

# Blue Cliff Career College

## Student Consumer Information

The Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA), includes many disclosure and reporting requirements. A disclosure requirement is information that a postsecondary education institution is required to distribute or make available to another party, such as students or employees. A reporting requirement is information submitted to the U.S. Department of Education or other agencies. Disclosure and reporting requirements sometimes overlap. For certain topics, institutions are required to make information available to students or others and to submit information to the Department of Education.

Blue Cliff Career College is committed to the principle of promoting access to information that will allow consumers such as students and parents to make informed decisions about postsecondary education. This web portal provides a single access point to all federally mandated reports and disclosures.

### NOTICE OF AVAILABILITY OF INSTITUTIONAL AND FINANCIAL AID INFORMATION

*How Disclosed: Notice is distributed to each enrolled student.*

HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)). Not changed by HEOA 34 CFR 668.41(c)

Each institution must annually distribute to all enrolled students a notice of the availability of the information that is required to be made available to students under the Family Educational Rights and Privacy Act of 1974 (FERPA) (see “Privacy of Student Records-Family Educational Rights and Privacy Act (FERPA)” for FERPA disclosure requirements), and under HEA Sec. 485(a)(1), Sec. 485(f), Sec. 485(g), and Sec. 485(j).

Note: The list required in this notice is not a comprehensive list of HEA disclosure requirements.

The notice must list and briefly describe the information and include a statement of the procedures required to obtain the information. For information listed in the notice that is disclosed on an institution’s website, the notice must include the exact electronic address and a statement that the institution will provide a paper copy upon request.

## Contact Information for Assistance in Obtaining Institutional or Financial Aid Information

*How Disclosed: Made available through appropriate publications, electronic media  
See our website at: [www.blue.edu](http://www.blue.edu) website.*

HEA Sec. 485(a)(1)-(2) (20 U.S.C. 1092(a)(1)-(2)). Not changed by HEOA. 34 CFR 668.43, 34 CFR 668.44

Each institution must make available to prospective and enrolled students information regarding how and where to contact individuals designated to assist enrolled or prospective students in obtaining the institutional or financial aid information required to be disclosed under HEA Sec. 485(a). (See “Notice of Availability of Institutional and Financial Aid Information”)

## Notice of Federal Student Financial Aid Penalties for Drug Law Violations

*How Disclosed: Information provided to each student in a separate written*

*notice* HEOA Sec. 488(g): amended HEA Sec. 485 (20 U.S.C. 1092): added

HEA Sec. 485(k) HEOA amendment effective August 14, 2008

34 CFR 668.40

Each institution must provide to each student, upon enrollment, a separate, clear, and conspicuous written notice that advises the student that a conviction for any offense, during a period of enrollment for which the student was receiving Title IV, HEA program funds, under any federal or state law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV, HEA grant, loan, or work-study assistance (HEA Sec. 484(r)(1)); (20 U.S.C. 1091(r)(1))

Each institution must provide a notice in a timely manner to each student who has lost eligibility for Title IV, HEA assistance as a result of the penalties under HEA Sec. 484(r)(1). The notice must be a separate, clear, and conspicuous written notification of the loss of eligibility and must advise the student of the ways in which the student can regain eligibility under HEA Sec. 484(r)(2); (20 U.S.C. 1091(r)(2)).

## Student Financial Aid Information

*How Disclosed: Made available through appropriate publications, mailings, or electronic media*

HEOA Sec. 488(a)(1)(B) amended HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)): new HEA Sec.

485(a)(1)(M). HEOA amendment effective August 14,

2008. 34 CFR 668.41 (a)-(d), 34 CFR 668.42, 34 CFR

668.43

July 28, 2009 NPRM (revised 34 CFR 668.42)

Each institution must make available to prospective and enrolled students information about:

- all the need-based and non-need-based federal, state, local, private, and institutional student financial assistance programs available to students who enroll in the institution;
- terms and conditions of Title IV, HEA loans;
- criteria for selecting recipients and for determining amount of award; eligibility requirements and procedures for applying for aid;
- methods and frequency of disbursements of aid;
- rights and responsibilities of students receiving Title IV, HEA student; financial aid, including criteria for continued student eligibility and standards for satisfactory academic progress;
- terms of any loan received as part of financial aid package, sample loan repayment schedule, and the necessity for repaying loans;
- a statement that enrollment in a program of study abroad approved for credit by the home institution may be considered enrollment in the home institution for purposes of applying for federal student financial aid;
- general conditions and terms applicable to employment provided as part of financial aid package;
- [the exit counseling information the institution provides and collects].

