

National Tractor Trailer is licensed by the New York State Department of Motor Vehicles. Accredited by the Accrediting Commission of Career Schools and Colleges, NTTS offers courses that are certified by the Professional Truck Driver Institute and is approved by the NYS Division of Veterans Affairs for the training of veterans and other eligible persons. For further information or to review copies of licenses, accreditations, and approvals, please contact the respective campus location at the above numbers.

National Tractor Trailer School admits students who do not have a high school diploma or its equivalent. In limited cases, these students may be eligible for Title IV (financial aid) funds. Information is available from the Financial Aid Office.

SHOPPING SHEET

NTTS provides to its prospective student's education benefits information that includes:

- Estimated Cost of Attendance
- Federal Pell Grant aid available
- Net cost after grants
- The students expected family contribution (EFC) as determined by the results of the FAFSA
- Federal loans available
- Information on the average amount students borrow at NTTS
- Graduation and default rates at the school

Students will receive the Shopping Sheet from the Financial Aid Department.

NTTS is approved by the NYS Division of Veterans' Affairs for the training of veterans and other eligible persons.

If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. For example, the Post-9/11 GI Bill® provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill®.

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill® benefits to you.

*GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA)

If you are a resident of New York State who had an Honorable discharge and received an Expeditionary Medal you may be eligible to receive the New York State Veterans Tuition Assistance.

For further information about your potential Federal Student Aid, please visit studentaid.gov.

I. FINANCIAL ASSISTANCE INFORMATION

A. Need-based and non-need based federal financial assistance that is available to students

William D. Ford Federal Direct Loan Programs

The following federal programs are available to assist eligible students in meeting the cost of attendance at the National Tractor Trailer School:

- Federal Direct Loan Program
 - Direct Subsidized Stafford Loan Program
 - Direct Unsubsidized Stafford Loan Program
 - Direct Parent Loan for Dependent Students (PLUS)
- Pell Grant*

*Only students enrolled in the Advanced Commercial Drivers Course may receive a Federal Pell Grant.

Programs

Loan Types Available

Advanced Commercial Drivers Course
(602 hours, 18-week schedule or 24-week schedule)

Subsidized Stafford Loan
Unsubsidized Stafford Loan
PLUS Loan

Commercial Drivers Course
(320 hours, 10-week schedule or 18-weekend schedule)

Subsidized Stafford Loan
Unsubsidized Stafford Loan
PLUS Loan

Maximum loan amounts are prorated when a student is enrolled in a program shorter than a full academic year.

Criteria for Determining Student's Eligibility

Family Contribution:

Based on your responses on the FAFSA (i.e. household size, number in college, income information, assets etc.), the federal government determines your family's financial strength or ability to contribute to the cost of your education. This is referred to as the Estimated Family Contribution (EFC). The EFC is a component of the formula that determines your Financial Need.

Financial Need

“Financial Need” is not synonymous with low income. Financial Need is the difference between the cost of attendance at NTTS and the EFC, which is determined by the FAFSA. Other financial assistance (i.e. Pell Grant, NYSVTA etc.) the student receives is also subtracted from the Cost of Attendance to determine financial need.

$$\begin{array}{r}
 \text{Cost of Attendance} \\
 - \text{Estimated Family Contribution} \\
 - \text{Resources/Estimated Financial Assistance} \\
 = \text{Financial Need}
 \end{array}$$

The Cost of Attendance includes direct costs like tuition and fees, and also indirect costs such as room and board, personal, and traveling expenses that are related to your training.

Academic Year

NTTS' programs are based on clock hours. An academic year is defined as 900 clock hours and 26 weeks in length. NTTS uses a borrower-based academic year (BBAY).

B. Need-based and non-need based state and local assistance programs, institutional assistance programs, and other private assistance programs that are available for each financial assistance program:

General Eligibility Requirements

(Title IV)

In order to receive federal student aid all students must meet the general eligibility requirements:

- U.S citizen (natural), U.S. permanent resident or other eligible non-citizen
- Be enrolled, accepted, and making satisfactory progress in an eligible program
- Not currently in default on a previous Subsidized/Unsubsidized or PLUS loan
- Present a valid social security card
- Meet Selective Service requirements
- Complete a Free Application for Federal Student Aid (FAFSA)
- Possess a High School Diploma, its equivalent, or meet the one of the other eligibility conditions set forth by the Higher Education Act (HEA) for non-high school graduates.

