school's financial aid representative to determine the average amount that is borrowed by students attending the school.

- **Loan Deferment Options:** Once you begin to repay your loan, there are certain options to help you if you need to postpone repayments. A deferment may be available if you meet the following:
 - Enrolled at least Half Time
 - In a Full-Time Graduate Fellowship Program of Study
 - In a Full-Time Rehabilitation Program for individuals with disabilities
 - Are Unemployed
 - Have an Economic Hardship
 - Serving on Active Duty during a war
 - In the National Guard/Reserves & called to active duty
 - Have joined the Army, Navy, or other Armed Service

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You have a legal obligation to repay your loan, regardless of your financial situation. However, The U.S. Department of Education (your lender) may allow you to:

1. Have a short period of time in which you do not have to make payments, or
2. Extend the amount of time during which you will make payments, or
3. Allow you to make smaller payments than you are scheduled to make, if the financial arises

Loan Consolidation

The Federal Stafford and Federal Perkins Loans are eligible for loan consolidation. Loan consolidation is a plan that allows the Federal Government to repay your existing student loans and to create a new loan. You must be in repayment or have entered your grace period before your loans can be consolidated. The interest rate on the consolidated loan is the weighted average of the interest rates on the loans included in the consolidation, rounded up to the next higher one-eighth of one percent. There is no longer a maximum interest rate for Direct Consolidation Loans.

Loan Default

If you fail to make loan payments when they are due, you will be considered in default. You are in default on your loan if:

- You do not follow the terms of your Promissory Note or
- You are 270 Days late or more in making a monthly payment, and
- The Department of Education's selected servicer of your loan determines that it is reasonable to believe that you do not intend to repay your loan.

If you are in default, the U.S. Department of Education will remove your loan from the servicer and turn it over to a contracted collection agency to collect any principal and interest payments that are due.

The loan servicer can also collect from you any reasonable costs that it has incurred while attempting to collect the overdue payments.

If you do not have enough money to repay your loan, the servicer may postpone collection activities until you accumulate sufficient money or property. The servicer may then take legal action to garnish your wages (meaning your employer will be required to take payments for your servicer out of your wages) or take any land, personal property, or other assets.

During the time you are in default, the servicer may continue to charge you interest on your loan. In addition, the servicer or the Department of Education may report to a credit bureau that you have not repaid your loan. This report can have an effect on your credit history and make it difficult to obtain credit in the future.

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Paying back your loan on time is the surest way of building a good credit history. Please Note: A good credit history is very important when applying to purchase things such as a car or a house. Problems can occur if you do not pay your loan back on time, such as:

- Loss of Federal and/or state income tax returns
- Loss of Eligibility for Further Financial Aid
- Possible Legal Action

An additional plus to pay back your student loan(s) is that it will help ensure that the door remain open for other students to borrow for their education. Please remember you have responsibility when you choose to borrow from the U.S. Department of Education.

Borrower Responsibilities

When you borrow money under the Federal Direct Loan Programs, you become partners with the Federal Government. The government makes money available to you to pay for your education, and you agree to pay back the loan amount with interest, and on time. Your responsibilities include:

- Think about how much you need to borrow and are borrowing:
 - The amount of the loan will affect your future finances and your repayment obligations.
- Complete all forms and application truthfully and accurately.
 - Sign a promissory note
- Read, Understand, Keep Copies of all forms
- Provide the additional documentation or information that has been requested to process your application.
- Make payments on time:
 - You are required to make payments on time even if you don't receive a bill, a repayment notice, or a reminder.
 - You must also make monthly payments in the full amount required by your repayment plan.
 - Partial payments do not fulfill your obligation to repay your student loan on time.
- Notify your servicer or school of anything that affects your ability to repay your loan.
- You must inform the servicer if you change your name, address, or social security number.
- You must inform the loan servicer if you graduate, drop out of school, transfer to a different school, or drop to below a half-time enrollment status as defined by your school.
- You must receive entrance and exit counseling:
 - First time borrowers must complete an entrance counseling session before your first loan disbursement.
 - You must also receive exit counseling before you leave the school to make sure you understand your rights and responsibilities as a borrower.

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The first Federal Stafford Loan payment is due six months after you are no longer enrolled in school at least half-time. A six month “grace period” allows you time to find a job and arrange a repayment schedule. The first FPLUS Loan payment is due within 60 days after the last disbursement (unless a deferment has been approved).

Remember: Your loan money can be used only for tuition and other related educational expenses.

Borrower Rights

When you take out a loan, you must sign a master promissory note. You must be given a copy of the completed note, and the original note must be returned to you when the loan is paid in full. You must be given a list of deferment conditions.

In signing the master promissory note, you have authorized the lender, the U.S. Department of Education, to transfer your funds to your school electronically or what is referred to as electronic funds transfer (EFT).