(See also subject L-9 Preferred Lender Arrangement disclosure requirements.)

## PRIVACY OF STUDENT RECORDS – FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

*How Disclosed: Any means reasonably likely to inform students of their rights*

HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)), 20 U.S.C. 1232g. Not changed by HEOA. 34 CFR 668.41(c), 34 CFR Part 99

Each institution must annually provide a notice to all enrolled students about

- the right to review their education records, to request amendment of records, to consent to disclosures of personally identifiable information, and to file complaints with the Department of Education;
- procedures for reviewing education records and requesting amendment of the records; and
- if applicable, information about the institution's policy regarding disclosures to school officials with a legitimate educational interest in the education records.
- In order to disclose directory information without prior consent, an institution must provide to students a notice of directory information that includes
  - the types of information the institution has designated as directory information; and
  - the student's right to refuse to allow any or all such information about the student to be designated as directory information, and the time period the student has for notifying the institution in writing.

For more information:

<http://www.ed.gov/policy/gen/guid/fpco/ferpa/index.html>

(<http://www.ed.gov/policy/gen/guid/fpco/ferpa/index.html>)

Disclosure Report Link:

FAMILY EDUCATION RIGHTS AND PRIVACY ACT (FERPA) POLICY

<http://www.blue.edu/#!ferpa-privacy/csly>

FERPA form is at <http://www.blue.edu/#!ferpa-privacy/csly>

Consumer Information on College Navigator Website

*How Disclosed: Made available on the institution's website. The URL for the institution's website is reported to NCES in IPEDS for posting on College Navigator website.*

HEOA Sec. 111 amended HEA Title I, Part C: added HEA 132(i)(1)(V) (20 U.S.C. 1015a(i)(1)(V))

The Department of Education is required to post 26 items on the College Navigator website for each institution, including a link to the institution's website that provides "in an easily accessible manner"

student activities offered by the institution;

services offered by the institution for individuals with disabilities;

career and placement services offered to students during and after enrollment; and

policies of the institution related to transfer of credit from other institutions. (See also "Facilities and Services Available to Students with Disabilities", and "Transfer of Credit Policies and Articulation Agreements".)

*Note*

: The URL for the institution's website is collected in the IPEDS Institutional Characteristics Survey (IC).

For more information: <http://nces.ed.gov/ipeds> (<http://nces.ed.gov/ipeds>), <http://nces.ed.gov/collegenavigator> (<http://nces.ed.gov/collegenavigator>)

***Disclosure Report Link:***

<http://nces.ed.gov/collegenavigator/?q=Blue+Cliff+Career+College&s=AL&id=444440>

**Facilities and Services Available to Students with Disabilities**

*How Disclosed: Made available through appropriate publications, mailings, or electronic media*

HEA Sec. 485(a)(1)-(2) (20 U.S.C. 1092(a)(1)-(2)). Not changed by HEOA. 34 CFR

668.41(a)-(d), 34 CFR 668.43

August 21, 2009 NPRM (revised 34 CFR 668.43, added 34 CFR 668.231)

Each institution must make available to prospective and enrolled students information about facilities and services available to students with disabilities, including students with intellectual disabilities (as defined in 34 CFR 668.231). Disclosure Report:

**See web at:** <http://www.blue.edu/#!/disabled-student-services/c1485>

It is the responsibility of prospective students with physical or mental disabilities to inform the Admissions Department prior to visiting the school in order to discuss the suitability of any particular program. Blue Cliff Career College will make reasonable accommodations for instruction of students with disabilities consistent with the requirements of applicable federal and state laws.

## Student Body Diversity

*How Disclosed: Made available through appropriate publications, mailings, or electronic media*

HEOA Sec. 488(a)(1)(E) amended HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)): added HEA Sec. 485(a)(1)(Q)

HEOA amendment effective August 14, 2008

Institutions must make available to current and prospective students information about student body diversity, including the percentage of enrolled, full-time students who

- are male;
- are female;

- are a self-identified member of a major racial or ethnic
- group; and receive a Federal Pell Grant.

