



Laurel Business Institute

Uniontown Campus

11 East Penn Street - Uniontown, PA 15401 - 724.439.4900

Laurel College of Technology

Morgantown Branch of Laurel Business Institute

200 Wedgewood Drive – Morgantown, WV 26505 - 304.381.2633

Laurel Institute of Technology

Fort Mill Branch of Laurel Business Institute

127 Ben Casey Drive, Suite 101 - Fort Mill, SC 29708 - 803.802.0700

Laurel Technical Institute

Hermitage Campus

2370 Broadway Avenue – Hermitage, PA 16148 - 724.983.0700

CONSUMER INFORMATION GUIDE

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Consumer Disclosures

The Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA), includes many disclosure and reporting requirements for post-secondary education institutions. Disclosures are available to applicants, students, employees, as well as the general public upon request. This guide is designed to provide those disclosures as well as additional pertinent disclosures and information, so consumers are able to make a fully informed decision when choosing a post-secondary institution.

All applicants are provided with a copy of the School Catalog and offered a copy of the Consumer Information Guide during the initial admissions interview by downloading the guide from the school's website. An updated copy of the Consumer Information Guide is provided to applicants at orientation. Additionally, the Consumer Information Guide is emailed to all current students annually.

The consumer information is also available to the general public by request through the admissions department. This guide can also be downloaded from the school's web site at <http://www.laurel.edu/consumer-information>.

Students can get more information on the Higher Education Opportunity Act of 2008 on the HEOA website at <http://www2.ed.gov/policy/highered/leg/hea08/index.html>

Please contact Stephanie Migyanko at 724-439-4900 or smigyanko@laurel.edu to obtain HEA required information.

DISCLAIMER: NOT ALL INFORMATION IS CURRENTLY AVAILABLE FOR THE NEW SOUTH CAROLINA BRANCH.

Student Financial Assistance

At Laurel, we do everything in our power to make your education affordable. In fact, our financial aid experts actively search for grants, scholarships, and different programs within the community to find money for our students. Three primary forms of financial aid are available to students.

For more information on how to contact the Financial Aid office, please call the school at 724-439-4900 (Uniontown), 304-381-2633 (Morgantown), 724-983-0700 (Hermitage), 803-802-0700 (Fort Mill) . Applicants or currently enrolled students can also visit the Financial Aid office at the Uniontown campus at 11 East Penn Street in Uniontown; 200 Wedgewood Drive, Morgantown; 1370 Broadway Avenue in Hermitage; 127 Ben Casey Drive, Suite 101, Fort Mill, SC; or email financialaid@laurel.edu

The following types of financial aid may be available to students at Laurel. Not all locations offer everything, please check with the individual campuses for more information. If you are not sure if you would qualify please see our financial aid department.

Grants

Federal Pell Grant

State Grants (PHEAA and OIG)

Federal Supplemental Education Opportunity Grants (SEOG)

Veterans' Benefits

A variety of GI Bills^{®1} are available for many different educational programs and schools. For more information, contact our Financial Aid Office, your benefits administrator, or visit the VA's web site.

Agencies (WIA, OVR)

Loans

Federal Direct Stafford Loan

Federal Direct Parent Loans for Undergraduate Students (PLUS)

Federal Pell Grant

A grant is defined as financial aid in the form of a gift that is not repaid. The Pell Grant Program is administered by the United States Department of Education for qualified students who wish to enroll at post-secondary educational institutions. Students receiving Pell grants must progress academically. Full-time and half-time undergraduate students with financial need (limited to US citizens and permanent residents) are eligible to apply for a Federal Pell Grant. Applicants need to complete the Free Application for Federal Student Aid (FAFSA) form and mail it or apply on-line at the FAFSA web site. Applications must be made after October 1 of the previous year and no later than June 30 of the following year, and applications must be made each year. Awards vary yearly depending on financial need and federal funds available.

¹ "GI Bill[®]" is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at www.benefits.va.gov/gibill.

Federal Supplemental Education Opportunity Grants (SEOG)

Full-time and half-time students with financial need may apply to the Financial Aid Office at for consideration of SEOG. Awards range from \$1,000 to \$4,000 per year depending on the applicant's need, and students must apply each academic year. Applicants must also be citizens of the United States or permanent residents and must submit a state grant award letter and Pell Grant student aid report at the time of application for SEOG.

Criteria for Selecting Recipients

Priority for funds will be given to all Pell Grant recipients. Pell Grant recipients with the lowest Expected Family Contribution (EFC) will be considered first. Second priority will go to students who have the next level of need as determined by the EFC. The institution will make a reasonable portion of its FSEOG funds available to non-traditional students (part-time and independent students). The institution will reserve funds, or if funds remain, award students who along with the above criteria who also experienced a reduction in income, failed to meet the initial deadlines, or are subsequent admits.

Federal Stafford Loans

A loan is defined as money borrowed that must be repaid. Students who demonstrate a need may receive loans through the cooperation of the federal government.

Federal Parent Loans for Undergraduate Students (PLUS)

Parents of full-time and half-time students who are US citizens or permanent residents may apply to borrow the educational cost they're incurring less other financial awards. Repayment of PLUS loans begins 30 days after receipt of the loan, unless the parent requests a deferment of the payment.

PLUS Loan Eligibility

The Federal Direct Parent PLUS loans are the only Title IV benefits program that require applicants to meet a minimum credit history criterion for eligibility. All other Title IV programs do not require credit qualification. To be eligible for Title IV benefits under the Federal Direct PLUS loan program, the applicant cannot have debts currently 90 or more days past due, pending bankruptcies, discharged bankruptcies, state tax liens, federal tax liens, defaulted federal student loans, wage garnishments or creditor judgments on their credit report for the five years prior to the PLUS loan application.

PHEAA State Grant

PHEAA is a grant that has additional requirements beyond financial need. To be eligible you must meet all requirements including being in an approved program. To be considered for a Pennsylvania State Grant, you must demonstrate financial need AND:

- Be a high school graduate as stipulated in the Pennsylvania State Grant law
- Attend a postsecondary school approved by PHEAA for Pennsylvania State Grant purposes
- Be enrolled at least half-time (defined as at least six semester credits but less than 12 semester credits per semester, or the equivalent)
- Be enrolled in an approved program of study of at least 2 academic years in length
- Be enrolled in a program of study where at least 50% of the total credit or clock hours needed for completion of the program are earned through classroom instruction:
 - The program itself must be structured to allow you to complete at least 50% of your credits or clock hours in the classroom.
 - Your enrollment pattern must also consist of at least 50% classroom instruction (unless you have a medical disability (PDF)).
 - Make satisfactory academic progress (as defined by PHEAA)
 - Not have already earned a bachelor's degree or its equivalent
- Be a Pennsylvania resident, as stipulated in the Pennsylvania State Grant law
- Be of satisfactory character (for example, not be incarcerated)
- Not have received the maximum number of Pennsylvania State Grants permitted
- Not be in default or pending default on an educational loan. This also applies to any program where the award has been converted to a loan due to failure to meet all eligibility or service requirements and the loan is in a default status.
- File and complete the application process by the appropriate deadlines

Effective with Act 5 of 2018, programs at institutions that are headquartered and domiciled in Pennsylvania are eligible no matter the percentage of distance education instruction.

PA Fostering Independence Tuition Waiver (FosterEd) Program

The FosterEd Program provides a waiver for tuition and mandatory fees charged by most postsecondary institutions located in the Commonwealth for youth who are or were in foster care. This waiver applies only to charges that remain after all other gift aid (federal, state, and other scholarships or grants) have been applied to the student's account. This additional aid is offered through PHEAA. (Applying student must be a PA resident)

More information, including eligibility criteria, is available at: <https://www.pheaa.org/funding-opportunities/other-educational-aid/foster-education.shtml>

Alternative Loan Programs

Private Education Loans, also known as Alternative Education Loans, help bridge the gap between the actual cost of your education and the limited amount the government allows you to borrow in its programs. Private loans are offered by private lenders and there are no federal forms to complete. Eligibility for private student loans often depends on your credit score.

FINANCIAL AID DISCLOSURE -2019-2020 LBI-LCOT/LTIH

Percentage of students receiving:

Any Student Financial Aid: 84%/88%

Grant or Scholarships Aid: 76%/88%

Federal Grants: 76%/88%

Pell Grants: 52%/73%

Other Federal Grants: 62%/72%

State/local government grant or scholarship: 18%/48%

Institutional grants or scholarships: 2%/6%

Student Loan Aid: 70%/67%

Federal Student Loans: 68%/67%

Other Student Loans: 9%/6%

School Student Lending Code of Conduct

Laurel is committed to providing students and their families with the best information and processing alternatives available regarding student borrowing. In support of this and in an effort to rule out any perceived or actual conflict of interest between school officers, employees or agents, and education loan lenders, Laurel has adopted the following:

- Laurel does not participate in any revenue-sharing arrangements with any lender.
- Laurel does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any gifts of greater than a nominal value from any lender, guarantor or servicer.
- Laurel does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any fee, payment or other financial benefit (including a stock purchase option) from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to education loans.
- Laurel does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept anything of value from a lender, guarantor, or group of lenders and/or guarantors in exchange for service on an advisory board, commission or other group established by such a lender, guarantor group of lenders and/or guarantors. Laurel does allow for the reasonable reimbursement of expenses associated with participation in such boards, commissions or groups by lenders, guarantors, or groups of lenders and/or guarantors.
- Laurel does not assign a lender to any first-time borrower through financial aid packaging or any other means.
- Laurel recognizes that a borrower has the right to choose any lender from which to borrow to finance his/her education. Laurel will not refuse to certify or otherwise deny or delay certification of a loan based on the borrower's selection of a lender and/or guarantor.
- Laurel will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with a specified number or volume of Title IV loans, or a preferred lender arrangement for Title IV loans.
- Laurel will not request or accept any assistance with call center or financial aid office staffing.

