Medical Career & Technical College
CONSUMER INFORMATION AND DISCLOSURES

In order to help consumer's, make well-informed decisions about postsecondary education, Federal regulations require higher education institutions to disclose certain information designed to help the student become an "informed consumer". This document includes those disclosures as well as important consumer information regarding institutional and financial aid information.

Consumer information can also be found on the College Navigator Website at: nces.ed.gov. The College Navigator is a free consumer information tool designed to help students, parents, high school counselors, and others get information about postsecondary institutions in the United States - such as programs offered, retention and graduation rates, prices, aid available, degrees awarded, campus safety, and accreditation.

GENERAL SCHOOL AND STUDENT INFORMATION

Topic	Compliance
Accreditation/License Request to Review	Medical Career & Technical College is INSTITUTIONALLY accredited by the Accrediting Bureau of Health Education Schools (ABHES). The Medical Assistant Program has met program specific standards with the Accrediting Bureau of Health Education Schools. Accrediting Bureau of Health Education Schools ABHES 6116 Executive Blvd, Suite 730 North Bethesda, MD 20852 301-291-7550 www.abhes.org Medical Career & Technical College is licensed by the Kentucky Commission on Proprietary Education. Kentucky Commission on Proprietary Education 500 Mero Street, 4th Floor Frankfort, KY 40601 502-564-4185 kcpe.ky.gov At any time, a current or prospective, student requests to review the college's accreditation certificate, state license, or other approvals the individual may make request from the Administrative Offices. Current copies are posted and available on campus.
Contact Information for Assistance in Obtaining Institutional or Financial Aid Information	Medical Career & Technical College currently participates in Federal Financial Aid. Please contact the business office to obtain further information on applying for this benefit through FAFSA, how to apply for non-federal scholarships/grants, or to discuss payment alternatives.

	Financial Aid Director Anabelle Bertrand 630 University Shopping Center Richmond, KY 40475 (859) 624-1988 abertrand@medicalcareerandtechnicalcollege.edu
Facilities and Services Available to Students with Disabilities	Medical Career & Technical College works to make programs and facilities available in a non-arbitrary and beneficial manner. Any student who feels he/she may need an accommodation based on the impact of a disability, including intellectual disabilities, should contact the instructor privately to discuss those specific needs. Accommodations for students with documented disabilities are coordinated with administration. President Kristi Bertrand, MPH, CMA (AAMA) 630 University Shopping Center Richmond, KY 40475 (859) 624-1988 The school catalog contains the following information regarding students with disabilities. The school catalog can be found at http://medicalcareerandtechnicalcollege.edu: "The Medical Career & Technical College provides, upon request, reasonable accommodations to participate in the programs. Students requiring accommodations must first provide professional verification by a licensed healthcare provider of the condition(s) that necessitate the accommodations with recommendation for accommodation. The college strives to attempt to identify reasonable accommodations. These accommodations do not include measures which fundamentally may place an undue financial burden on the school, or which may endanger the student or others at the college. A review of the document with a personal interview will be conducted to explore the needs of the student." Students with learning disabilities must provide professional testing and evaluation results that reflect students' level of achievement and information processing and current to reflect the level of learning. A review of documents with a personal interview to review previous academic adjustments and accommodations will be conducted to explore the needs of the student. If accommodations are granted, the student will meet upon request with administration to evaluate effectiveness of accommodations. Academic accommodations may include alternative testing formats or environments or an extended time for tests and assignments. The facilities are fully accessible to students with physical disabilities.
Cost of Attendance	The cost of attendance (COA) is based on program of choice. COA includes tuition and fees, housing and meals, transportation, and personal expenses associated with attending. Programs and their corresponding tuition and fees can be found at http://medicalcareerandtechnicalcollege.edu and also found in the current College Catalog also found on the website.
Career & Employment Services	To educate, encourage, and support both students and alumni through the career development process, Medical Career & Technical College provides Career Services to help make the connection between the industry and the employer. Director of Career Services Josiah Bertrand, BS, AS 630 University Shopping Center Richmond, KY 40475 (859) 624-1988

Requirement for Official Withdrawal, Refund Policy, Return of Title IV Financial Aid, and Leave of Absence	Medical Career & Technical College requirements for official withdrawal from school is stated is the college catalog that can be found at www.medicalcareerandtechnicalcollege.edu and is stated below: **Withdrawal Procedures** Official Withdrawal - If a student chooses to withdraw from their course after the course has already begun or chooses to withdraw from the school, the student must sign a withdrawal form with administration. The student may be responsible for tuition owed to the school or to the Department of Education. There is also a $500 withdrawal fee for Practical Nursing program and $250 withdrawal fee for all other programs. This fee is applied to the student account. See tuition refund policy regarding dates of withdrawal and policy. Effective date of withdrawal will be the date of written notification provided by the withdrawn student, or the date of the last day of attendance or where coursework or class participation occurred. Failure to Attend – Attendance policy states that if a student misses more than 2 days during an individual course, the instructor is required to drop the student from the course and the student may receive a failing grade for the course. If the student repeats the course, the failing grade will be replaced with the new grade. Tuition applies on the repeat course. Note – Students contemplating withdrawing from a term should be cautioned with the following: • The entire scheduled length of the term they are currently enrolled in is counted in their maximum program completion time. • They must repeat the course they elected to withdraw. • There may not be space available in the class upon their return. • They may have to wait for the appropriate course to be offered again. • Their graduation date will change. • Their financial aid and/or tuition costs may be affected. **Tuition Refund** Tuition is assessed per program with the following tuition refund policy: • Withdrawal prior to the start of class, the student is entitled to all monies minus non-refundable fees. • Withdrawal during 1st two (2) weeks of the payment period, 50% of the payment period charge is refunded. • Withdrawal after 2nd week of instruction of the payment period, no refund is given. The full amount of the payment period charge is assessed. • If tuition refunds are owed, refunds are made within 45 days after the date the school determines that the student has withdrawn. Official withdrawal includes completing a withdrawal form with Administration within the timeframes of the above for tuition refund approval. The dated form will determine an official date of withdrawal; and/or a student's last day of attendance is the day a student last sat in class or the date the student had any academically related activity such as externship or clinical experience, or examination. If tuition refunds are owed, refunds are made within 45 days after the date the school determines that the student has withdrawn. **Pro-Rata Refund Policy for Veterans and other Eligible Students:** Per CFR 21.4255 Medical Career and Technical College has a pro-rata refund policy for the refund of the unused portion of tuition, fees and other charges in the event the veteran or eligible person fails to enter the course or withdraws or is discontinued therefrom at any time prior to completion."

The Financial Aid Refund affected by the withdrawal is stated in the college catalog that can also be found on the school's website is stated below:

Financial Aid Refund
The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term. The recalculation is based on the percentage of earned aid. If a student is the recipient of federal financial aid, the Federal Return of Title IV funds formula is required to be performed. This calculation may result in a portion of aid being returned to the U.S. Department of Education. This oftentimes results in a balance being owed by the student to the school. Any balance that results from this calculation is the student's responsibility to repay."

Leave of Absence
Students who need to interrupt their program of study because of a medical condition, active military service, or other severe or unanticipated personal circumstance may make an application for a Leave of Absence (LOA) and make request in advance. Students experiencing these types of circumstances should meet with the Campus Director or the Campus President to discuss the need to temporarily interrupt their education.

The applicant for the LOA should have successfully completed at least one grading period and have a minimum GPA of a 2.0 and making Satisfactory Academic Progress and be current in his or her tuition obligation. If a student has not successfully completed at least one course successfully, only unavoidable circumstances that are approved by the Campus Director will be granted the leave approval. The college policy allows for a two term (12 week), or 90-day leave of absence only. Except for approval of extreme circumstance approved by the Campus Manager, an additional leave of absence may be granted to not total more than 180 days. If the student does not return, enrollment is terminated, and the student must then follow the school's readmission policies if he or she pursues to return. The students' federal student loans will have entered their federal loan "grace period" as of the applicant's actual last day of class attendance. Further, repayment of the student's loans will begin six months after his or her last day of class attendance.

Student Refund Policy for Credit Balances from Private Loans, Scholarships, Etc.
At Medical Career and Technical College, we are committed to ensuring that all financial aid — whether federal, private, or scholarship — is managed in accordance with federal regulations and best practices.

When Will I Receive My Refund?
If your account has a credit balance due to a private loan, scholarship, or other sources, your refund will be issued no earlier than the third week of your final course.

Why Is the Refund Delayed?
Although your private loan or scholarship may fully cover your program costs — and create a credit on your account — your federal student aid (FAFSA-based aid) is disbursed in two parts.

