



**BRYAN  
UNIVERSITY**

# Additional Consumer Disclosures

7/1/2014

[www.bryanu.edu](http://www.bryanu.edu)

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## Supplemental Financial Assistance Information

### FINANCIAL ASSISTANCE

The Bryan University Financial Assistance Office is available to provide financial access to all students who qualify. Abiding by federal and institutional guidelines, we seek to meet our student's financial need and help students make responsible financial decisions. The University is committed to providing our students with information they need to make college as affordable as possible.

Bryan University's Financial Assistance Office is available to help make educational goals obtainable. Students must file a Free Application for Federal Student Aid ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) to determine financial need. All applicants for their programs must be United States Citizens or eligible non-citizens. Satisfactory Academic Progress must be maintained while attending the University in order to continue to receive federal or private financial funds.

Prospective students and their parents/spouses are encouraged to visit with a Bryan University Financial Assistance Coordinator for detailed information about financial assistance programs available. A student who needs financial assistance is urged to contact the University as early as possible. A student's financial package may be certified up to the cost of attendance at Bryan University and when disbursed, funding is applied to the student account. The University has the right to deny any student Federal Loans if the loans are deemed to be detrimental to the student's financial situation.

Bryan University does not administer Title IV programs for the Master of Business Administration degree.

**For More Information Contact:** Bryan University Financial Assistance Coordinator Offices

### Verification

Verification is a process to confirm the information students, and if applicable parents, provided on the FAFSA - Free Application for Federal Student Aid. Verification selection can be random or because FAFSA data was incomplete, estimated or inconsistent. The U.S. Department of Education selects students for the verification process; however, an institution also has the ability to select students to complete the verification process.

If a student is selected for verification, Bryan University requests that the student provide documentation to confirm the information reported on your FAFSA. This will include a verification worksheet and may include a copy of a tax transcript. If the student is a dependent student, we may also request a copy of the parent's tax transcript. Additional documentation that may be requested for verification may include but are not limited to the following: household size, number in college, child support paid or received, food stamps recipient, high school completion status and/or identity/statement of educational purpose. The student will be notified by the Financial Assistance Coordinator if they have been selected for verification. If the data reported on the FAFSA is confirmed, the Financial Assistance Coordinator can determine the eligibility for financial assistance and may prepare a Bryan University Award Letter.

If the University finds differences between the data reported on the FAFSA and the information submitted, corrections to the FAFSA may be required. Once corrections have been completed and the school receives a verified estimated family contribution (EFC), we may prepare a Bryan University Award Letter.

### Entrance Interview

As part of the financial assistance process, the Financial Assistance Coordinator conducts entrance counseling as required by the Department of Education for student loan borrowers. Federal loans will not be issued until this requirement has been met. Entrance counseling may be conducted in one-on-one interviews, a group session and/or electronically. Student loan

borrowers must complete the required entrance counseling documentation. The purpose of entrance loan counseling is to inform students of their rights and responsibilities as a student loan borrower.

### **Exit Interview**

At the completion of the student's program, withdrawal of the student's program or if a student falls below half time enrollment the Financial Assistance Coordinator conducts exit counseling as required by the Department of Education for student loan borrowers. Exit counseling may be conducted in one-on-one interviews, a group session and/or electronically. Student loan borrowers must complete the required exit counseling documentation. In the event the student loan borrower does not complete exit counseling with the Financial Assistance Coordinator, required exit counseling documentation will be mailed to the student. The purpose of exit loan counseling is to inform students of their rights and responsibilities as a student loan borrower.

### **Financial Assistance Methodology**

#### **Awarding**

At least once per award year, each Bryan University student is required to meet individually with a Financial Assistance Coordinator to determine their need for financial assistance and the financial assistance options they may qualify to receive. During a student's initial enrollment, once student need and financial assistance options are determined, a Bryan University Estimated Award Letter, which outlines their initial financial assistance package, is provided to a student to accept or decline via either their physical or electronic signature. Bryan University awards need-based aid and other financial assistance up to institutional expenses and may award financial assistance up to the cost of attendance. If a student requests additional funds, Bryan University awards students up to the cost of attendance and adheres to Federal guidelines regarding maximum eligibility regulations. Bryan University awards future financial assistance in the same manner as the initially accepted financial assistance package unless directed otherwise by the student.

A revised Estimated Award Letter may be provided to a student during their program enrollment. For example, if a student experiences one or more of the following: course repeats, program changes, schedule changes, Estimated Family Contribution changes, etc. and a revision is required to their Bryan University Estimated Award Letter, Bryan University revises the Bryan University Estimated Award Letter and provides a copy of the Estimated Award Letter to a student via their Bryan University email account. All subsequent revisions to a student's financial assistance package will remain consistent with the awarding methodology of the initial financial assistance package. At any time during their program, a student may request (in writing or orally) adjustments to their financial assistance package or the manner in which their financial assistance package is awarded. This must be done by contacting their Bryan University Financial Assistance Coordinator. Adjustments to students financial assistance awards are not guaranteed and may only affect subsequent awards. Revised Estimated Award Letters generated by the University due to one or more of the following: course repeats, program changes, scheduled changes, Estimated Family Contribution changes, etc. do not require a student signature. Revised Estimated Award Letters generated by student request due to one or more of the following: request to increase loan funds, request to decrease loan funds, etc. require a student's physical or electronic signature.

Maximum award eligibility for Federal programs is available at "Types of Federal Financial Assistance Administered by Bryan University" in the Consumer Information section of the Bryan University website.

#### **Payment Methodology**

Bryan University determines eligibility for Federal financial assistance as dictate by the Department of Education. Prior to determining eligibility for the Federal loan assistance programs, the institution must determine the student's eligibility in the Pell Grant program. In addition, a determination of need for the Federal Stafford Subsidize loan must be made prior to awarding a Federal Stafford Unsubsidized loan.

## **Frequency of Disbursements**

Bryan University defines an academic year as a 30-week period and a payment period as a 10-week period. Disbursements are scheduled each payment period.

## **Types of Federal Financial Assistance Administered by Bryan University**

### **Federal Pell Grants**

**Amount:** Awards based on demonstrated financial need, cost of attendance and enrollment status. For the 2014-2015 award year, the maximum amount of Pell grant a student can receive is \$5,730 annually. The federal government establishes pell awards and reserves the right to modify pell amounts at any time.