Student Rights and Responsibilities of Receiving Financial Aid

Students who receive financial aid have a right and responsibility to understand the following:

- That financial aid awarded is for one academic year only, that future academic years will be packaged as the student progresses through school and must reapply annually by completing the Free Application for Federal Student Aid (FAFSA).
- That the student must meet the eligibility requirements mandated by the institution and government, which include maintaining Satisfactory Progress as defined by Laurel.
- That the financial aid package may be adjusted due to changes in funding or other events unknown at this time.
- That the student will notify the Financial Aid Administrator in writing of any changes in the student's or the student's family's financial situation as well as any aid that the student receives from outside resources (other than those shown on the award letter), which may result in an adjustment to the financial aid awarded.
- That the student is entitled to an explanation of the award process, which includes but is not limited to; the financial aid budget, expected family contribution, and award packaging. Questions regarding any aspect of financial aid should be addressed to the Financial Aid Department.

Terms & Conditions of Title IV Loans

The federal government operates William D. Ford Direct Loan (DL) program, authorized by Part D of Title IV of the HEA. This program provides loans to undergraduate and graduate students and the parents of undergraduate students to help them meet the costs of postsecondary education.

Under the DL program, the federal government provides the loans to students and their families, using federal capital (i.e., funds from the U.S. Treasury). The loans in the program are subsidized and unsubsidized Stafford loans for undergraduate and graduate students; PLUS, loans for parents of undergraduate students; and Consolidation loans that offer borrowers refinancing options.

Loans made through this programs support students pursuing postsecondary studies on at least a half-time basis at eligible postsecondary institutions. Student borrowers receiving loans through these programs are allowed to postpone loan repayment until they complete their academic programs. Students are also able to defer repaying their loans in order to pursue additional postsecondary studies.

The loans made through the DL program are low-interest fixed rate loans with interest caps that limit the cost to borrowers. Interest rates are determined by statutorily set market-indexed interest rate formulas. Some of the programs' loans are "subsidized" (a reference to the need-based interest subsidies the government provides for borrowers) and others are "unsubsidized," but the same aggregate borrowing limits are extended to borrowers regardless of financial need.

Verification Process

Verification is a process in which the Department of Education or the school can require certain financial documentation, including tax information, from an applicant or parent before awarding Title IV Financial Aid in order to verify the information on the students FAFSA application. If a student or applicant is selected for verification by the DOE or the school, financial aid is not disbursed until the verification requirements have been met. At the time that a student's valid ISIR is received, it is reviewed to determine if the student is selected for verification. If the student is selected for verification, a Letter of Request with an attached Verification Worksheet will be sent to the address on file to the current or prospective student.

Students will be notified of all award changes by receiving a new award letter noted as "adjusted for verification." If the adjustment creates a balance that is not currently covered, the student will be notified to come to the financial aid office as well. These notifications will be sent within ten days of receiving a clean ISIR. If information is determined to be in error that a student must correct, (ex. inaccurate Soc. Security #) the student will be directed to use FAFSA on the Web (FOWT) or their student aid report to correct the information. Any overpayment determined to be the student's responsibility will be referred to the department through NSLDS FAA access.

Applying for Financial Aid

Financial Aid personnel are located at all main campuses. During the admissions process, applicants are given the opportunity to meet with a Financial Aid staff member, who can provide all the necessary forms to apply for aid. The staff member will also review the applicants' prior financial aid history and develop an estimated financial aid award package for the applicant. Eligibility requirements vary and are described below. More information can be found by contacting the financial aid office.

General Eligibility Requirements

Individuals must be a U.S. citizen, national or lawful permanent resident alien to qualify for Title IV eligibility. Citizens of associated states of the U.S., such as Palau, the Marshall Islands and the Federated States of Micronesia are also eligible for Title IV benefits. Immigrants granted refugee or asylum status by the Bureau of Citizenship and Immigration Services (BCIS) are eligible for Title IV benefits as long as they have an Arrival-Departure record (Form I-94) that clearly states their refugee or asylum status.

Title IV Ineligibility

Individuals incarcerated at a federal or state prison are ineligible for Title IV benefits. Convicted sex offenders who must register with the National Sex Offender Registry are ineligible for Title IV benefits. Those who are in the U.S. temporarily, such as on a temporary work visa or fiancée visa, are not eligible for Title IV aid. Students convicted of drug-related offenses while receiving Title IV benefits become ineligible to receive additional benefits for up to one year for their first offense and for an indefinite period for subsequent offenses.

Application for Financial Aid (FAFSA)

- Student must fill out the Free Application for Federal Student Aid or FAFSA for any Title IV aid (this includes Pell, SEOG, and Stafford Loans)
- For State Grants, students may also need to fill out the State Grant Status notice

Direct Stafford Loans

Any student who qualifies based on Federal and Institutional regulations can receive a Direct Stafford Loan. For more information on if you may qualify please check <http://federalstudentaid.ed.gov/students.html> or see a financial aid administrator. Many factors determine your eligibility for Stafford loans including enrollment status, cost of attendance, and estimated family contribution. While many students qualify for these loans, the type of loan and amount can vary.

How and When Aid Will Be Distributed

Once a student has completed the required applications and met all eligibility criteria aid is disbursed to the student's tuition account. All aid is disbursed by EFT (electronic funds transfer). Aid is disbursed by payment period.

- For standard term credit hour students this is typically once per 15-week block.
- For non-standard term credit hour students aid is disbursed as follows:
- Grants- once per 15-week term
- Loans- 30 days after the students start (for 1st time borrowers) and at the program mid-point
- For Clock Hour students, aid is disbursed once per payment period based on program hours. Each payment period is at least 450 hours of attendance.

Aid is first used to cover tuition and fees that have been billed to the students account. Any additional aid received can then be disbursed to the student. Credit balances from Title IV aid are disbursed to the student within 14 days of receipt of funds.

Repayment of Title IV loans

After you graduate, leave school, or drop below half-time enrollment, you have a period of time before you have to begin repayment. This "grace period" will be six months for a Federal Direct Stafford Loan. The repayment period for a Direct PLUS Loan begins at the time the PLUS loan is fully disbursed, and the first payment is due within 30 days after the final disbursement. However, a graduate student PLUS Loan borrower (as well as a parent PLUS borrower who is also a student) can defer repayment while the borrower is enrolled at least half-time, and, for PLUS loans first disbursed on or after July 1, 2008, for an additional six months after the borrower is no longer enrolled at least half-time. Interest that accrues during these periods will be capitalized if not paid by the borrower during the deferment.

Parent PLUS Loan borrowers whose loans were first disbursed on or after July 1, 2008, may choose to have repayment deferred while the student for whom the parent borrowed is enrolled at least half-time and for an additional six months after that student is no longer enrolled at least half-time. Interest that accrues during these periods will be capitalized if not paid by the parent during the deferment.

Make Your Payments on Time

Your loan servicer will provide information about repayment and will notify you of the date loan repayment begins. It is very important that you make your full loan payment on time either monthly (which is usually when you'll pay) or according to your repayment schedule. If you don't, you could end up in default, which has serious consequences. Student loans are real loans—just as real as car loans or mortgages. You have to pay back your student loans.

Get Your Loan Information

The U.S. Department of Education's National Student Loan Data SystemSM (NSLDSSM) provides information on your federal loans including loan types, disbursed amounts, outstanding principal and interest, and the total amount of all your loans. To access NSLDS, go to www.nsls.ed.gov.

If you're not sure who your loan servicer is, you can look it up on www.nsls.ed.gov or call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243; TTY 1-800-730-8913). To see a list of Federal Student Aid servicers for the Direct Loan Program and for FFEL Program Loans purchased by the U.S. Department of Education, go to the Loan Servicer page.

Repayment Plans

You have a choice of several repayment plans that are designed to meet the different needs of individual borrowers. The amount you pay and the length of time to repay your loans will vary depending on the repayment plan you choose. If you have specific questions about repaying FFEL, Direct, or other Loans, contact your loan servicer.

For more information on loan repayment plans, contact your financial aid officer. To determine the amount you owe in federal student loans, visit the National Student Loan Data System at www.nsls.ed.gov.

Loan Interest Rates

The following table provides interest rates for each type of federal student loan.

Loan Type	First Disbursed on or After July 1, 2021 & Before July 1, 2022
Direct Subsidized Loans (Undergraduate Students)	Fixed at 3.73%
Direct Unsubsidized Loans (Undergraduate Students)	Fixed at 3.73%
Direct Unsubsidized Loans (Graduate or Professional Students)	Fixed at 5.28%
Direct PLUS Loans (Parents and Graduate or Professional Students)	Fixed at 6.28%

Interest accrues on a daily basis on your loans. Factors such as the number of days between your last payment, the interest rate, and the amount of your loan balance determine the amount of interest that accrues each month. All interest rates shown in the chart above are fixed rates that will not change for the life of the loan.