## Cost of Attendance

*How Disclosed: Made available through appropriate publications, mailings, or electronic media*

HEA Sec. 485(a)(1)-(2) (20 U.S.C. 1092(a)(1)-(2)). Not changed by HEOA. 34 CFR 668.41(a) (d), 34 CFR 668.43

Each institution must make available to prospective and enrolled students information about the price of attendance, including tuition and fees, books and supplies, room and board, transportation costs, and any additional costs for a program in which the student is enrolled or expresses an interest.

Disclosure Report Link:

<http://nces.ed.gov/collegenavigator/?q=Blue+Cliff+Career+College&s=all>

Net Price Calculator [www.bluecliffdisclosures.com](http://www.bluecliffdisclosures.com)

*How Disclosed: Made publicly available on the institution's website;*

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HEOA Sec. 111 amended HEA Title I, Part C: added HEA Sec. 132(a), Sec. 132(h) (20 U.S.C. 1015a(a), 20 U.S.C. 1015a(h))

Institutions must make available on their websites a net price calculator within 2 years after the Department of Education makes available a template (approximately October 2009). The institution may use the Department template or develop a customized version that must include, at a minimum, the same elements as the Department's version.

## Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid

*How Disclosed: Made available through appropriate publications, mailings, or electronic media*

HEA Sec. 485(a)(1)-(2) (20 U.S.C. 1092(a)(1)-(2)). Not changed by HEOA. 34 CFR

Each institution must make available to prospective and enrolled students information about

- the institution's refund policy;
- requirements and procedures for official
- withdrawal; and requirements for return of Title IV, HEA grant or loan aid

Disclosure Report Link: Institutional Refund Policy

<http://www.blue.edu/#!refund-policy/ce2k>

and

Return of Title IV Financial Aid Funds

<http://www.blue.edu/#!return-to-title-iv-policy/c1mh0>

**Textbook Information (In catalog and on school website)**

*How Disclosed: Made available through appropriate publications, mailings, or electronic media*

HEOA Sec. 112 amended HEA Title I, Part C: added HEA Sec. 133 (20 U.S.C. 1015b)

Each institution must disclose, on the institution's Internet course schedule used for preregistration and registration purposes, the International Standard Book Number (ISBN) and retail price information of required and recommended textbooks and supplemental materials for each course listed, to the extent the disclosure of the information is determined to be "practicable." If the ISBN is not available, the institution must include in the Internet course schedule the author, title, publisher, and copyright date for the textbook or supplemental material, or, if applicable, the designation "To Be Determined." If applicable, the institution must include on the institution's written course schedule a notice that textbook information is available on the Internet course schedule and the Internet address for the schedule.

Upon the request of a college bookstore operated by or affiliated with the institution, the institution must make available as soon as practicable the most accurate information available regarding



- the institution's course schedule for the subsequent academic
- period; the information provided for students (see above) regarding required or
- recommended textbooks and supplemental materials for each course or
- class; the number of students enrolled in each course or class; and
- the maximum student enrollment for each course or class.

## Academic Program (Educational Programs, Instructional Facilities, and Faculty)

*How Disclosed: Made available through appropriate publications, mailings, or electronic media*

HEOA Sec. 488(a)(1)(A) amended HEA Sec. 485(a)(1)(G) (20 U.S.C. 1092(a)(1)(G)): added HEA

Sec. 485(a)(1)(G)(iv). HEOA amendment effective August 14,

2008 34 CFR 668.41(a)-(d), 34 CFR 668.43

August 21, 2009 NPRM (revised 34 CFR 668.43)

Each institution must make available to prospective and enrolled students information about the academic program of the institution, including

- current degree programs and other educational and training programs;
- instructional, laboratory, and other physical facilities that relate to the academic program;
- faculty and other instructional personnel; and
- any plans by the institution for improving the academic program.

## Transfer of Credit Policies and Articulation Agreements

*How Disclosed: Made available through appropriate publications, mailings, or electronic media*

HEOA Sec. 488(g) amended HEA Sec. 485 (20 U.S.C. 1092): added HEA Sec.

485(h) HEOA amendment effective August 14, 2008

Each institution must publicly disclose information about the institution's

policies regarding the transfer of credit earned at another higher education

institution, including, at a minimum

- any established criteria the institution uses; and
- a list of institutions with which the institution has established an articulation agreement. (See also “Consumer Information on College Navigator Website” for transfer of credit policy reporting requirement.)