**Eligibility:** Applicants must be enrolled in an approved post-secondary institution and in an eligible program. Students pell eligibility is measured in scheduled awards and measured by the percentage of lifetime eligibility used (LEU). Maximum duration of pell lifetime eligibility used (LEU) is 600%. If a student has used 600% or greater of pell lifetime eligibility, they are ineligible to receive further pell awards.

**Who Qualifies and How to Apply:** All students should apply; however, not all students may be eligible. Applicants' eligibility is determined by information reported on the Free Application for Federal Student Aid (FAFSA). Students can complete a FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**For More Information Contact:** Bryan University Financial Assistance Coordinator Offices

### **Federal Subsidized Stafford Loan Program**

**Amount:** Awards based on financial need. For the 2014-2015 award year, the maximum amount of subsidized loans a student can receive is \$3500 for first year students, \$4,500 for second year students and \$5,500 for third year students. Loans have a fixed interest rate with a cap of 6.8% adjusted every July 1. The interest rate for the 2014-2015 award year is 4.66%. The federal government establishes student loan interest rates and reserves the right to modify interest rates at any time.

**Eligibility:** Applicants must be enrolled in at least half-time basis in an approved postsecondary institution and in an approved program and must demonstrate financial need. As of July 1, 2013, eligibility for a subsidized loan is limited to 150% of the length of the student's academic program. Once a borrower has reached the 150% limitation, student eligibility for an interest subsidy also ends for all outstanding subsidized loans that were disbursed on or after July 1, 2013. At that point, interest on those previously borrowers loans would begin to accrue and would be payable in the same manner as interest on unsubsidized loans.

**Who Qualifies and How to Apply:** All students should apply; however, not all students may be eligible. Qualified students are not required to make payments nor pay interest while enrolled at least half time; the federal government "subsidizes" the interest during this period of enrollment. Interest begins accruing during the grace period. Repayment of interest charges and principle begin six months after the student leaves school or drops below half time enrollment status. Applicant eligibility is determined by information reported on the Free Application for Federal Student Aid (FAFSA). Students can complete a FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**Direct Loan Origination Fee:** Subsidized and unsubsidized Federal Direct Stafford Loans that have a first disbursement date on or after 12/1/2013 and before 10/1/2014 have a 1.072% origination fee. Subsidized and unsubsidized Federal Direct Stafford Loans that have a first disbursement date on or after 10/1/2014 and before 10/1/2015 have a 1.073% origination fee. The origination fee is assessed and automatically deducted by the federal government. Since the origination fee is

deducted before the federal government disburses the loan to Bryan University, the amount credited to the student's account will be less than the loan amount borrowed. Origination fees are determined by the Department of Education.

**For More Information Contact:** Bryan University Financial Assistance Coordinator Offices

### **Federal Unsubsidized Stafford Loan Program**

**Amount:** Awards varies. This award may be used in conjunction with the Federal Subsidized Stafford Loan. For the 2014-2015 award year, the maximum amount a qualified independent student can receive is \$4,000 for first year students, \$4,000 for second year students and \$5,000 for third year students. Loans have a fixed interest rate with a cap of 6.8% that may adjust every July 1. The interest rate for the 2014-2015 award year is 4.66%. The federal government establishes student loan interest rates and reserves the right to modify interest rates at any time. Some students may also qualify for an additional unsubsidized loan of \$2,000.

**Eligibility:** Applicants must be enrolled in at least half-time basis in an approved post secondary institution and in an approved program. This award is not based on financial need and is available to students regardless of income.

**Who Qualifies and How to Apply:** All students should apply. Students are responsible for the interest from the date of disbursement. Interest payments may be made in installments while in school or allowed to accrue and be added to the principle (capitalized). Repayment begins six months after the student leaves school or drops below half time enrollment status. Students can complete a FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**Direct Loan Origination Fee:** Subsidized and unsubsidized Federal Direct Stafford Loans that have a first disbursement date on or after 12/1/2013 and before 10/1/2014 have a 1.072% origination fee. Subsidized and unsubsidized Federal Direct Stafford Loans that have a first disbursement date on or after 10/1/2014 and before 10/1/2015 have a 1.073% origination fee. The origination fee is assessed and automatically deducted by the federal government. Since the origination fee is deducted before the federal government disburses the loan to Bryan University, the amount credited to the student's account will be less than the loan amount borrowed. Origination fees are determined by the Department of Education.

**For More Information Contact:** Bryan University Financial Assistance Coordinator Office

### **Federal Additional Unsubsidized Stafford Loan Program**

Some students may qualify for an additional unsubsidized loan. Federal Additional Unsubsidized Stafford Loans do accrue interest while the student is enrolled in school and may be paid quarterly or be added to the principle amount of the loan. Repayment of principle begins six months after the student ceases to be enrolled at least half time. The maximum loan amount that a first, second, or third year student may borrow is \$2,000. The interest rate for the 2014-2015 award year for Federal Additional Unsubsidized Stafford Loans is 4.66%. The federal government establishes student loan interest rates and reserves the right to modify interest rates at any time.

**Direct Loan Origination Fee:** Subsidized and unsubsidized Federal Direct Stafford Loans that have a first disbursement date on or after 12/1/2013 and before 10/1/2014 have a 1.072% origination fee. Subsidized and unsubsidized Federal Direct Stafford Loans that have a first disbursement date on or after 10/1/2014 and before 10/1/2015 have a 1.073% origination fee. The origination fee is assessed and automatically deducted by the federal government. Since the origination fee is deducted before the federal government disburses the loan to Bryan University, the amount credited to the student's account will be less than the loan amount borrowed. Origination fees are determined by the Department of Education.

**For More Information Contact:** Bryan University Financial Assistance Coordinator Office

### **Federal PLUS Loans**

**Amount:** Award based on cost of dependent student's education minus other financial assistance. Loans have a fixed interest rate with a cap of 7.9% that may adjust every July 1. The interest rate for the 2014-2015 award year is 7.21%. The federal government establishes student loan interest rates and reserves the right to modify interest rates at any time.

**Eligibility:** Applicants must be a parent or legal guardian of a dependent, undergraduate student. Students must be enrolled in at least half-time basis in an approved postsecondary institution and in an approved program.