Application Process

Financial Aid Interview:

Once you have determined that you want to apply for financial aid, you will need to learn about the various forms and applications required to determine eligibility for financial aid. For assistance in the application process, all students are encouraged to schedule an interview with the Financial Aid Office. Our staff will assist you in completing the necessary paperwork, and provide you with an estimate of the total amount of financial aid you are eligible to receive. A brief description of the application process follows:

1. Complete the Free Application for Federal Student Aid (FAFSA). The school code is 022878.
2. Apply for Federal Direct Loan (Direct Subsidized, Direct Unsubsidized, and/or Direct Plus).
- 3 Complete FAFSA Verification process if required.

Complete an on-line FAFSA at the <http://www.fafsa.gov/> website. Whenever possible, you should populate tax information from the IRS website using the IRS Data Retrieval Tool. Follow the FAFSA on-line instruction prompts for assistance. Sign the FAFSA electronically with your Federal Student Aid (FSA) ID and submit. If you do not already possess an FSA ID, follow the instructions on the FAFSA website to apply for one. Your responses to the FAFSA will determine your eligibility for all the Title IV federal financial aid programs that are available at NTTS.

Three days after you apply for your FSA ID, you may complete a William D. Ford Federal Direct Loan (Direct Subsidized, Direct Unsubsidized, and Direct Plus) by doing the following:

- a) Go the [https://studentloans.gov/my Direct Loan/index.action](https://studentloans.gov/my_Direct_Loan/index.action) website and sign in with your FSA ID.
- b) Click on Complete Master Promissory Note, or start Plus application.
- c) Click on Subsidized and Unsubsidized Stafford, or Parent Plus Application.
- d) Complete all Promissory Note information and submit.
- e) After submitting the loan application, you will be given the opportunity of viewing and printing the application.
- f) Print out a copy of the Federal Direct Loan and submit a copy to the Financial Aid Office at National Tractor Trailer School.
- g) Upon student's and/or parent's completion of the financial aid process, and acceptance at the school, the financial aid office will certify and process the Federal Direct Loan(s) and or Plus Loans.

Upon completion of the FAFSA, the school receives an Institutional Student Information Record (ISIR). The ISIR indicates if the application has been chosen for verification. If selected, the following will be verified:

Tax Filer Verification Items

Adjusted gross income
 U.S. income tax paid
 Untaxed portion of IRA distributions
 Untaxed portion of pensions
 IRA deductions and payments
 Tax-exempt interest income
 Education credits
 Household size
 Number in College
 SNAP benefits
 Child support paid
 High School Completion/Equivalency-diploma or transcript
 Identity/Statement of Educational Purpose

Non-Tax Filer Verification Items

Income earned from work
 Household size
 Number in college
 SNAP benefits
 Child support paid
 High School Completion/Equivalency-diploma or transcript
 Identity/Statement of Educational Purpose

A student must complete the verification process within 45 days. If the process is not completed within the stipulated time frame, the student forfeits his/her financial aid eligibility.

Federal Direct Loan Programs

The Direct Subsidized Loan Program is a need-based program. Eligibility for the Subsidized Loan is determined by completing the Free Application for Federal Student Aid (FAFSA). The formula for determining eligibility is defined under the section entitled "Financial Need".

The law restricts the period of time for which a borrower may receive subsidized loans to 150 percent of the published length of the student's current educational program. Once the student reaches that limit, he or she may borrow only unsubsidized loans, and interest begins to accrue on the student's outstanding subsidized loan. Unlike the Subsidized Loan Program, the Unsubsidized Loan is not need based. Eligibility is determined by subtracting all financial assistance from the Cost of Attendance. A dependent student whose parent was denied a PLUS loan may receive the maximum Subsidized and Unsubsidized amounts.