<http://www.blue.edu/#!/transfer-of-credit/c1hkk>

Disclosure Report Link: [Transfer of Credit](#)

## Institutional and Program Accreditation, Approval, or Licensure

*How Disclosed: Made available through appropriate publications, mailings, or electronic media*

HEA Sec. 485(a)(1)-(2) (20 U.S.C. 1092(a)(1)-(2)). Not changed by HEOA. 34 CFR 668.41(a)-(d), 34 CFR 668.43

- Each institution must make available to prospective and enrolled students
- names of associations, agencies, or governmental bodies that accredit, approve, or license the institution and its programs; and
- procedures for obtaining or reviewing documents describing accreditation, approval, or licensing.

Disclosure Report Link:

<http://nces.ed.gov/collegenavigator/?q=Blue+Cliff+Career+College&s=all>

## Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)

*How Disclosed: Made available through appropriate publications, mailings, or electronic media and website*

HEOA Sec. 488(a)(1)(E) amended HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)): added HEA Sec. 485(a)(1)(P)

HEOA amendment effective August 14, 2008

August 21, 2009 NPRM (added 34 CFR 668.43(a)(10))

Institutions must annually make available to current and prospective students the institution's policies and sanctions related to copyright infringement, including

- a statement that explicitly informs students that unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject the students to civil and criminal liabilities;
- a summary of the penalties for violation of federal copyright laws; and
- the institution's policies with respect to unauthorized peer-to-peer file sharing, including disciplinary actions taken against students who engage in [illegal downloading or] unauthorized distribution of copyrighted materials using the institution's information technology system.

Disclosure Report Link: [Copyright Infringement](#)

See our disclosure at: <http://www.blue.edu/#!/copyright-and-use-policy/ccqs>

## Drug and Alcohol Abuse Prevention Program

*How Disclosed: Distributed in writing to each student and each employee*

HEOA Sec. 107 amended HEA Sec. 120 (20 U.S.C. 1011i): new HEA Sec. 120(a)(2)(B)-(C).

HEOA amendment effective August 14, 2008 34 CFR 86

Each institution must annually distribute in writing to each student and each employee

- standards of conduct that clearly prohibit the unlawful possession, use, or distribution of illicit drugs and alcohol by students and employees on the institution's property or as part of any of the institution's activities;
- description of applicable legal sanctions under state, local, and federal law
- description of health risks;
- description of available counseling, treatment, rehabilitation, or re-entry programs; and
- clear statement that institution will impose sanctions for violation of standards of conduct and a description of the sanctions.

### Note

: Students who enroll or employees who are hired after the annual distribution must receive the information.

Each institution must make available, upon request, to the Department of Education and to the public, the information distributed to students and employees

(see above) and the results of a biennial review of the institution's program that

- determines the effectiveness of the program and implements needed
- changes; determines the number of drug and alcohol-related violations and fatalities that occur on the institution's campus (as defined in HEA Sec. 485(f)(6), see "Security Report (Including Emergency Response and Evacuation Procedures), Timely Warnings, and Crime Log") or as part of the institution's activities, and are reported to campus officials;
- determines the number and type of sanctions that are imposed; and
- ensures that sanctions are consistently enforced. (See also related requirement in "Security Report (Including Emergency Response and Evacuation Procedures), Timely Warnings, and Crime Log".)

Disclosure Report Link: [Annual Security Report](#)

See <http://www.blue.edu/#!campus-security--crime-prevention/c1krt>

### Vaccinations Policy

*How Disclosed: Made available through appropriate publications, mailings, or electronic media*

HEOA Sec. 488(a)(1)(E): amended HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)): added HEA Sec. 485(a)(1)(V)

HEOA amendment effective August 14, 2008

Institutions must make available to current and prospective students information about institutional policies regarding vaccinations

Disclosure Report Link:

## Vaccination Form

See <http://www.blue.edu/#!/vaccination-policy/cfmb>

## Security Report (Including Emergency Response and Evacuation Procedures), Timely Warnings and Crime Log

*How Disclosed: Report or notice of report mailed or delivered to each enrolled student and employee.*

