

# Table of Contents

Section I	
Basic Information.....	2
Section II	
Financial Aid.....	4
Section III	
Disbursement of Financial Aid, Loan Repayment, Tax Benefits .....	10
Section IV	
Tuition and Fees.....	19
Section V	
Satisfactory Academic Progress .....	21
Section VI	
Copyright Infringement .....	31
Section VII	
Academic Programs .....	33
Section VIII	
Drug and Alcohol Prevention .....	36
Section IX	
Appeal/Complaint/Grievance Procedure .....	40
Section X	
Campus Safety and Security .....	41
Section XI	
Fraud Prevention.....	49

*Effective October 1, 2015*

## I Basic Information

Metro Business College has four campuses:

### Main Campus

Metro Business College  
1732 North Kingshighway  
Cape Girardeau, MO 63701-2122  
Phone: (573) 334-9181  
Fax: (573) 334-0617  
infocape@metrobusinesscollege.edu

### Additional Locations

Metro Business College  
1202 East Hwy. 72  
Rolla, MO 65401-0839  
Phone: (573) 364-8464  
Fax: (573) 364-8077  
inforolla@metrobusinesscollege.edu

Metro Business College  
210 El Mercado Plaza  
Jefferson City, MO 65109-6822  
Phone: (573) 635-6600  
Fax: (573) 635-6999  
infojeff@metrobusinesscollege.edu

Metro Business College  
2132 Tenbrook Rd.  
Arnold, MO 63010-1515  
Phone: (636) 296-9300  
Fax: (636) 296-9333  
infoarnold@metrobusinesscollege.edu

Toll Free Number: 1-888-43-METRO

Website: [www.metrobusinesscollege.edu](http://www.metrobusinesscollege.edu)

Metro Business College is proud of its membership, participation, and contribution to a number of organizations. These groups work diligently to preserve high standards of excellence and quality in education.

Certified to Operate by:

Missouri Coordinating Board for Higher Education

Accredited by:

Accrediting Council for Independent Colleges and Schools

Approved by:

Missouri Department of Elementary and Secondary Education  
Veteran Education Section  
Division of Vocational Rehabilitation

Missouri Board of Therapeutic Massage

US Department of Immigration and Naturalization

Membership in:

Missouri Association of Student Financial Aid Personnel

Missouri Association of Private Career Colleges and Schools

Association of Private Sector Colleges and Universities

Articulation Agreements:

National American University – All Metro Business College associate degree program graduates will be admitted to NAU’s bachelor of science degree programs. Furthermore, NAU has agreed to transfer in quarter credit hours that have been successfully completed for associate degree programs at Metro Business College. For more information, contact National American University.

University of Phoenix – All credit from Metro Business College associate degree program graduates will transfer to the University of Phoenix. Students may be required to take additional University of Phoenix general education credits. Students from Metro Business College who are within 12 months of graduation from an associate degree program may pre-apply to a University of Phoenix baccalaureate program and will be granted access to the University of Phoenix proficiency assessment system and University Library Online Collection. Continued access to these services following the 12-month period will require students to be enrolled in the university.

## II Financial Aid

### 2.1 What is financial aid?

Financial aid is a tool available to most students that helps pay for some of the cost of their college education. Most students cannot afford to pay for their tuition out of their own pocket, so student loans can help the burden of covering the rest of tuition. Although no student is encouraged to borrow more than what is needed for tuition, a financial aid package can be allowed up to the student's cost of attendance. There are numerous rules and regulations dictating the use and distribution of financial aid, so the student should contact the Financial Aid Office as soon as there is any change in their status.

### 2.2 Student Eligibility Criteria

A student must meet the certain criteria to be eligible for financial aid, including (but not limited to) the following:

- A person must be enrolled as a regular student in an eligible program in order to receive financial aid. A regular student is someone who is enrolled or accepted for enrollment for the purpose of obtaining a degree, diploma, or certificate offered by the school.
- A person must have a high school diploma or GED.
- A person must make Satisfactory Academic Progress.
- A student must be enrolled at least half time to receive aid from the Stafford and PLUS loan programs. The Pell Grant does not require half-time enrollment, but the student's enrollment status does affect the amount of Pell a student receives.
- A federal or state drug conviction can disqualify a student for financial aid.
- A student must be a citizen or eligible noncitizen.
- A person generally is not eligible for FSA funds if he is in default on a FSA loan or he owes an overpayment on an FSA grant or loan and has not made a repayment arrangement for the default or repayment.
- A student is eligible to receive financial aid at only one institution at a time.
- All male students aged 18-25 must have registered with Selective Service in order to be eligible for financial aid.

## 2.3 Financial Aid Programs Available

The following financial aid programs are available to Metro Business College students:

- Federal Pell Grant – This is a federal grant which does not require repayment. The Pell is based on deciding factors including income, family size, etc. Students must qualify for a Pell by completing a Free Application for Federal Student Aid (FAFSA), which will determine their eligibility. Even if you know you don't qualify, you must still complete a FAFSA for loans and agency funding. The maximum Pell Grant is \$5550 for the year.
- Academic Competitiveness Grant (ACG) – This is a grant which does not require repayment and is available to students who are enrolled at least half-time and receive a Pell Grant. You must also have completed a rigorous secondary school program of study, as established by the state or Department of Education. The ACG may be \$750 for the first year and \$1300 for the second.
- Federal Subsidized Stafford Loan – This loan has a low interest rate, which is subsidized by the government while the student is enrolled in school at least half-time. The amount of the loan can vary by financial need and grade level. Repayment of this loan with interest is mandatory.
- Federal Unsubsidized Stafford Loan – This loan has a low interest rate, which accrues while the student is in school. The student may pay the interest while attending, but may be deferred. Repayment of this loan with interest is mandatory.
- Federal PLUS Loan – PLUS loans are available for parents of dependent students who wish to borrow loan funds to pay for their child's education. Repayment of this loan with interest is mandatory.
- Central Finance Loan – This loan is available for students who have exhausted all financial aid resources, borrowed as much as possible on the Subsidized and Unsubsidized loans, and still have a balance. Repayment of this loan with interest is mandatory.
- MEG Scholarship – Metro Education Group Scholarships are for individuals who enroll at Metro Business College. A total of sixteen (16) scholarships may be awarded per school year, which means each campus receives four per year. Total scholarship is \$1200 or \$400 per quarter for three quarters. Ask for Financial Aid Coordinator for more information.

- State Agency Funding – State agencies can provide financial assistance to help qualified students. Repayment is not required, but funds are determined by the individual agencies. Some of these agencies are:
  - Trade Readjustment Allowance (TRA)
  - Vocational Rehabilitation (VR)
  - Workforce Investment Act (WIA)
  - Central Missouri Community Action (CMCA)
  - East Missouri Action Agency (EMAA)
  - The Missouri Education and Training Voucher Program (ETV)
  - The Central Ozark Private Industry Council (COPIC)
- Veterans Affairs (VA) – The Department of Veterans Affairs can help veterans of the armed forces with tuition assistance. Anyone interested in VA benefits should call the VA office in St. Louis (1-800-827-1000) or visit the GI Bill website (<http://www.gibill.va.gov>).
- Bureau of Indian Education – As part of the Bureau of Indian Affairs, the BIE can help with scholarships and tuition assistance for a variety of tribes of American Indians, Alaskan Natives, and others. For more information, call the Office of Public Affairs for the Department of the Interior (202-208-3710) or visit the Bureau of Indian Affairs website (<http://www.bia.gov>).

#### 2.4 Student Borrower's Rights

- Your lender must give you written information on loan obligations, and information on borrower rights and responsibilities, including your options for loan consolidation and refinancing.
- Your lender must give you a copy of your promissory note when our loan is made and provide you with proof of cancellation when your loan is paid in full.
- Before you begin to repay your loan, your lender must give you a repayment schedule and detailed information about interest rates, fees, the balance you owe, and repayment options available to you.
- Your lender must notify you if the address where the payments are made changes.
- You have a right to federal interest benefits, if you qualify.
- You have a right to a grace period, if applicable, and an explanation of what that means.