**Who Qualifies and How to Apply:** The parent or legal guardian must complete a credit check to qualify and the parent or legal guardian and student must complete the Free Application for Federal Student Aid (FAFSA) [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The parent or legal guardian is responsible for repayment. Interest is charged beginning at the first disbursement date. Repayment including the interest and principle begins 60 days after the funds are fully disbursed for the academic year, unless a deferment is requested and granted to the parent or legal guardian. For information on a Plus deferment, contact the Department of Education.

If a dependent student's parent or legal guardian is denied a PLUS loan, the student becomes eligible for increased Unsubsidized Stafford loan limits, the same limits as available to independent students. Only one parent needs to apply for and be denied a PLUS loan. However, if one parent is denied a PLUS loan and the other is approved for a PLUS loan, the student is not eligible for increased Stafford loan limits.

**Direct Loan Origination Fee:** Federal Direct PLUS Loans that have a first disbursement date on or after 12/1/2013 and before 10/1/2014 have a 4.288% origination fee. Federal Direct PLUS Loans that have a first disbursement date on or after 10/1/2014 and before 10/1/2015 have a 4.292% origination fee. The origination fee is assessed and automatically deducted by the federal government. Since the origination fee is deducted before the federal government disburses the loan to Bryan University, the amount credited to the student's account will be less than the loan amount borrowed. Origination fees are determined by the Department of Education.

**For More Information Contact:** Bryan University Financial Assistance Coordinator Office.

### **Bryan University does not administer Title IV funding for the MBA program**

#### **State Financial Assistance**

State funding organizations provide funding to help qualified students meet the costs of post-secondary education. Awarding of funds is determined by the individual organizations. State funding programs include:

- Veteran's Education Training
- WIA Workforce Investment Act
- Workforce Development
- Trade Readjustment Allowance (TRA)
- Social Rehabilitation Services (SRS)
- Vocational Rehabilitation

Not all funding programs are available at all campus locations

#### **Veteran Affairs Benefits (VA)**

If a student has questions regarding eligibility in any VA program, the student should contact the VA hotline at 888.442.4551 or the student can also access the VA website, [www.benefits.va.gov](http://www.benefits.va.gov)

## Chapter 33—Post 9/11 GI Bill— Active Duty

This education benefit is available to eligible veterans and service members. For more information regarding Chapter 33, please visit the VA website at [www.benefits.va.gov](http://www.benefits.va.gov)

## Yellow Ribbon Program

Bryan University has elected to enter into an agreement with the VA to fund tuition costs. For more information regarding the Yellow Ribbon program, please visit the VA website at [www.benefits.va.gov](http://www.benefits.va.gov)

## Chapter 30 - Montgomery GI Bill – Active Duty

This education benefit is available to any man or woman who is active duty or honorably discharged from the military and completed his/her high school education. The VA office determines eligibility for this program. Monthly entitlements increase every year on October 1st with the Consumer Price Index increase. The rates may increase at other times by an act of Congress. Current monthly entitlement amounts are listed at [www.benefits.va.gov](http://www.benefits.va.gov)

A student may qualify for increases above the basic monthly rates. The additional money is referred to as a “kicker.” The VA office and the VA website have information regarding who qualifies for “kicker.”

## Chapter 1606 - Montgomery GI Bill – Selected Reserves

This program is for members of the Selected Reserve, including the Army, Navy, Air Force, Marine Corps and Coast Guard Reserves, the Army National Guard and the Air Guard. The selected Reserve component decides who is eligible for the program. For more information, please visit the VA website at [www.benefits.va.gov](http://www.benefits.va.gov)

## Chapter 1607 - REAP (Reserve Education Assistance Program)

It is a Department of Defense education benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President or Congress. This program makes certain reservists who were activated for at least 90 days after September 11, 2001 either eligible for education benefits or eligible for increased benefits.

## VEAP - Veteran’s Educational Assistance Program

Veterans who first entered active duty between January 1, 1977 and June 30, 1985 were able to voluntarily contribute to an education account to establish eligibility. The initial contribution must have been made by April 1, 1987. For more information, please visit the VA website at [www.benefits.va.gov](http://www.benefits.va.gov)

## Chapter 35 - Dependent Educational Assistance Benefits

This program provides education benefits for the spouse and dependent children of veterans who are permanently and totally disabled from service connected causes, veterans who died in service or who died of service connected causes, and certain other veterans and service persons, such as those currently missing in action or captured in the line of duty. The VA determines eligibility for these benefits. For more information, please visit the VA website at [www.benefits.va.gov](http://www.benefits.va.gov)

Students who do not meet the institution’s standards of satisfactory progress, or those students who withdraw from school, forfeit all future Federal financial assistance funds for which they previously were eligible until reinstated by the University.

## **Grant Awards**

The following grant opportunities may be available for Bryan University students:

## American Hero Grant

The American Hero Grant is available to current members of our military or former members who served our country in support of Operation Iraqi Freedom, Operation Enduring Freedom – Afghanistan or other theaters of operation. If a former member of the military, the recipient must have been honorably discharged. The amount awarded is \$500 per quarter with a \$5000 maximum award per program. To be eligible, recipients are required to provide their DD214 or a copy of their military orders, must be enrolled in Bryan University as a full-time student and have financial need once all other VA benefits and eligible federal and/or state grants are applied to their student account balance. The grant is available throughout the award year and may be retroactive; a deadline is not applied. Students should notify the Financial Assistance Coordinator if they believe they are eligible to receive the award and once military information is verified, it may be applied to the student's award letter.

## Hero Family Support Award

The Hero Family Support Grant is offered to dependents, spouses or partners of military personnel. The recipient must have at least one parent, spouse or partner who is a current member of our military or former member who served our country in support of Operation Iraqi Freedom, Operation Enduring Freedom – Afghanistan or other theaters of operation. The qualifying military personnel must have been honorably discharged if they are no longer serving. The award amount is \$500 per quarter with a \$5000 maximum award per program. To be eligible, the recipient is required to provide their dependent, spouse or partners DD214 or a copy of their military orders, must be enrolled in Bryan University as a full-time student and have financial need once all other VA benefits and eligible federal and/or state grants are applied to their student account balance. The grant is available throughout the award year and may be retroactive; a deadline is not applied. Students should notify the Financial Assistance Coordinator if they believe they are eligible to receive the award and once military information is verified, it may be applied to the student's award letter.

For additional information on grant awards and any other source(s) of financial assistance, please contact the Financial Assistance Department.