	To retain the second disbursement of your federal aid, you must complete at least 60% of the second payment period. If that benchmark is not met (for example, if you withdraw early), a portion of your aid may be returned to the U.S. Department of Education — which could result in a balance owed to the college. To prevent this, refunds from any credit balance (including from private loans or scholarships) will be held until we confirm that you have attended at least three weeks of your final course and are on track to meet the 60% attendance requirement. **Key Points:** • Refunds from private loans, scholarships, etc. will be delayed until the third week of your final course. • This policy protects you from owing money back if federal aid must be returned. • It applies to all students receiving a combination of federal aid and other funding sources (e.g., private loans or scholarships)
Privacy of Student Records-Family Educational Rights and Privacy Act (FERPA)	Medical Career & Technical College has a commitment to protect the confidentiality of student records. The College makes every effort to release information only to those individuals who have established a legitimate educational need for the information. Documents submitted to the College by the student or other authorized person or agency for the purpose of admission to the College become the property of Medical Career & Technical College and cannot be released to another party by request. The Family Education Rights and Privacy Act (FERPA) permits students certain rights with respect to their educational records. These rights include: 1. *The right to inspect and review the student's education records within 45 days of the day the College receives a written request for access*. Students should make written request to the Registrar or the Director of Education that identify the record(s) they wish to inspect. The College official will make arrangements for access and notify the student of the time and placed where the records may be inspected. 2. *The right to request the amendment of the student's education records that the student believers in inaccurate*. The student needs to make written request to the College official and clearly identify the part of the records they want changed, and specify why it is inaccurate. If the College decides not to amend the record as requested by the student, the College will notify the student with the decision and advise the student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing. 3. *The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosures without consent*. One exception which permits disclosure without consent is disclosure to school officials with legitimate educational interest. A school official is a person employed by the College in an administrative, supervisory, academic role; a person the College has contracted such as attorney, auditor, or collector. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility. The College may disclose information without consent to government agencies and accreditation bodies as necessary to the administration of Title IV Financial Aid, Veteran Benefits, and/or compliance with government or accreditation reporting requirements. In case of disaster or emergency, school officials may disclose information to appropriate parties, without consent, if necessary, to protect the health and safety of the student or other individuals.

	4. *The right to file a complaint with the U.S. Department of Education concerning alleged failures by Medical Career & Technical College to comply with the requirements of FERPA*. The name and office that administrates FERPA is: Family Compliance Policy Office U.S. Department of Education 400 Maryland Ave, SW Washington, DC, 20202-4605 FERPA request that the College obtains written consent prior to the disclosure of personally identifiable information from the student's education records. However, the College may disclose designated information, such as that found in graduation programs, or student's testimony for website or social media publication, without written consent, unless the student has advised the College to the contrary in accordance with the above procedures. This permission is obtained during school orientation and the student has the right to request differently anytime throughout their program. The College may disclose education records to the parents and/or guardian of a dependent student, as defined in Title 26 USCSS 152 of the Internal Revenue Code. Proof of dependency must be on record with the College or provided to the office responsible for maintaining records prior to disclosure of the records. Students may also sign authorization to disclose education records to parents and/or third parties to release grades and other necessary information to insurance agencies, scholarship providers, etc.

ACADEMIC, INSTITUTIONAL, AND REQUIRED INFORMATION

Educational Program, Instructional Facilities, and Faculty	Information on the school's various educational programs may be found on the college's website and in the most recent college catalog available at http://medicalcareerandtechnicalcollege.edu. Information on the instructional and laboratory facilities can be found in the college catalog available on the college's website. A faculty list that includes the instructor's credentials and educational background can be found in the Medical Career & Technical College student catalog. The catalog can be accessed at www.medicalcareerandtechnicalcollege.edu.
Transfer of Credit Policies and Articulation Agreements	The following is the school's policy on transfer of credit and is taken from the current college catalog found at http://medicalcareerandtechnicalcollege.edu. **Transfer of Credit** Transfer of credit is always the decision of the individual college. Accreditation does not guarantee transfer of credits. Requests for transfer credit must be submitted prior to enrollment. For consideration of transfer credit from other institutions accredited by an agency recognized by the United States Department of Education (USDE) or the Council for Higher Education Accreditation (CHEA), it is the students' responsibility for obtaining their specific transcripts of previous college credit for the school to review. Courses for consideration must have been taken within the previous 2 years (24 months) and have received a minimum grade of a B. Students must complete 75% of their courses from Medical Career & Technical College. All core clinical competency and skill courses are

	not approved for transfer credit. All core courses require specific competency knowledge or skill level to be assessed. Tuition and/or fee credit is not granted for transfer hours. Any acceptance of transfer credits must be completed prior to the start of the program. No credit is given for on the job or experiential learning. The college does not admit students on advanced placement (see additional entry requirements for the Practical Nursing program). The school does not have articulation agreements with other schools at this time.
Copyright Infringement	Downloading or distributing whole copies of copyrighted material for personal use or entertainment without explicit permission from the copyright owner is against the law and may result in civil and criminal liabilities. The Copyright law and its penalties can be found at www.copyright.gov/title17. Disciplinary actions are taken against students who engage in illegal downloading or unauthorized distribution of copyrighted materials when used for school purposes or in use of the school Learning Resource Center (LRC) or academic library LIRN. Penalties may be that of a criminal offense; therefore, causing school dismissal.
Federal Student Financial Aid Penalties for Drug Law Violations	A conviction for any offense, during a period of enrollment for which a student was receiving Title IV, HEA Program (Federal) funds, under any federal law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV, HEA grant, or loan. A student will be notified if loss of eligibility occurs with advice as to ways to regain eligibility. In addition, the school has a Drug Free School policy that is found in these disclosures and the current school catalog and student handbook found at http://medicalcareerandtechnicalcollege.edu. Use of illegal or illicit drugs, prescribed or not, and intoxication is a violation of school regulations. Students must be physically free of any substance that may impair their intellectual, physical, and emotional functions. Students found in possession of such substances or found in violation of this policy will be terminated.
Student Body Diversity	Medical Career & Technical College annually calculates information related to the diversity of its students. The most current calculations are below that includes all students for the 2025-2026 reporting year. Gender — % Enrolled — % Enrolled Full-Time Male — 7% — 100% Female — 93% — 100% Race (Men) Total in Number Caucasian 19 American Indian/Alaska Native 0 African-American 3 Hispanic/Latino 1 Self-Identified Asian 0 Nonresident alien 0 Two or More races 1 Native Hawaiian/Pacific Islander 0 Unknown 0 Race (Women) Total in Number Caucasian 314 American Indian/Alaska Native 0

	African-American 36 Hispanic/Latino 8 Self-Identified Asian 2 Nonresident alien 0 Two or More races 10 Native Hawaiian/Pacific Islander 1 Unknown 2
Textbook Information Program Schedule	At registration, students are given their perspective program textbook list to include textbook names and the corresponding ISBN number along with the program schedule. Textbooks are provided by the institution to each enrolled student without the student needing to purchase. Textbooks for residential general education courses may be on loan. At registration, students are given their perspective program schedule to include term start and end dates. The college also posts the schedule each term in various locations throughout the school as is also posted on the college's website at www.medicalcareerandtechnicalcollege.edu. If at any time a request is made for the number of students enrolled and the maximum student enrollment of each course, this request may be made with the administrative offices.
Accountability for Programs that Prepare Teachers	Not applicable. Medical Career & Technical College does not prepare teachers for state certification or licensure.
Intercollegiate Athletic Program Participation Rates and Financial Support (Equity in Athletics in Disclosure Act)	Not applicable. Medical Career & Technical College does not have an athletic program and has no plan for granting athletically related student aid.
Types of Graduate and Professional Education in Which the School's Graduates Enroll	Not applicable. Medical Career & Technical College does not offer 4-year degree programs.
Voter Registration Forms	Medical Career & Technical College is required to advise you that voter registration forms for Kentucky are available at www.elect.ky.gov or the State Board of Elections Office, and are also kept in the administrative office for your convenience. In addition, the college will provide voter registration forms on campus prior to the deadline for registering to vote. State Board of Elections 140 Walnut Street Frankfort, KY 40601 (502) 573-7100
National Constitution Day	The National Constitution Day is every year on September 17 and celebrates the adoption of the United States Constitution and citizenship. In observance of this day, the college will recognize an annual event coordinated through student services on or around this day.

Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members

Executive Order 13607, signed April 27, 2012 by the President of the United States, established Principles of Excellence (POE) for educational institutions serving service members, veterans, spouses, and other family members. Eight Principles of Excellence are described in the Order.

Compliance with the POE is intended to ensure an institution provides meaningful information to prospective and current military associated students about the financial cost and quality of the institution; to assist those students in making choices about how to use their Federal educational benefits; prevent abusive and deceptive recruiting practices that target the recipients of Federal military and veterans educational benefits; and ensure that the institution provides high-quality academic and student support services to the respective group of students.

Medical Career & Technical College complies with the Principles of Excellence. Demonstration of compliance is provided as follows:

Principles of Excellence	**How we Comply**
Prior to enrollment, provide prospective students who are eligible to receive Federal military and veterans educational benefits with a personalized and standardized form, as developed in a manner set forth by the Secretary of Education, working with the Secretaries of Defense and Veterans Affairs, to help those prospective students understand the total cost of the educational program, including tuition and fees; the amount of that cost that will be covered by Federal educational benefits; the type and amount of financial aid they may qualify for; their estimated student loan debt upon graduation; information about student outcomes; and other information to facilitate comparison of aid packages offered by different educational institutions	A Financial Aid Shopping Sheet to veterans and service members before they decide to attend the institution. The College will provide the Shopping Sheet to students who are eligible to receive Federal military or veterans' education benefits. The Financial Aid Shopping Sheet is a consumer tool that participating institutions use to notify students about their financial aid package. It is a standardized form that is designed to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school. Upon request, the College will provide a completed Shopping Sheet to any accepted student.
Inform students who are eligible to receive Federal military and veterans' educational benefits of the availability of Federal financial aid and have in place policies to alert those students of their potential eligibility for that aid before packaging or arranging private student loans or alternative financing programs.	The College will email all identified prospective student's information regarding the availability of federal and state financial aid and VA benefits. Upon receipt of admission application, additional information will be provided detailing the steps to apply for financial aid or VA benefits at the College to those applicants who declare their intent to utilize those benefits.
End fraudulent and unduly aggressive recruiting techniques on and off military installations, as well as misrepresentation, payment of incentive compensation, and failure to meet State authorization requirements,	The College does not conduct fraudulent or aggressive recruiting on or off military installations or in any other venue, nor do we misrepresent ourselves, our programs, or our mission. We do not pay incentive compensation to

		consistent with the regulations issued by the Department of Education (34 C.F.R. 668.71-668.75, 668.14, and 600.9).	anyone for recruiting actions. We meet all State authorization requirements consistent with those issued by the Department of Education.		
		Obtain the approval of the institution's accrediting agency for new course or program offerings before enrolling students in such courses or programs, provided that such approval is appropriate under the substantive change requirements of the accrediting agency.	The College obtains approval from the Accrediting Bureau of Health Education Schools (ABHES) and the Kentucky Commission on Proprietary Education for new course or program offerings before enrolling students in such courses or programs.		
		Allow service members and reservists to be readmitted to a program if they are temporarily unable to attend class or have to suspend their studies due to service requirements, and take additional steps to accommodate short absences due to service obligations, provided that satisfactory academic progress is being made by the service members and reservists prior to suspending their studies.	The College allows service members and reservists to be readmitted to a program if they are temporarily unable to attend class or have to suspend their studies due to service requirements. If necessary, the College takes additional steps to accommodate short absences due to service obligations, provided that satisfactory academic progress is being made by the service members and reservists.		
		Agree to an institutional refund policy that is aligned with the refund of unearned student aid rules applicable to Federal student aid provided through the Department of Education under Title IV of the Higher Education Act of 1965, as required under section 484B of that Act when students withdraw prior to course completion.	The College's institutional refund policy aligns with the Title IV refund policies. In the event that veterans or their eligible persons, sponsored as students under Chapters 30, 32, 33, 35 of Title 38 and Chapter 1606 or Title 10 U.S. Code, fail to enter the program, withdraw or are discontinued from their program at any time prior to completion, the amount charged for tuition, fees and other charges shall not exceed the approximate prorated portion of the total charges for tuition, fees and other charges that the length of the non-accredited program bears to its total length. A copy of this policy will be provided to all students receiving educational benefits from the Veterans Administration.		
		Provide educational plans for all individuals using Federal military and veteran's educational benefits that detail how they will fulfill all the requirements necessary to graduate and the expected timeline of completion.	If request is made for the transfer of credit from previous coursework from other accredited institutions the plan will indicate how many, if any after review by the Director, transfer credits the College intends to award and how these transfer credits will be applied toward the student's educational program. The evaluated educational plan will be provided within 14 days after the individual has selected a program and all required official transcripts have been received.		
		Designate a point of contact for academic and financial advising (including access to disability counseling) to assist	Financial Aid Officer Anabelle Bertrand	President Kristi Bertrand	

	service member and veteran students and their families with the successful completion of their studies and with their job searches.	630 University Shopping Ctr Richmond, KY 40475 (859) 624-1988	630 University Shopping Ctr Richmond, KY 40475 (859) 624-1988	

HEALTH & SAFETY

Topic	Compliance
Vaccinations Policy	Medical Career & Technical College recommends all students have up to date immunizations as recommended by the CDC and the state of Kentucky for Public Health. Of most concern is the Hepatitis B (HBV) series. Students are referred to their local health department for further inquiry and updates. Students receive at school orientation information on Hepatitis B and other blood-borne pathogens and the potential risks to healthcare staff during new student orientation. The following is taken from the HBV Recommendation Form signed by students at orientation. "I understand that due to my clinical exposure to blood or other potentially infectious materials (OPIM) during my training program, I may be at risk of acquiring hepatitis B virus (HBV) infection. Infection with HBV may be asymptomatic (no obvious symptoms) in the people who have the virus however, it is still transferable to others. The best protection in preventing Hepatitis B infection is immunization (vaccination) and always using standard/universal precautions during labs at the school and clinical rotations. I have been informed that if I have not had the HBV vaccination series, it is recommended I begin it prior to entering clinical training. I understand that by declining this recommendation I may be at risk of acquiring hepatitis B, a serious disease. I understand that if, in the future, I want to be vaccinated I can take the vaccine series at any time. I also understand that the school is not responsible for paying for the vaccination." The following is policy as stated in the College Catalog: **Practical Nursing Students:** Provide documentation for the following vaccines: Hepatitis B, MMR, Varicella (Chicken Pox), Influenza, T-Dap, and Tetanus **Immunizations (All Students)** It is recommended that all vaccinations be up to date based on the current recommendations of the Centers for Disease Control (CDC) for health-care workers and the student's healthcare provider. Documentation is required for all Practical Nursing applicants with all other programs at request by the student's clinical externship site. An externship site may require further vaccination such as the flu vaccination, chicken pox vaccination, or the COVID vaccination prior to placement. **Hepatitis B Vaccine** Students are highly encouraged to take the Hepatitis B vaccination. Healthcare professionals are at greater risk to the exposure of Hepatitis B through occupational exposure of blood or blood products. The vaccine does not protect against other forms of hepatitis. Student orientation will cover further details regarding Hepatitis B.

Drug and Alcohol Abuse Prevention Program	The information on Drug and Alcohol Abuse Prevention applies to the entire campus community including students, faculty, and staff, and visitors to campus. Medical Career and Technical College reserves the right to perform random drug screenings at the expense of the school. Further information can be found within the College Catalog located at www.medicalcareerandtechnicalcollege.edu. STANDARDS OF CONDUCT The College has a zero-tolerance policy for drug and alcohol abuse. The unlawful manufacture, distribution, dispensing, possession, or use of illicit drugs and alcohol on Medical Career & Technical College's property or as a part of any College function is prohibited. Reporting to work, class, or any College function under the influence of alcohol or illicit drugs is prohibited. DISCIPLINARY ACTIONS Reporting to work, class, externship, or other College function under the influence of drugs and/or alcohol is prohibited and a violation of the standards of conduct. Consistent disciplinary sanctions include immediate request for screening at the expense of the student and expulsion if the request is denied. A positive drug screen will require the student to meet with the school's administration to determine appropriate action. Violations may result in expulsion, termination, and possible referral for prosecution. Students will be offered available drug and alcohol prevention and treatment resources and encouraged to seek assistance. Students are told to call a friend, relative, or taxi for transportation. For further information on State and Federal Penalties and Sanctions visit http://www.lrc.ky.gov/statutes/index.aspx. *Federal Penalties and Sanctions for Illegal Possession of a Controlled Substance* *21 U.S.C. 844 (a) First conviction: Up to one (1) year imprisonment and fine of at least $1,000 but not more than $100,000, or both. After one (1) prior drug conviction: At least fifteen (15) days in prison, not to exceed two (2) years, and fine of at least $2,500 but not more than $250,000, or both. After two (2) or more prior drug convictions: At least ninety (90) days in prison, not to exceed three (3) years, and fine of at least $5,000 but not more than $250,000, or both. Special sentencing provisions for possession of crack cocaine: Mandatory sentence of at least five (5) years in prison, not to exceed twenty (20) years, and fine of up to $250,000, or both, if:* *a. first conviction and the amount of crack possessed exceeds five (5) grams.* *b. second crack conviction and the amount of crack possessed exceeds three (3) grams.* *c. third or subsequent crack conviction and the amount of crack possessed exceeds one (1) gram. 21 U.S.C. 853 (a) (2) and 881 (a) (7) Forfeiture of personal and real property used to possess or to facilitate possession of a controlled substance if that offense is punishable by more than one (1) year imprisonment. (See special sentencing provision re: crack.)21 U.S.C. 881 (a) (4) Forfeiture of vehicles, boats, aircraft, or any other conveyance used to transport or conceal a controlled substance. 21 U.S.C. 844a Civil fine of up to $10,000 (pending adoption of final regulations). 21 U.S.C. 853a Denial of federal benefits, such as student loans, grants, contracts, and professional and commercial licenses, up to one (1) year for first offense, up to five (5) years for second and subsequent offenses. 18 U.S.C. 922 (g) Ineligible to receive or purchase a firearm.* HEALTH RISKS Substance abuse and drug dependency are problems of staggering size in our society today. They are the leading causes of preventable illness and injury in the United States, and are estimated to afflict over 25 million Americans. While alcoholism may develop in anyone, it tends to appear first between the ages of 20 and 40, and is more prevalent when a family history of alcohol abuse exists. Alcohol abuse is often characterized by one of three different patterns: (1) regular and daily use, (2) drinking large amounts of alcohol (binging) at specific or irregular times, or (3) periods of sobriety interspersed by periods of heavy drinking and intoxication. The disorder is progressive, and is usually fatal. If you recognize