- You have a right to defer repayment for certain defined periods after the grace period, if you qualify.
- You have a right to a forbearance, if you qualify, or if you meet the lender's criteria.
- You may repay your loan in whole or in part at any time without penalty.

## 2.5 Student Borrower's Responsibilities

- 1) You must repay your loan even if you do not complete your program, are unable to find employment after graduation, or are dissatisfied with the education you received.
- 2) You must attend an exit interview before you leave school.
- 3) You must notify the holder of your loan if, before you repay your loan, you:
  - a. Move
  - b. Graduate, withdraw from school, or drop below half-time status
  - c. Transfer to another school
  - d. Fail to enroll in school for the period for which the loan was intended
  - e. Change your name
- 4) You must repay at least \$600 a year (\$50 a month), unless you have a deferment or forbearance or your lender agrees to a lesser amount.
- 5) You must notify your lender of anything that might alter your eligibility for an existing deferment or forbearance.
- 6) You must notify your lender if there is a change to your employer or your employer's address.

## 2.6 Consequences of Delinquency and Default

- 1) If you fail to make timely payments on your loan, your delinquency and/or default will be reported to a credit bureau. This will seriously affect your credit rating and your ability to borrow from any source in the future.
- 2) The entire unpaid amount of your loan, as well as accrued interest, may become immediately due and payable.
- 3) Holds may be placed on your college records.

- 4) You may become ineligible to receive any additional federal student financial aid.
- 5) Your federal income tax refunds may be seized.
- 6) Your wages may be garnished.
- 7) Your account may be assigned to a collection agency which will continue to collect the balance due from you.
- 8) You may be charged reasonable attorney's fees and other costs of collecting your debt.

## 2.7 Forbearance and Deferment

If you are having trouble making payments on loans, forbearances and deferments can help you take care of your situation that is preventing you from paying your loan.

- Forbearance – This allows you to postpone or reduce your monthly loan payments for a limited amount of time if you are unable to make payments on your loans. A couple examples that might qualify for a forbearance would be illness or financial hardship.
- Deferment – A deferment is a better choice than a forbearance, but you must qualify. A deferment is similar to a forbearance in that repayment is temporarily postponed if you meet certain requirements. The interest on subsidized loans does not accrue while on a deferment. Some examples would be going back to school, economic hardship, or inability to find full-time employment.

## 2.8 Entrance and Exit Counseling

- Entrance Counseling is a requirement for student loans. This must be on file in your file before a Stafford or PLUS loan can be disbursed. Metro Business College does Entrance Counseling as a group in the first few weeks of the first quarter before the loans have been sent.
- Exit Counseling is a requirement for student loans. This must be on file in your file before you can graduate. This is done as a group in the last quarter of class the student has before graduation.

## 2.9 Definition of Student Statuses

The following explains the amount of credits a student can have for the different credit hour statuses:



Full Time – 12 credits or more

Three-Quarter Time – 9-11 credits

Half-Time – 6-8 credits

2.10 Student Diversity for Pell Grant Recipients

What follows are the student diversity numbers for all four campuses and for the overall of the four campuses combined. These numbers are for the 2011-12 award year.

Cape Girardeau

Overall Male 12%; Female 88%	Male	Female
Caucasian	87%	87%
African American	13%	11%
Hispanic	0%	2%
Other	0%	>1%

Rolla

Overall Male 11%; Female 89%	Male	Female
Caucasian	85%	96%
African American	15%	3%
Hispanic	0%	1%
Other	0%	0%

Jefferson City

Overall Male 14%; Female 86%	Male	Female
Caucasian	70%	70%
African American	30%	28%
Hispanic	0%	>1%
Other	0%	1%

## Arnold

Overall Male 8%; Female 92%	Male	Female
Caucasian	71%	91%
African American	29%	8%
Hispanic	0%	1%
Other	0%	0%

## All Four Campuses Combined

Overall Male 12%; Female 88%	Male	Female
Caucasian	78%	84%
African American	22%	15%
Hispanic	0%	1%
Other	0%	>1%

### III Disbursement of Financial Aid, Repayment of Loans, and Tax Benefits

#### 3.1 Quarter-Based System

Metro Business College operates on a quarter system. This is different than a semester system for a couple reasons. Firstly, our quarters are less weeks than a semester. Some school's semesters are fifteen or sixteen weeks in length, but our quarters are only eleven weeks. Because of that difference, the way financial aid is disbursed is slightly different. For example, at a semester school, financial aid is split in half, with half of the money arriving in semester one and half in semester two. At Metro Business College, financial aid is broken up into thirds because the number of weeks in three quarters is about the same as two semesters. So, if you qualify for a total of \$3000 for a total of three quarters, then \$1000 would arrive per quarter.

#### 3.2 Federal Pell Grants

All students should apply for a Pell Grant, even if they know they will not receive any Pell. Nearly all other financial aid is figured from the results of the students' completion of the FAFSA. To complete a FAFSA on their own, a student should go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

Pell Grants are based on how many credits you are taking each quarter and are disbursed accordingly. As long as you are full-time, you may receive up to \$5645 for the year or \$1882 per quarter for up to three quarters per award year. If you

are three-quarter time, you will receive 75% of the quarter's maximum. If you are half-time, you will receive 50% of the quarter's maximum.

### 3.3 Federal Subsidized Stafford Loan

Subsidized loans are based on financial need as determined from information obtained from a completed FAFSA. Subsidized loans have fixed interest rates not to exceed 6.8% at a maximum. For the 2013-14 year, Subsidized loan interest rates are 3.86%. A student must be at least half-time to receive a Subsidized loan. Payment is not required until six months after the student leaves school or drops below half-time. Interest is subsidized by the government while the student is in school. A small origination fee is taken out of each loan disbursement before it arrives at the school. The maximum Subsidized loan for your first academic year is \$3500, and \$4500 for your second academic year.

The amount of Subsidized loan you qualify for is also based on the amount of credits you are taking in a loan period (the length of time your loan is active). You must have a minimum of thirty-six credits total for three quarters to receive a full loan disbursement each quarter. Any less than thirty-six credits total for three quarters is a percentage of the whole.

### 3.4 Federal Unsubsidized Stafford Loan

Unsubsidized loans vary depending on your dependency status, as determined from the FAFSA. If you are an independent student, the maximum Unsubsidized loan is \$6000. If you are a dependent student, the maximum Unsubsidized loan is \$2000. For the 2013-14 year, Unsubsidized loans have a fixed interest rate of 3.86% which accrues while the student is in school. A student must be at least half-time to receive an Unsubsidized loan, but financial need is not a condition to receive an Unsubsidized loan. Any amount of Subsidized loan that the student does not qualify for is available in Unsubsidized. Repayment does not begin until six months after the student leaves school or drops below half-time. A small origination fee is taken out of each loan disbursement before it arrives at the school.

The amount of Unsubsidized loan you qualify for is also based on the amount of credits you are taking in a loan period (the length of time your loan is active). You must have a minimum of thirty-six credits total for three quarters to receive a full loan disbursement each quarter. Any less than thirty-six credits total for three quarters is a percentage of the whole.

### 3.5 Federal Direct PLUS Loan

PLUS loans vary depending on the student's cost of attendance and total of other financial aid. These loans are only available for dependent students only. PLUS loans have a fixed interest rate of 6.41% for the 2013-14 award year which

accrues while the student is in school, and repayment does not begin until sixty days after the last disbursement of the loan, unless a deferment is requested and granted from the lender. An origination fee is taken out of each loan disbursement before it arrives at the school. PLUS loans must go through a credit approval. If a PLUS loan is denied, \$4000 additional Unsubsidized loans are available to the dependent student for that loan period.