Trouble Making Payments

If you're having trouble making payments on your loans, contact your loan servicer as soon as possible. Your servicer will work with you to determine the best option for you. Options include:

- Changing repayment plans.
- Requesting a deferment—If you meet certain requirements, a deferment allows you to temporarily stop making payments on your loan.
- Requesting a forbearance—If you don't meet the eligibility requirements for a deferment but are temporarily unable to make your loan payments, then (in limited circumstances) a forbearance allows you to temporarily stop making payments on your loan, temporarily make smaller payments, or extend the time for making payments.

If you stop making payments and don't get a deferment or forbearance, your loan could go into default (see Default section below), which has serious consequences.

Default

If you default, it means you failed to make payments on your student loan according to the terms of your promissory note, the binding legal document you signed at the time you took out your loan. In other words, you failed to make your loan payments as scheduled. Your school, the financial institution that made or owns your loan, your loan guarantor, and the federal government all can take action to recover the money you owe. Here are some consequences of default:

- National credit bureaus can be notified of your default, which will harm your credit rating, making it hard to buy a car or a house.
- You will be ineligible for additional federal student aid if you decide to return to school.
- Loan payments can be deducted from your paycheck.
- State and federal income tax refunds can be withheld and applied toward the amount you owe.
- You will have to pay late fees and collection costs on top of what you already owe
- You can be sued.

For more information and to learn what actions to take if you default on your loans, see the Department of Education's Default Resolution Group Website <https://myeddebt.ed.gov/borrower/>. In certain circumstances, your loan can be cancelled/discharged.

The school's official 3-year default rate (Fiscal Year 2019) is 1.1% LBI, 4.1% LTI.

Loan Forgiveness for Public Service Employees

Under the Public Service Loan Forgiveness Program, if you are employed in a public service job, you may have the balance of your loans forgiven if you make 120 on-time monthly payments under certain repayment plans after October 1, 2007. You must be employed full-time in a public service job during the same period in which the qualifying payments are made and at the time that the cancellation is granted. The amount forgiven is the remaining outstanding balance of principal and accrued interest on eligible Direct Loans that are not in default. For additional details, go to the Public Service Loan Forgiveness page on this website.

Loan Consolidation

A Consolidation Loan allows you to combine your federal student loans into a single loan. Visit the Loan Consolidation page <https://studentaid.ed.gov/sa/repay-loans/consolidation> to see whether consolidation is right for you.

REFUND POLICY FOR CREDIT HOUR PROGRAMS – GOVERNED BY PRIVATE LICENSED SCHOOLS

Laurel's refund policy adheres to both state and federal requirements.

The application fee of \$50 is due with the completed application. The application fee will be refunded if the student requests cancellation within five calendar days of the initial application or if the student is not accepted. A student canceling after the fifth calendar day following his or her enrollment date but prior to the beginning of classes will be refunded any money paid to the school except the application fee.

If a student enrolls and withdraws or discontinues after the term has begun but prior to completion of the term, the following refunds apply:

- a. For a student withdrawing from or discontinuing the program during the first seven calendar days of the semester, the tuition charges refunded by the school will be at least 75 percent of the tuition of the semester.
- b. For a student withdrawing from or discontinuing the program after the first seven calendar days, but within the first 25 percent of the semester, the tuition charges refunded by the school will be at least 55 percent of the tuition for the semester.
- c. For a student withdrawing or discontinuing after 25 percent of the semester but within 50 percent of the semester, the tuition charges refunded by the school will be at least 30 percent of the tuition.
- d. For a student withdrawing from or discontinuing the program after 50 percent of the semester, the student is not entitled to a refund.

Refunds will be made within 30 days of the official withdrawal date or within 30 days of the date of determination of withdrawal if the student does not officially withdraw. Any post-withdrawal disbursement will be made within 30 days of the date of the determination that the student withdrew.

Book charges and equipment charges are non-refundable. Equipment provided for the term remains the property of the student once they are paid in full. For "cash only" programs, textbooks and supplies become the property of the student once the student receives them and their account is clear. Textbooks and student equipment left at the school for more than 30 days after withdrawal become the property of Laurel Technical Institute. Institutional charges on items not received prior to withdrawal (textbooks, equipment, and fees), will be refunded.

Any refund due to the student will be applied to the student's account if there is an unpaid cash balance.

REFUND POLICY FOR SC CREDIT HOUR PROGRAMS – GOVERNED BY THE SOUTH CAROLINA COMMISSION ON HIGHER EDUCATION

A full refund of monies paid by a student will be made if the student cancels the enrollment agreement within seventy-two hours (until midnight of the third day excluding Saturdays, Sundays, and legal holidays) after the enrollment contract is signed by the prospective student; or if the applicant is not accepted by the institution.

Pro Rata Refund Calculation for Credit Hour Programs

A pro rata refund calculation will not apply for any student whose date of withdrawal is after the sixty percent point (in time) in the period of enrollment for which the student has been charged.

- (1) Pro rata refund is a refund for a student attending the school for the first time of not less than that portion of the tuition, fees, and other charges assessed the student equal to the portion of the period of enrollment for which the student has been charged that remains on the last day of attendance by the student, rounded downward to the nearest ten percent of that period, less any unpaid charges owed for the period of enrollment for which the student has been charged, and less an administrative fee not to exceed one hundred dollars.
- (2) The portion of the period of enrollment for a credit hour program that remains will be determined by dividing the total number of weeks comprising the period of enrollment for which the student has been charged into the number of weeks remaining in that period as of the last recorded day of attendance by the student.
- (3) After the student's first period of enrollment, a refund as provided in this section, will be made for students who withdraw in subsequent period(s) of enrollment due to mitigating circumstances. Mitigating circumstances are those that directly prohibit pursuit of a program and which are beyond the student's control: serious illness of the student, death in the student's immediate family, or active duty military service, including active duty for training.
- (4) After expiration of the seventy-two-hour cancellation privilege, if the student does not attend, not more than one hundred dollars shall be retained.
- (5) All efforts will be made to refund prepaid amounts for books, supplies and other charges unless the student has consumed or used those items and they can no longer be used or sold to new students, or returned by the school to the supplier as "new" merchandise. Textbooks and student equipment left at the school for more than 30 days after withdrawal become the property of Laurel Institute of Technology. Any refund due to the student will be applied to the student's account if there is an unpaid cash balance.
- (6) Refunds shall be paid within forty days after the effective date of termination.

REFUND POLICY FOR CLOCK HOUR PROGRAMS

Laurel's refund policy adheres to both state and federal requirements.

The application fee of \$50 is due with the completed application. The application fee will be refunded if the student requests cancellation within five calendar days of the initial application or if the student is not accepted. A student canceling after the fifth calendar day following his or her enrollment date but prior to the beginning of classes will be refunded any money paid to the school except the application fee.

- a. If a student enrolls and withdraws or discontinues after his/her scheduled classes have begun but prior to the student's having attended any classes, he/she shall be entitled to a refund of all monies paid the school, less the application fee.
- b. If a student enrolls and withdraws or discontinues after attendance in his/her scheduled classes has been recorded, the refund policy stated in the table below will be applied:

Percentage of Time to Total Time of Payment Period	Amount of Total Institutional Costs Owed
0.01 % to 4.9%	20% of Institutional Costs
5% to 9.9%	30% of Institutional Costs
10% to 14.9%	40% of Institutional Costs
15% to 24.9%	45% of Institutional Costs
25% to 49.9%	70% of Institutional Costs
50% and over	100% of Institutional Costs

Refunds will be made within 30 days of the official withdrawal date or within 30 days of the date of determination of withdrawal if the student does not officially withdraw. Any post-withdrawal disbursement will be made within 30 days of the date of the determination that the student withdrew. Book charges, equipment, and fees are non-refundable. Equipment provided for the term remain the property of the student once they are paid in full. For "cash only" programs, textbooks and supplies become the property of the student once the student receives them and their account is clear. Textbooks and student equipment left at the school for more than 30 days after withdrawal become the property of Laurel Technical Institute.

Institutional changes on items not received prior to withdrawal (books, equipment, and fees), will be refunded. Any refund due to the student will be applied to the student's account if there is an unpaid cash balance.

RETURN OF TITLE IV FUNDS POLICY

The 1998 amendments to the Higher Education Act made substantial changes to the way an institution treats a student who fails to complete a period of attendance for which he or she has been charged. The student earns federal aid in an amount directly proportional to the percentage of the payment period completed. When a student who is eligible for Title IV grant or loan assistance withdraws from an institution during a payment period or period of enrollment in which the recipient began attendance, the institution must determine the amount of Title IV grant or loan assistance that the student earned as of the student's last day of attendance. Title IV funds include Unsubsidized and Subsidized Federal Direct Loans, Parent PLUS Loans, Federal Pell grants, and FSEOG grants.

The federal government mandates that students who withdraw from all classes may only keep the percentage of financial aid they have earned up to the last day of attendance. Title IV funds that were disbursed in excess of the earned amount must be returned by the school and/or the student owing aid funds to the school, the government, or both.