	any tendencies toward alcohol abuse in yourself, your friends, or loved ones, *please seek help as outlined below in the "Counseling and other assistance" section*. Health risks of drugs include: *Narcotics* (including opium, hydrocodone, morphine, codeine, Fentanyl, heroin and others). Physical addiction, loss of awareness, respiratory restriction, and possible death. *Depressants* (including alcohol, barbiturates, tranquilizers, sedatives, hypnotics, and others). Slurred speech, disorientation, shallow and depressed respirations, coma likely with overdose, possible death. *Stimulants* (including cocaine, Adderall, Ritalin, amphetamines, and others). Increased heart rate and blood pressure, increased excitation, and loss of appetite, possible heart attack, stroke, and death. *Hallucinogens* (including LSD, "mushrooms," PCP, mescaline, and others). Illusions and hallucinations, poor perception of time and distance, psychotic and unpredictable behavior, often leading to injury and arrest. Symptoms may reappear any time after use. *Cannabis* (marijuana, hashish, THC, others). Unrealistic euphoria, diminished inhibitions, disoriented behavior, diminished motivation, increased pulse. <u>COUNSELING</u> Help is available off-campus through various organizations such as Alcoholics Anonymous, Narcotic Anonymous, and other Community agencies. Community resources can be accessed through the College's Student Services Office. The College will maintain confidentiality. <u>President</u> Kristi Bertrand, MPH, CMA (AAMA) 630 University Shopping Ctr Richmond, KY 40475 (859) 624-1988
Biennial Review of Drug Prevention Program	Medical Career & Technical College administration performs a review of the Drug Prevention Program at minimum every two years. The review of these results will be distributed to those upon request. The most recent review re-assessed the Standards of Conduct and found the college will maintain the same mission of that being a zero-tolerance policy. The most recent review also assessed the college's disciplinary actions of those found not in compliance with the zero-tolerance policy, and determined its disciplinary actions will remain the same. In addition, the college assessed the counseling provided on campus and determined this is better handled in the college's administrative offices with referral service available with strict confidentiality being maintained.
Emergency Response and Evacuation Procedures	Medical Career & Technical College maintains an Annual Campus Security Report located in the administrative offices. This report may be requested at any time by enrolled students, prospective students, employees, or others who inquire about employment at the school. The college performs, at minimum, annual drills for fire, tornado, earthquake, and lock down for faculty, staff, and students. Drill logs are available in administration with the dates of each drill. President Kristi Bertrand 630 University Shopping Ctr

	Richmond, KY 40475 (859) 624-1988
Timely Warnings	If the Administration or other campus security authority determines that a situation exists either on or off campus that constitutes a serious or continuing threat to students and employees, Medical Career & Technical College will issue a campus-wide timely warning notice. The timely warning notice will then be disseminated to the college community. When a serious crime is reported and poses a threat to the campus community, the administrative designee will typically develop the content and will issue a timely warning using some or all of the systems listed below. It is our policy to disseminate these notices via Medical Career & Technical College website at www.medicalcareerandtechnicalcollege.edu, by e-mail, campus posting notices on bulletin boards, exterior doors of campus buildings, and notifying the local media (if necessary). Once all relevant information is received, these notices will be posted as soon as possible. When deciding whether to issue a timely warning, the campus security authority uses a case-by-case basis in light of all the facts surrounding a crime including but not limited to the following factors: the nature of the crime, the continuing danger to the campus community, and the possible rise of compromising law enforcement efforts.
Fire Safety Report	Not applicable as the College does not maintain on-campus student housing facilities. No fires have been reported on campus, no fire-related injuries have been reported, no deaths have been reported as related to fires, and no property damage reported in relation to fires.
Fire Log	Not applicable as the College does not maintain on-campus student housing facilities. No fires have been reported on campus.

STUDENT OUTCOMES

Topic	Compliance
STUDENT RIGHT-TO-KNOW ACT Completion/Graduation Rates and Transfer-out Rates (Including Disaggregated Completion/Graduation Rates)	Medical Career & Technical College annually calculates the completion/graduation rates for all students. The calculation rate is calculated based on the federal standard of 150% of the normal completion time. Medical Career & Technical College reports this information to IPEDS (Integrated Postsecondary Education Data) to include disaggregation by gender, major racial and ethnic subgroup, recipients of Federal Pell Grant, recipients of a subsidized Stafford Loan who did not receive a Pell Grant, and students who did not receive either a Pell Grant or subsidized Stafford Loan. *IPEDS is the Integrated Postsecondary Education Data System. It is a system of interrelated surveys conducted annually by the U.S. Department of Education's National Center for Education Statistics (NCES). IPEDS gathers information from every college, university, and technical and vocational institution that participates in the federal student financial aid programs. The Higher Education Act of 1965, as amended, requires that institutions that participate in federal student aid programs report data on enrollments, program completions, graduation rates, faculty and staff, finances, institutional prices, and student financial aid. These data are made available to students and parents through the College Navigator college search Web site and the researchers and others through the IPEDS Data Center. To learn more about IPEDS Survey components, visit https://nces.ed.gov/ipeds/use-the-data/survey-components*

	Student Right to Know Act The Admissions Office, financial aid office, and all administrative offices work together to assure the necessary information provided in the policy is communicated to current and perspective students. These offices are responsible for reviewing and updating the information listed in this policy. Student Requests The above-mentioned offices are designated to provide students with requested information concerning financial assistance, general questions regarding the school, graduation and completion rates, crime statistics and policies/procedures regarding security. All offices work together to assure there is at least one capable individual available on campus, Monday-Thursday from 8:30am–4:30pm and Friday 8:30am-12:30pm to provide this information to students when requested. Distribution of Disclosure Medical Career & Technical College agrees to annually send pertinent disclosures to enrolled students regarding consumer information and how it may be accessed. The College agrees to send the required information via U.S. Postal mail and/or via electronic mail and/or notice to enrolled students to access via the school's website. Below is an outline of topics which may be found in disclosure statements sent to current students requesting information: • Annual reports and statements regarding campus security • General disclosures for enrolled and prospective students • Information regarding the Family Educational Rights and Privacy Act of 1974 To satisfy the reporting of general disclosures to the student body at Medical Career & Technical College, the College agrees to utilize the internet/school's website to send reports and disclosures to students annually. When communicating by electronic means, the College will include in the annual notice, pertinent information and a specific electronic address in which the actual disclosure is found. Graduation Rates Medical Career & Technical College prepares annual graduation rates of its first- time and full-time undergraduate students. When calculating the graduation rates, the College includes calculations for students who have graduated by the end of the 12-month period ending in June 30 during which 150 percent of the normal time for graduation from their perspective program has lapsed. Information regarding the calculation of completion graduation rates can be found in federal regulation 668.45. At this time the graduation rates match those of retention rates as the college does not allow students to surpass 150% of normal time to completion. Cohort 2022-2023: Total Men and Women: 84 Completed program:

Cohort 2023-2024
Total Men and Women: 126
Completed program:

Transfer Rates

Medical Career & Technical College will calculate the transfer rates of all first- time and full-time undergraduate students by calculating the number of students that have transferred out of the College by the end of the 12-month period ending June 30 during which 150 percent of the normal time for graduation from their perspective program has lapsed. Transfer students are students who have not actually graduated from a perspective program at the College; however, they have chosen to enroll in another eligible program at another institution of higher education. As long as a student enrolls by the end of the drop/add period, they can be considered in the reporting data as outlined in federal regulation 668.41(a). At current this rate remains not applicable.

Cohort 2022:
0%

Cohort 2023:
0%

Job Placement Rates

Not applicable. Medical Career & Technical College does not advertise job placement rates as a means of recruiting students. If at any time current or prospective student requests information regarding the placement of employment or types of employment obtained by program graduates, the school will make that information available. Students are encouraged to use www.onetonline.org, which provides details about the workforce to job seekers. Information on the placement of and the types of employment obtained by the graduates is readily available with administration.

Retention Rates

Medical Career & Technical College annually calculates the retention rates for new students. Schools must make available to current and prospective students the retention rate of first-time, undergraduate students as reported to IPEDS. If at any time a prospective student has an inquiry regarding the school's retention rate, the information must be made available prior to their enrollment and/or entering into a financial agreement with the school as defined in federal regulation 668.41(d)(4).

*See Rates as reported to ABHES

24-25 ABHES Reporting

Program	Retention Rate July 1, 2024 – June 30, 2025	Placement Rate July 1, 2024 – June 30, 2025

Dental Assistant	85%	80%
Medical Administration	80%	100%
Medical Assistant	79%	71%
Medical Massage Therapy	92%	70%
Practical Nursing	91%	73%
Veterinary Assistant	81%	78%

25-26 ABHES Reporting

Program	Retention Rate July 1, 2025 – June 30, 2026	Placement Rate July 1, 2025 – June 30, 2026
Dental Assistant	83%	TBD
Medical Administration	100%	TBD
Medical Assistant	77%	TBD
Medical Massage Therapy	93%	TBD
Practical Nursing	90%	TBD
Veterinary Assistant	85%	TBD

President
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Completion/Graduation and Transfer-out Rates for Student Receiving Athletically Related Student Aid	Not applicable. Medical Career & Technical College does not have an athletic program and has no plan for granting athletically related student aid.

STUDENT FINANCIAL ASSISTANCE

Topic	Compliance
Notice of Availability of Institutional and Financial Aid Information	As provided by the Higher Education Opportunity Act, Medical Career & Technical College students are entitled to access information related to the College, financial aid available, and the Family Education Rights and Privacy Act of 1974 (FERPA). The information is accessible through the links provided in the Consumer Information and Disclosures and further information can be found in the College Catalog, the Student Handbook, and Medical Career & Technical College website. Students may request paper copies of any of this information by contacting the administrative offices.