Before your school negotiates your first loan disbursement, your school and lender must also give you the following information about your loan:

Checklist	✓
If any grant assistance is available to you from the state in which you reside?	
If any financial aid programs are available at the school and how you can qualify for them.	
The yearly and total amounts you can borrow and the maximum and minimum repayment periods.	
Details about your loan	
A description of the grace period.	
How your financial need was determined.	
How your budget was calculated.	
A complete list of loan fees, and information on how they are collected. Remember all loan fees have to be repaid.	
The school’s policies concerning enrollment, attendance, and good academic standing.	
The school’s policies on returns/refunds.	
An explanation of default and its consequences	
Change in loan servicers: If your lender changes loan servicers, both the old and new servicer must give you the identity of the new loan servicer and the address where payments must be sent, and the telephone numbers of both the old and new servicer.	

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Before your payment period begins, your school and lender must tell you:

Checklist	✓
The amount of your total debt (principal and interest)	
The interest rate and the total interest charges on your loan.	
Where to send your payments and where to write if you any questions or need to contact a representative.	
When your first payment is due.	
Then number of payments you will be making.	
The amount of all payments.	
What fees you should expect during the repayment period.	
The prepayment options available to you.	
The refinancing options available to you.	
The consolidation options available to you.	
The loan repayment schedule.	

If you are willing but unable to meet your repayment schedule and are not eligible for a deferment, you may request forbearance.

Forbearance means permitting payments to be stopped temporarily, allowing an extension of time for making payments, or making smaller payments than were originally scheduled. Your lender, the Department of Education, is not obligated to grant your forbearance or delay in repayment.

Financial Aid Office

The Financial Aid Office at the school consists of individuals who are professionals in the financial aid field, have been properly trained, and are available to answer any questions you may have about financial aid. You may contact them at any time during school hours. Below are your rights as a student:

1. Student File Rights under FERPA

The Family Educational Rights and Privacy ACT (FERPA) affords students certain rights with respect to their educational records. They are as follows:

- A. The right to inspect and review the student's educational records within 45 days of the day the school receives a request to review the records. A student should submit to the Registrar's Office a written request that identifies the records the student wishes to inspect. The school will make arrangements for access and will notify the student of a date when the records may be reviewed.
- B. The right to request the amendment of the student's education records that the student believes are inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA. A student who wishes to ask the institution

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to amend a record should send a request to the school clearly identifying the part of the record the student wants amended and the reason. If the school decides to amend the record as requested, the school will notify the student in writing and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student.

- C. The right to provide written consent before the school discloses personally identifiable information about the student's records, except to the extent that FERPA authorizes disclosure without consent. The school discloses education records without a student's prior consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is considered a person who is employed by the school in an administrative or faculty role, a person or company with whom the institution has contracted as its agent to provide a service instead of using a school employee, such as an attorney, auditor, or collections agency, or a person serving the school as an advisor. A school official has a legitimate educational interest if they need to review an education record in order to fulfill their job duties. Upon request, the school also discloses education records without consent to officials of another school in which a student intends to enroll.
- D. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the school to comply with the requirements of FERPA. The name and address of the office that administers FERPA is: Family Policy Complaint Office, U.S. Department of Education, 400 Maryland Ave, SW Washington D.C. 20202.

2. The Code of Conduct for the School's Professionals and Agents

The schools financial aid professionals are expected to always maintain excellent standards of professional conduct in all aspects of carrying out their responsibilities.

Below you will find the code of conduct the school's financial aid professionals and agents have signed and abide by:

- A. No action will be taken by financial aid staff that is for their personal benefit or could be perceived to be a conflict of interest.
 - a. Employees in the financial aid office will not award aid to themselves or their immediate family members. Staff will reserve this task for school designated individuals, to avoid a conflict of interest.
 - b. If a preferred lender list is provided, it will be compiled without prejudice and for the sole benefit of the students attending the school. The information included about lenders and loan terms, will be transparent, complete, and accurate. The complete process through which preferred lenders are selected will be fully and publicly disclosed. Borrowers will not be auto assigned to any particular lender.
 - c. The borrower's choice of a lender will not be denied, impeded, or unnecessarily delayed by the school, even if that lender is not included on the school's preferred lender list.
 - d. No amount of cash, gift, or benefit in excess of a de minimis amount shall be accepted by a financial aid staff member from any financial aid application or their

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family, or from any entity doing business with or seeking to do business with the school (including service on advisory committees or boards beyond reimbursement for reasonable expenses directly associated with such service).

- B. Information provided by the financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.
- C. School award notifications and/or other school provided materials shall include the following:
 - a. A breakdown of individual components of the School's Cost of Attendance, designating all potential billable charges.
 - b. Clear identification of each award indicating type of aid, i.e. gift aid (grant, scholarship), work, or loan.
 - c. Standard terminology and definitions using NASFAA's glossary of award letter terms.
 - d. Renewal Requirement for each award.
- D. All required consumer information is displayed in a prominent location on the school's website and in any printed materials, easily identified and found, and labeled as "Consumer Information."
- E. Financial aid professionals will disclose to their school any involvement, interest in, or potential conflict of interest with any entity with which the school has a business relationship.