## **Additional Financial Assistance Information:**

### **National Student Loan Data System (NSLDS)**

As required by the Department of Education, Bryan University reports enrollment data of student loan borrowers to the National Student Loan Data System (NSLDS). Changes to a student's enrollment status is completed by Bryan University. In addition, all Title IV loans are submitted to NSLDS and student loan information is accessible by authorized agencies, lenders and other institutions. A student authorizes the school to release information to lenders by signing the promissory note as part of the loan application process. This authorization covers information relevant to the student's or parent's eligibility to borrower as well as locating the borrower.

### **Professional Judgment**

Bryan University may administer a professional judgment on a case-by-case basis only to adjust the student's cost of attendance or the data used to calculate the student's EFC. The reason for the adjustment is documented in the student's file. Inconsistent or conflicting information must be resolved before making any adjustments and decision regarding adjustments is final and cannot be appealed to the Department. If a student would like to file a professional judgment, they may contact their financial assistance coordinator and complete the professional judgment request. Additional documentation may be required from the student to complete the request for a professional judgment.

### **Dependency Override**

Bryan University may administer a dependency override on a case-by-case basis for students with unusual circumstances. If Bryan University determines that an override is appropriate, a statement and supporting documentation must be included in

the student's file. None of the following conditions singly or in combination qualify as unusual circumstances meriting a dependency override: Parents refuse to contribute to the student's education, Parents are unwilling to provide information on the FAFSA or for verification, Parents do not claim the student as a dependent for income tax purposes and/or the student demonstrates total self-sufficiency. Unusual circumstances do include abandonment by parents, an abusive family environment that threatens the health or safety of the student, a student unable to locate their parents. In such cases a dependency override may be warranted. Dependency overrides do not carry over from year to year and the unusual circumstance must be reaffirmed to justify the dependency override. If a student would like to file a dependency override, they may contact their financial assistance coordinator and complete the dependency override request. Additional documentation may be required from the student to complete the request for a dependency override.

### **Installment Contracts**

Students may also have the option of an installment contract. Bryan University may choose to evaluate the student and their situation and recommends this option to the student only if all other financial assistance has been exhausted and a balance remains on the student's account.

#### **Tuition Options – Installment Contract**

The student is required to complete an application and may be required to complete a credit check. If the student is required to complete a credit check and it is not successful, a co-borrower may be required. A co-borrower may also be required if the student is not employed. The universal credit authorization, understanding of tuition financing, and the placement checklist must be agreed upon by the student. It is the student's option whether or not they would like to set up the EZ pay authorization.

Any balance remaining on the student's account can be processed with an installment contract and repayment is scheduled upon the student's completion or withdrawal of their program. A 30 day grace period may be offered with this loan.

Prior to October 28<sup>th</sup>, 2013, applications will use the following interest rates\*:

1-3 Year Term (0-36 Months) - 7.5%

4 Year Term (37 to 48 Months) - 9.5%

5 Year Term (49 to 60 Months) - 12%

\*Interest rates are determined by the installment company and Bryan University.

As of October 28<sup>th</sup>, 2013, applications will use the following interest rates\*\*.

0-5 Year Term (0-60 Months) – 8%

Interest will not begin to accrue on the total principle balance until after the original anticipated graduation date. Thirty (30) days after the original anticipated graduation date interest will accrue on the total principle balance at a rate of 8%. If any changes occur that affect the original anticipated graduation date (including, but not limited to: failing a course, changing a program, schedule adjustments, adding a program), interest may begin accruing while the student is enrolled in school.

\*\*Interest rates are determined by the installment company and the institution and Bryan University.

Students can choose to update their Tuition Options plan to the 8% interest rate option, however must complete a new TO application and contract.

The student’s installment contract may be updated if changes are needed or after any adjustment made that affects the student’s ending balance. Once the student ends their program of study with Bryan University, the contract is serviced by a third party company. Each student is provided an estimated award letter at enrollment explaining his/her financial package and student account balance.

**Federal Student Loan Repayment Information**

**Overview of Direct Loan and FFEL Program Repayment Plans**

Repayment Plan	Eligible Loans	Monthly Payment and Time Frame	Quick Comparison
<a href="#">Standard Repayment Plan</a>	<ul style="list-style-type: none"> <li>• Direct Subsidized and Unsubsidized Loans</li> <li>• Subsidized and Unsubsidized Federal Stafford Loans</li> <li>• all PLUS loans</li> </ul>	<ul style="list-style-type: none"> <li>• Payments are a fixed amount of at least \$50 per month.</li> </ul> <p style="text-align: center;">Up to 10 years</p>	<ul style="list-style-type: none"> <li>• You'll pay less interest for your loan over time under this plan than you would under other plans.</li> </ul>
<a href="#">Graduated Repayment Plan</a>	<ul style="list-style-type: none"> <li>• Direct Subsidized and Unsubsidized Loans</li> <li>• Subsidized and Unsubsidized Federal Stafford Loans</li> <li>• all PLUS loans</li> </ul>	<ul style="list-style-type: none"> <li>• Payments are lower at first and then increase, usually every two years.</li> </ul> <p style="text-align: center;">Up to 10 years</p>	<ul style="list-style-type: none"> <li>• You'll pay more for your loan over time than under the 10-year standard plan.</li> </ul>
<a href="#">Extended Repayment Plan</a>	<ul style="list-style-type: none"> <li>• Direct Subsidized and Unsubsidized Loans</li> <li>• Subsidized and Unsubsidized Federal Stafford Loans</li> <li>• all PLUS loans</li> </ul>	<ul style="list-style-type: none"> <li>• Payments may be fixed or graduated.</li> </ul> <p style="text-align: center;">Up to 25 years</p>	<ul style="list-style-type: none"> <li>• Your monthly payments would be lower than the 10-year standard plan.</li> <li>• If you are a                             <ul style="list-style-type: none"> <li>✦ Direct Loan borrower, you must have more than \$30,000 in outstanding Direct Loans.</li> <li>✦ FFEL borrower, you must have more than \$30,000 in outstanding FFEL Program loans.</li> </ul> <p>For example, if you have \$35,000 in outstanding FFEL Program loans, and \$10,000 in Direct Loans, you can use the extended repayment plan for your FFEL Program loans, but not for your Direct Loans.</p> </li> <li>• For both programs, you must also be a "<b>new borrower</b>" as of Oct. 7, 1998.</li> <li>• You'll pay more for your loan over time than under the 10-year standard plan.</li> </ul>