HEOA Sec. 488(e)(1)(B)-(D) amended HEA Sec. 485(f) (20 U.S.C. 1092(f)):

- revised HEA
- Sec.485(f)(1)(C) revised
- HEA Sec. 485(f)(1)(F)  
added HEA Sec.  
485(f)(1)(J)

HEOA amendments effective August 14, 2008

34 CFR 668.41(a), 34 CFR 668.41(e), 34 CFR 668.46, 34 CFR Part 668 Subpart D, appendix A.

August 21, 2009 NPRM (revised 34 CFR 668.41(a), 34 CFR 668.41(e), 34 CFR 668.46, 34 CFR

Part 668 Subpart D, appendix A)

Institutions must distribute, by October 1 each year, a security report or a notice of the report to all current students and employees. If the institution distributes the report by posting it on the institution's website, the institution must provide a notice by October 1 that includes a statement of the report's availability, the exact electronic address, a brief description of the report's contents, and a statement that the institution will provide a paper copy upon request.

Institutions must make timely reports to the campus community of crimes considered to be a threat to students and employees that are reported to campus security authorities or to local police agencies. Institutions are not required to issue a timely warning based on the same circumstances that lead to an emergency notification.

For more information:

see Financial aid office or Education Director for  
Campus Crime Reporting

(<http://www.ed.gov/admins/lead/safety/campus.ht>

ml) and

<http://www.ed.gov/about/oices/list/oep/policy.html#data>

(<http://www.ed.gov/about/oices/list/oep/policy.html#data>)

Disclosure Report Link: College Navigator for Blue Cliff Career College

<http://nces.ed.gov/collegenavigator/?q=Blue+Cliff+Career+College&s=all>

Disclosure Report Link: Annual Security Report

See the web at: <http://www.blue.edu/#!campus-security--crime-prevention/c1krt>

**Information for Crime Victims about Disciplinary Proceedings**

*How Disclosed: Information provided to victim of crime*

HEOA Sec. 493(a)(1)(A) amended HEA Sec. 487(a) (20 U.S.C. 1094(a)):

added HEA Sec. 487(a)(26)

HEOA amendment effective August 14, 2009

Institutions must, upon written request, disclose to the alleged victim of any crime of violence, or a non-forcible sex offense, the results of any disciplinary proceeding conducted by the institution against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided, upon request, to the next of kin of the alleged victim. This provision applies to any disciplinary proceeding conducted by an institution on or after August 14, 2009. (See “Security Report (Including Emergency Response and Evacuation Procedures), Timely Warnings, and Crime Log” for related requirement regarding sex offenses.)

**Retention Rate**

*How Disclosed: Made available through appropriate publications, mailings, or electronic*

*media*

HEOA Sec. 488(a)(1)(E) amended HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)):

added HEA Sec. 485(a)(1)(U): HEOA amendment effective August 14,

2008 August 21, 2009 NPRM (revised 34 CFR 668.41(a), 34 CFR

668.41(d))

Institutions must make available to current and prospective students the retention rate of certificate- or degree-seeking, first-time, undergraduate students [as reported to IPEDS].

Disclosure Report Link: College Navigator for Blue Cliff Career College

<http://nces.ed.gov/collegenavigator/?q=Blue+Cliff+Career+College&s=all>

## Completion/Graduation and Transfer-out Rates

*How Disclosed: Made available through appropriate publications, mailings, or electronic*

*media* HEOA Sec. 488(a)(2) amended HEA Sec. 485(a) (20 U.S.C. 1092(a)): new HEA

Sec. 485(a)(4) HEOA Sec. 488(a)(3) amended HEA Sec. 485(a) (20 U.S.C. 1092(a)):

added HEA Sec. 485(a)(7)

HEOA amendments effective August 14, 2008 (see exception

below) 34 CFR 668.41(a)-(d), 34 CFR 668.45, 34 CFR 668.8(b)(1)ii)

August 21, 2009 NPRM (revised 34 CFR 668.45)

Each institution must annually make available to prospective and enrolled students the completion or graduation rate of certificate- or degree-seeking, first-time, fulltime, undergraduate students. The data are to be available by July 1 each year for the most recent cohort that has had 150 percent of normal time for completion by August 31 of the prior year. If the information is

requested by a prospective student, it must be made available prior to the student's enrolling or entering into any financial obligation with the institution.