If the student's last day of attendance occurs after completing 60% of the term, the student is considered to have earned 100% of the federal grant and/or loan assistance for the term. If the student's last day of attendance occurred before 60% of the term was completed, the student and/or the school will be required to repay the amount of Title IV aid received in excess of what the student earned. The school will determine the amount of Title IV grant or loan assistance that the student has earned as of the student's last day of attendance.

If a refund is due by the school, it will be made to the appropriate Title IV fund within 30 days of the date of official withdrawal or within 30 days of the date of determination of withdrawal if the student does not officially withdraw. Any post-withdrawal disbursement will be made within 30 days of the date of the determination that the student withdrew.

The student will also be notified of any payment owed the government based on the Return of Title IV funds calculation. The difference between what the school is able to retain according to refund policy and the amount that can be retained according to Return of Title IV Funds is the amount the student owes the school.

If there is a refund due to Title IV, it will be refunded in the following order:

1. Unsubsidized Federal Direct Loan
2. Subsidized Federal Direct Loan
3. Federal PLUS Loan
4. Federal Pell Grant
5. FSEOG
6. Any other Title IV program

Price of Attendance

The costs associated with attending Laurel can be found in the Catalog Addenda, or can be found on the school's consumer information web site at <https://www.laurel.edu/consumer-information>.

You may also estimate the price of attendance through the Net Price Calculator located at <http://www.laurel.edu/financial-aid>.

Satisfactory Academic Progress Policy

Laurel measures a student's progress in the program in which he or she is enrolled. For a student's progress toward a specialized associate degree or diploma to be considered satisfactory, the student must maintain a specified cumulative grade point average and proceed through the program at a specific minimum pace.

The maximum timeframe in which a student must complete his or her course of study is 150% of the published length of the program as measured in credit or clock hours. The maximum timeframe to complete a course of study includes all credit hours attempted or all clock hours scheduled by the student for which the student has incurred a financial obligation or for which federal financial aid funds have been disbursed.

The table below indicates the method for measuring satisfactory progress and minimum requirements.

Required Evaluation Point	Min. Cumulative QPA	Min. Successful Course Completion % of Courses Attempted
25% of maximum program length*	1.25	55%
50% of maximum program length**	1.50	60%
100% of maximum program length**	2.00	67%

*Probation is required

**Any student not meeting the preceding standards will be ineligible for financial aid.

A student who changes his or her program or returns to earn an additional credential will have only the grades for those courses in the new program counted when calculating the academic progress. In addition, for the purpose of determining whether the student has completed a program of study in the maximum allowable timeframe, the credits attempted in previous programs will not be considered. Grades of "A," "B," "C," "D," "F," "W," and "I" will be used in calculating the successful course completion percentage for measuring satisfactory progress. Grades of "AP" and "T" will not be used in calculating the successful course completion percentage for measuring satisfactory progress.

Each student's progress will be evaluated at the completion of each grading period to ensure he or she is maintaining a minimum 2.0 cumulative grade point average. Any student not meeting this standard will be placed on academic probation. The minimum cumulative grade point average required for graduation is 2.0.

In addition to the measurement standards, students in clock hour programs must have attended at least 67% of all scheduled hours in order to be considered in good academic standing. Academic progress for clock hour attendance will be assessed at the end of each payment period. All students at Laurel, whether full-time or part-time, are considered under the same set of policies and procedures for all matters relating to standards of satisfactory progress.

A student can reestablish SAP by improving their CGPA and/or completion rate to the minimum requirements for the next evaluation period. A student who is placed on Academic Probation and reestablishes SAP at the end of Academic Probation period will be removed from Academic Probation.

Probation

At the end of each semester, student transcripts are tested against Laurel's standards of Satisfactory Academic Progress (SAP). A student who (because of failed or withdrawn courses that term) becomes unable to complete their program within with the maximum time frame will be dismissed for failure to make satisfactory academic progress. Students with a cumulative grade point average (QPA) of less than 2.0 are placed on academic probation and will meet with the Campus President or their Program Director to sign an advising form acknowledging their status. A plan to improve academic performance will be discussed, which may involve weekly tutoring or other strategies.

At the end of the following term, probation students will have one of the following outcomes:

- The student's grade point average (GPA) for the term was sufficiently higher than 2.0 so that the cumulative grade point average (QPA) is now above 2.0. In this case, the student has met the terms of probation and their status is returned to student in good academic standing for the following term.
- The student's grade point average (GPA) for the term was higher than 2.0 but insufficient to raise the cumulative grade point average (QPA) above 2.0. In this case (provided the student is still on track to complete his or her program with a 2.0 QPA within the maximum time frame of the program) the student will be offered extended probation, and academic progress will be assessed again at the end of the following term.
- The student's GPA for the term was less than 2.0. In this case, the student will be dismissed for failing to meet the terms of their probation. A student who has been placed on academic dismissal will not be readmitted for a minimum of one term. In order to be readmitted, the student must follow the Readmittance Policy & Procedures on page 12 of this catalog. All students returning from a

probationary dismissal will be required to maintain a grade point (GPA) average of 2.0 or higher at the end of the probationary period in order to continue with their studies.

- Student attendance is monitored at the end of each progress report period as well as at the end of each term. If a student's overall attendance rate falls below 80% at the time of the progress reports, the student will meet with the lead instructor, the program director, or the Campus President to discuss methods of improving their attendance and the consequences of continued poor attendance. Any student whose attendance rate falls below 80% at the end of a term will be placed on attendance probation for the following term. Students whose attendance falls below 80% in two consecutive terms will be dismissed for failing to meet the conditions of their probation.

Appeal Process

A student may appeal the determination of lack of satisfactory academic progress and the termination of financial aid to the Executive Vice President of Operations, Executive Director and/or the CEO/President based upon extenuating circumstances.

In such cases, the determination that the student is making satisfactory progress despite the failure to conform to the normal timeframe of minimum cumulative grade point average may be made. Documentation to support this decision will be maintained in the student's file.

General Institutional Information

Accreditations & Licenses & Authorizations

All Laurel locations are accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC). Schools located within Pennsylvania are licensed by the Pennsylvania Department of Education, State Board of Private Licensed Schools and the Pennsylvania State Board of Cosmetology; the Morgantown Branch Campus is licensed by the State College System of West Virginia and authorized by the West Virginia Board of Barbers & Cosmetologists; and the South Carolina Branch Campus is licensed by the South Carolina Commission on Higher Education. Laurel Technical Institute located in Hermitage is registered with the Ohio State Board of Career Colleges and Schools, No. 08-07-1870T.

Catalog and Addenda

The school catalog and addenda is available for review and download on the school's website at <https://www.laurel.edu/consumer-information>.

EBooks/Textbook Information

The school does not publish an internet version of its schedule. Schedules are provided to students during orientation and prior to each term. The school does not operate a bookstore where books are sold individually. However, a list of textbook names, ISBN numbers, and retail prices of required materials is made available in financial aid at the beginning of each term. Additionally, this information is available to prospective students upon request of the admission department at all campuses.

Current Program Offerings

An updated list of current programs can be found in the school catalog that is available for review and download on the school's website at <https://www.laurel.edu/consumer-information>.

Faculty and Staff Listing

An updated list of staff and faculty can be found in the school catalog that is available for review and download on the school's website at <https://www.laurel.edu/consumer-information>.

Voter Registration Forms

Laurel encourages all students to register to vote. Voter Registration Forms are available at the school's financial aid office and can be obtained from the U.S. Election Assistance Commission (EAC) website <http://www.eac.gov/>. The EAC is a comprehensive resource for information on the Federal elections process. Voting resources for uniformed service members and overseas citizens, including the Federal Post Card Application, a voter registration form for citizens living abroad. Tel.: (800) 438-8683 / Web site: www.fvap.gov

At a minimum, you must be 18 years of age and a U.S. citizen to be eligible to vote. States may also have their own requirements, which are outlined in the "State Instructions" section of the National Mail Voter Registration Form located at http://www.eac.gov/voter_resources/register_to_vote.aspx. State and local election offices can also provide information on voter eligibility.

You may register to vote by completing and submitting the National Mail Voter Registration Form. This form may also be used to report a name or address change to the voter registration office or to register with a political party. You can obtain the form in person from the following public facilities: state or local election offices, the department of motor vehicles, any public facility a state has designated as a voter registration agency (such as a public library, public school, and city or county clerk's office). You may also register to vote by using your state's voter registration form or you can pick up a form in the Admission office.

You must register by your state's registration deadline to ensure voting eligibility. Each state has its own registration deadline. You can find this information in the "State Instructions" section of the National Mail Voter Registration Form at www.eac.gov or by contacting your state or local election office.