## Overview of Direct Loan and FFEL Program Repayment Plans

Repayment Plan	Eligible Loans	Monthly Payment and Time Frame	Quick Comparison
<a href="#">Income-Based Repayment Plan (IBR)</a>	<ul style="list-style-type: none"> <li>• Direct Subsidized and Unsubsidized Loans</li> <li>• Subsidized and Unsubsidized Federal Stafford Loans</li> <li>• all PLUS loans made to students</li> <li>• Consolidation Loans (Direct or FFEL) that do not include Direct or FFEL PLUS loans made to parents</li> </ul>	<ul style="list-style-type: none"> <li>• Your maximum monthly payments will be 15 percent of discretionary income, the difference between your adjusted gross income and 150 percent of the poverty guideline for your family size and state of residence (other conditions apply).</li> <li>• Your payments change as your income changes.</li> </ul> <p style="margin-left: 20px;">Up to 25 years</p>	<ul style="list-style-type: none"> <li>• You must have a <b>partial financial hardship</b>.</li> <li>• Your monthly payments will be lower than payments under the 10-year standard plan.</li> <li>• You'll pay more for your loan over time than you would under the 10-year standard plan.</li> <li>• If you have not repaid your loan in full after making the equivalent of 25 years of qualifying monthly payments, any outstanding balance on your loan will be forgiven.</li> <li>• You may have to pay income tax on any amount that is forgiven.</li> </ul>
<a href="#">Pay As You Earn Repayment Plan</a>	<ul style="list-style-type: none"> <li>• Direct Subsidized and Unsubsidized Loans</li> <li>• Direct PLUS loans made to students</li> <li>• Direct Consolidation Loans that do not include (Direct or FFEL) PLUS loans made to parents</li> </ul>	<ul style="list-style-type: none"> <li>• Your maximum monthly payments will be 10 percent of discretionary income, the difference between your adjusted gross income and 150 percent of the poverty guideline for your family size and state of residence (other conditions apply).</li> <li>• Your payments change as your income changes.</li> </ul> <p style="margin-left: 20px;">Up to 20 years</p>	<ul style="list-style-type: none"> <li>• You must be a new borrower on or after Oct. 1, 2007, and must have received a <b>disbursement</b> of a Direct Loan on or after Oct. 1, 2011.</li> <li>• You must have a partial financial hardship.</li> <li>• Your monthly payments will be lower than payments under the 10-year standard plan.</li> <li>• You'll pay more for your loan over time than you would under the 10-year standard plan.</li> <li>• If you have not repaid your loan in full after you made the equivalent of 20 years of qualifying monthly payments, any outstanding balance on your loan will be forgiven.</li> <li>• You may have to pay income tax on any amount that is forgiven.</li> </ul>
<a href="#">Income-Contingent Repayment Plan</a>	<ul style="list-style-type: none"> <li>• Direct Subsidized and Unsubsidized Loans</li> <li>• Direct PLUS Loans made to students</li> <li>• Direct Consolidation Loans</li> </ul>	<ul style="list-style-type: none"> <li>• Payments are calculated each year and are based on your adjusted gross income, family size, and the total amount of your Direct Loans.</li> <li>• Your payments change as your income changes.</li> </ul> <p style="margin-left: 20px;">Up to 25 years</p>	<ul style="list-style-type: none"> <li>• You'll pay more for your loan over time than under the 10-year standard plan.</li> <li>• If you do not repay your loan after making the equivalent of 25 years of qualifying monthly payments, the unpaid portion will be forgiven.</li> <li>• You may have to pay income tax on the amount that is forgiven.</li> </ul>
<a href="#">Income-Sensitive Repayment Plan</a>	<ul style="list-style-type: none"> <li>• Subsidized and Unsubsidized Federal Stafford Loans</li> <li>• FFEL PLUS Loans</li> <li>• FFEL Consolidation Loans</li> </ul>	<ul style="list-style-type: none"> <li>• Your monthly payment is based on annual income.</li> <li>• Your payments change as your income changes.</li> </ul> <p style="margin-left: 20px;">Up to 10 years</p>	<ul style="list-style-type: none"> <li>• You'll pay more for your loan over time than you would under the 10-year standard plan.</li> <li>• Each <b>lender's</b> formula for determining the monthly payment amount under this plan can vary.</li> </ul>

**Loan consolidation:** If a student has multiple federal student loans, a student can consolidate them into a single Direct Consolidation Loan. This may simplify repayment if the student is making separate loan payments to different loan holders or servicers as consolidation will consolidate multiple payments into one payment. However, the student will need to review the advantages and possible disadvantages of consolidating before making a decision.

Once the student has selected a repayment plan, the student can change to another one with no financial penalties – although some restrictions may apply.

**For further information regarding student loan repayment, please visit the following website:**

<http://studentaid.ed.gov/repay-loans/understand/plans>

**What’s the maximum loan payment you can afford?**

If the monthly student-loan payment exceeds the range of loan payments listed below for the student’s annual income, explore a flexible repayment option or loan consolidation. Maximum affordable monthly payments assume that payments do not exceed 8 percent to 10 percent of the gross monthly income.

**Maximum loan payment Scale**

Range of Maximum Monthly

<b>Estimated Annual Income</b>	<b>Estimated Loan Payments</b>
\$15,000	\$100 - \$125
\$20,000	\$133 - \$167
\$25,000	\$167 - \$208
\$30,000	\$200 - \$250
\$35,000	\$233 - \$292
\$40,000	\$267 - \$333
\$45,000	\$300 - \$375
\$50,000	\$333 - \$417
\$75,000	\$500 - \$625
\$100,000	\$667 - \$833

**Estimated Repayment Chart  
Examples of Typical Direct and FFEL Stafford Loan Repayments**

Estimated Monthly Payments and Total Amounts Repaid Under Different Repayment Plans							For Direct Loans Only: Income Contingent (Income = \$25,000)			
Initial Debt When You Enter Repayment	Standard <i>Not to exceed 10 years</i>		Extended		Graduated <i>Not to exceed 10 years</i>		Single		Married/HOH	
	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid
\$3,500	\$50	\$4,471	Not Available	Not Available	\$25	\$5,157	\$27	\$6,092	\$25	\$6,405
\$5,000	\$58	\$6,905	Not Available	Not Available	\$40	\$7,278	\$38	\$8,703	\$36	\$9,150
\$7,500	\$83	\$10,357	Not Available	Not Available	\$59	\$10,919	\$57	\$13,055	\$54	\$13,725
\$10,500	\$121	\$14,500	Not Available	Not Available	\$83	\$15,283	\$80	\$18,277	\$76	\$19,215
\$15,000	\$173	\$20,714	Not Available	Not Available	\$119	\$21,834	\$114	\$26,110	\$108	\$27,451
\$40,000	\$460	\$55,239	\$227	\$83,289	\$316	\$58,229	\$253	\$72,717	\$197	\$84,352