### 3.6 Central Finance Loan

A Central Finance Loan is only made when a student has used all their eligibility for both Subsidized and Unsubsidized loans and there is still a balance. These loans are made in the student's last quarter of class. Dependent students typically should have a co-signer. Central Finance Loans have an interest rate of 3.5%, and repayment begins three months after the student leaves school.

### 3.7 Agency Funding

Each agency disburses aid differently. Some agencies will send funds every quarter, some will send funds for the total amount, and some will fund whatever the Pell Grant does not cover. If you are working with an agency for tuition assistance, then you should check with your caseworker to determine how they will pay.

### 3.8 Loan Repayment

All loans must be repaid in a timely manner. If you are late on a loan payment, you are considered delinquent on your loan. If you are delinquent for 270 days, you default on your loan which carries severe consequences mentioned in Section 1.6. If you are having trouble making payments, you should contact your lender immediately to check on forbearances and deferments.

Here are the loan repayment options once a student's grace period is over:

- **Standard Repayment Plan** – This is a basic plan that allows for a fixed payment every month for up to ten years. The minimum monthly required payment is \$50, but the more you borrow, the more you will owe as a minimum.
- **Graduated Repayment Plan** – This plan starts with lower payments, and then every two years your payments increase. You must pay your loan in ten years. This plan is specifically for those who have lower incomes at the beginning of repayment and expect their income to grow while they are in repayment. In the end, you will end up paying more in the end because of the higher accumulation of interest at the beginning of repayment.

- **Extended Repayment Plan** – This plan is for those who have a very large amount of student loans to pay back. You can usually do either the Standard or Graduated type of repayment in an Extended Plan. The only difference is that an Extended Plan will extend the amount of time you have to repay your loan. Instead of paying your loan in ten years, you could extend your loan to twenty-five years.
- **Income-Contingent Repayment Plan** – This plan is only available for students who have loans from the Direct Loan Program. Payments under this plan are based on the borrower's income and the total amount of debt. Monthly payments are adjusted each year as the borrower's income changes. The loan term is up to 25 years.
- **Income-Sensitive Repayment Plan** – This plan is for students who have loans under the FFELP, and not through the Direct Loan Program. This plan ties your payments to your income, so as your income fluctuates, so does your payments. You have ten years to repay your loans under this plan.
- **Income-Based Repayment Plan** – This plan is similar to the Income-Contingent Plan, but this plan caps the required monthly payment at an amount that is intended to be affordable based on your income and family size. You are eligible for this plan if the monthly repayment amount is less than the monthly amount calculated under a Standard Repayment Plan.

### 3.9 Consolidation

Consolidation allows a student who has multiple servicers to combine their loans together into one monthly payment. This is important because sometimes loans change hands, and when this happens you may end up with more than one servicer, which means more than one payment. The interest rate is fixed and is an average of the interest rates for the loans being consolidated. Consolidations are good for lower monthly payments, but may cost more in the end due to more interest. Also, you may lose some borrower benefits such as your grace period if you consolidate during that time.

### 3.10 Sample Student Loan Repayment Chart

It is a good idea to estimate your payments on your loans as early as possible. The chart below is an estimate for different amounts borrowed at different interest rates to help you understand repayment. The information contained is for general information purposes only and should not be used to determine your eligibility or loan payoffs. You should consult your loan servicer to know the exact information about your loan, including repayment amounts.

	<i>6.8 % Fixed Interest Rate</i>			<i>8.5% Fixed Interest Rate</i>		
<b>Amount Borrowed</b>	<b>Monthly Payment</b>	<b>Total Interest Paid</b>	<b>Total Repaid</b>	<b>Monthly Payment</b>	<b>Total Interest Paid</b>	<b>Total Repaid</b>
\$1,000	\$50	\$64	\$1,064	\$50	\$82	\$1,082
\$3,500	\$50	\$971	\$4,471	\$50	\$1,351	\$4,851
\$4,500	\$52	\$1,715	\$6,215	\$56	\$2,195	\$6,695
\$8,000	\$92	\$3,047	\$11,047	\$99	\$3,903	\$11,903
\$10,000	\$115	\$3,810	\$13,810	\$124	\$4,879	\$14,879
\$12,000	\$138	\$4,572	\$16,572	\$149	\$5,854	\$17,854
\$15,000	\$173	\$5,714	\$20,714	\$186	\$7,318	\$22,318
\$20,000	\$230	\$7,619	\$27,619	\$248	\$9,756	\$29,756
\$23,000	\$265	\$8,762	\$31,762	\$285	\$11,220	\$34,220
\$30,000	\$345	\$11,429	\$41,429	\$372	\$14,635	\$44,635
\$40,000	\$460	\$15,238	\$55,238	\$496	\$19,513	\$59,513
\$46,000	\$529	\$17,524	\$63,524	\$570	\$22,240	\$68,240

Figures have been rounded to the nearest dollar, and represent the minimum payments made over a period of ten years.

### 3.11 Retaking Previously Passed Coursework

Department of Education says that a student may only complete previously passed coursework a maximum of one time and receive financial aid. If you retake a previously passed class more than once, then you will not be eligible for financial aid for that class from the second time onward. This is a problem for medical classes in that a minimum of a “C” grade is required to successfully pass a medical class. The Department of Education defines a previously passed class as one that is completed with a minimum of a “D” or higher. So, if you take a medical class and receive a “D” the first time, and an “F” the second time, you will not be allowed to receive financial aid to cover that class if you retake it again.

### 3.12 Refund Policy

- Refund Policy Before Enrollment

Applicants not accepted by Metro Business College shall receive a refund of all monies paid to the College. When notice of cancellation is given within six days after the date of enrollment, all monies paid to the College will be refunded. When notice of cancellation is given after the sixth day, but prior to the first day or attendance, the College will retain only the application fee.

- Refund Policy While Enrolled

A student terminating their training should do so by written notice. Refunds are calculated from the date of withdrawal or dismissal.

1. For a student terminating training after entering Metro Business College and starting the course or training, but prior to 60% of the enrollment period, the tuition and fee charge will be prorated on a weekly basis. The portion of the period of enrollment for which the student will be charged is determined by dividing the total number of weeks comprising the period of enrollment into the number of weeks remaining in that period as of the last recorded day of attendance by the student. The resulting percentage will be subtracted from 100% and that number will be rounded upward to the nearest 10%. The student will also be charged an administrative fee, not to exceed \$100.
2. After completing 60% or more of the enrollment period, Metro Business College shall be entitled to receive the total tuition and fees for the enrollment period.
3. **AGENCY SPONSORED STUDENTS:** The enrollment contract is void if the sponsoring agency cancels the student's authorization to attend school.
4. If a student receives funds from any other financial assistance program, all refunds shall be as prescribed by the applicable Federal and/or State regulations. Refunds are returned according to federal policy in the following order: Unsubsidized Direct Stafford Loan; Subsidized Direct Stafford Loan; Direct PLUS Loan; Pell Grant; other programs; and then the student.

Refund requests should be made in writing. If the student is a minor, requests should be made by a parent or guardian. Refund requests should be sent to the Metro Business College Campus Director.

### 3.13 Return of Title IV Funds Policy

If a student withdraws from all classes during a quarter, a Return of Title IV Funds Refund Calculation must be performed by the college. Depending on when a student withdraws will determine the consequences of the student's withdrawal. Metro Business College takes attendance, so a student's last day of attendance is determined by the daily attendance taken for the student's classes. The notification date is either when a student officially withdraws or when the school determines the student is not returning.

The student earns financial aid as the quarter is completed, even though the aid typically arrives at the beginning of the quarter. If the student withdraws during the quarter, the amount of Title IV aid that has been earned up to that point is determined using a specific formula. If less aid came in than the student earned,

then he/she may be eligible to receive those funds; however, if the student received more aid than he/she earned, then the excess funds must be returned by the school and/or the student. The federal government requires a return of Title IV aid that was received if the student withdrew on or before completing 60% of the quarter. (Federal funds at Metro Business College for the purposes of this regulation include Pell Grants, Iraq and Afghanistan Service Grants, Supplemental Educational Opportunity Grants, Unsubsidized Stafford Loans, Subsidized Stafford Loans, and Parent PLUS Loans.)