	Anabelle Bertrand, Director of Financial Aid 630 University Shopping Center Richmond, KY 40475 (859) 624-1988
Student Financial Aid Information	Medical Career & Technical College believes that the cost of high-quality education should not be a deterrent to prospective applicants. We expect the primary or maximum effort to pay for college to come from students and their families. The system used to determine the family's ability to pay contains the following assumptions: • To the extent able, parents have the primary responsibility to pay for their children's education. • Students as well as their parents, have a responsibility to help pay for their education. • The family must be considered in its present financial conditions. • The family financial situation must be evaluated in a consistent and equitable manner recognizing, however, that special circumstances can and do alter a family's ability to contribute. • Most family will need to pay for educational expenses over an extended period of time. In the administration of need-based financial aid programs, "demonstrated financial need" is considered to be the difference between the cost of attending a college and the total family contribution toward that cost as shown in the following formula. Cost of Attendance (COA) minus Expected Family Contribution (EFC) equals financial need. <u>Cost of Attendance</u>: A student's estimated cost of attendance at Medical Career & Technical College is based on enrollment status (i.e., part-time) and housing status (i.e., off-campus).

For the 2026-2027 Academic year of the Medical Assistant program based on independent status

Budget Item	**Estimated Cost Per Academic Year**
Tuition	$14650
Fees	$2200
Books & Supplies	$0
Transportation	$5187
Room & Board Food & Housing	$11492
Other Expenses	$5700
Total	$39,229

*See College Catalog for more details.

For the 2026-2027 Academic year of the Dental Assistant program based on independent status

Budget Item	**Estimated Cost Per Academic Year**
Tuition	$12,850
Fees	$2200

Books & Supplies	$0
Transportation	$3990
Room & Board Food & Housing	$8840
Other Expenses	$4750
Total	$32,630

*See College Catalog for more details.

For the 2026-2027 Academic year of the Medical Administration program based on independent status

Budget Item	**Estimated Cost Per Academic Year**
Tuition	$11,750
Fees	$2200
Books & Supplies	$0
Transportation	$0
Room & Board Food & Housing	$8840
Other Expenses	$4750
Total	$27,540

*See College Catalog for more details.

For the 2026-2027 Academic year of the Medical Massage Therapy program based on independent status

Budget Item	**Estimated Cost Per Academic Year**
Tuition	$11,800
Fees	$2450
Books & Supplies	$0
Transportation	$3192
Room & Board Food & Housing	$7040
Other Expenses	$3800
Total	$28,282

*See College Catalog for more details.

For the 2026-2027 Academic year of the Practical Nursing program based on independent status

Budget Item	**Estimated Cost Per Academic Year**
Tuition	$18,300
Fees	$3525
Books & Supplies	$0
Transportation	$4788
Room & Board Food & Housing	$10608

Other Expenses	$5700
Total	$42,921

*See College Catalog for more details.

For the 2026-2027 Academic year of the Veterinary Assistant program based on independent status

Budget Item	Estimated Cost Per Academic Year
Tuition	$10,150
Fees	$2200
Books & Supplies	$0
Transportation	$3990
Room & Board Food & Housing	$8840
Other Expenses	$4750
Total	$29,930

*See College Catalog for more details.

Family Contribution: As indicated above, the parents of a student are expected to make a maximum effort to assist the student with college expenses. Additionally, students have a responsibility to help pay for their own educational expenses. The information provided by families on the Free Application for Federal Student Aid (FAFSA) is used to assist the financial aid office in determining an expected family contribution according to standard federal formulas and institutional policies. In general, the family income and assets are considered to produce a comprehensive index of family financial strength and capacity to absorb the costs of the college education.

If the full cost of attendance at Medical Career & Technical College is beyond reach, students are first expected to take advantage of assistance available through federal government payers, in addition to scholarships and grants available from private organizations. The school participates with the local Workforce Office, who provides a WIOA scholarship and participates with KHEAA both available for certain programs and to those individuals that pass their guidelines.

Financial Aid Director
Anabelle Bertrand
630 University Shopping Center
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(859) 624-1988

Federal Aid Processing

- FAFSA studentaid.gov
  Students must complete the Free Application for Federal Student Aid to be eligible for and receive Federal student aid funds.

- Federal Financial Aid studentaid.gov
- This website provides information from the U.S. Department of Education on preparing for and funding education beyond high school.
- Federal Personal Identification Number (PIN) www.pin.ed.gov
  This website provides information for your federal PIN and allows you to file your renewal FAFSA, sign your FAFSA electronically and access the National Student Loan Data System (NSLDS) website to view your federal financial aid history.
- Federal Student Loan Servicing www.studentloans.gov
  This website is your source for information from the United States of Education on how to manage your student loans.
- Tax Benefits-Parents and Student Guide to Federal Tax Benefits for Tuition and Fees
  http://www.irs.gov/uac/Tax-Benefits-for-Education:-Information-Center

Federal Pell Grant and Direct Loan Limits

MCTC currently offers undergraduate clock-hour programs. Federal Pell Grant and Federal Direct Loan eligibility is determined in accordance with the federal requirements applicable to each student's program and award year.

2026–27 Federal Pell Grant Maximum

The maximum Federal Pell Grant Scheduled Award for the 2026–27 award year is $7,395. A student's actual Pell Grant eligibility and award amount are determined in accordance with applicable federal requirements, including Maximum Pell Grant, Minimum Pell Grant, or Calculated Pell Grant eligibility, as applicable. Beginning with the 2026–27 award year, an applicant with an SAI equal to or greater than twice the Maximum Pell Grant award amount is generally ineligible for a Federal Pell Grant, subject to applicable federal exceptions.

Current Annual Direct Loan Limits

For MCTC programs that are at least a full academic year in length, the current first-year undergraduate annual Direct Loan limits are:

Student Status	Total Annual Limit	Subsidized Maximum	Unsubsidized
Dependent Undergraduate	$5,500	$3,500	$2,000
Independent Undergraduate	$9,500	$3,500	$6,000

A dependent undergraduate whose parent is unable to obtain a Direct PLUS Loan may qualify for additional Direct Unsubsidized Loan funds in accordance with federal requirements. Eligibility for the additional amount is determined for the applicable academic year. A dependent student who qualifies for additional Direct Unsubsidized Loan funds remains a dependent student for other Title IV purposes.

Clock-Hour Program Payment Periods

MCTC's clock-hour programs are treated as non-term programs for Title IV purposes. Payment periods are based on a student's successful completion of the required clock hours and weeks of instructional time. A student must successfully complete both the required clock hours and weeks of instructional time in a payment period before becoming eligible for the subsequent Federal Pell Grant and Federal Direct Loan disbursement, as applicable.

Short-Term Clock-Hour Programs

MCTC offers clock-hour programs, including programs that are shorter than the institution's defined Title IV academic year. Students enrolled in eligible short-term programs may receive Federal Pell Grant and Federal Direct Subsidized and Unsubsidized Loan funds if otherwise eligible.

For eligible short-term clock-hour programs, the Financial Aid Office calculates and prorates Federal Pell Grant payment amounts in accordance with applicable federal requirements. The Pell Grant payment for each payment period is calculated by multiplying the student's Scheduled Award by the lesser of the fraction based on clock hours or the fraction based on weeks of instructional time in the payment period compared with MCTC's defined Title IV academic year.

Federal Direct Subsidized and Unsubsidized Loan annual limits for programs shorter than a full academic year are also prorated in accordance with federal requirements based on the program's clock hours and weeks of instructional time in relation to the defined Title IV academic year.

Undergraduate Aggregate Direct Loan Limits

Student Status	Total Aggregate Limit	Maximum Subsidized
Dependent Undergraduate	$31,000	$23,000
Independent Undergraduate	$57,500	$23,000

A dependent undergraduate whose parent is unable to obtain a Direct PLUS Loan may be eligible for the higher annual and aggregate Direct Unsubsidized Loan limits applicable to independent undergraduates, as permitted under federal requirements. If the parent later becomes eligible to obtain a Direct PLUS Loan, the student's remaining aggregate eligibility is determined under the dependent undergraduate limits, with prior additional Direct Unsubsidized Loan amounts treated in accordance with current federal guidance.

Parent PLUS Loan Limits

Beginning July 1, 2026, for parent borrowers subject to the new OBBB loan-limit provisions, Direct PLUS Loans for parents are limited to $20,000 per dependent undergraduate student per academic year. The aggregate Parent PLUS limit is $65,000 per dependent undergraduate student, without regard to amounts repaid, forgiven, canceled, or otherwise discharged. The limits apply per dependent student, not per parent borrower.

MCTC will apply any applicable federal interim loan-limit exception or transition provisions. A dependent student does not become eligible for additional Direct Unsubsidized Loan amounts solely because the parent borrower(s) has reached the $65,000 Parent PLUS aggregate limit. Eligibility for additional Direct Unsubsidized Loan amounts following a Parent PLUS denial or other qualifying circumstance is determined under applicable federal requirements.

Lifetime Maximum Aggregate Loan Limit

Beginning July 1, 2026, borrowers who are subject to the new OBBB federal loan-limit provisions are subject to the applicable Lifetime Maximum Aggregate Loan Limit established by federal law. For borrowers subject to the $257,500

lifetime maximum, MCTC will review federal loan history and apply all applicable statutory transition rules, exceptions, and U.S. Department of Education guidance in effect for the borrower.
Federal annual, aggregate, and lifetime borrowing limits are subject to change. MCTC applies the federal limits and eligibility rules in effect for the applicable award year.

Loan Limit Procedures

- Review the student's federal loan history through NSLDS before certifying Federal Direct Loans.
- Determine the applicable annual loan limit based on the student's program, dependency status, loan period, and other federal requirements.
- Apply required proration for an undergraduate program shorter than a full academic year.
- Confirm remaining aggregate and applicable lifetime eligibility before loan origination and disbursement.
- Resolve conflicting information that affects loan eligibility before originating or disbursing the loan.
- Reduce or deny a requested loan amount when required by federal limits or other eligibility requirements.