To determine repayment on specific loan amounts borrowed, use the repayment estimator located on the following website: [www.studentaid.ed.gov/repay-loans/understand/plans](http://www.studentaid.ed.gov/repay-loans/understand/plans)

For additional information regarding repayment comparisons, please visit the following website: [www.studentaid.ed.gov/repay-loans/understand/plans](http://www.studentaid.ed.gov/repay-loans/understand/plans)

**Payment Relief Options**

If the student is unemployed, facing certain other personal financial difficulties, returning to school or pursuing certain other educational or training programs, they may qualify for temporary payment relief on Federal Stafford loans. Federal Loan Programs provide two general options for student loan payment relief:

**Deferment:** If the student meets the qualifications for deferment and submit the required documentation, they are entitled to defer principal payments, in the case of unemployment or economic hardship, for up to a total of three years during the term of the loans. There is no maximum time limit for deferment while you are continuously enrolled at least half time in school or participating in a qualified graduate-fellowship or rehabilitation-training program.

**Forbearance:** If the student doesn't meet the requirements for deferment but still needs payment relief, they may appeal to the lender or loan servicer for forbearance. Forbearance permits the student to reduce or postpone payments or extend the time for making payments, usually at the discretion of the lender. A forbearance request typically is granted for a period of up to 12 months.

## Recognition of Citizenship

### Constitution Day/Citizenship Day

Bryan University encourages all students to participate in our nation’s democracy. All campus locations recognize Constitution Day in September by providing numerous activities and opportunities for students to learn more about our country’s most essential document.

### Voter Registration

Voter registration information and forms are provided to all students via electronic mail and are available at each campus location.

## Net Price Calculator and Cost of Attendance Information

### Net Price Calculator

In accordance with the Higher Education Opportunity Act of 2008 (HEOA), by October 29, 2011, each postsecondary institution that participates in Title IV federal student aid programs must post a net price calculator on its website that uses institutional data to provide estimated net price information to current and prospective students and their families based on a student’s individual circumstances. The net price calculator is required for all Title IV institutions that enroll full-time, first-time degree- or certificate-seeking undergraduate students. Bryan University’s Net Price Calculator can be located at the following web address: [www.bryanu.edu](http://www.bryanu.edu)

### Cost of Attendance

The cost of attendance for all campuses is calculated based on the following: Tuition, Books, Fees, Room and board, Personal Expenses, and transportation expenses. These fees are calculated for each academic year. Budget information for the 2014-2015 year is based upon the national average provided by the US City Average consumer price index.

Room and Board	\$414 per month (Dependent student living at home)
Room and Board	\$818 per month (All others)
Personal Expenses	\$245 per month
Transportation	\$159 per month

These fees are multiplied by the number of months in the student’s academic year to determine their cost of attendance.

The information above is an abbreviated overview of tuition and fee information. For a comprehensive listing of tuition and fees by program please refer to the most recent catalog and supplement.

## Academic Planning and Improvement

### **Access to Services, Activities and Facilities by Disabled Individuals**

The policy of Bryan University is to ensure individuals with disabilities have the right to equal access and opportunity. In support of this endeavor, our department maintains that when given appropriate support services and accommodations, students with disabilities can participate in higher education, and complete their desired degree program. We welcome the opportunity to provide needed accommodation to those who believe or suspect a disability and need assistance in their pursuit of higher education. Inquiries about the accessibility of particular programs and services should be made to the campus on-site administrator.

### **Program Descriptions and Plans**

Bryan University is dedicated to offering comprehensive, updated programs that provide students the greatest opportunity for academic and career success. A continuous improvement process is an interregal component to the successful administration of any educational institution. Bryan University expends significant time and resources ensuring programs meet the changing trends of the job market. Relationships with employers and on-going research guide the institution through course and program enhancements.

### **Plans for Curricular Enhancements**

All BU programs are under a continuous evaluation process. Each program at BU is analyzed independently with graduate outcomes at the forefront of the decision making process. This process includes seeking direction from BU's adjunct faculty who are actively employed in their respective career field. Additionally, BU representatives remain active in the community, seeking input from qualified sources. Discovering upcoming trends as they relate to the local market area, profession and education drives the institution's path toward program enhancement. BU is committed to developing students of today with career skills for tomorrow.

### **Academic Operations Council**

During the 2012-2013 year the Academic Operations Council (AOC) will continue to assist all Bryan University locations in the academic development process. It is the University's intention to continue its growth plans of entering new markets while researching and developing the best possible academic programs to serve the market area. The University's solid reputation was developed and is maintained through delivering excellent academic programs designed to prepare graduates for real-world experiences. Integral components to continued success are standardized department startup, equipment, supportive textbooks, quality instruction, and assessment of essential competencies. Development initiatives include contract training programs and integrating additional technologies in the classroom.

### **Additional Plans**

The institution actively participates in market research to discover upcoming employment needs and trends. With aging baby boomers entering their retirement years, allied health programs continue to gain momentum in generating career opportunities with employers. Additionally, as the need for sustainable energy rises, so does the need for qualified professionals. The University plans to include adding additional programs in allied health and potentially sustainable energy. In an effort to continue improving the quality of education and training at the University, plans to invest in technology, instructional resources and library materials, while integrating enhanced technologies into the classroom are at the forefront of the academic initiative.

## Disclosure of Retention Rates as Reported to IPEDS

Retention rates measure the percentage of first-time students who return to the institution to continue their studies the following fall. Percentage of Students Who Began Their Studies in Fall 2011 and Returned in Fall 2012 are listed by each Bryan University campus location.