The formula used in this federal return of funds calculation divides the aid received into earned aid and unearned aid. A student “earns” financial aid in proportion to the time he/she is enrolled up to the 60% point of the quarter. For example, if the student completes 20% of the quarter, then 20% of the aid is considered earned and 80% is considered unearned. Once a student completes more than 60% of the quarter, he/she has earned all the assistance that the student was scheduled to receive for that quarter so there is no unearned aid. However, Metro Business College must still complete a Return calculation even if there is no unearned aid.

In the event that the student is a first time, full time student at MBC, and he/she has not completed the first 30 days of the program before withdrawing, then the student will not be eligible for any Direct Loan funds disbursement. The student in this scenario must remain enrolled after the first 30 days in order to be eligible.

If the student’s scheduled aid had not all arrived, the student may be due a post-withdrawal disbursement. If this disbursement includes loans, then Metro Business College must obtain the student’s permission disbursing the aid. It is up to the student if they wish to decline the disbursement. If there is still a tuition balance, it may be in the student’s interest to allow the disbursement of aid; however, if there is no tuition balance, it is recommended the student not disburse the loans in order to limit their loan indebtedness.

Once the amount of unearned federal aid is calculated, Metro Business College must pay back the lesser of the institutional charges multiplied by the unearned percentage of the student’s aid or the entire amount of excess funds. Metro Business College satisfies this responsibility by repaying funds in the student’s aid package in the following order: Unsubsidized Stafford Loan, Subsidized Stafford Loan, Parent PLUS Loan, Pell Grant, FSEOG, Other Title IV Grant Funds. If Metro Business College is not required to return all of the excess funds, the student must return the remaining amount. Also, when Title IV funds are returned, the student may owe a balance to Metro Business College and/or the Department of Education.

If the student has to return loan funds, then he/she must repay these funds according to the terms stated in the Master Promissory Note, meaning he/she makes payments over a period of time. If the student owes money because of



refunding a grant, that is called an overpayment. The maximum amount of a grant overpayment that student must repay is half of the grant funds he/she received or scheduled to receive. Students in this situation must make arrangements with MBC or the Department of Education to take care of the overpayment. If a student fails to repay grant funds, he/she may be ineligible for future federal financial aid until the overpayment has been taken care of.

Any questions that students have about their Title IV program funds can be directed to the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243), or on Student Aid on the Web at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

### 3.14 Tax Credits

Tax credits may reduce the amount of income tax you may have to pay.

- Hope Tax Credit – Generally, you can claim the Hope Credit if *all three* of the following requirements are met:
  - You pay qualified tuition and related expenses for the first two years of postsecondary education.
  - You pay the tuition and related expenses for an eligible student.
  - The eligible student is you, your spouse, or a dependent for whom you claim an exemption on your tax return.

You cannot claim the Hope Credit if any of the following applies:

- Your filing status is married filing separately.
  - You are listed as a dependent in the *Exemptions* section of another person's tax return (such as your parents').
  - Your modified adjusted gross income cannot be above a certain dollar limitation.
  - You (or your spouse) were a nonresident alien for any part of the tax year, and the nonresident alien did not elect to be treated as a resident alien for tax purposes.
  - You claim the Lifetime Learning Credit for the same student in the same year.
- American Opportunity Credit – This credit modifies the existing Hope Credit for tax years 2009 and 2010, making the Hope Credit available to a broader range of taxpayers, including many with higher incomes and those who owe no tax. It also adds required course materials to the list of qualifying expenses and allows the credit to be claimed for four post-secondary education years instead of two. Many of those eligible will qualify for the maximum annual credit of \$2500 per student.

The full credit is available to individuals whose modified gross income is \$80,000 or less, or \$160,000 or less for married couples filing a joint return. The credit is phased out for taxpayers with incomes above these levels. These income limits are higher than under the existing Hope and Lifetime Learning Credits.

- Lifetime Learning Credit – Generally, you can claim the Lifetime Learning Credit if all three of the following requirements are met:
  - You pay qualified tuition and related expenses of higher education.
  - You pay the tuition and related expenses for an eligible student.
  - The eligible student is you, your spouse, or a dependent for whom you claim an exemption on your tax return.

As with the Hope Credit, generally, the Lifetime Learning Credit is allowed for qualified tuition and related expenses paid in the tax year for an academic period beginning in that year or in the first three months of the following year.

You cannot claim the Lifetime Learning Credit if any of the following apply:

- Your filing status is married filing separately.
- You are listed as a dependent in the Exemptions section on another person's tax return.
- Your modified adjusted gross income is above a specified amount.
- You (or your spouse) were a nonresident alien for any part of the tax year and the nonresident alien did not elect to be treated as a resident for tax purposes.
- You claim another education credit for the same student in the same year.

For more information about tax credits, visit the IRS website at [www.irs.gov](http://www.irs.gov).

### 3.15 Education Deductions

Deductions reduce the amount of your income that is subject to tax, thus generally reducing the amount of tax you may have to pay.

- College Tuition and Fees Deduction – Generally, you can claim this deduction if all three of the following requirements are met:
  - You pay qualified education expenses of higher education.
  - You pay the education expenses for an eligible student.
  - The eligible student is you, your spouse, or your dependent for whom you claim an exemption on your tax return.

You can reduce your income subject to tax by up to \$4,000, but you cannot claim this deduction if any of the following apply:

- Your filing status is married filing separately.

- Another person can claim an exemption for you as a dependent on his or her tax return. You cannot take the deduction even if the other person does not actually claim that exemption.
  - Your modified adjusted gross income is more than \$80,000 (\$160,000 if filing a joint return).
  - You (or your spouse) were a nonresident alien for any part of 2012 and the nonresident alien did not elect to be treated as a resident alien for tax purposes.
  - You or anyone else claims an American opportunity or lifetime learning credit in 2012 with respect to expenses of the student for whom the qualified education expenses were paid.
- Student Loan Interest Deduction – You may be able to deduct interest you pay on a qualified student loan. Generally, the amount you may deduct is the lesser of \$2,500 or the amount of interest you actually paid.

You can claim the deduction if all of the following apply:

- You paid interest on a qualified student loan in tax year 2012.
- You are legally obligated to pay interest on a qualified student loan.
- Your filing status is not married filing separately.
- Your modified adjusted gross income is less than a specified amount which is set annually.
- You and your spouse, if filing jointly, cannot be claimed as dependents on someone else's return.

## IV Tuition and Fees

### 4.1 List of Fees

- Application Fee – This fee is for all first-time students. If you reenroll in a program after you withdraw, then you may be subject to a Re-Application Fee.
- Administrative Fee – This fee is a one-time fee for all first-time students. If you withdraw from a program and reenroll or transfer to another campus, then you will not be charged this fee again.
- Massage Fees – These fees are charged only to students in the Massage Therapy program and cover the cost of the national exam, a background check, AMTA dues, and AMTA liability insurance.
- Billing/Coding Fees – These fees are charged only to students in the Medical Billing & Coding program and cover the cost of the Coding Exam, three books (the updated editions of the AMA CPT, ICD-9-CM Volumes 1,2,3, and HCPCS Level II), and the AAPC Membership.

#### 4.2 Fee Amounts

Application Fee	\$25
Administrative Fee	\$100
Massage Fees	\$400
Billing/Coding Fees	\$600

#### 4.3 Tuition Figures – Day-Time Students

Tuition for a student attending classes during the day is charged by the quarter as long as a student is full-time. If a student is full-time, then the quarter charge is \$3600. If a student is less than full-time, then the student is charged individually for the classes they are taking, which will be less than \$3600.