The Federal Government is also monitoring Federal Direct Loan borrowing by students over their previous four award years and, as a result, some students may be asked to prove completion of academic credits at their previous institutions.

The U.S. Department of Education determines the interest rate on all Federal Direct loans. Both Direct Subsidized and Direct Unsubsidized loans have a fixed interest rate of 4.45%. The government pays the interest accumulating on Direct Subsidized loans while you are enrolled and for six months after you graduate or drop below half-time enrollment. You pay all interest charged over the course of your loan term with a Direct Unsubsidized loan. Repayment begins on both Direct Subsidized and Direct Unsubsidized loans six months after you graduate or drop below half-time enrollment.

For Direct student loans disbursed after October 1, 2017 the origination fee is 1.066%.

New borrowers whose first disbursements are made on or after July 1, 1993 are eligible for the following deferment options:

- In School Deferment – while you are enrolled at least half-time at an eligible college or career school;
- Graduate Fellowship Deferment – while you are enrolled in an approved graduate fellowship program;
- Rehabilitation Training Program Deferment – while you are enrolled in an approved rehabilitation training program for the disabled;
- Unemployment Deferment – while you are unemployed or unable to find full-time employment;
- Economic Hardship Deferment – while you are experiencing economic hardship or serving in the Peace Corps;
- Military Service and Post-Active Duty Student Deferment – while you are on active duty military service in connection with a war, military operation, or national emergency OR if you were on active duty military service in connection with a war, military operation, or national emergency, for the 13 month period following the conclusion of that service, or until you return to college or career school on at least a half-time basis, whichever is earlier.

Lifetime Direct Loan limits

Undergraduate Dependent - \$31,000 (Up to \$23,000 may be subsidized)

Undergraduate Independent - \$57,500 (Up to \$23,000 may be subsidized)

Annual Stafford Loan limits*

	<u>602 clock hour course</u>	<u>320 clock hour course</u>
Independent	\$6365	\$3420
Dependent	\$3685	\$1980

*A portion of your Stafford Loan may be eligible for a government subsidy.

Federal Direct Plus Loan Program

All parents and stepparents are eligible, regardless of income, to borrow a PLUS loan providing they meet credit criteria. The amount a parent may borrow is determined by subtracting estimated financial assistance from the cost of attendance.

The Direct Plus Loan interest rate is a fixed rate of 7.00%. A parent borrower is responsible for paying the interest that accrues while the student is in school, and during any periods that the lender has granted forbearance on the loan. Repayment begins 60 days after the funds are fully disbursed and borrowers may take up to ten years to repay. You may postpone repayment while the beneficiary student remains enrolled at least half-time and for an additional six months afterward.

For Direct Plus loans disbursed after October 1, 2017 the origination fee is 4.264%.

The minimum repayment amount is a total of \$600 per year. The monthly payment amount must be at least equal to the amount of interest due. Deferments for PLUS Loans are currently the same as described above for Direct Loan borrowers.

Federal Pell Grant Program

A student's eligibility for the Pell Grant program is determined by the FAFSA. The maximum Pell amounts must be prorated when the student is enrolled in a program shorter than a full academic year. Only those students in the Advanced Commercial Drivers Course are eligible to participate.

The amount of Federal Pell Grant funds you may receive over your lifetime is limited by a new federal law to be the equivalent of six years of Pell Grant funding. This is referred to as "Lifetime Eligibility Used" or "LEU". Once you receive six years or 600% of your Pell funding, you will not be eligible to receive any additional Pell grants.

The Federal government is also monitoring Pell grant usage over the previous four award years to determine potential Unusual Enrollment History or "UEH". Some students may be asked to prove completion of academic credits at their previous institutions.

Veterans' Benefits

The Advanced Commercial Drivers Course, the Commercial Drivers Course, and the Heavy Truck Driver Course are approved by the NYS Division of Veterans' Affairs for the training of veterans and other eligible persons. Qualified individuals who are enrolled in these programs may receive Veterans' Education benefits.

The Veterans Tuition Award is available through New York State Higher Education Services Corporation (HESC) to eligible persons in the Advanced Commercial Drivers Course and Commercial Drivers Course only.