*Note*

: Institutions may add other information to their completion/graduation rate disclosures (e.g., graduation rates for other timeframes, but the HEA-required information must be identifiable and separate from any additional

information). Note: These data are collected in the IPEDS Graduation Rate Survey (GRS)

For more information: <http://nces.ed.gov/ipeds> (<http://nces.ed.gov/ipeds>)

Institutions are allowed to exclude from completion/graduation or transfer-out rate calculations those students who leave school to serve in the Armed

Forces, on official church missions, or with a federal foreign aid service, or are deceased or totally and permanently disabled.

The HEOA (Sec. 488(a)(2)) added a provision that applies to institutions for which students who leave school to serve in the Armed Forces, on official church missions, or with a recognized federal foreign aid service represent 20 percent or more of the certificate- or degree-seeking, full-time undergraduates at the institution. Those institutions may include the students who leave for such service in their completion/graduation rate calculations but allow for the time the students were not enrolled due to their service [by adding the time period the students were not enrolled due to their service to the 150 percent of normal time used in the calculations.]

Disclosure Report Link: [College Navigator for Blue Cliff Career College](http://nces.ed.gov/collegenavigator/?q=Blue+Cliff+Career+College&s=all)  
<http://nces.ed.gov/collegenavigator/?q=Blue+Cliff+Career+College&s=all>

## Placement in Employment

*How Disclosed: Made available through appropriate publications, mailings, or electronic media*

HEOA Sec. 488(a)(1)(E) amended HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)):



added HEA Sec. 485(a)(1)(R)

HEOA amendment effective August 14, 2008

August 21, 2009 NPRM (revised 34 CFR 668.41(d))

Institutions must make available to current and prospective students information regarding the placement in employment of, and types of employment obtained by, graduates of the institution's degree or certificate programs.

Institutions must identify the source of the placement information, and any timeframes and methodology associated with it.

Under this provision, institutions are not required to calculate placement rates, but an Institution must disclose any placement rates it calculates for any program.

## Job Placement Rates

*How Disclosed: Made available through appropriate publications, mailings, or electronic media*

HEA Sec. 487(a)(8) (20 U.S.C. 1094(a)(8)) (34 CFR 668.14(b)(10))

Not changed by HEOA

An institution that advertises job placement rates as a means of recruiting students to enroll must make available to prospective students, at or before the time the prospective student applies for enrollment

- the most recent available data concerning employment statistics and graduation statistics;
- any other information necessary to substantiate the truthfulness of the advertisements; and
- relevant state licensing requirements of the state in which the institution is located for any job for which the course of instruction is designed to prepare students.

Disclosure Report : See website for placement rates at: <http://www.blue.edu/#!gainful-employment/cz57>

## Voter Registration Forms

*How Disclosed: Voter registration forms made widely available and provided to each enrolled student*

HEOA Sec. 493(a)(1) amended HEA Sec. 487(a)(23) (20 U.S.C. 1094(a)(23)): added HEA Sec. 487(a)(23)(D)

HEOA amendment effective August 14, 2008

Each institution must

- make a good faith effort to distribute a mail voter registration form (for federal elections and state elections for governor or other State chief executive) to each student enrolled in a degree or certificate program and physically in attendance at the institution;
- make the voter registration form widely available to students at the institution;
- and request the forms from the state 120 days prior to the deadline for registering to vote within the state.

This requirement does not apply to institutions in states that do not have a voter registration requirement or that allow voters to register at the time of voting.

The HEOA (Sec. 493(a)(1)) added the provision that an institution will be considered to be in compliance with the distribution requirement if the institution electronically distributes the voter registration form or an Internet address where such a form can be downloaded. The information must be in an electronic message devoted exclusively to voter registration.

## State Grant Assistance

*How Disclosed: Information provided to borrowers if enrolled in degree eligible program*

HEA Sec. 487(a)(9) (20 U.S.C. 1094(a)(9)), 34 CFR 668.14(b)(11)

Not changed by HEOA.