#### 4.4 Tuition Figures – Night-Time Students

Only the Jefferson City campus has night classes, and the way night classes work is a little different than day classes. Students are charged individually for the night classes, even if they are full-time. Since night students take fewer classes per quarter than day students, and it takes longer to complete the programs at night, the program cost is able to remain the same if students are charged individually. This results in students being charged less per quarter at night, but students take a minimum of one extra quarter to complete the program.

#### 4.5 Tuition by Program

Accounting Paraprofessional	- \$21,600 + \$100 + \$25 = \$21,725
Medical Billing & Coding Specialist	- \$21,600 + \$600 + \$100 + \$25 = \$22,325
Business & Computer Specialist	- \$21,100 + \$100 + \$25 = \$21,225
Medical Specialist	- \$18,750 + \$100 + \$25 = \$18,875
Accounting Assistant	- \$14,400 + \$100 + \$25 = \$14,525
Medical Office Assistant	- \$14,400 + \$100 + \$25 = \$14,525
Business & Computer Assistant	- \$14,400 + \$100 + \$25 = \$14,525
Medical Assistant	- \$11,550 + \$100 + \$25 = \$11,675
Administrative Assistant	- \$10,800 + \$100 + \$25 = \$10,925
Massage Therapy	- \$10,800 + \$400 + \$100 + \$25 = \$11,325

#### 4.6 Switching between Day and Night Classes

Because a full-time student is charged differently than a full-time night student, students should switch from Days to Nights or Nights to Days at a scheduled break between payment periods (quarters).

#### 4.7 Individual Classes

Sometimes students wish to take individual classes. You can only receive financial aid to help you with classes in your program. If you are not interested in a program, and you want to take an individual class, then you must pay out of pocket for the class. Check with the Financial Aid Office to find the price of each class.

#### 4.8 Books

Metro Business College does not charge for the use of books, which is part of your tuition. Most books you use for the class and then return them at the end of the quarter. Workbooks are yours and you can keep. You will know when you start each quarter which books are to be returned and which you can keep.

#### 4.9 Cost of Attendance

Student budgets are an important component in the financial aid process. Student budgets reflect the average student cost of attendance at a modest but adequate standard of living. These figures are used to award financial aid. The following considerations are involved in developing a student's cost of attendance:

- *Tuition and Fees* are based on the current academic year being attended, whether full-time, part-time, or evening.
- *Books and Supplies* are not included in the budgets, since students are not charged for these.
- *Room and Board* is based on the dependency status of a student, with the independent student obtaining a higher allowance.
- *Personal Expenses* include costs for clothing, toiletries, medical/dental, and other miscellaneous expenses, but these are also based on the dependency status of a student, with the independent student obtaining a higher allowance.
- *Transportation* is based on the distance a student lives from school.

## V Satisfactory Academic Progress

### 5.1 Satisfactory Academic Progress for Credit Hour Programs

Metro Business College students have the primary responsibility for their own academic progress. The student must maintain satisfactory academic progress in order to remain eligible to continue as a regularly enrolled student. In addition, satisfactory academic progress must be maintained in order to remain eligible to continue receiving federal financial assistance.

#### 5.1.1 Cumulative Grade Point Average (CGPA) Requirements

Students must meet specific cumulative grade point average requirements at specific points during their enrollment in order to be considered to be making satisfactory academic progress. These requirements are noted in the table that follows, along with Rate of Progress requirements. These will be reviewed at the end of each academic quarter to determine if the student's CGPA is in compliance.

### 5.1.2 Rate of Progress toward Completion Requirements

In addition to the CGPA requirements, a student must successfully complete a certain percentage of the credits attempted to be considered to be making satisfactory academic progress. Credits attempted are defined as those credits for which students are enrolled at the end of the add/drop period of an academic term. These percentage requirements are noted in the following table, along with CGPA requirements. As with the determination of CGPA, the percentage completion requirements will be reviewed at the end of each academic quarter to determine if the student is progressing satisfactorily.

### 5.1.3 Maximum Time in Which to Complete

A student is not allowed more than 1.5 times or 150% of the standard length of the program in which to complete the requirements for graduation. This will be measured by limiting students to attempting 1.5 times or 150% of the number of credits in their program of study. Rate of progress measurements are to assure that students are progressing at a rate that will enable them to complete their programs within the maximum time frame.

For the student who wishes to change programs, the courses that apply to the new program will be used to calculate the maximum time frame and the student's CGPA.

For the student who wishes to earn an additional degree, the maximum time frame will be based on the hours needed to complete the program.

A student's progress is considered satisfactory when meeting the following minimum requirements:

Total Number of Credits Attempted	*Rate of Progress (Pace) Earned/Attempted	Minimum **CGPA
1 – 22	55%	1.50
23 – 42	60%	1.75
43 – 62	65%	2.00
63 – 82	75%	2.00
83 – 160	75%	2.00

\*Rate of Progress (Pace) completion requirements

\*\*Cumulative Grade Point Average

In addition to the above, it is Metro Business College policy that the student must attain a minimum CGPA of 1.75 and a rate of progress of 60% at the end of their first academic year. The student must attain a minimum CGPA of 2.00 and a rate of progress of 75% at the end of their second academic year.

No dual enrollment in MBC programs will be allowed.

#### 5.1.4 One Quarter and Midpoint Standards for Maximum Time to Complete

All students must complete their program of study in the maximum time frame allowed by Metro Business College. In addition, at the one quarter (25%) point of the maximum time frame, a student must have at least a CGPA of 1.50 and a time progress standard of 55% successful completion of credit hours attempted. If a student falls below either of these standards, they are automatically placed on academic probation.

A student must have at least a CGPA of 2.00 and a time progress standard of 65% successful completion of credit hours attempted at the midpoint (50%) of his/her maximum time frame. If a student falls below either of these standards they will be academically dismissed. Academically dismissed students are not allowed to make application for re-admission for at least one full quarter following dismissal.

A student may appeal dismissal at the level of Director/Education Director (See Section 5.3) if they feel that the dismissal was caused by extenuating circumstances such as extended illness, personal tragedy, accident, a death in the immediate family, or other special circumstances.

#### 5.1.5 Academic Probation

A student in the programs measured by credit hours will be placed on academic probation when their rate of progress or CGPA is less than the minimum at the close of any quarter. At Metro Business College Satisfactory Academic Progress is reviewed at the close of each quarter. During the next quarter of attendance, students placed on Academic Probation are also considered to be on Financial Aid Warning for the purposes of financial aid.

Students on academic probation must participate in academic advising as deemed necessary by the MBC Director/Education Director. In addition, the student may be asked to participate in extra tutorial sessions. Students

who fail to comply with these requirements are subject to academic dismissal even though their rate of progress even though their rate of progress or CGPA may be above the dismissal level.

A student on Academic Probation who does not achieve the minimum rate of progress or CGPA at the close of the Academic Probation period/quarter will be academically dismissed. A student may appeal academic dismissal if they feel that the academic dismissal was caused by extenuating circumstances such as extended illness, personal tragedy, accident, a death in the immediate family, or other special circumstances. See Section 5.3 for the steps to appeal dismissal.

Academically dismissed students are not allowed to make application for re-admission for at least one full quarter following dismissal. A review of the students' progress will be performed and if satisfactory academic progress cannot be achieved, the student will not be eligible for return.

## 5.2 Satisfactory Academic Progress for Clock Hour Programs

The Massage Therapy program of study at Metro Business College is measured in clock hours. Students have the primary responsibility for their own academic progress. The student must maintain satisfactory academic progress in order to remain eligible to continue as a regularly enrolled student. In addition, satisfactory academic progress must be maintained in order to remain eligible to continue receiving federal financial assistance.

### 5.2.1 Cumulative Grade Point Average (CGPA) Requirements

Students must meet specific cumulative grade point average requirements at specific points during their enrollment in order to be considered to be making satisfactory academic progress. These requirements are noted in the table that follows, along with Rate of Progress (Pace) requirements. These will be reviewed at the end of the first academic quarter, at the midpoint of the program (clock hour and week midpoint), at the end of the second quarter, and the midpoint of the final quarter and finally at the end of the program.