Federal Student Loan Repayment Information

Purpose

MCTC provides Federal Direct Loan borrowers with required information regarding the terms and conditions of their loans, their responsibilities as borrowers, and available federal repayment resources.

Entrance Counseling and Master Promissory Note

First-time Federal Direct Loan borrowers must complete Entrance Counseling through StudentAid.gov before the first Direct Loan disbursement, as required. Borrowers must also complete a valid Master Promissory Note (MPN) through StudentAid.gov before loan funds may be disbursed.

Exit Counseling

Students who graduate, withdraw, or cease to be enrolled at least half-time are required to complete Exit Counseling through StudentAid.gov. The Financial Aid Office provides notification of the Exit Counseling requirement and instructions for accessing and completing the U.S. Department of Education's online Exit Counseling through StudentAid.gov.
If a borrower does not complete Exit Counseling as required, MCTC provides the applicable Exit Counseling information or instructions for accessing the online counseling within 30 days, in accordance with federal requirements. Documentation of the notification and any required follow-up is maintained in the student's financial aid file.

Repayment and Borrower Responsibilities

MCTC encourages students to borrow only the amount necessary to meet educational expenses. Borrowers are directed to StudentAid.gov and their federal loan servicer for current information regarding repayment obligations and options and are encouraged to keep their contact information current with their loan servicer.

Repayment Assistance and Default Prevention

MCTC contracts with Pantheon Student Solutions to provide additional student loan repayment and default-prevention assistance to MCTC borrowers at no cost to the student. Services may include grace-period and repayment information, assistance identifying or contacting the borrower's federal loan servicer, information regarding available repayment options, deferment and forbearance, and delinquency/default-prevention outreach. These services supplement and do not replace required federal Entrance Counseling or Exit Counseling.

Fixed Payment Repayment Plans

The fixed payment repayment plans include the Tiered Standard Plan (if your loan was disbursed on or after July 1, 2026), the Standard Repayment Plan, the Graduated Repayment Plan, and the Extended Repayment Plan. These plans base your monthly payment amount on how much you owe, your interest rate, and a fixed repayment time period. If you want to be placed on one of these plans, contact your loan servicer.

When you leave school, you will be automatically enrolled in the Tiered Standard Plan (unless you pick a different repayment plan).

Fixed Plans	Eligibility	Monthly Payment Amount
Standard	These loan types are eligible: • Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • All PLUS loans (Direct or FFEL) • All Consolidation Loans (Direct or FFEL)	Payments are a fixed amount that ensures your loans are paid off within 10 years (within 10 to 30 years for Consolidation Loans).
Tiered Standard	All Direct Loans	Payments are a fixed amount that ensures your loans are paid off within 10-25 years (depending on the amount borrowed).
Graduated	These loan types are eligible: • Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • All PLUS loans (Direct or FFEL) • All Consolidation Loans (Direct or FFEL)	Payments are lower at first and then increase, usually every two years. Payment amounts are designed to ensure your loans are paid off within 10 years (within 10 to 30 years for Consolidation Loans).

	Extended	To qualify for this plan, you must have more than $30,000 in outstanding Direct Loans (if you're a Direct Loan borrower) or more than $30,000 in outstanding FFEL Program loans (if you're a FFEL borrower). These loan types are eligible: • Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • All PLUS loans (Direct or FFEL) • All Consolidation Loans (Direct or FFEL)	Payments can be fixed or graduated and will ensure that your loans are paid off within 25 years.

Income-Driven Repayment (IDR) Plans

IDR plans base your monthly payment amount on how much money you make and your family size. If you have eligible loans taken out before July 1, 2026, you're permitted to access the Income-Based Repayment (IBR), Income-Contingent Repayment (ICR), and Pay As You Earn (PAYE) Plans on or after July 1, 2026. There will be no restriction on enrolling in the IBR, ICR, or PAYE Plans on or after July 1, 2026, unless you receive a disbursement on a new loan on or after July 1, 2026. Once you receive a first disbursement on a loan as of July 1, 2026, you will lose eligibility for the IBR, ICR, and PAYE plans. Eligible loans will have access to the Repayment Assistance Plan (RAP).

The *One Big Beautiful Bill Act* eliminates the ICR and PAYE plans entirely in the future. We will publish more information about the ICR Plan enrollment deadlines that borrowers with consolidated parent PLUS loans must meet before the ICR Plan is eliminated in order for them to continue to be able to access the IBR Plan. The IDR plans are:

- Income-Based Repayment (IBR) Plan
- Repayment Assistance Plan (RAP)
- Income-Contingent Repayment (ICR) Plan
- Pay As You Earn (PAYE) Repayment Plan

After satisfying a certain number of months of qualifying payments on an IDR plan, you can get the remaining balance of your loan(s) discharged.

Because payments are based on your income and family size, you must provide your loan servicer with updated income and family size information each year so that your servicer can recalculate your payment amount. This process is called recertification. You must recertify your plan even if there has been no change in your income or family size.

	FINANCIAL AID APPLICATION PROCEDURES - Apply using the free application at fafsa.gov. Since the school is in continuous terms, applications are accepted throughout the year. The college catalog outlines specifics to warnings and probations, appeals and satisfactory academic progress (SAP). <u>Selection of Award Recipients and Determination of Financial Aid Packages</u> Applicants for financial aid are evaluated on the basis of demonstrated financial need, potential for academic success and standards of satisfactory academic progress. Financial need is defined as the difference between the cost of attending Medical Career & Technical College and the amount you and your parents are expected to contribute from income and assets. A student's cost of education is determined based on enrollment status, grade level and housing status. Student expense budgets have been established which include actual charges for tuition, fees and room as well as standard allowances for books and supplies, meal services, transportation and personal/miscellaneous expenses. The expected family contribution toward educational cost is determined using the information provided by you and your family on the Free Application for Federal Student Aid (FAFSA). At the time your application was evaluated, you were automatically considered for all types of Federal Title IV and institutional assistance, including grants, loans, employment, and scholarships. The Financial Aid Office determined your eligibility for each type of aid and assigned a combination of assistance in accordance with your eligibility. The specific components of your aid package depend upon the availability of funds and your demonstrated financial need. Non-institutional scholarships obtained from a provider (i.e., WIOA, KHEAA, etc.) are awarded towards the student's account. A student awarded a non-institutional scholarship should immediately inform the Financial Aid Office so that the student's aid package reflects the non-institutional aid and does not exceed the student's COA. Your aid package has been constructed using all resources known at the time of the award. If the Financial Aid Office is aware that you are eligible for financial aid from an outside source, an estimate has been provided on the Financial Aid Award Notification. If you receive additional assistance not indicated on your Financial Aid Award Notification, you can usually expect an adjustment in your financial aid package. The Financial Aid Office reserves the right to request documentation to verify any information used to determine eligibility for financial assistance. Changes required as a result of the verification process may require an adjustment in the total expected family contribution and the student's financial need. <u>Financial Aid Award Notification and Acknowledgment of Financial Aid Package</u> Based on your choice of aid types, your enrollment status, and the aid for which the processed results of your FAFSA known as the Student Aid Report (SAR) indicate you are eligible, your aid will be awarded and an Award Notice will be sent to you. Unless you notify the Financial Aid Office in writing that you do not wish to receive one or more of the aid types which you have been awarded, it is assumed that you wish to receive all aid awarded to you on the Award Notice. Please note that the loans on your Award Notice will not disburse unless/until you complete **Loan Entrance Counseling** and the Loan **Master Promissory Note (MPN)** on the Department of Education's website www.studentaid.gov. However, Entrance Counseling and the MPN are only required to be completed once prior to the first time a student receives a loan. Indicate whether you wish to accept or decline each type of aid offered on the Financial Aid Award Notice. If it becomes necessary to adjust your financial aid package for any reason during the academic year (e.g., receipt of outside sources of aid,

changes in enrollment or housing status, or changes required as a result of the verification process), you will be sent a revised Financial Aid Award Notification.

Direct Parent Loans to Undergraduate Students (PLUS) loans will not be awarded unless the parent applies for a PLUS loan. PLUS loan applications and Master Promissory Notes are available on the same website the student uses to apply for Direct Subsidized and Unsubsidized Loans www.studentaid.gov.

Title IV Financial Aid and cannot be reserved beyond the response deadline given on your Financial Aid Award Notification. Non-institutional aid types such as scholarships have their own deadlines and are the responsibility of the student.

Student Loan **Exit Counseling** is required at completion for those students that obtained a direct student loan. Students must go to www.studentaid.gov to complete this counseling.

Responsibilities of Financial Aid Recipients

You are required to notify the Financial Aid Office of any additional financial aid you receive from sources outside of Medical Career & Technical College. Receipt of additional financial aid may result in an adjustment of the financial aid offered on the Award Notice.

You are required to notify the Financial Aid Office of any change in your name, address, enrollment status, anticipated graduation date, housing status (on-campus, off-campus), or other changes related to your attendance at Medical Career & Technical College.

Professional Judgment

Purpose

Medical Career & Technical College (MCTC) recognizes that a student's eligibility for federal student aid may not always be accurately reflected by information reported on the Free Application for Federal Student Aid (FAFSA). In accordance with federal law and current U.S. Department of Education guidance, the Financial Aid Director may exercise Professional Judgment (PJ) on a case-by-case basis when documented special or unusual circumstances exist. MCTC does not maintain a policy of automatically approving or denying all PJ requests.