Alternative Loans

Alternative loans are private loans that help bridge the gap between the actual cost of your education and the amount the government allows you to borrow in its program. Private lenders offer these loans and there are no federal forms to complete.

One Stop Career Centers

The federal Workforce Investment Act (WIA), which superseded the Job Training Partnership Act, offers a comprehensive range of workforce development activities through statewide and local organizations. Available workforce development activities provided in local communities can benefit job seekers, laid off workers, youth, incumbent workers, new entrants to the workforce, veterans, persons with disabilities, and employers. Training Services are available to eligible individuals who have met the requirements for intensive services and have not been able to obtain or keep employment. Individual Training Accounts are established to finance training based upon the individual's choice of selected training programs.

C. Rights and responsibilities of students receiving assistance, including criteria for continuing eligibility in each program

Direct Loan Borrowers Rights and Responsibilities

Your student loan rights and responsibilities are communicated to you during federally mandated instruction periods (student loan entrance and exit counseling), during your financial aid interview, and via correspondence you receive from NTTS while attending NTTS and after graduation or withdrawal.

The information that you will receive includes the following:

- 1) Maximum Loan Amounts
- 2) Loan Proceeds (allowed expenses and disbursement)
- 3) Necessity of notifying school and lender of certain changes in status (i.e. enrollment status, change of address etc.)
- 4) Effect of Loans on other Student Aid
- 5) Interest rate
- 6) Cost of Deferring Interest Payments
- 7) Default (definition and consequences)
- 8) Credit Bureau Notification Loan
- 9) Special Repayment Arrangements
- 10) Loan Cancellation
- 11) Deferments (definition and types)
- 12) Forbearance (definition and conditions)
- 13) National Student Loan Database System's (NSLDS) contact information
- 14) Contact Information for Federal Direct Loans
- 15) Loan Consolidation

The Office of the Ombudsman is available to assist you with your student loan questions. You may contact the Student Loan Ombudsman's Office at:

Via on-line assistance: <http://studentaid.gov/repay-loans/disputes/prepare>

Via Telephone: 1-877-557-2575

Via Fax: 606-396-4821

Via Mail: U.S. Department of Education
FSA Ombudsman Group
PO Box 1843
Monticello, KY 42633

Students may access their student loan history using the National Student Loan Data System (NSLDS) at www.nsls.ed.gov.

The Department of Education offers an online, interactive loan counseling tool, the Financial Awareness Counseling Tool (FACT) which helps the student and families better manage their finances and understand their obligation as borrowers. To take advantage of this resource, visit the Financial Awareness Counseling Tool on the StudentLoans.gov website.

Refunds

The following explains NTTS' policies on refunds should your training at NTTS be terminated:

1. The amount of tuition and fees charged for your payment period is defined in the school catalog.
2. NTTS refunds unearned tuition, fees, room and board, and other charges in the manner described in the catalog. In the event of a withdrawal, textbook charges are prorated according to the student's scheduled hours of attendance and payment period.
3. For each Title IV aid recipient who withdraws, the school must calculate the amount of the Title IV aid the student has earned. The amount is determined by dividing the number of hours the student was scheduled to complete in the payment period, as of the day the student withdrew, by the total number of hours in the same period. The school must return any portion of unearned Title IV funds for which the school is responsible. The student (or parent, in the case of a PLUS loan) must repay any unearned funds that the school did not return according to the normal terms of the loan.

If a student has completed more than 60% of the period, he or she is considered to have earned 100% of the Title IV loan aid received for the period. In this case, no funds need to be returned to Title IV aid programs. However, in the event of a refund based on the withdrawal calculation, the Title IV Funds will be returned first in order to reduce the student's loan debt.

4. Once the Title IV refund amount has been determined, NTTS will refund to the Direct Loan program the amount based on the following federally mandated order: 1) Unsubsidized Direct Stafford Loan 2) Subsidized Direct /Stafford Loan 3) PLUS Loan and 4) Pell Grants. The refund will be returned no later than 45 days after the date of determination that the student withdrew.