Notification of Rights under FERPA

Laurel strictly adheres to federal legislation regarding the release of education records in accordance with the Family Educational Rights and Privacy Act (FERPA) (U.S.C. § 1232g; 34 CFR Part 99). FERPA affords students certain rights with respect to their education records. These rights include:

- (1) The right to inspect and review the student's education records within 45 days of the day the school receives a request for access. A student should submit to the Campus President, a written request that identifies the record(s) the student wishes to inspect. The school will make arrangements for access and notify the student of the time and place where the records may be inspected.
- (2) The right to request the amendment of the student's education records that the student believes are inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA. A student who wishes to ask the school to amend a record should write to the Campus President, clearly identify the part of the record the student wants changed, and specify why it should be changed. If the school decides not to amend the record as requested, the school will notify the student, in writing, of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
- (3) The right to provide written consent before the school discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent. While you may request a listing of all of the exceptions, the two most common of these exceptions to the prior consent rule are as follows:
 - (a). The school discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with "legitimate educational interests." A school official is a person employed by the school in an administrative, supervisory, academic, or support staff position; a person or company with whom the school has contracted as its agent to provide a service (such as an attorney, auditor, or collection agent); or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks. 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 responsibilities for the school.
 - (b). Unless directed otherwise in writing by students, the school may disclose without consent "directory information." Director information is information contained in an education record for a student that would not generally be considered harmful or an invasion of privacy if disclosed. The school defines directory information to include, but not necessarily be limited to: the student's name, address, telephone listing, electronic mail address, photograph, date and place of birth, major field of study, grade level, enrollment status (e.g., undergraduate or graduate, full-time or part-time), dates of attendance, participation in officially recognized activities and sports, weight and height of members of athletic teams, degrees, honors and awards received, and the most recent educational agency or institution attendance.
 - (c). Students may opt out of the school's disclosure of directory information. If you do not want the school to disclose directory information from your education records without your written consent, you must so notify the school in writing to the Laurel Campus President within 10 days of the first date of attendance.
- (4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by the school to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is: Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue SW, Washington, DC 20202-5901

In all cases, Laurel will use all reasonable methods to authenticate information requests in order to reduce the risk of unauthorized or otherwise unintentionally harmful disclosure.

HEALTH OR SAFETY EMERGENCY EXCEPTION FOR DISCLOSURES

In some situations, school administrators may determine that it is necessary to disclose personally identifiable information (PII) from a student's education records to appropriate parties in order to address a health or safety emergency. FERPA's health or safety emergency provision permits such disclosures when the disclosure is necessary to protect the health or safety of the student or other individuals. See 34 CFR §§ 99.31(a)(10) and 99.36. This exception to FERPA's general consent requirement is limited to the period of the emergency and generally does not allow for a blanket release of PII from a student's education records. Rather, these disclosures must be related to an actual, impending, or imminent emergency, such as a natural disaster, a terrorist attack, a campus shooting, or the outbreak of an epidemic disease.

Student Grievance Procedure

Laurel strives to meet the needs of all our students and resolve any concerns brought to the school's attention. Concerns regarding a particular class or instructor should be discussed privately with that instructor. If a satisfactory solution is not reached, the student should discuss the situation with the Campus President. If further action is required, the student should speak with the Vice President of Operations or the CEO/President.

Any concerns regarding student organizations, the administration, staff, or building facilities should be discussed with the Campus President.

All possible attempts will be made by the faculty or administration to explain and/or correct any area of concern. The student can also contact the State Board of Private Licensed Schools at the Pennsylvania Department of Education at 333 Market Street, 12th Floor, Harrisburg, PA 17126, or by phone at 1- 717-783-8228; West Virginia Cosmetology students can also contact the West Virginia State Board of Barbers and Cosmetologists at 1201 Dunbar Avenue, Dunbar, WV 25064, or by phone at 1-304-558- 2924; and Ohio students can also contact the Board of Career Colleges and Schools, 35 E. Gay Street, Ste. 403, Columbus, OH 43215, or by phone at 1-877-275-4219. South Carolina students can also contact Academic Affairs, Attn: Student Complaint, 1122 Lady Street, Suite 300, Columbia, SC 29201. Or E-mail: submitcomplaint@che.sc.gov

Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints reviewed by the Commission must be in written form and should grant permission for the Commission to forward a copy of the complaint to the school for a response. This can be accomplished by filing the ACCSC Complaint Form. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission.

Please direct all inquiries to:

Accrediting Commission of Career Schools & Colleges
2101 Wilson Boulevard, Suite 302
Arlington, VA 22201
(703) 247-4212
www.accsc.org

A copy of the ACCSC Complaint Form is available at the school and may be obtained by contacting Chuck Santore, Vice President of Human Resources or online at <https://www.accsc.org/UploadedDocuments/1956/ACCSC-Complaint-Form.pdf>

Copyright Policy

Copyright is a form of legal protection provided by U.S. law, Title 17 U.S.C. §512(c) (2), which protects an owner’s right to control the reproduction, distribution, performance, display and transmission of a copyrighted work. The public, in turn, is provided with specific rights for fair use of copyrighted works.

Copyrighted works protect original works of authorship and include:

- Books, articles and other writings
- Songs and other musical works
- Movies and television productions
- Pictures, graphics and drawings
- Computer software
- Pantomimes and choreographic works
- Sculptural and architectural works
- Copyright law provides the owner of a copyright the exclusive right to do the following:
 - Reproduce the work in copies
 - Prepare derivative works based upon the work
 - Distribute copies of the work to the public by sale or other transfer of ownership, or by rental, lease, or lending
 - Perform the work publicly
 - Display the copyrighted work publicly
 - Perform the work publicly by means of a digital audio transmission in the case of sound recordings.

17 U.S.C. § 501(a) states, “Anyone who violates any of the exclusive rights of the copy-right owner is an infringer of the copyright or right of the author.” Generally, under the law, one who engages in any of these activities without obtaining the copyright owner’s permission may be liable for infringement. Specific information on copyright law and fair use may be found at the following sites:

- The U.S. Copyright Office: <http://www.copyright.gov>
- The Electronic Frontier Foundation fair use frequently asked questions:
http://w2.eff.org/IP/eff_fair_use_faq.php

Peer-to-Peer File Sharing

Peer-to-Peer (P2P) file sharing is a general term that describes software programs that allow computer users, utilizing compatible P2P software, to connect with each other and directly access digital files from one another’s hard drives. Many copyrighted works may be stored in digital form, such as software, movies, videos, photographs, etc. Through P2P file sharing it has become increasingly easy to store and transfer these copyrighted works to others, thus increasing the risk that users of P2P software and file-sharing technology will infringe the copyright protections of content owners. If P2P file-sharing applications are installed on your computer, you may be sharing someone else’s copyrighted materials without realizing you are doing so. As a user of the Laurel network, recognizing the legal

requirements of the files that you may be sharing with others is important. You should be careful not to download and share copyrighted works with others. The transfer and distribution of these works without authorization of the copyright holder is illegal and prohibited.

Violations and Penalties Under Federal Law

In addition to Laurel sanctions under its policies as more fully described below, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or statutory damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For willful infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

Laurel Methods to Effectively Combat Unauthorized Distribution of Copyrighted Material and Student Sanctions

A student's conduct in Laurel classrooms and websites is subject to and must fully conform to the Laurel Student Code of Conduct policy, its Acceptable Computer Use for Faculty and Students policy and any other applicable Laurel policies.

Laurel may monitor traffic or bandwidth on the networks utilizing information technology programs designed to detect and identify indicators of illegal P2P file-sharing activity. In addition to, or as an alternative, Laurel may employ other technical means to reduce or block illegal file sharing and other impermissible activities.

Laurel will also provide for vigorous enforcement and remediation activities for those students identified through the Laurel Digital Millennium Copyright Act policy as potential violators or infringers of copyright. Disciplinary sanctions will be based on the seriousness of the situation and may include remediation based on a comprehensive system of graduated responses designed to curb illegal file sharing and copyright offenses through limiting and denial of network access or other appropriate means. These sanctions may be in conjunction with additional sanctions through the Laurel Student Code of Conduct, its Acceptable Computer Use for Faculty and Students policy and any other Laurel policy applicable to the particular situation. Students who are subject to professional codes of conduct that apply to their enrollment at Laurel shall be sanctioned according to the requirements of the respective code.

Education and Awareness

Laurel uses a variety of means to inform students, faculty and other network users about copyright laws and the response to copyright infringement claims by Laurel.

Laurel informs its campus community through the Consumer Information Guide and other periodic communications that unauthorized distribution of copyrighted material, including unauthorized P2P file sharing, may subject students and faculty to civil and criminal liabilities and their possible extent. The Consumer Information Guide, <https://www.laurel.edu/consumer-information>, is available on the Laurel website, is provided to potential students and employees, and is sent by email on a yearly basis to current students, faculty and employees.

Legal Sources for Online Music and Videos

The legal sources for online music and videos are reviewed annually by Laurel's Administration. The following links are online sources that provide information on legal access to copyrighted music and videos:

EDUCAUSE is an association of colleges and universities, which maintains a list of legal media sources:
<http://www.educause.edu/legalcontent>

The Recording Industry Association of America (RIAA) provides a list of legal music sources:
http://www.riaa.com/toolsforparents.php?content_selector=legal-music-services

Digital Millennium Copyright Act Policy

Laurel computer networks, including its online library and classroom environment, are critical assets. Accordingly, Laurel respects the rights of the copyright owners and expects its faculty, staff, students and other network users to comply with U.S. copyright laws. Federal law prohibits the reproduction, distribution, public display or performance of copyrighted materials over the Internet without permission of the copyright owner, except in compliance with fair use or other copyright applicable statutory exceptions. Please refer to Laurel's Copyright Infringement and Peer-to-Peer File Sharing Policy for more information.