Institution must inform all eligible borrowers enrolled in the institution about the availability of and their eligibility for grant assistance from the state in which the institution is located, and provide sources of information about grant assistance from other states to borrowers from other states

Disclosure Report Link: Alabama:

[www.collegescholarships.com](http://www.collegescholarships.com)

## Student Loan Information Published by Dept. of Education

*How Disclosed: Information provided to prospective student borrowers*

HEOA Sec. 488(c) amended HEA Sec. 485(d) (20 U.S.C. 1092(d))

Institutions are required to provide information published by the Department of Education to students at any time that information regarding loan availability is provided. The publication includes information about rights and responsibilities of students and institutions under Title IV, HEA loan programs. (See also “Exit Counseling for Student Loan Borrowers” requirements for exit counseling for student loan borrowers.)

## National Student Loan Data System (NSLDS)

*How Disclosed: Information provided to borrowers*

HEOA Sec. 489 amended HEA Sec. 485B(d)(4) (20 U.S.C. 1092b)

Institutions that enter into an agreement with a potential student, student, or parent of a student regarding a Title IV, HEA loan are required to inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

## Entrance Counseling for Student Loan Borrowers

*How Disclosed: Information provided to each borrower*

HEOA Sec. 488(g) amended HEA Sec. 485 (20 U.S.C. 1092): added HEA

Sec. 485(l)

HEOA amendment effective August 14, 2008

July 28, 2009 NPRM (revised 34 CFR 685.304(a), 34 CFR 682.604(f))

*Note: The NPRM includes proposed regulations separately for each loan program.*

See the program regulations for complete information.

Prior to the time of disbursement, each institution must provide to a first-time borrower of a FFELP or a Federal Direct Loan (other than consolidated or Parent PLUS loans) comprehensive information on the terms and conditions of the loan and of the borrower's responsibilities. The information is to include

- the effect of the loan on the eligibility of the borrower for other forms of
- aid; an explanation of the use of the Master Promissory Note;
- [the seriousness and importance of the students' repayment
- obligation]; information on the accrual and capitalization of interest;
- borrowers of unsubsidized loans have the option of paying interest while in
- school; definition of half-time enrollment and the consequences of not
- maintaining half-time enrollment;
- importance of contacting appropriate offices if student withdraws prior to
- completion of program of study;
- sample monthly repayment amounts;
- the obligation of the borrower to repay the full amount of the loan regardless of
- whether the borrower completes program or completes within regular time for
- completion[, is unable to obtain employment upon completion, or is otherwise
- dissatisfied with or does not receive the educational or other services the
- borrower purchased from the school];
- consequences of default;
- information about the NSLDS and how the borrower can access the borrower's
- records; and

- name and contact information for individual the borrower may contact with questions about the borrower’s rights and responsibilities or the terms and conditions of the loan.

## Exit Counseling for Student Loan Borrowers

*How Disclosed: Information provided to each student borrower*

HEOA Sec. 488(b) amended HEA Sec. 485(b) (20 U.S.C. 1092(b)): new

HEA Sec. 485(b)(1)(A)

HEOA amendment effective August 14, 2008

July 28, 2009 NPRM (revised 34 CFR 668.42, 34 CFR 685.304(b), 34 CFR

674.42(b),

34 CFR 682.604(g))

*Note: The NPRM includes proposed regulations separately for each loan program. See the program regulations for complete information.*

Each institution must provide counseling to borrowers of loans under the FFEL, Federal Direct Loan, or Perkins Loan programs (other than consolidated or Parent PLUS loans) [shortly before the student borrower ceases at least half-time study at the institution.] The counseling will provide information on

- [average anticipated monthly repayment amount];
- repayment plan options;
- options to prepay or pay on shorter
- schedule; debt management strategies;
- [use of Master Promissory Note];
- [the seriousness and importance of student’s repayment
- obligation]; terms and conditions for forgiveness or cancellation;
- copy of information provided by the Department of Education (see “Student Loan Information Published by Department of Education”);
- terms and conditions for deferment or forbearance;

- consequences of default;
- options and consequences of loan
- consolidation; tax benefits available to borrowers;
- [the obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes program or completes within regular time for completion, is unable to obtain employment upon completion, or is otherwise dissatisfied with or did not receive the educational or other services the borrower purchased from the institution];
- [availability of the Student Loan Ombudsman's office]; and
- information about the NSLDS. The Department of Education is required to provide a disclosure form for students and prospective students about the NSLDS (HEOA Sec. 489(3), HEA Sec. 485B).