D. How and when financial assistance will be disbursed.

Student Loan Disbursements

Loan proceeds are disbursed in two payments. The first disbursement occurs on the 5th day of the course and the second disbursement occurs upon completion of one half of the program's clock hours and one half of the total weeks of the program. For the 320-clock hour program that is 10-weeks in length, there is only one payment period and one disbursement which occurs on the 5th day.

For the 320-clock hour program that is 18-weekends in length, the second disbursement occurs during the tenth week and after completion of 160 hours of training. For the 602-clock hour program, that is 18-weeks in length, the second disbursement occurs during the tenth week and after completion of 301 hours of training. For the 602-clock hour program that is 24-weeks in length, the second disbursement occurs during the thirteenth week and after completion of 301 hours of training. A student must be making satisfactory academic progress for the proceeds to be disbursed.

Direct Loans are received from the United States Department of Education through the Department of Education e-Grant website. At the time of the loan disbursement, the student must be in compliance with the General Eligibility Requirements for Student Financial Assistance as previously noted.

Both the student and parent loan borrower may cancel all or part of the loan proceeds. The written notification to cancel all or part of a loan must be given to the Financial Aid Office within fourteen days of notification of disbursal. The student and parent borrower are informed of this right on the “Financial Aid Award Notification” and “Disbursement Notification” forms.

Pell Grant Disbursements

Pell proceeds are disbursed in two disbursements. The first disbursement occurs on the 5th day of the course, and the second disbursement occurs upon completion of one half of the clock hours (three hundred and one clock hours of training) and during the tenth week of the course for the 18-week program and during the thirteenth week of the course for the 24-weekend program. A student must be making satisfactory academic progress for the Pell proceeds to be disbursed.

Pell proceeds are received from the United States Department of Education through the Department of Education e-Grant website. At the time of disbursal of Pell proceeds, the student must be in compliance with the General Eligibility Requirements for Student Financial Assistance as previously noted.

E. Criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may re-establish eligibility for federal financial assistance.

Satisfactory Progress

As noted under General Eligibility Requirements, a student must be making satisfactory academic progress in his/her training program before funds can be disbursed. Please refer to the NTTS catalog pages 17-23 for a complete explanation.

II. GENERAL INFORMATION ABOUT THE SCHOOL

Net Price Calculator

<http://ntts.edu/Admissions/FinancialAssistance>

The purpose of the Net Price Calculator is to help current and prospective students, families, and other consumers estimate the individual net price of NTTS. The calculator uses data to provide an estimated net price that can be tailored to a student's individual circumstances.

- A. Cost of Attendance is the estimate of tuition and fees, the cost of room and board or living expenses (if you are living off campus), the cost of books, supplies, transportation, loan fees, and miscellaneous expenses.**

	INDEPENDENT STUDENTS - FULL TIME - 18 WEEK COURSE		
	Months in Program	Monthly Allowance	Budget
Tuition	4.5 months		\$9,935
Additional Charges	4.5 months		173
Origination Fees	4.5 months		64
Book	4.5 months		125
Personal Expenses	4.5 months	\$463/month	2083.50
Room and Board	4.5 months	\$1193/month	5368.50
Transportation	55 miles one way x .535/mile = 29.43 X 10 trips/wk x 18 wks		5297.40
		TOTAL	\$23046.40

	INDEPENDENT STUDENTS - FULL TIME - 24 WEEKEND COURSE		
	Months in Program	Monthly Allowance	Budget
Tuition	6 months		\$9,935
Additional Charges	6 months		173
Origination Fees	6 months		65
Book	6 months		125
Personal Expenses	6 months	\$463/month	2778
Room and Board	6 months	\$1193/month	7158
Transportation	55 miles one way x .535/mile = 29.43 X 8 trips/wk x 24 wks		5650.56
		TOTAL	\$25884.56

	INDEPENDENT STUDENTS - FULL TIME - 10 WEEK COURSE		
	Months in Program	Monthly Allowance	Budget
Tuition	2.5 months		\$8,595
Additional Charges	2.5 months		173
Origination Fees	2.5 months		31
Book	2.5 months		80
Personal Expenses	2.5 months	\$463/month	1157.50
Room and Board	2.5 months	\$1193/month	2982.50
Transportation	55 miles one way x .535/mile = 29.43 X 10 trips/wk x 10 weeks		2943.00
		TOTAL	\$15962.00