Laurel may terminate the network accounts or access to users who have repeatedly infringed on the copyrights of others. In addition to sanctions that may be applicable under the Laurel Student Code of Conduct.

Acceptable Computer Use for Federal and Student, or other policies.

Laurel, in compliance with the federal Digital Millennium Copyright Act (DMCA), has established a mandated process for receiving and tracking alleged incidents of copyright infringement.

Laurel has designated an agent who will investigate notices of alleged copyright infringement and take appropriate actions. Such actions may include terminating repeat infringers' accounts under the DMCA.

Copyright infringement notices must be given in writing, preferably by email, or by U.S. mail to the agent listed below:

If a valid DMCA notification is received, Laurel will respond under the Process for Filing Notice of Alleged Infringement' by taking down the infringing content found on our networks. On taking down content under the DMCA, Laurel will take reasonable steps to contact the owner of the removed content so that a counter notification may be filed. Upon receiving a valid counter notification, Laurel will generally restore the content in question, unless Laurel receives notice from the notification provider that a legal action has been filed seeking a court order to restrain the alleged infringer from engaging in the infringing activity.

The DMCA provides that you may be liable for damages including costs and attorneys' fees if you falsely claim that someone is infringing on your copyright. Alternatively, an individual can also be liable for damages including attorneys' fees if you materially misrepresent that an activity is infringing on the copyright of another. Therefore, Laurel recommends contacting an attorney if you are unsure whether a work is protected by copyright laws.

Pursuant to the DMCA, unless Laurel receives notification that legal action to seek a court order restraining the alleged infringer from further engaging in the infringing activity has been filed, upon receiving a valid counter notification, Laurel will:

1. Provide the person who filed the original notification with a copy of the counter notice.
2. Inform him or her that the material will be reinstated or access to it restored between 10 and 14 business days following receipt of the counter notice.

Process for Filing Notice of Alleged Infringement

Below is the process for filing a notification under the DMCA when an individual believes his or her work has been infringed upon. Notice must be given in writing to the designated agent as specified above and contain the following information:

1. Identify in sufficient detail the copyrighted work that you believe has been infringed upon; for example, describe the work that you own.
2. Identify the material that you claim is infringing on your copyright as set forth in number one and provide detailed information that is reasonably sufficient to locate the infringing item; for example, provide the link to the infringing material.
3. Provide sufficient contact information: phone number, address and email address.
4. If possible, provide information that allows Laurel to notify the alleged infringing party of notice of the alleged infringement.
5. The following statement must be included in your notice: "I have a good faith belief that the use of the copyrighted materials described above and contained on the service is not authorized by the copyright owner, its agent or by protection of law."
6. The following statement must be included in your notice: "I swear, under penalty of perjury, that the information in the notification is accurate and that I am the copyright owner or am authorized to act on behalf of the owner of an exclusive right that is allegedly infringed."
7. The notice must be signed.

Process for Filing Counter Notification of Alleged Infringement

The person or provider of the alleged infringing material may present a counter notification pursuant to the DMCA. Upon proper counter notification, Laurel may reinstate the removed content. Notice must be given in writing to the designated copyright agent as specified above and contain the following information: Identify the material that has been removed. This may include providing the location or the URL when possible.

For more information on US copyright law, please consult the U.S. Copyright Office's web site [at http://www.copyright.gov](http://www.copyright.gov)

School Contacts:

LBI Uniontown Campus LCOT Morgantown Branch Campus Bonnie Marsh Campus President Subject: Copyright Compliance PO Box 877 Uniontown, PA 15401 bmarsh@laurel.edu	LTI Hermitage Campus Douglas Decker Executive VP Subject: Copyright Compliance 1370 Broadway Avenue Hermitage, PA 16148 ddecker@laurel.edu	LIOT Fort Mill Branch Campus Christine Knouff Campus President Subject: Copyright Compliance 127 Ben Casey Drive, Suite 101 Fort Mill, SC 29708 christine.knouff@laurel.edu
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Computer Usage & Internet Agreement

All students are required to sign the computer and internet usage agreement agreeing that the student will never communicate, transfer or divulge passwords to anyone, that passwords are the equivalent of a legal signature and are binding. Violation of any policy or procedure may subject the student to disciplinary action up to and including termination.

Student Outcomes

Retention, Job Placement Rates, & Licensure Pass Rates

The following Graduate and Employments rates were submitted as part of the ACCSC Annual Report for 2020. The school does not advertise job placement rates as a means of recruiting students. For more up to date data, please contact the Career Services office.

Laurel – Uniontown

Laurel Business Institute
Student Outcomes

October 2022

Program Title	Length (Months)	Beginning Date	End Date	Number Started	Students		Graduation Rate	# Employed of # Graduates Available	Employment Rate of Those Available for Employment (In-Field)	Licensure Pass Rate of Those Taking Exam	Program Retention Rate of Starts (June 30, 2021 - July 1, 2022)
					Available for Graduation2	# Graduated					
Accounting & Business Administration	20	Oct-18	Sep-19	6	6	3	50%	3 of 3	100%	N/A	92%
Clinical Medical Assistant	12	Oct-19	Sep-20	8	7	6	86%	5 of 6	83%	N/A	88%
Cosmetology	12	Oct-19	Sep-20	18	18	12	67%	8 of 12	67%	100%	77%
Electrical Technician	16	Apr-19	Mar-20	10	10	8	80%	6 of 8	75%	N/A	94%
Esthetics/Nail Technician	8	Apr-20	Mar-21	4	4	4	100%	3 of 4	75%		91%
Master Teacher of Cosmetology *	8	Apr-20	Mar-21	-	-	-	-	-	-	-	-
Medical Billing & Coding	20	Oct-18	Sep-19	6	5	4	80%	1 of 4	25%	N/A	100%
Medical Office Administration	20	Oct-18	Sep-19	9	9	4	44%	4 of 4	100%	N/A	53%
Massage Therapy	9	Apr-20	Mar-21	7	7	5	71%	1 of 5	20%	100%	86%
Nail Technician	4	Oct-20	Sep-21	8	8	8	100%	6 of 8	80%	100%	100%
Network Administration & Security	20	Oct-18	Sep-19	15	15	10	67%	8 of 10	80%	N/A	88%
Phlebotomy Technician	4	Oct-20	Sep-21	16	16	12	75%	9 of 12	75%	N/A	86%
Respiratory Therapy	20	Oct-18	Sep-19	13	11	8	73%	7 of 8	88%	100%	91%
Welding & Fabrication with Pipeline Technology	12	Oct-19	Sep-20	18	18	14	78%	7 of 14	50%	N/A	92%

The reporting period used to complete the Graduate and Employment chart within the 2022 ACCSC Annual Report is determined by the length of the program in months. For a definition of the placement method used, please see: https://www.laurel.edu/sites/laurel.edu/files/studentoutcomes_accsc-placement-rate-methodology.pdf

* No Enrollments During Reporting Period

Laurel – Morgantown

Laurel College of Technology
Student Outcomes

October 2022

Program Title	Length (Months)	Beginning Date	End Date	Number Started	Students		Graduation Rate	# Employed of # Graduates Available	Employment Rate of Those Available for Employment (In-Field)	Licensure Pass Rate of Those Taking Exam	Program Retention Rate of Starts (June 30, 2021 - July 1, 2022)
					Available for Graduation2	# Graduated					
Cardiovascular Technology *	16	-	-	-	-	-	-	-	-	-	*
Cloud Computing Technology *	20	-	-	-	-	-	-	-	-	-	*
Cosmetology	14	Jul-19	Jun-20	23	23	22	96%	17 of 22	77%	100%	92%
Electrical Technician	16	Apr-19	Mar-20	6	6	5	83%	4 of 5	80%	N/A	94%
Esthetics	4	Oct-20	Sep-21	3	3	2	67%	2 of 2	100%	100%	100%
Hair Styling	8	Apr-20	Mar-21	6	6	5	83%	4 of 5	80%	100%	100%
Massage Therapy	9	Apr-20	Mar-21	5	5	5	100%	3 of 4	75%	100%	67%
LPN/Paramedic to ADN Transition	16	-	-	-	-	-	-	-	-	-	*
Nail Technician	4	Oct-20	Sep-21	1	1	1	100%	0 of 1	0%	100%	100%
Nursing *	20	-	-	-	-	-	-	-	-	-	83%
Phlebotomy Technician	4	Oct-20	Sep-21	3	3	2	67%	2 of 2	100%	N/A	50%

The reporting period used to complete the Graduate and Employment chart within the 2022 ACCSC Annual Report is determined by the length of the program in months. For a definition of the placement method used, please see: https://www.laurel.edu/sites/laurel.edu/files/studentoutcomes_accsc-placement-rate-methodology.pdf