These principles apply to all administration of the Title IV programs for which the financial aid professional is responsible. The financial aid professional will maintain all the students' confidential information secure and in compliance with the Family Educational Rights and Privacy Act (FERPA). All financial aid employees are required to certify that they will abide by these principles by reading and signing the Code of Conduct policies. Ethical practices will be followed at all times.

Student Aid Report/Institutional Student Information Record (SAR/ISIR)

The information you report on the FAFSA is going to be reflected on the Institutional Student Information Record (ISIR) or the Student Aid Report (SAR). If you or the school filed the application electronically, the school will receive the Institutional Student Information Record within three days of the FAFSA filing date. You will receive an Information Acknowledgement. If you filed a paper FAFSA, a Student Aid Report will be sent to your home in two to three weeks from the date your FAFSA was mailed. Either document will give the information used to determine your eligibility for Federal Student Aid.

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If it is found the application was filled out incorrectly or incompletely, the Processing Center will not be able to determine your eligibility. In this case, you will receive a rejected SAR or a rejected ISIR. You will need to review the SAR/ISIR and confirm, correct, and/or add information as necessary to determine your EFC. Please see the school's financial aid office so they can assist you if you need any help or have any questions about this process.

In addition to completing a FAFSA, you will also be required to complete additional forms during the initial interview with the School's Financial Aid Department. These forms will collect your personal information and will remain in your file at the school.

Deadlines

Keep in mind that all steps involved in applying for financial aid are bound by specific deadlines. These deadlines are set by the Department of Education and there are no exceptions. The school has specific deadlines in order to process students' applications and enrollment in a timely manner. If these deadlines are not met, it may cause you to be ineligible for student aid.

Verification

You may be selected for Verification by either the Department of Education or by your school. Verification requires documenting the information you provided on your FAFSA.

You will be asked to provide documentation of any of the following:

- Adjusted Gross Income
- Federal Income Tax Paid
- Household Size
- The number of family members enrolled in post-secondary education at least half time.
- Certain untaxed income and benefits received
- Child Support Paid
- Supplemental Nutrition Assistance Program (Food Stamps)
- High School Completion Documentation
- Government Issued Photo Identification such as a Driver's License, Passport, or Military ID
- A Signed Stated of Education Purpose

The financial aid department may request certain documents in addition to your spouse's and/or your parents' Federal Tax Transcript from the IRS. You will be required to explain any inconsistent or unusual information prior to receiving Federal Student Aid.

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Normally this documentation should be submitted as soon as requested. If there is a reason preventing you from obtaining this information as soon as requested, please contact the school's financial aid department right away to inform them of your status. You must provide evidence of having made all the efforts to obtain the necessary documentation, so you are permitted some additional time.

PLEASE NOTE: The school is required by the Federal Regulations to make referrals to the Department of Education and the Department of Justice if it is suspected that ID was requested under a false pretense.

Verification Policy and Procedures for all students:

Students who are selected for verification are provided a clear explanation of the documentation that is needed to satisfy the verification requirements. Submission deadlines and the consequences of failing to provide the requested information is thoroughly discussed. Students will be reminded on a regular basis in person, in writing, and electronically of any documents that have yet to be submitted.

Students are expected to submit the required documentation to verify their eligibility upon request. This will prevent a delay in the disbursement of the financial aid awards. The school will reschedule the student's disbursement date until the school's deadline for verification has been met. Students who do not meet the deadlines are not eligible to receive Federal Aid that is contingent on the completion documentation. This will cause a delay in the student's enrollment.

PLEASE NOTE: The school may refer any instance in which there is a reason to believe that an applicant has applied for Title IV, HEA program funds under false pretenses to state or local law enforcement agencies for investigation and report the referral of that instance to the Inspector General of the Department of Education.

The student is expected to comply with the verification requests noted in the comment section of the SAR/ISIR and any additional requests made by the school by completing the verification forms provided by the school. They must also submit the required documents requested.

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Unusual Enrollment History (UEH)

Some students may have attended several postsecondary schools prior to attending Mobile Technical Training. They may have also received federal funding at each or some of these locations. If this is the case, the federal Department of Education considers this to be unusual enrollment history and consequently will flag the student's ISIR. A flag of this type on the student's ISIR will require your Financial Aid Office to take additional steps to clear the flag for disbursements of funds.

To address the UEH flag the school's Financial Aid Representative may request an official academic transcript for each of the post-secondary schools the student has attended during the last three award year. An award year is from July 1st of one year to June 30th of the following year. After the transcripts have been reviewed, the Financial Aid Department will make a decision as to whether the student can receive additional federal funds. If the decision is to deny any additional funds, the student may appeal the decision to the director of the school, not the federal government.

2023 Campus Security Rate Statistics

From January 1, 2023, to December 31, 2023, the following crimes were reported on campus:

Crime	# Reported
Homicide	0
Sexual Assault	0
Robbery	0
Aggravated Assault	0
Burglary	0
Motor Vehicle Theft	0
Arson	0
Hate Crime	0