### 5.2.2 Rate of Progress Toward Completion Requirements

In addition to the CGPA requirements, a student must successfully complete a certain percentage of the clock hours attempted to be considered to be making satisfactory academic progress. Clock hours are defined as those hours required for the courses in which students are enrolled at the end of the add-drop period of an academic term. These percentage requirements are noted in the following table, along with the CGPA requirements. As with the determination of CGPA, the percentage



completion will be reviewed at the end of the first academic quarter, at the midpoint of the program (clock hour and week midpoint), at the end of the second quarter and finally at the end of the program.

### 5.2.3 Maximum Time in Which to Complete

A student is not allowed more than 1.5 times or 150% of the standard length of the program in which to complete the requirements for graduation. This will be measured by limiting students to attempting 1.5 times or 150% of the number of clock hours in the Massage Therapy program. Rate of progress measurements are to assure that students are progressing at a rate that will enable them to complete the Massage Therapy program within the maximum time frame. Maximum allowable attempted clock hours are noted in the Massage Therapy program listing.

A student's progress in the Massage Therapy program is based on clock hours and CGPA and is considered satisfactory when meeting the following minimum requirements:

Total Number of Clock Hours Attempted	*Rate of Progress (Pace) Earned/Attempted	Minimum **CGPA
44 – 264	55%	1.50
265 – 395	60%	1.75
396 – 594	65%	2.00
595 – 792	75%	2.00
793 – 1188	75%	2.00

\*Rate of Progress (Pace) completion requirements

\*\*Cumulative Grade Point Average

In the Massage Therapy program, which includes less than a full academic year of clock hours, a student must attain a minimum CGPA of 2.00 and a rate of progress of 75% by midterm of their last quarter of attendance, or 660 clock hours.

### 5.2.4 One Quarter (25%) and Midpoint (50%) Standards for Maximum Time Frame to Complete

All students must complete their program of study in the maximum time frame allowed by Metro Business College. In addition, at the one quarter (25%) point of the maximum time frame (297 clock hours), a student must have at least a CGPA of 1.75 and a rate of progress standard of 60% successful completion of clock hours attempted. If a student falls below either of these standards, they are automatically placed on academic probation.

A student must have at least a CGPA of 2.00 and a rate of progress standard of 65% successful completion of clock hours attempted at the midpoint (50%) of the maximum time frame (594 clock hours). If a student falls below either of these standards they will be academically dismissed.

#### 5.2.5 Academic Probation

A student in the programs measured by clock hours will be placed on academic probation when their rate of progress or cumulative grade point average (CGPA) is less than the minimum at the close of any quarter. At Metro Business College, Satisfactory Academic Progress is reviewed at the close of each quarter. During the next quarter of attendance, students placed on academic probation are also considered to be on Financial Aid Warning for the purposes of financial aid. See Section 5.6 for more about Financial Aid Warning.

Students on academic probation must participate in academic advising as deemed necessary by the MBC Director/Education Director. In addition, the student may be asked to participate in extra tutorial sessions. Students who fail to comply with these requirements are subject to academic dismissal even though their rate of progress or CGPA may be above the dismissal level.

A student on academic probation who does not achieve the minimum rate of progress or cumulative grade point average at the close of the academic probation period/quarter will be academically dismissed. A student may appeal academic dismissal if they feel that the academic dismissal was caused by extenuating circumstances such as extended illness, personal tragedy, accident, a death in the immediate family, or other special circumstances. See Section 5.3 for more information on this.

Academically dismissed students are not allowed to make application for re-admission for at least one full quarter following dismissal. A review of the student's progress will be performed and if satisfactory academic progress cannot be achieved, the student will not be eligible for return.

### 5.3 Satisfactory Academic Appeal Process

Students who have been on Academic Probation that do not make academic progress by the end of the following quarter will be academically dismissed from the College. Students that feel that there were extenuating circumstances causing the dismissal may appeal to the Director. The appeal must contain the following:

- A written statement of why the student failed to make Satisfactory Academic Progress

- What has changed that will allow the student to make Satisfactory Academic Progress by the end of the next quarter

Metro Business College allows one appeal process per student per academic year. If the appeal is approved the Director/Education Director will make an academic plan for the student to follow during the quarter. If the appeal is approved, the student remains eligible to receive financial aid for the quarter. The appeal decision will be made within five days of the receipt of the formal appeal made by the student. All appeal decisions made are considered final.

## 5.4 Transfer of Credits

### 5.4.1 Transfer of Credits – From Another Institution

Transfer credits from another institution to Metro Business College will be reviewed for acceptance by the Director/Education Director. Transfer credits will be evaluated from official transcripts only. In order to transfer credits, grades must be 3.00 or higher (based on a 4.00 scale or equivalent). Credits transferred must be equivalent in content and length and appropriate for the Metro Business College curriculum. Transferred grades are not computed in the student's grade point average. Maximum time frames will be adjusted according to the number of credits that MBC accepts from the other institutions. In order to receive an academic degree from MBC, the student must complete a minimum of 50% of the required courses in their program of study at MBC.

If there has been a lapse in enrollment of more than five years, the Director/Education Director with the assistance from current faculty will determine if the student has retained the competency gained in previous coursework. They may be achieved by taking the approved test-out for the questioned course and passing with the required score or, for courses requiring hands-on skills (medical, massage, computer software classes), competency will be assessed by the current instructor of those courses.

### 5.4.2 Transfer of Credit – Within the Metro Business College System

Credit may be transferred within the Metro Business College system from one campus to another for full credit. Because the transfer hours and credits are for courses and programs with virtually identical curricula, transfer grades will be computed in the student's grade point average.

### 5.4.3 Transfer of Credits – To Another Institution

All programs at MBC are intended to prepare the graduate with the skills and knowledge that is necessary to enter or advance in a specific career

field. The receiving school maintains the right and responsibility to decide whether to accept credits from Metro Business College.

Credits awarded from Metro Business College programs are not specifically designed to transfer to other colleges; however, some colleges may accept credit for individual courses completed in these programs. Many colleges also allow students to receive credit upon the successful completion of an examination in the subject areas in which students have previously taken courses. In all cases, it is the responsibility of the student to inquire about the policies and procedures for transfer of credit at the receiving institution. Metro Business College will assist students by providing requested documentation of student grades earned.

### 5.5 Credit by Examination (Test Out)

Students or applicants who believe that they have sufficient background to have the equivalent competency of any given course at Metro Business College may challenge the course by examination. Appropriate credit will be given upon satisfactory completion of the examination with a grade of “B” or better. The maximum number of credit by examination hours cannot exceed the equivalent credit hours for one Metro Business College quarter within the student’s program of study. Successful challenges by examination do not reduce the stated course tuition, unless the student is successful in challenging the maximum number of credit hours by examination. Maximum time frames will be adjusted according to the number of credits that the Metro Business College student successfully challenges. Students should test out by the end of the first week of the quarter in which the class is offered. Students can test out sooner if they wish, since this will assist in calculating their Financial Aid. Failure to achieve the minimum grade of “B” or better on the test indicates the student should take the class, and a second chance should not be offered the student to test out of that class.

### 5.6 Satisfactory Progress and Financial Assistance Requirements

Students must meet the standards of satisfactory progress in order to remain eligible to receive financial assistance as well as to remain a Metro Business College student.

Satisfactory academic progress for purposes of determining continuing federal financial assistance is determined by applying the CGPA requirements, rate of progress requirements, maximum completion time restrictions, probation provisions, academic dismissal, and appeals procedures as outlined in Section 5.3. If a student is not making satisfactory progress at the end of any quarter, then they are considered to be in a Financial Aid Warning status for the following quarter. This Warning status lasts for one quarter only, during which time the student may continue to receive financial aid funds. Students who fail to make satisfactory progress at the end of the warning period will lose their financial aid eligibility at

MBC. During the Financial Aid Warning status, a student is also considered to be on Academic Probation.