Special Circumstances

Special circumstances are financial situations that may support an adjustment to components of the student's Cost of Attendance (COA) or to FAFSA data used to determine federal student aid eligibility. MCTC reviews special circumstance requests on a case-by-case basis in accordance with the current Federal Student Aid Handbook and utilizes Appendix A-12 provided by FAME, MCTC's third-party servicer, for special circumstance requests, as applicable.
Examples identified in the Federal Student Aid Handbook include, but are not limited to:

- Change in employment status, income, or assets;

- Tuition expenses at an elementary or secondary school;
- Medical, dental, or nursing home expenses not covered by insurance;
- Child or dependent care expenses;
- Other changes or adjustments that impact the student's costs or ability to pay for college.

This list is not exhaustive. Any adjustment must be reasonable, supported by adequate documentation, and directly related to the student's individual circumstances.

Unusual Circumstances

Unusual circumstances are conditions that may support a dependency override when a dependent student is unable to contact a parent or when contact with a parent poses a risk to the student. Dependency override determinations are made on a case-by-case basis in accordance with current federal guidance.

Examples identified in the Federal Student Aid Handbook include, but are not limited to:

- Human trafficking;
- Legally granted refugee or asylum status;
- Parental abandonment or estrangement; and
- Student or parental incarceration.

The following circumstances, by themselves, do not support a dependency override:

- Parents refuse to contribute to the student's education;
- Parents will not provide information for the FAFSA or verification;
- Parents do not claim the student as a dependent for federal income tax purposes; or
- The student demonstrates total self-sufficiency.

Professional Judgment Procedures

- Students may request review of documented special or unusual circumstances and must provide the documentation requested by the Financial Aid Office.
- Each request is reviewed individually by the Financial Aid Director or authorized financial aid administrator.
- Conflicting information must be resolved before a Professional Judgment determination is finalized.
- The basis for the determination, supporting documentation, and any resulting adjustment are documented and retained in the student's financial aid record.
- Approved dependency overrides are presumed to continue in subsequent award years at MCTC unless the student reports that circumstances have changed or MCTC receives conflicting information.

Disbursement Procedures

The total dollar amounts listed on the Financial Aid Award Notification are yearly awards which are divided in equal amounts (unless specified otherwise) between the payment periods. All financial aid is credited to your student account as soon as it is determined that you have a) registered for the required number of contact hours and weeks and b) completed all processes and procedures as required by each financial aid program.

Federal Title IV funds disburse to the school and are applied to each student’s account. Funds not needed to complete payment of the College charges will be refunded by check within the later of 14 days after the first payment period or 14 days after the creation of a credit balance on the student’s account by the application of the deposited financial aid funds

	to the student's account. Students should be aware that the different financial aid fund types generally disburse on different dates so the first deposit of financial aid funds to a student's account may not create a credit balance. Please note that the amount of funds necessary to create a credit balance depend on the aid types, the aid amounts, and the student's eligibility for them so it is possible that a particular student's aid may not cover his or her balance or may not result in a credit balance. The proceeds from student loans are credited to a student's account after the College receives confirmation that an electronic master promissory note for each program has been completed and signed. New Federal Direct Stafford Loan borrowers must complete "Entrance Counseling" before loan proceeds can be credited. Students who accept Federal loans must complete the loan master promissory note(s) and loan entrance counseling. Access information for these items will be provided by the Financial Aid Office. When a student withdraws from Medical Career & Technical College and is due a refund under the College's refund policy and has received financial assistance from federal student aid programs, a portion of the refund will be returned to the programs from which the student was funded. The federal student aid portion of the refund will be determined according to the Return of Title IV procedures specified by the U.S. Department of Education. Examples of R2T4, a return of Title IV funds, is available with the Financial Aid Director. The first disbursement of federal student loans is delayed for 30 days for first-time, first-year undergraduate borrowers. <u>Satisfactory Academic Progress and Renewal of Awards</u> Although individual programs may set different minimum enrollment standards that are necessary to qualify for the award, in order to receive the maximum award, you must be continuously enrolled. You must notify the Office of Financial Aid if you f If you are considering withdrawing from a course, you should first contact the Office of Financial Aid to determine what effect such action may have on your financial aid award and on your compliance with the Satisfactory Academic Progress standards. Federal regulations require that a student receiving federal financial aid make Satisfactory Academic Progress (SAP) in accordance with standards set by the College. See the most current Student Catalog. Financial aid based on federal and institutional eligibility formulas is granted for one academic year only. The Free Application for Federal Student Aid (FAFSA) must be submitted each year you are applying for financial aid. Renewal awards are based on continued demonstrated financial need and satisfactory academic progress. Under the Federal Higher Education Opportunity Act (HEOA), students who are convicted for any offense related to any federal or state law involving the possession or sale of illegal drugs will lose eligibility for any type of Title IV, HEA grant or loan assistance. See the College's policy on Drug and Alcohol Abuse Prevention Program.

	<u>Return of Title IV Funds Policy</u> The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed or take a leave of absence prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations. If a student leaves the institution prior to completing 60% of a payment period or term, the financial aid office recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula: * Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. * Aid to be returned. Add the disbursed aid to any aid that could have been disbursed for the payment period and *multiply* the total by the percentage of earned aid (see above). If the amount of aid the student earned is less than the amount of aid disbursed, a return of aid is necessary. Additional calculations will be necessary to determine the amount to be returned. If a student earned less aid than was disbursed, the institution will be required to return a portion of the funds and the student may also be required to return a portion of the funds. Keep in mind that when Title IV funds are returned by the institution, the student borrower will generally owe a debit balance to the institution. If the amount of aid disbursed to the student is less than the amount of aid earned by the student, a post-withdrawal disbursement may be available to assist the payment of any outstanding tuition and fee charges on the student's account. The post-withdrawal disbursement will be made from Title IV grant funds before available Title IV loan funds. If part of the post-withdrawal disbursement is a grant, the institution may apply the grant funds to tuition and fees or disburse the grant funds directly to the student. If a student is eligible to receive a post-withdrawal disbursement from Title IV loan funds, the student (or parent in the case of a PLUS loan) will be asked for his/her permission to either disburse the loan funds to the student's account to reduce the balance owed to the institution, or disburse the excess loan funds directly to the student. Medical Career & Technical College has 30 days from the date of determination the student withdrew to offer the post-withdrawal disbursement of a loan to the student (or the parent in the case of a PLUS loan). The student (or parent) has 14 days from the date Medical Career & Technical College sends the notification to accept the post-withdrawal disbursement in writing. If the student accepts the post-withdrawal disbursement, Medical Career & Technical College will make payment as soon as possible, but no later than 180 days from the student's withdrawal date. No portion of the post-withdrawal disbursement of loan funds will be disbursed if the student (or parent) does not respond to Medical Career & Technical College's notification. The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal.

	Refunds are allocated in the following order: • Federal Subsidized Loans • Federal Unsubsidized Loans • Federal Plus Loans • Pell Grants Federal Student Loan Repayment Information Purpose MCTC provides Federal Direct Loan borrowers with required information regarding the terms and conditions of their loans, their responsibilities as borrowers, and available federal repayment resources. Entrance Counseling and Master Promissory Note First-time Federal Direct Loan borrowers must complete Entrance Counseling through StudentAid.gov before the first Direct Loan disbursement, as required. Borrowers must also complete a valid Master Promissory Note (MPN) through StudentAid.gov before loan funds may be disbursed. Exit Counseling Students who graduate, withdraw, or cease to be enrolled at least half-time are required to complete Exit Counseling through StudentAid.gov. The Financial Aid Office provides written notification of the Exit Counseling requirement and may also provide notification by email. Documentation of the notification is maintained in the student's financial aid file. If a borrower withdraws without completing Exit Counseling or otherwise fails to complete the required counseling, the Financial Aid Office provides the required Exit Counseling information or access to the federal Exit Counseling materials within the timeframe required by federal regulations. Documentation of the action taken is maintained in the student's financial aid file. Repayment and Borrower Responsibilities MCTC encourages students to borrow only the amount necessary to meet educational expenses. Borrowers are directed to StudentAid.gov and their federal loan servicer for current information regarding repayment obligations and options and are encouraged to keep their contact information current with their loan servicer.

	Repayment Assistance and Default Prevention MCTC contracts with Pantheon Student Solutions to provide additional student loan repayment and default-prevention assistance to MCTC borrowers at no cost to the student. Services may include grace-period and repayment information, assistance identifying or contacting the borrower's federal loan servicer, information regarding available repayment options, deferment and forbearance, and delinquency/default-prevention outreach. These services supplement and do not replace required federal Entrance Counseling or Exit Counseling. <u>Term and Conditions Under Which Students Deferments</u> Students who have received federal student loans from previous institutions must contact their loan servicer regarding any loan deferments. <u>Cohort Default Rates</u> The CDR is calculated using actual payment records of the student borrower. A 3-year cohort default rate is the percentage of a school's borrowers who enter repayment on certain Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans during a particular federal fiscal year (FY), October 1 to September 30, and default or meet other specified conditions prior to the end of the second following fiscal year. Repayment begins 6 months after a student is no longer enrolled for at least 6 credit hours. Default occurs when a student is in repayment, but fails to make their payment for 270 days or more. Fiscal Year and Default Rates for Medical Career & Technical College is below: 2021 (0%) 2022 (0%) 2023 (0%) Financial Aid Director Anabelle Bertrand 630 University Shopping Center Richmond, KY 40475 (859) 624-1988
Refund Policy	Medical Career & Technical College offers a refund policy that can be found in the college catalog located at www.medicalcareerandtechnicalcollege.edu. Tuition is divided into first and second halves. **Tuition Refund** Tuition is assessed per program with the following tuition refund policy: • Withdrawal prior to the start of class, the student is entitled to all monies minus non-refundable fees. • Withdrawal during 1st two (2) weeks of any course, 50% of the course charge is refunded. • Withdrawal after 2nd week of instruction of the course, no refund is given. The full amount of the course charge is assessed. • If tuition refunds are owed, refunds are made within 45 days after the date the school determines that the student has withdrawn.
State Grant Assistance	Medical Career & Technical College is not an eligible institution for Kentucky State Grant Assistance.