Laurel Technical Institute – Hermitage/Sharon

Laurel Technical Institute -Hermitage/Sharon
Student Outcomes

October 2022

Program Title	Length (Months)	Beginning Date	End Date	Number Started	Students		Graduation Rate	# Employed of # Graduates Available	Employment Rate of Those Available for Employment (In-Field)	Licensure Pass Rate of Those Taking Exam	Program Retention Rate of Starts (June 30, 2021 - July 1, 2022)
					Available for Graduation2	# Graduated					
Clinical Medical Assistant	12	Oct-19	Sep-20	13	13	7	54%	7 of 7	100%	N/A	71%
Cosmetology	12	Oct-19	Sep-20	10	10	5	50%	3 of 4 (1)	75%	100%	86%
Culinary Arts	12	Oct-19	Sep-20	2	2	1	50%	1 of 1	100%	N/A	60%
Electrical Technician	16	Apr-19	Mar-20	19	19	19	100%	12 of 18 (2)	67%	N/A	91%
Esthetics	4	Oct-20	Sep-21	2	2	2	100%	1 of 2	50%	100%	100%
Esthetics/Nail Technician	8	Apr-20	Mar-21	1	1	1	100%	1 of 1	100%	0%	100%
Master Teacher of Cosmetology *	8	-	-	-	-	-	-	-	-	-	100%
Medical Laboratory Technician	20	Oct-18	Sep-19	9	9	6	67%	6 of 6	100%	N/A	86%
Nail Technician *	4	-	-	-	-	-	-	-	-	-	100%
Network Administration & Security *	20	-	-	-	-	-	-	-	-	-	82%
Phlebotomy Technician	4	Oct-20	Sep-21	10	10	9	90%	4 of 7 (3)	57%	N/A	94%
Respiratory Therapy	20	Oct-18	Sep-19	15	15	12	80%	10 of 11	91%	100%	86%
Welding & Fabrication with Pipeline Technology	12	Oct-19	Sep-20	11	11	7	64%	6 of 7	86%	N/A	93%

The reporting period used to complete the Graduate and Employment chart within the 2022 ACCSC Annual Report is determined by the length of the program in months. For a definition of the placement method used, please see: https://www.laurel.edu/sites/laurel.edu/files/studentoutcomes_accsc-placement-rate-methodology.pdf

* No Enrollments During Reporting Period
(1) one student continuing education
(2) one student unavailable for employment
(3) two students continuing education

Types of Employment

Laurel Graduates can obtain employment in business, cosmetology-related, health care, trades, culinary, massage, information technology, early childhood, and nursing fields.

O*Net SOC Codes

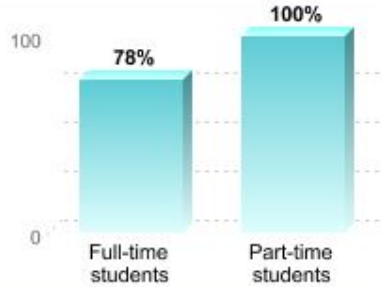
Accounting & Business Administration	11-1021.00	http://www.onetonline.org/link/summary/11-1021.00
	43-3031.00	http://www.onetonline.org/link/summary/43-3031.00
Cardiovascular Technology	29-2031.00	https://www.onetonline.org/link/summary/29-2031.00
Clinical Medical Assistant	31-9092.00	http://www.onetonline.org/link/summary/31-9092.00
Cosmetology	39-5012.00	http://www.onetonline.org/link/summary/39-5012.00
	39-5092.00	http://www.onetonline.org/link/summary/39-5092.00
Culinary Arts	35-1011.00	https://www.onetonline.org/link/summary/35-1011.00
Early Childhood Education	39-9011.00	http://www.onetonline.org/link/summary/39-9011.00
Electrical Technician	47-2111.00	http://www.onetonline.org/link/summary/47-2111.00
Esthetics/Nail Technician	39-5092.00	http://www.onetonline.org/link/summary/39-5092.00
	39-5094.00	http://www.onetonline.org/link/summary/39-5094.00
Hair Styling	39-5012.00	http://www.onetonline.org/link/summary/39-5012.00
Massage Therapy	31-9011.00	http://www.onetonline.org/link/summary/31-9011.00
Master Teacher of Cosmetology	25-2032.00	http://www.onetonline.org/link/summary/25-2032.00
	39-5012.00	http://www.onetonline.org/link/summary/39-5012.00
Medical Billing & Coding	29-2071.00	http://www.onetonline.org/link/summary/29-2071.00
Medical Laboratory Technician	29-2012.00	http://www.onetonline.org/link/summary/29-2012.00
Medical Office Administration	43-6013.00	http://www.onetonline.org/link/summary/43-6013.00
Network Administration & Security	15-1122.00	http://www.onetonline.org/link/summary/15-1122.00
	15-1152.00	http://www.onetonline.org/link/summary/15-1152.00
Respiratory Therapy	29-1126.00	http://www.onetonline.org/link/summary/29-1126.00
	29-2054.00	http://www.onetonline.org/link/summary/29-2054.00
Welding & Fabrication with Pipeline Technology	51-4121.06	http://www.onetonline.org/link/summary/51.4121.06
	51-4121.07	http://www.onetonline.org/link/summary/51-4121.07
Cloud Computing Technology	15-1231.00	https://www.onetonline.org/link/summary/15-1231.00
LPN/Paramedic to ADN Transition	29-1141.00	https://www.onetonline.org/link/summary/29-1141.00
Nursing	29-1141.00	https://www.onetonline.org/link/summary/29-1141.00
Esthetics	39-5094.00	https://www.onetonline.org/link/summary/39-5094.00
Nail Technician	39-5092.00	https://www.onetonline.org/link/summary/39-5092.00
Phlebotomy Technician	31-9097.00	https://www.onetonline.org/link/summary/31-9097.00
Practical Nursing	29-2061.00	https://www.onetonline.org/link/summary/29-2061.00

Retention Rates*

Laurel Business Institute

Retention rates measure the percentage of first-time students who return to the institution to continue their studies the following fall.

RETENTION RATES FOR FIRST-TIME STUDENTS

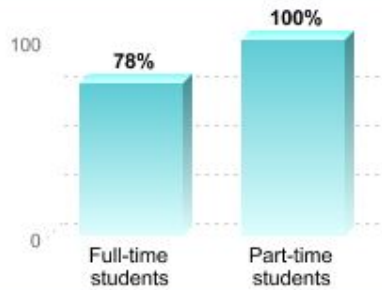


Percentage of Students Who Began Their Studies in Fall 2020 and Returned in Fall 2021

Laurel Technical Institute - Hermitage

Retention rates measure the percentage of first-time students who return to the institution to continue their studies the following fall.

RETENTION RATES FOR FIRST-TIME STUDENTS



Percentage of Students Who Began Their Studies in Fall 2020 and Returned in Fall 2021

Graduation Rates*

The overall graduation rate is also known as the “student right to know” or IPEDS graduation rate. It tracks the progress of students who began their as full-time, first-time degree- or certificate-seeking students to see if they complete a degree or other award such as a certificate within 150% of "normal time" for completing the program in which they are enrolled.

Laurel Business Institute (includes Laurel College of Technology Branch)

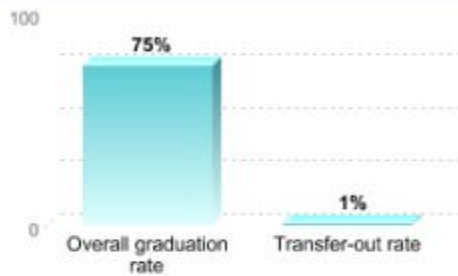
OVERALL GRADUATION RATE AND TRANSFER-OUT RATE

The overall graduation rate is also known as the "Student Right to Know" or IPEDS graduation rate. It tracks the progress of students who began their studies as full-time, first-time degree- or certificate-seeking students to see if they complete a degree or other award such as a certificate within 150% of "normal time" for completing the program in which they are enrolled.

Some institutions also report a transfer-out rate, which is the percentage of the full-time, first-time students who transferred to another institution.

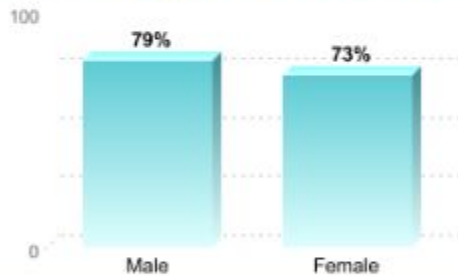
Note that not all students at the institution are tracked for these rates. Students who have already attended another postsecondary institution, or who began their studies on a part-time basis, are not tracked for this rate. At this institution, 67 percent of entering students were counted as "full-time, first-time" in 2021.

OVERALL GRADUATION AND TRANSFER-OUT RATES FOR STUDENTS WHO BEGAN THEIR STUDIES IN FALL 2018



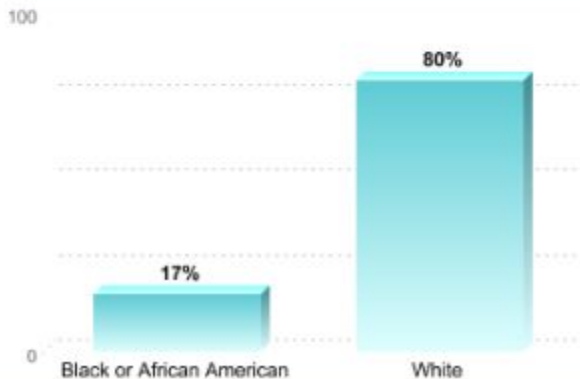
Percentage of Full-time, First-Time Students Who Graduated or Transferred Out Within 150% of "Normal Time" to Completion for Their Program

OVERALL GRADUATION RATE BY GENDER



Percentage of Full-time, First-time Students Who Began Their Studies in Fall 2018 and Graduated Within 150% of "Normal Time" to Completion for Their Program

OVERALL GRADUATION RATE BY RACE/ETHNICITY



Percentage of Full-time, First-time Students Who Began Their Studies in Fall 2018 and Graduated Within 150% of "Normal Time" to Completion for Their Program

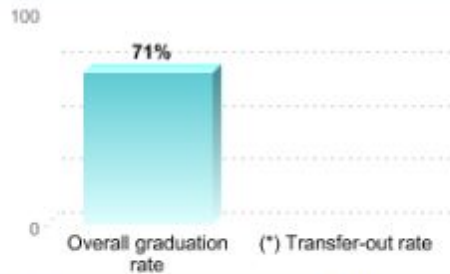
OVERALL GRADUATION RATE AND TRANSFER-OUT RATE

The overall graduation rate is also known as the "Student Right to Know" or IPEDS graduation rate. It tracks the progress of students who began their studies as full-time, first-time degree- or certificate-seeking students to see if they complete a degree or other award such as a certificate within 150% of "normal time" for completing the program in which they are enrolled.