Springfield, MO – 71%

Rogers, AR – 37%

Topeka, KS – 24%

Columbia, MO – 67%

For more information regarding federally recorded statistics for Bryan University please see

<http://nces.ed.gov/collegenavigator>

## Policies and Sanctions Related To Copyright Infringement and Liabilities

### Copyright Infringement Policy

#### WHAT IS COPYRIGHT?

Copyright is a form of legal protection to the authors of original works, in whatever medium, that is provided for by the laws of the United States to the owners of copyright. Copyright law applies to types of works that include, but are not limited, to literary, dramatic, musical, artistic, pictorial, graphic, film and multi-media works. This protection is available to both published and unpublished works. Many people understand that printed works such as books and magazine articles are covered by copyright laws but they are not aware that the protection extends to software, digital works, and unpublished works and it covers all forms of a work, including its digital transmission and subsequent use.

#### WHAT IS THE LAW CONCERNING DIGITAL COPYRIGHT?

The Digital Millennium Copyright Act (DMCA) was enacted into law on October 28, 1998. This act amended the copyright law to provide regulations for works cited in the World Wide Web. This act obligates the University to block access to infringing material when a copyright violation is reported. Students who engage in illegal file-sharing are subject to civil penalties from copyright owners as well as disciplinary action from Bryan University. Universities and individuals can be subject to the imposition of substantial damages for copyright infringement incidents relating to the use of University network services. In a civil action, the individual infringer may be liable for either actual damages or statutory damages of up to \$30,000 (which may be increased to up to \$150,000 if the court finds the infringement was willful).

In addition, individual infringers may be subject to criminal prosecution. Criminal penalties include up to ten years imprisonment depending on the nature of the violation.

#### WHY IS THIS AN IMPORTANT ISSUE RIGHT NOW?

Because technology makes it so easy to copy and transmit protected works, copyright is a serious issue. While Bryan University encourages the free flow of ideas and provides resources such as internet access to support this activity, Bryan University does not condone the illegal or inappropriate use of material that is subject to copyright protection and covered by state and federal laws.

## WHAT KINDS OF ACTIVITIES VIOLATE FEDERAL LAW?

Following are some examples of copyright infringement that may be found in a college setting:

- Downloading and sharing MP3 files of music, videos, and games without permission of the copyright owner
- Using corporate logos without permission
- Scanning a photograph that has been published and using it without permission or attribution
- Downloading licensed software from non-authorized sites without the permission of the copyright or license holder
- Making a movie file or a large segment of a movie available on a web site without permission of the copyright owner

## IS DOWNLOADING AND SHARING MP3 FILES (OR OTHER TYPES OF MUSIC FILES) AND VIDEOS ILLEGAL?

Yes, US Copyright Law allows you to create MP3s only for the songs to which you already have rights; that usually means you purchased the CD or downloaded a file via a subscription service. US Copyright Law allows you to make a copy of a purchased file only for your personal use. Personal use does not mean that you can give, or sell, a copy to other people. While some copyright holders do give official permission to download MP3 files and you might be able to find a limited number of videos that are not copyright protected. It is also true that some MP3 files are copyright free and some MP3 files can be legally obtained through subscription services. However, most MP3 and video files that are shared do not fall into any of these categories.

Peer-to-Peer networks that share files are not allowed to be used on the Bryan University network. Some examples of the Peer-to-Peer sites include, but are not limited to, LimeWire, Gnutella, Kazaa, Bit Torrent, eDonkey2000, Frostwire, ZTorrent, BearShare, and the Pirate Bay. If this software is installed on a student's computer who is requesting internet access from Bryan University, the request will be denied.

A list of legal alternatives for downloading music, video, images, etc is available upon request.

## HOW DO YOU GET CAUGHT VIOLATING COPYRIGHT LAW?

A copyright holder represented by organizations such as the Recording Industry Association of America, the Business Software Association, and the Motion Picture Association of America are making serious efforts to stop the downloads of copyrighted music, movies, and software without purchasing it. By using automated systems, the companies or their agents locate possible copyright infringements.

Bryan University's network has a range of IP addresses and all computers connected to the network have an IP address assigned to it. When we get a violation notice, Bryan University will locate the IP address and whenever possible, the user of that address. At that point, Bryan University is required to act on the notification.

## PUNITIVE ACTION FOR COPYRIGHT INFRINGEMENT

If a person is determined to have committed copyright infringement while connected to the Bryan University network, the following steps will be taken:

### First Offense

- The DMCA Agent will issue a formal written counseling form. The agent will inform the student of the seriousness of the violation and the possible repercussions of further violations. The agent will also inform the student of possible methods to complete their schoolwork while also complying with copyright law. The agent will provide a copy of this counseling form to the student, and will retain a copy for three years or until the student is no longer enrolled, whichever is shorter.

### **Additional Offenses**

• For additional offenses, the student will have all internet access blocked until the campus Academic Manager determines the appropriate sanctions. Sanctions may include, but are not limited to, permanent blockage of internet access, suspension leading up to, and including expulsion.

## **Information Security Program**

### **Policies and Procedures**

Bryan University is committed to ensuring that copyrighted works are respected and used appropriately by Bryan University faculty, students, staff and visitors. Our policies require those using our computers or networks to respect U.S. and international copyright laws and failure to do so may result in disciplinary action or termination of access.

This document serves as the "written plan" required of the University under the copyright-related regulations associated with the Higher Education Opportunity Act of 2008.

### **Addressing Unauthorized Distribution of Copyrighted Material**

Bryan University addresses misuse of its network infrastructure for unauthorized distribution of copyrighted material through a variety of educational, technical, and disciplinary means. These include:

- Web sites, and Network Usage Agreements explaining the difference between appropriate and inappropriate use of copyrighted materials and the possible penalties of misuse.
- Network management technologies that may constrain the use of the network for purposes not directly related to the University's mission.
- Standardized, consistent handling of copyright violation notices, including validation of details, warnings to offenders, and disciplinary action when warnings prove ineffective.

The University periodically reminds its network users through email, web sites, and other means that:

- If an individual chooses to host or exchange files unlawfully, that individual will be personally responsible for any consequences from that activity. Ignorance of the law is not a useful defense. The University strongly recommends that individuals using Bryan University networks and computers learn the rules and the laws before sharing files on line.
- Educational institutions are not exempt from the laws covering copyrights. Most software, images, music, and files available for use on computers at Bryan University are protected by federal copyright laws. In addition, software, images, music, and files normally are protected by a license agreement between the purchaser and the software seller. It is Bryan University's policy to respect federal copyright and license protections.
- Unauthorized use of software, images, music, or files is regarded as a serious matter and as such any use without the written consent of the copyrighted owner is prohibited. If abuse of computer software, images, music, or files occurs, those responsible for such abuse will be held accountable.
- Bryan University has compiled a list of legal alternatives websites for obtaining software, images, music, and files. This list is updated annually. The list can be found in the Legal Alternatives section below.