TEACH Grant Counseling	This is not applicable to Medical Career & Technical College.
College Navigator Website	The URL for Medical Career & Technical College website is reported to NCES in IPEDS for posting on College Navigator Website.
Student Loan Information Published by the U.S. Department of Education	Medical Career & Technical College is required to provide information published by the U.S. Department of Education to students at any time that information regarding loan availability is provided. The publication includes information about rights and responsibilities of students and schools under Title IV, HEA loan programs. For student loan information published by the U.S. Department of Education, go to: http://studentaid.ed.gov/types/loans ***Your Federal Student Loans: Learn the Basics and Manage your Debt*** https://studentaid.ed.gov/sites/default/files/your-federal-student-loans.pdf ***Entrance Counseling Guide*** http://www2.ed.gov/offices/OSFAP/DirectLoan/pubs/entrcounselguide.pdf ***Exit Counseling Guide*** http://www.direct.ed.gov/pubs/exitcounselguide.pdf
National Student Loan Data System (NSLDS)	**Loan Reporting** General student loans obtained by a student or parent are reported to and tracked on the National Student Loan Data System (NSLDS). NSLDS loan records are accessible to all authorized NSLDS users, including schools, student loan guaranty agencies, lenders, federal agencies, and other authorized users. Alternative and private education loan information is not reported to NSLDS.
Entrance Counseling for Student Loan Borrowers	***Entrance and Exit Counseling for Student Borrowers*** https://studentloans.gov/myDirectLoan/index.action ***Entrance Counseling Guide*** http://www2.ed.gov/offices/OSFAP/DirectLoan/pubs/entrcounselguide.pdf ***Terms and Conditions of Aid Awards*** Prior to requesting loan funds, Medical Career & Technical College provides first-time borrowers of a Federal Direct Loan information regarding the terms and conditions of the loan and the borrower's rights and responsibilities. The terms and conditions of the loan program are defined in the Master Promissory Note. The Master Promissory Note is the contract that connects the Direct Loan borrower to the loan. Information regarding the master Promissory Note as well as the rights and responsibilities of the borrower is outlined during Entrance Counseling. Entrance Counseling identifies the seriousness and importance of a students' repayment obligation, interest information, key terms and concepts regarding the Federal Direct Loan program, payment information, etc. Entrance Counseling tutorials and Master Promissory Notes can be found by visiting https://studentloans.gov/myDirectLoan/index.action. Financial Aid Director Anabelle Bertrand 630 University Shopping Center Richmond, KY 40475 (859) 624-1988

Exit Counseling for Student Loan Borrowers	***Exit Counseling Guide*** http://www.direct.ed.gov/pubs/exitcounselguide.pdf Medical Career & Technical College provides exit counseling services to borrowers of loans under the Federal Direct Loan program. Exit counseling provides information on repayment terms, debt management strategies, borrower's rights and responsibilities, tax benefits available to borrowers, etc. Information regarding exit counseling can be found at https://studentloans.gov/myDirectLoan/index.action. Financial Aid Director Anabelle Bertrand 630 University Shopping Center Richmond, KY 40475 (859) 624-1988
Private Education Loan Disclosures (Including Self-Certification Form)	Medical Career & Technical College is pleased to provide the Private Education Loan Applicant Self-Certification Form to the student who finds it necessary to obtain a private/alternative student loan in order to finance a "gap" between the total of the student's personal funds, family funds, Federal and State financial aid, and scholarships and the student's Cost of Attendance (COA). However, the decision to borrow funds through a private/alternative student loan should only be made after all other sources of funds have been exhausted and after careful consideration of the effect of borrowing those funds will have on the budget of the student and/or the student's family when the student graduates and begins repaying the loans. In addition to the strain on the student's resources caused by the increase in the student's debt, the student should be aware that private/alternative student loans will require a co-signer and will have a much higher interest rate, accruing interest as soon as the funds are borrowed, rather than after graduation, and will have less favorable repayment terms. Please also note that a student cannot receive aid in excess of the student's COA so a private/alternative student loan should never be obtained prior to Federal Financial Aid, State aid, institutional aid, and private scholarship aid. Additional information concerning private/alternative student loans is available from the Financial Aid Office. If after careful consideration of the above the student wishes to obtain a private/alternative student loan, the student should print out the Private Education Loan Applicant Self-Certification Form by clicking on the link: Private Education Loan Applicant Self-Certification Form 2022 Approval Expiration. Once the student has printed out the form, the student should contact the Financial Aid Office to obtain the information necessary for the student to complete Section Two. The student may also contact the Financial Aid Office and request that the form be sent to the student with Section Two already completed. Financial Aid Director Anabelle Bertrand 630 University Shopping Center Richmond, KY 40475 (859) 624-1988

Self-Certification Form	If after careful consideration of the above the student wishes to obtain a private/alternative student loan, the student should print out the Private Education Loan Applicant Self-Certification Form by clicking on the link: Private Education Loan Applicant Self-Certification Form 2022 Approval Expiration. Once the student has printed out the form, the student should contact the Financial Aid Office to obtain the information necessary for the student to complete Section Two. The student may also contact the Financial Aid Office and request that the form be sent to the student with Section Two already completed. Financial Aid Director Anabelle Bertrand 630 University Shopping Center Richmond, KY 40475 (859) 624-1988
Code of Conduct for Education Loans	The Higher Education Opportunity Act (HEOA) of 2008 requires institutions of higher education to develop and enforce a code of conduct that prohibits conflicts of interest for financial aid personnel. Medical Career & Technical College Code of Conduct includes policies prohibiting the conflict of interest with responsibilities of an agent of the school and students. Medical Career & Technical College faculty and staff are expected to uphold high standards of personal integrity in instances such as but not limited to revenue-sharing with any lender, accepting gifts from a lender, guarantor or loan servicer, contracting with lender or lender affiliate for financial gain, 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, or advisory board compensation. Conflict of Interest No employee shall have a conflict of interest with respect to any education loan program or other student financial aid program for which the employee has responsibility. Ban on Revenue Sharing Arrangements The College shall not enter into any revenue-sharing arrangement with any lender or other vendor working with its financial aid office. The College shall not accept any fee or other material benefit in exchange for recommending a lender to its students. Gift Ban No College officer or employee with financial aid responsibilities shall solicit or accept a gift from a lender, a guarantor, or a loan service provider. Contracting Arrangements Prohibited No College officer or employee with financial aid responsibilities shall accept from any lender or lender affiliate any payment or other financial benefit as compensation for any type of consulting arrangement or other contract to provide services to a lender. Interaction with Borrowers The College shall not automatically assign a particular lender to any borrower, and shall not refuse to certify or delay certification of any loan based on the lender or guarantee agency selected. Prohibition on Offers of Funds for Private Loans The College shall not request or accept from any lender an offer of funds to be used for private education loans in

	exchange for the College providing the lender with a specified number or volume of federal loans made or in exchange for placement on a preferred lender list. <u>Ban on Staffing Assistance</u> The College shall not request or accept from any lender any assistance with call center staffing or financial aid office staffing. <u>Advisory Board Assistance</u> Employees with financial aid responsibilities shall be prohibited from receiving anything of value from a lender or guarantor in return for service to assist on its' advisory board. Reimbursement for reasonable expenses incurred in connection with such service, however, is permitted.
Preferred Lender Lists	Not applicable. Medical Career & Technical College does not participate in a preferred lender arrangement.
Preferred Lender Arrangements	Not applicable. Medical Career & Technical College does not participate in a preferred lender arrangement.
Private Education Loans	Medical Career & Technical College does not provide a private education loan. Visit KHEAA.com for information regarding the Kentucky Advantage Education Loan.
Annual Report on Preferred Lender Arrangements	Not applicable. Medical Career & Technical College does not participate in a preferred lender arrangement.
Study Abroad	Not applicable. Medical Career & Technical College does not offer study abroad courses.
Direct Loan Disclosure Form	Not applicable at this time. The Department of Education will advise when made available.
Term and Conditions of Any Employment in the Financial Aid Package	Not applicable. Medical Career & Technical College does not participate.
T1 Arrangement	**<u>INSTITUTION</u>** Medical Career & Technical College 630 University Shopping Center Richmond, KY 40475 **<u>FAME</u>** Financial Aid Management for Education, Inc. 6451 N. Federal Hwy, Suite 501 Ft. Lauderdale, FL 33308 In a T1 arrangement, a third-party servicer (FAME) contracts with Medical Career and Technical College to perform one or more of the functions associated with processing direct payments of Title IV funds; and making payments directly into the College's Pell Grant Account and the Federal Student Loan Account. The financial office of Medical Career and Technical College transfers the appropriate funds from these accounts into the student's school account to pay for tuition and fees. Any remaining amount is given as a disbursement to the student for educational expenses. The Contract between Medical Career and Technical College and FAME began on 7-1-17 and remains in effect with automatic renewal each year for one year unless either party terminates providing a 60-day notice.