Students who have been academically dismissed are no longer active students and are ineligible for federal financial assistance. Reinstatement of financial assistance eligibility will occur only after re-admittance following dismissal or in the event the student's appeal results in re-admittance.

Students who complete a program at Metro Business College may seek to enroll in an additional program by completing an application for re-admission to the college. All Metro credit hours and associated GPA will transfer toward the completion of the additional degree.

Students wishing to change programs while enrolled at Metro Business College may do so by discussing the change with the Director/Education Director and completing the required change of program form. Any Metro credit hours and GPA associated with the new program will transfer to the new program of study.

#### 5.7 Repeating a Course

Metro Business College faculty and staff work closely with students to avoid having the student repeat courses. A student must repeat a course in which he/she has received a grade of "F". Once the course is successfully completed, the new grade will be added to the transcript; however, the old grade will still remain and will be computed in the overall grade point average. Students in the medical or massage programs will be required to repeat any core class in which he/she did not achieve a "C" or better. Students may also be required to repeat a course in order to raise their overall grade point average. When the course is repeated, the student will be charged tuition and appropriate fees.

Students wishing to retake a previously passed class for credit may only receive Financial Aid for that class one additional time. By the Department of Education's definitions, a passed class is a final grade higher than an F, regardless of the college's academic policies. Even though MBC medical courses must be passed with a C or higher in order to successfully pass the class, a student who passes with a D may only receive financial aid for that course one more time. As long as the student is meeting Satisfactory Academic Progress, he or she may attempt a failed class multiple times until they pass it. If the first time the student takes the class results in a passing grade but the second time results in an F, then the student may not receive financial aid to cover subsequent attempts.

#### 5.8 Attendance Policy

It is a Metro Business College belief that regular and punctual attendance is important. Any absence, tardy, or early exit is recorded. Excessive absenteeism, as defined by the school, may reflect upon the student's grade and/or in extreme

cases may lead to dismissal from the course. Any student whose absentee rate is 18 percent or higher in a class may be terminated from that class.

#### 5.9 Satisfactory Academic Progress for Students Who Change Academic Program

All periods of enrollment count when assessing satisfactory academic progress, including periods where a student does not receive Federal Student Aid funds. Students who change academic programs at Metro Business College (ex. Change from Medical Office Assistant to Administrative Assistant, or from Business and Computer Assistant to Medical Specialist) are allowed to change programs one time without penalty. The credit and grades earned under their first program of study that do not count toward the new program of study will not be included in the satisfactory academic progress determination. If the student changes program a second time, all credits and grades will count toward satisfactory academic progress.

#### 5.10 Application of Grades and Credits

For calculating rate of progress, grades of “F” (Course Failure), “W” (Withdrawal), and “L” (Leave) are counted as hours attempted, but are not counted as hours successfully completed. Grades of “I” (Incomplete) will also be counted as hours attempted, but not as hours successfully completed; however, when the “I” is replaced with a letter grade, the CGPA and satisfactory progress determination will be recalculated based on that letter grade and the credits earned.

The original course credits remain included in the total number of credits attempted in order to determine the required progress level. The original credits are considered as not successfully completed.

Transfer credits are not included in the calculation of CGPA, but are included in the total number of credits attempted in order to determine the required levels of CGPA and rate of progress. Transfer credits are included as credits attempted and successfully completed in calculating the rate of progress.

#### 5.11 Mid-Term Grades

For students in a credit hour program, student progress is reviewed at mid-term and at the end of each quarter. Mid-term reviews consist of grade deficiencies (a letter grade of “D” or below in a course), which will be communicated to the student.

For students in the Massage Therapy program, student progress is reviewed at the mid-term of the quarter, the end of the quarter, and halfway through the total clock hours in the program. Mid-term reviews consist of grade deficiencies (a

letter grade of “D” or below in a course) and/or clock hour deficiencies, which will be communicated to the student.

## VI Copyright Infringement

### 6.1 Introduction

Copyright is the rights of the author or creator of a work to copy, distribute, or adapt, as well as the protection of unlawful use of their work. Depending on the use, certain exceptions do apply, such as fair use. Copyrights protect the use of expression, but not ideas. If a copyrighted item enters the public domain, it is no longer under copyright law and therefore available to the public. Items in the public domain, or those used in terms of fair use do not require permission from the creator of the work, but all other uses require permission.

In 1998, the Digital Millennium Copyright Act was signed into law, which allows students who engage in illegal peer-to-peer file sharing to be subject to civil and criminal penalties from copyright owners.

### 6.2 Copyright Infringement

Copyright infringement, in its simplest form, is a violation of one or more of the rights of an author or creator of a work. This can be done by using a copyrighted material without permission of any legal authority. There are two types of copyright infringement: willful and unintentional.

- Willful copyright infringement is serious in that it shows a conscious and premeditated decision to violate the creator’s work.
- Unintentional copyright infringement is when you unintentionally violate the creator’s work.

Copyright laws have serious repercussions for any violations, so it is a good idea to make sure what you are doing is not in violation of someone else’s work.

There are three tests usually considered when determining if a copyright infringement has occurred:

- Totality – This is a test where the whole of two works are compared. Some items contained within may be different by themselves, but the overall work is an infringement.
- Average Person – This is a test where an average person observes the two works and can recognize quickly that some form of infringement has occurred.
- Two-Part Assessment – This is a two-part test that deals with an “external” and “internal” approach. The external approach is comparing

the work against an objective set of guidelines to determine the authenticity of the work. The internal approach is basically applying the Average Person test. If both check out, then there is a good chance that some form of infringement has occurred.

### 6.3 Penalties for Copyright Infringement

Copyright infringement is a serious matter that is prosecuted under federal laws. The consequences for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages fixed 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 attorney’s fees. (For more information on this, see 17 USC § 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.

### 6.4 Fair Use

The fair use of copyrighted materials was first brought into official law as part of the Copyright Act of 1976 (specifically found in 17 USC § 107), which allowed for certain exceptions to copyright laws.

#### 17 USC § 107

Notwithstanding the provisions of [17 USC § 106, 106A], the fair use of a copyrighted work, including such use by reproduction in copies or phonorecords or by any other means specified by that section, for purposes such as criticism, comment, news reporting, teaching (including multiple copies for classroom use), scholarship, or research, is not an infringement of copyright. In determining whether the use made of a work in any particular case is a fair use the factors to be considered shall include:

- the purpose and character of the use, including whether such use is of a commercial nature or is for nonprofit educational purposes;
- the nature of the copyrighted work;
- the amount and substantiality of the portion used in relation to the copyrighted work as a whole; and
- the effect of the use upon the potential market for or value of the copyrighted work.

The concept of a work being fair use is interpretive and is subject to the rulings and interpretations of a judge.



## VII Academic Programs

All Metro Business College programs are offered at every campus. Only Jefferson City and Arnold have night classes. You must contact the campus to check for availability of these programs at night. Any night program takes at least an extra quarter to finish.

### 7.1 Certificate Programs

*Administrative Assistant* – Completing the Administrative Assistant program gives our graduates the skills they need to succeed as an Administrative Assistant in today's workforce. Students will learn keyboarding, computer skills, and office procedures/records management. This certificate program normally takes three (3) quarters to complete and consists of 51 credit hours. A student may attempt no more than 76 credit hours, which is 1.5 times the standard length of the program. Minimum entrance assessment score to enter program is 15.

*Massage Therapy* – The Massage Therapy program provides our students with training for a future in therapeutic massage therapy. Students are trained in massage therapy and practice their massage therapy skills in our in-house clinic. This certificate program normally takes three (3) quarters to complete and consists of 792 clock hours. A student may attempt no more than 1188 clock hours, which is 1.5 times the standard length of the program. Students must complete the core courses (those with a MED or MST prefix) with a minimum of a "C" to graduate. Massage Therapists in the state of Missouri are required to graduate from an approved massage therapy program and sit for an approved certification examination in order to obtain licensure. Metro Business College will submit the application for the student license on behalf of the student. It is the student's responsibility to apply for professional licensure through the State Board. The Missouri Board of Therapeutic Massage requires a federal background check prior to application for student licensure. Students must meet the requirements of the Missouri Board of Therapeutic Massage to successfully obtain student and professional licensure. Minimum entrance assessment score to enter program is 17.