## Handling of Potential Violations

When the University receives formal notification that a user of its network appears to be violating copyright, Bryan University's Technology Department

- Validates that the complaint has been sent to the [proper UW address](#) .
- Catalogs the complaint with a BU service ticket number.
- Identifies the machine identifier ("MAC address") associated with the network address at the time noted in the complaint.
- Uses logs to identify the owner of the device, if possible.
- Sends the owner instructions requesting that offending material be removed from the network, and requiring a response from the owner.

Internet access is restricted if the alleged offender fails to respond to the notice within 72 hours or if the machine owner has received a previous complaint.

University students receiving second complaints must meet with a University official before Internet access is restored. The target response time for copyright complaints is 10 working days or less.

## Periodically Reviewing Effectiveness

The University will review the effectiveness of this plan on an annual basis during the summer quarter. The primary measure used to assess effectiveness at deterring unauthorized sharing of copyrighted material will be the number of repeat offenders, measured as a percentage of the number of overall complaints received.

## Legal Alternatives

### Legal Alternatives for Acquiring Copyrighted Material

The Higher Education Opportunity Act of 2008 requires an Educational institution to offer legal alternatives to illegal downloading or otherwise acquiring copyrighted material. The institution must periodically review the legal alternatives for downloading or otherwise acquiring copyrighted material, and make the results of the review available to its students through a Web site or other means.

[ABC.com TV Shows](#)

[\[adult swim\] Video](#)

[Amazon Instant Video](#)

[AOL Music](#)

[ARTISTdirect Network](#)

[AudioCandy](#)

[Audio Lunchbox](#)

[BearShare](#)

[Best Buy](#)

[Blackberry World](#)

[Comedy Central Video](#)

[Crackle](#)

[Criterion Online](#)

[The CW Video](#)

[Dimple Records](#)

[DirecTV Watch Online](#)

[Disney Videos](#)

[Dish Online](#)  
[DramaFever](#)  
[The Electric Fetus](#)  
[eMusic.com](#)  
[EPIX](#)  
[ESPN360](#)  
[EZTakes](#)  
[Fandor](#)  
[Film Fresh](#)  
[Flixster](#)  
[FOX on Demand](#)  
[FX Networks Video](#)  
[FYE](#)  
[Gallery of Sound](#)  
[GameFly](#)  
[GameTap](#)  
[Google Play](#)  
[Hallmark Instant Streaming](#)  
[HBO GO](#)  
[Hulu Movies](#)  
[iMDb Video](#)  
[iMesh](#)  
[Independent Records & Videos](#)  
[Jaman](#)  
[Jamendo](#)  
[Jaroo](#)  
[Jinni](#)  
[Last.fm](#)  
[Latinoise](#)  
[LifeWay Music](#)  
[Liquid Digital Media](#)  
[Magnatune](#)  
[Matcha](#)  
[MediaNet](#)  
[MOG](#)  
[MovieFlix](#)  
[Movies.com](#)  
[mSpot Movies](#)  
[MTV Music](#)  
[MTV Video](#)  
[Music Millennium](#)  
[MusicRebellion](#)  
[Muve Music](#)  
[myLifetime Video](#)  
[MySpace Music](#)  
[Napster](#)  
[NBC Video](#)  
[Netflix Movies & TV](#)

[Neurotic Media](#)  
[Nick.com Videos](#)  
[Nick Jr. Video](#)  
[Nook Video](#)  
[Pandora](#)  
[PBS KIDS Go! Video](#)  
[PlayStation Store](#)  
[Public Domain Torrents](#)  
[PureVolume](#)  
[RCRD LBL](#)  
[Rdio](#)  
[Rhapsody](#)  
[Road Runner Video Store](#)  
[Showtime Previews](#)  
[Slacker](#)  
[Sony Entertainment Network](#)  
[South Park Episode Player](#)  
[SpikeTV](#)  
[Spinner](#)  
[Spotify](#)  
[STARZ PLAY](#)  
[Steam](#)  
[Superpass](#)  
[TBS Videos](#)  
[TheWB](#)  
[TidalTV](#)  
[TNTdrama.com](#)  
[Top Hits Entertainment](#)  
[Toys R us Movies](#)  
[TV.com](#)  
[TVGuide](#)  
[TVLand Video](#)  
[USA Network Full Episodes](#)  
[Uverse.com](#)  
[Verizon On Demand](#)  
[VEVO](#)  
[VH1 Videos](#)  
[Viewster](#)  
[Vudu](#)  
[Walmart Movies](#)  
[Windows Media GuideX Factor USA](#)  
[Xbox Video](#)  
[Xfinity TV](#)  
[Yahoo! Music](#)  
[YouTube Shows](#)  
[YouTube Movies](#)  
[YouTube Music](#)  
[7digital](#)

## Fraud Prevention

### Help Prevent Financial Assistance/Scholarship Fraud

Every year, millions of high school graduates seek creative ways to finance the rising costs of a college education. In the process, they sometimes fall prey to scholarship and financial assistance scams. On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act of 2000 (CSFPA). The CSFPA enhances protection against fraud in student financial assistance by establishing stricter sentencing guidelines for criminal financial assistance fraud. It also charged the Department of Education, working in conjunction with the Federal Trade Commission (FTC), with implementing national awareness activities, including a scholarship fraud awareness site on the ED Web site.

As a student or parent seeking financial assistance you can help prevent financial assistance/scholarship fraud. If you witness the following telltale pitch lines used by fraud perpetrators, you should file a complaint. According to the FTC, perpetrators of financial aid fraud often use these telltale lines.

- The scholarship is guaranteed or your money back.
- You can't get this information anywhere else.
- I just need your credit card or bank account number to hold this scholarship.
- We'll do all the work.
- The scholarship will cost some money.
- You've been selected by a "National Foundation" to receive a scholarship or "You're a Finalist", in a contest you never entered.

To file a complaint, or for free information, students or parents should call 1-877-FTC-HELP (1-877-382-4357). Or visit: <http://www.ftc.gov/scholarshipscams>