Some institutions also report a transfer-out rate, which is the percentage of the full-time, first-time students who transferred to another institution.

Note that not all students at the institution are tracked for these rates. Students who have already attended another postsecondary institution, or who began their studies on a part-time basis, are not tracked for this rate. At this institution, 79 percent of entering students were counted as "full-time, first-time" in 2021.

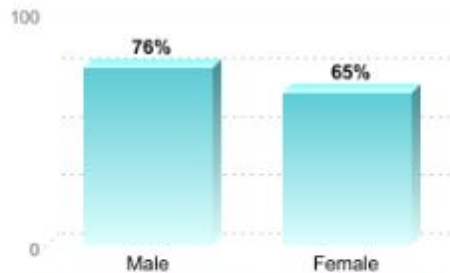
OVERALL GRADUATION AND TRANSFER-OUT RATES FOR STUDENTS WHO BEGAN THEIR STUDIES IN FALL 2018



Percentage of Full-time, First-Time Students Who Graduated or Transferred Out Within 150% of "Normal Time" to Completion for Their Program

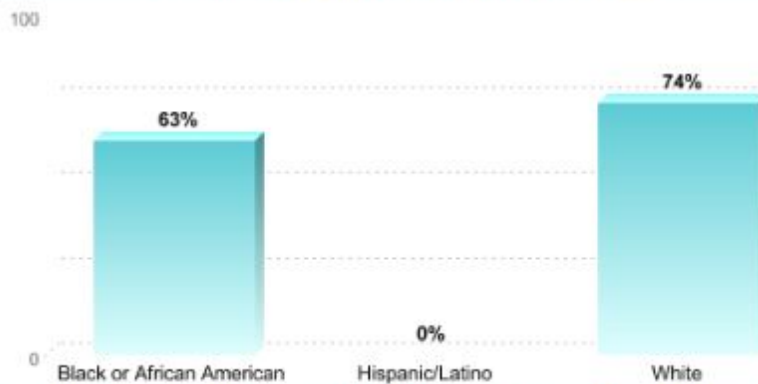
(*) Not all institutions report transfer-out rates.

OVERALL GRADUATION RATE BY GENDER



Percentage of Full-time, First-time Students Who Began Their Studies in Fall 2018 and Graduated Within 150% of "Normal Time" to Completion for Their Program

OVERALL GRADUATION RATE BY RACE/ETHNICITY



Percentage of Full-time, First-time Students Who Began Their Studies in Fall 2018 and Graduated Within 150% of "Normal Time" to Completion for Their Program

* For additional information, please visit: <https://nces.ed.gov/collegenavigator>

Student Diversity
Student Diversity

GENDER	LBI/LCOT	LTIH
Male	33%	47%
Female	67%	53%
ETHNICITY/RACE		
American Indian or Alaska Native	0%	0%
Asian	0%	1%
Black or African American	5%	17%
Hispanic/Latino	0%	1%
Native Hawaiian or Other Pacific Islander	0%	1%
Nonresident Alien	0%	0%
Race and Ethnicity Unknown	2%	1%
Two or More Races	1%	8%
White	93%	71%
AGE		
24 and Under	54%	49%
25 and Over	44%	50%
Age Unknown	0%	1%
ENROLLMENT IN DISTANCE EDUCATION		
Enrolled only in Distance Education	0%	0%
Enrolled in Some Distance Education	47.4%	77.1%
Enrolled in No Distance Education	36%	22.9%

The race/ethnicity and the gender data were collected in the IPEDS Fall 2021 Enrollment Survey. The IPEDS Fall Enrollment Survey unduplicated student enrollment counts.

* For additional information, please visit: <https://nces.ed.gov/collegenavigator>

Health & Safety
Annual Security Report

Laurel is providing the following information to all of its employees, prospective students, and enrolled students as part of the school's commitment to safety and security pursuant to the requirements of the federal Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act) and subsequent amendments, including the Violence Against Women Reauthorization Act of 2013 (VAWA). Additional Requirements such as the Drug Free Community & Schools Act are also included as part of the Annual Security Report.

If you should have questions about any of the information provided in the Annual Security Report (ASR), please contact the Vice President of Human Resources, Chuck Santore at 724-439-4900 or csantore@laurel.edu. In the event that Mr. Santore is unavailable, you may also contact Leslea Eckhardt, Director of Human Resources Assistant at 724-439-4900 or leslea.eckhardt@laurel.edu.

The Annual Security Reports are available from the following link: <https://www.laurel.edu/consumer-information>

A paper copy of any of these reports is always available from the Human Resources department.

Vaccination Policy

Laurel does not require proof of immunization in order to enroll in classes or programs. However, proof of immunization may be required prior to beginning an internship or clinical rotation. This will be based on the policies of the sites.

Infection Control Policy

Infection control is the responsibility of each student, faculty, and staff member. Everyone should understand the methods of disease transmission and practice standard precautions in order to effectively control types of infections. Since a medical history and examination cannot reliably identify all patients infected with blood-borne pathogens or other communicable diseases, blood and body-fluid precautions should be consistently used.

All employees and students should routinely use appropriate barrier precautions to prevent skin and mucous membrane exposure when contact with blood or other body fluids is anticipated.

- Gloves should be worn for touching blood/body fluids, mucous membranes or non-intact skin, when handling items or surfaces soiled with blood or body fluids, and when performing venipuncture or other vascular access procedures
- Protective eyewear and masks should be worn during procedures that are likely to generate splashes of blood or other body fluids
- Gowns or aprons should be worn during procedures that are likely to generate splashes of blood or other body fluids
- When performing life-saving CPR, disposable mouth-piece/Ambu bags should be worn to minimize the risk of Transmissions

Blood borne pathogens can enter your body in a variety of ways. Possible means of transmission are:

- Cutting yourself with contaminated needles, scalpels or broken glass
- Splashing of contaminated secretions onto open cuts, nicks, abrasions and into mucous membranes of the nose, mouth and eyes
- Indirect transmission by touching a contaminated object and transferring the infectious material onto the mouth, skin, etc. Surfaces and objects can be contaminated with Hepatitis B and not show visible signs of contamination.

You may not be able to tell for sure which patients carry a blood-borne pathogen. Many people carry blood-borne infections without visible symptoms and without even knowing it. It takes just one exposure to become infected. The best way to protect yourself is to follow standard precautions guidelines and treat all blood and body fluids as infectious.

Hepatitis B and Human Immunodeficiency Virus (HIV) may be present in body fluids such as saliva, semen, vaginal secretions, pericardial fluid, pleural fluid or any other body fluids with visible blood contamination. It can also be found in tissues or organs of patient infected with the virus.

Employees and students should follow the medical facility's policy for infection control when attending field trips, job shadows, clinical rotations, and externship offsite.

ADA Non-Discrimination Policy

Laurel does not discriminate against any person because of race, color, religion, sex, disabilities, age, national origin, or ancestry regarding admission to programs or placement activities. Laurel complies with the Americans with Disabilities Act of 1990 ("ADA") and Section 504 of the Rehabilitation Act of 1973 (Section 504).

The school encourages individuals with disabilities to obtain program information through the Admission Department. Prospective students are required to meet all Admission Requirements and Procedures as published in the School Catalog.

During a personal interview with an Admission Staff Member, all prospective students will review the specific technical standards required for each training occupation. Laurel believes each student has the right to know what physical and emotional demands are required of health professionals in particular in an effort to be successful in the field for which training will be provided. All students are required to sign a Statement of Understand that further explains the physical demands of the program chosen. School administration will review each applicants file and required admissions information and will inform the applicant in writing if they have been accepted for enrollment. If an applicant is not accepted, all fees paid will be refunded.

Reasonable accommodations for persons with disabilities will be made on an individual basis. However, it is the responsibility of that person to seek available assistance and to make his or her needs known when he or she enrolls. Documentation to support the disability must be provided to the school at the time of the request. Information pertaining to an applicant's disability is voluntary and confidential.

For more information on the data and policies provided, please contact the main office at 724-439-4900 (Uniontown), 304-381-2633 (Morgantown), 724-983-0700 (Hermitage), 803-802-0700 (Fort Mill).

Additional information including current educational programs offered is available in the school's catalog at <https://www.laurel.edu/consumer-information>.