## Private Education Loan Disclosures

*How Disclosed: Information provided to prospective borrowers*

HEOA Sec. 493(a)(1) amended HEA Sec. 487(a) (20 U.S.C. 1094(a)): added

HEA Sec. 487(a)(28); HEOA Sec. 120 and Sec. 1021(b) amended HEA

Title I: added HEA Sec. 151-155 (20 U.S.C. 1019, 1019a-1019d)

HEOA amendments effective August 14, 2008, unless otherwise

specified July 28, 2009 NPRM (added 34 CFR 601.2, 34 CFR 601.11, 34

CFR 601.30, 34 CFR 668.14(b)(29))

Institutions or institution-affiliated organizations (e.g., alumni organizations, foundations) that provide information regarding a private education loan from a lender to a prospective borrower must provide information to the prospective borrower, including

- information required under Sec. 128(e) of the Truth in Lending Act (15U.S.C. 1638(e)); that the prospective borrower may qualify for loans or other assistance under Title IV, HEA programs; and

- that the terms and conditions of Title IV, HEA program loans may be more favorable than the provisions of private education loans.

The information regarding private education loans must be presented in a manner that makes it distinct from information regarding Title IV, HEA program loans.

The institution must, upon request, provide in written or electronic form to [an enrolled or admitted] student applicant for a private education loan the Self certification form for private education loans required under Sec. 128(e)(3) of the Truth in Lending Act (15 U.S.C. 1638(e)(3)), and the information required to complete the form, to the extent the institution possesses the information. The Department of Education is required to develop the form.

## Code of Conduct for Education Loans

*How Disclosed: Published on website*

HEOA Sec. 493(a)(1) and HEOA Sec. 493(c) amended HEA Sec. 487 (20

U.S.C. 1094):

- added HEA Sec. 487(a)(25)
- new HEA Sec. 487(e)

HEOA amendments effective August 14, 2008

July 28, 2009 NPRM (added 34 CFR 601.2, 34 CFR 601.21, 34 CFR 668.14(b)(27))

Each institution must prominently publish on the institution's website a code of conduct that prohibits a conflict of interest with the responsibilities of an [agent] of an institution with respect to FFELP or private education loans. All agents with responsibility for loans must be informed annually of the provisions of the code. The code of conduct must prohibit

- revenue-sharing arrangements with any lender;
- receiving gifts from a lender [, a guarantor, or a loan servicer];
- contracting arrangement providing financial benefit from any lender or affiliate of a lender;

- [directing borrowers to particular lenders, or refusing or delaying loan certifications];
- offers of funds for private loans;
- call center or financial aid office staffing assistance;
- and advisory board compensation.

Disclosure Report Link: Loans Conduct

See web at <http://www.blue.edu/#!/code-of-conduct-for-education-loans/ceft>

## Preferred Lender Lists

*How Disclosed: Made available to students and families in print or other*

*medium* HEOA Sec. 493(a)(1), HEOA Sec. 493(c), and HEOA Sec. 493(d)

amended HEA Sec. 487 (20 U.S.C. 1094):

- added HEA Sec.
- 487(a)(27) added HEA
- Sec. 487(h) new HEA
- Sec. 487(i)

HEOA amendments effective August 14, 2008

July 28, 2009 NPRM (added 34 CFR 601.2, 34 CFR 601.10, 34 CFR 668.14(b)(28))

Each institution must annually make available in print or other medium to students attending the institution and their families a list of the specific lenders for private education loans or for Title IV, HEA loans that the institution recommends, promotes, or endorses in accordance with a preferred lender arrangement.

The list must prominently disclose the method and criteria used by the institution in selecting lenders for preferred lender arrangements to ensure that such lenders are selected on the basis of the best interests of the borrower. The list must also clearly and fully disclose

- the minimum information determined by the Department of Education (HEA Sec. 153(a)) (see “Preferred Lender Arrangements”);



- why the institution participates in a preferred lender arrangement with each lender, particularly with respect to terms and conditions or provisions favorable to the borrower; and
- that the students or their families do not have to borrow from a lender on the list.

The list must have at least three FFELP lenders who are not affiliates of each other. If the list includes private loans, there must be at least two lenders who are not affiliates. The list must indicate for each lender whether it is or is not an affiliate of the other lenders on the list. The details of each affiliation are to be disclosed. The Department of Education is required to provide to institutions a list of the lender affiliates of all eligible lenders.