	INDEPENDENT STUDENTS - PART TIME - 18 WEEKEND COURSE		
	Months in Program	Monthly Allowance	Budget
Tuition	4.5 months		\$8,595
Additional Charges	4.5 months		173
Origination Fees	4.5 months		34
Book	4.5 months		80
Personal Expenses	4.5 months	\$463/month	2083.50
Room and Board	4.5 months	\$1193/month	5368.50
Transportation	55 miles one way x .535/mile = 29.43 X 4 trips/wk x 18		2118.96
		TOTAL	\$18452.96

TUITION CHARGES PER CLASS:

Advanced Commercial Drivers Course

18 Weeks / 24 Weeks Program - \$9,935.00

Tuition includes: a registration fee of \$150.00 and all other classroom materials, except for the cost of the textbooks, which are \$125.00, making the total cost of the program with the textbook \$10,060.00.

Commercial Drivers Course

7 Weeks / 10 Weeks / 18 Weekends - \$8,595.00

Tuition includes: a registration fee of \$150.00 and all other classroom materials, except for the cost of the textbooks, which are \$80.00, making the total cost of the program with the textbook \$8,675.00.

Heavy Truck Driver Course**2 Weeks / 5 Weekends Program - \$3,395.00**

Tuition includes: a registration fee of \$150.00 and all other classroom materials, except for the cost of the textbooks, which are \$80.00, making the total cost of the program with the textbook \$3,475.00.

SUMMARY OF OTHER COSTS:

D.O.T. Physical \$80.00 (prior to starting class)*

Drug Test \$60.00 (prior to starting class)*

Motor Vehicle Record \$20.00

Mandatory Personal Liability Insurance \$50.00

Heavy Truck Drivers Course / Commercial Drivers Course Textbooks \$80.00

Advanced Commercial Drivers Course Textbooks \$125.00

Empire Safety Council Defensive Driving Course \$40.00

C.D.L. Permit \$22.50**

C.D.L. Road Test \$40.00**

CDL Licensing Fee \$164.50 (prorated to current license expiration date) (Good for eight (8) years)**

Fees may change without notice.

*If prospective student utilizes NTTS contracted providers

**Payable to Commissioner of Motor Vehicles

Housing - Liverpool Facility

Student housing is available at the Liverpool facility on a first-come, first-served basis. The facility is located within a short distance from NTTS. Current housing units are 2 bedroom apartments designed to accommodate 4 students per unit. Each unit is fully furnished with a stove, refrigerator, microwave, dishwasher, wall-to-wall carpeting and color television.

Students must provide their own bedding (sheets, pillows, blanket or sleeping bag) and personal toiletry articles. Students in housing should bring sufficient, nonperishable food for their weekly needs.

TOTAL COST FOR HOUSING*****FULL-TIME 7-WK***

5 nights per week

\$1,225.00

7 nights per week

\$1,715.00*

FULL-TIME 10-WK

5 nights per week

\$1,750.00

7 nights per week

\$2,450.00*

PART-TIME 18

1 night/weekend

\$630.00

2 nights/weekend

\$1,260.00

FULL-TIME 18-WK

5 nights per week

\$3,150.00

7 nights per week

\$4,410.00*

FULL-TIME 24-WK

1 night/24 weeks

\$840.00

2 nights/24 weeks

\$1,680.00

CTC – FT 5-WK

5/7 nights per week

\$875.00/\$1225.00*

HEAVY TRUCK F/T 2-WK

5/7 nights per week

\$350.00 / \$490.00*

HEAVY TRUCK P/T 5-WK CTC – PT 13-Weekends

1/2 nights per weekend

\$175.00 / \$350.00

1/2 nights per weekend

\$455.00/\$910.00

Housing is available on a limited basis. If you are in need of housing, please reserve a space with your admissions representative or the Housing Director. If at the time of enrollment there is not sufficient space available, NTTS will assist you in other housing options. Additional costs may apply.

Housing rates are subject to change. Students will be informed of new rates prior to enrollment.

* The seven-night plan is only available in cases of extreme need and must be pre-approved by the Director.

** Housing is not available on a nightly, as-needed basis.

MEDIAN LOAN DEBT AND LOAN CALCULATIONS FOR STUDENTS IN THE 18-WEEK OR 24-WEEKEND COURSES

Loan Balance:	\$6,365.00
Adjusted Loan Balance:	\$6,433.78
Loan Interest Rate:	4.45%
Loan Fees:	1.069%
Loan Term:	10 years
Minimum Payment:	\$50.00

Monthly Loan Payment:	\$66.52
Number of Payments:	120

Cumulative Payments:	\$7,982.96
Total Interest Paid:	\$1,617.96

MEDIAN LOAN DEBT AND LOAN CALCULATIONS FOR STUDENTS IN THE 10-WEEK OR 18-WEEKEND COURSES

Loan Balance:	\$3,420.00
Adjusted Loan Balance:	\$3,456.95
Loan Interest Rate:	4.45%
Loan Fees:	1.069%
Loan Term:	6.8 years
Minimum Payment:	\$50.00

Monthly Loan Payment:	\$50.00
Number of Payments:	81

Cumulative Payments:	\$4,001.65
Total Interest Paid:	\$581.65

B. A list of the faculty and other instructional personnel

Liverpool Instructional Staff:

Arthur Bielass
 Donald Curtis
 Lonnie Dorward
 James Fairbank
 James Finsterwalder
 John Gilbert
 Dennis Hinds
 Thomas Kirk
 Marty Knapp
 Jon Lutz
 John McCann
 Ronald Peterson
 Ronald Regan
 Bruce Sansone
 Gina Vincent
 Lance Yardley
 Richard Catlin
 Bryon Holmes
 Edward Eilling

Buffalo Instructional Staff:

Paul Czora
 Donald Frazer
 Steve Hayes
 Richard Lobaugh
 Henry Loucks
 Michael Moody
 Jeffrey Pastwick

C. Student Body Diversity

1. Percentage of enrolled, full-time students receiving PELL (2015/2016 award year) by gender
 - a. Male – 90%
 - b. Female – 10%

2. Percentage of enrolled, full-time students receiving PELL (2015/2016 award year) by ethnicity
 - a. White – 64%
 - b. Black – 22%
 - c. Hispanic/Latino – 7%
 - d. American Indian or Alaska Native – 0%
 - e. Asian – 2%
 - f. Race and ethnicity unknown – 5%

3. Ethnicity by gender of enrolled, full-time students receiving PELL (2015/2016 award year)
 - a. Male
 - i. White – 64%
 - ii. Black – 22%

- iii. Hispanic/Latino – 6%
 - iv. American Indian or Alaska Native – 0%
 - v. Asian – 2%
 - vi. Race and Ethnicity Unknown – 6%
- b. Female
- i. White – 59%
 - ii. Black – 22%
 - iii. Hispanic/Latino – 16%
 - iv. American Indian or Alaska Native – 0%
 - v. Asian – 0%
 - vi. Race and Ethnicity Unknown – 3%

C. Cohort Default Rate Information

Fiscal Year 2014-3 year rate

Number of borrowers entering repayment 68

Number of borrowers who entered repayment and defaulted 454

Official Cohort Default Rate 14.9%

Fiscal Year 2013-3 year rate

Number of borrowers entering repayment 484

Number of borrowers who entered repayment and defaulted 75

Official Cohort Default Rate 15.4%

Fiscal Year 2012-3 year rate

Number of borrowers entering repayment 504

Number of borrowers who entered repayment and defaulted 66

Official Cohort Default Rate 13%

Fiscal Year 2011-3 year rate

Number of borrowers entering repayment 518

Number of borrowers who entered repayment and defaulted 73

Official Cohort Default Rate 14%

Fiscal Year 2010- 3 year rate

Number of borrowers entering repayment 371

Number of borrowers who entered repayment and defaulted: 55

Official Cohort Default Rate: 14.8%