*Medical Assistant* – The Medical Assistant program provides our students with training for a future in a medical back office. Students are given training for the most common medical assistant functions required in today's workforce including medical clinical procedures, electronic health records (EHR), electronic medical records (EMR), and pharmacology. Students will also complete a 200-hour externship. This certificate program normally takes three (3) quarters plus the 200-hour externship to complete and consists of 66 credit hours. A student may attempt no more than 99 credit hours, which is 1.5 times the standard length of the

program. Students must complete the core courses (those with a MED prefix) with a minimum of a “C” to graduate. Evening students must understand that while all coursework may be completed during the evening hours, the 200-hour externship must usually be completed during the day. Minimum entrance assessment score to enter program is 17.

## 7.2 Diploma Programs

*Business & Computer Assistant* – The Business & Computer Assistant program provides training for the workforce and its business and computer needs. Elements of this program include accounting, business law, and web page and visual design principles. Graduates of this program will be able to work in the areas of customer service, data entry, and information/records. This diploma program normally takes four (4) quarters to complete and consists of 69 credit hours. A student may attempt no more than 103 credit hours, which is 1.5 times the standard length of the program. Minimum entrance assessment score to enter program is 17.

*Accounting Assistant* – During the Accounting Assistant program our students receive instruction on multiple facets of Accounting, such as payroll tax accounting and computerized finance. This program will prepare students for accounting clerical work in the areas of accounts receivable and payables, payroll activities, and computerized financial management software. This diploma program normally takes four (4) quarters to complete and consists of 72 credit hours. A student may attempt no more than 108 credit hours, which is 1.5 times the standard length of the program. Minimum entrance assessment score to enter program is 18.

*Medical Office Assistant* – The Medical Office Assistant program provides our students with training for a future in a medical office environment. Students are given the training for the more common medical front office tasks requested in today’s workforce including medical office procedures, transcription, electronic health records (EHR), and insurance coding. This diploma program normally takes four (4) quarters to complete and consists of 76 credit hours. A student may attempt no more than 114 credit hours, which is 1.5 the standard length of the program. Students must complete the core courses (those with a MED prefix) with a minimum of a “C” to graduate. Minimum entrance assessment score to enter program is 17.

## 7.3 Associate of Applied Science Degree

*Medical Specialist* – The Medical Specialist program combines skills from both the Medical Assistant and Medical Office Assistant programs to train our students for a career in medical front and back office environments. Training in this program includes medical office procedures, medical clinical procedures, transcription, electronic health records (EHR), electronic medical records (EMR),

insurance coding, and a 200-hour externship. This Associate of Applied Science Degree program normally takes five (5) quarters plus the 200-hour externship to complete and consists of 104 credit hours. A student may attempt no more than 156 credit hours, which is 1.5 times the standard length of the program. Students must complete the core courses (those with a MED prefix) with a minimum of a “C” to graduate. Evening students must understand that while all coursework may be completed during the evening hours, the 200-hour externship must usually be completed during the day. Minimum entrance assessment score to enter program is 18.

*Business & Computer Specialist* – The Business & Computer Specialist program provides training in many facets of today’s workforce and its business and computer needs. This program builds on the Business & Computer Assistant program by adding skills in desktop publishing, psychology of the workplace, and a choice of four (4) electives which may be subject to availability. Graduates can pursue employment in the fields of bookkeeping, administrative support, and human resources. This Associate of Applied Science Degree program normally takes six (6) quarters to complete and consists of 105 credit hours. A student may attempt no more than 158 credit hours, which is 1.5 times the standard length of the program. Students of this program may also qualify for the Laptop Computer Policy. Minimum entrance assessment score to enter program is 18.

*Medical Billing & Coding Specialist* – The Medical Billing & Coding Specialist program provides training in many areas of today’s workforce and its medical billing and coding needs. Students will receive hands-on training in medical insurance, electronic health records (EHR), current procedural coding, and a 100-hour externship. Upon completion, graduates will be members of the American Academy of Professional Coders (AAPC) and will be prepared to sit for the Certified Professional Coder (CPC) exam. This Associate of Applied Science Degree program normally takes six (6) quarters to complete and consists of 105 credit hours. A student may attempt no more than 158 credit hours, which is 1.5 times the standard length of the program. Students must complete the core courses (those with a MED prefix) with a minimum of a “C” to graduate. Students of this program may also qualify for the Laptop Computer Policy. Minimum entrance assessment score to enter program is 18.

*Accounting Paraprofessional* – The Accounting Paraprofessional program provides students with accounting career-specific training. Students in this program will learn skills in cost accounting, managerial accounting, federal income tax accounting, and spreadsheet applications. Graduates of this program will be prepared for accounting work in the areas of bookkeeping, accounts payable and receivable, collections, and income tax preparation. This Associate of Applied Science Degree program normally takes six (6) quarters to complete and consists of 105 credit hours. A student may attempt no more than 158 credit hours, which is 1.5 times the standard length of the program. Students of this

program may also qualify for the Laptop Computer Policy. Minimum entrance assessment score to enter program is 20.

#### 7.4 Laptop Computer Policy

Students who are enrolled in the Medical Billing & Coding Specialist program, the Business & Computer Specialist program, and the Accounting Paraprofessional program may be eligible for a laptop computer. Students taking these programs during the day are scheduled to receive a laptop computer during the fourth quarter of the program. Students taking these programs at night are scheduled to receive a laptop computer during the fifth quarter of the program. A student will not receive a laptop computer if they are on probation for any reason. If a student reenters Metro Business College, the student must attend at least one quarter to be eligible for the laptop computer.

### VIII Drug and Alcohol Prevention

The Drug-free Schools and Communications Act requires a school to certify that it has in place a program to prevent drug and alcohol abuse by its students.

Students are notified that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited. Any student whose behavior is illegal or considered to be disruptive to normal college activities may be dismissed immediately. Illegal misconduct will be reported to the appropriate authorities. Any behavior endangering the safety of the student or others may be considered grounds for dismissal from Metro Business College.

For the purpose of this statement, the drug-free school consists of the following locations:

- Metro Business College campus building(s)
- Metro Business College student parking lot(s)
- Metro Business College staff parking lot(s)

#### 8.1 Illegal drugs include the following non-prescription substances:

- Stimulants: cocaine (and derivatives such as crack) and amphetamines
- Hallucinogens: LSD, mescaline, PCP, peyote, psilocybin, and MDMA
- Narcotics: opium, heroin, morphine, and synthetic substitutes
- Depressants: chloral hydrate, barbiturates, and methaqualones
- Cannabis: marijuana and hashish

- 8.2 Students convicted of a drug-related offense committed during their period of enrollment must report the conviction in writing within ten days. Students are to mail the report to:

Director, Grants and Contract Service  
US Department of Education  
Washington, DC 20202-4571

The student's full name and social security number are to be included in the report.

- 8.3 The following contact numbers and hotlines are available for counseling and rehabilitation:

Substance Abuse Treatment Locator  
[www.findtreatment.samhsa.gov](http://www.findtreatment.samhsa.gov)  
1-800-662-HELP (1-800-662-4357)

Alcoholics Anonymous  
[www.aa.org](http://www.aa.org)

Cocaine Anonymous  
[www.ca.org](http://www.ca.org)  
1-800-347-8998

Nar-Anon  
<http://nar-anon.org>  
1-800-477-6291

National Council on Alcoholism and Drug Dependence Hopeline  
[www.ncadd.org](http://www.ncadd.org)  
1-800-NCA-CALL (1-800-622-2255)

- 8.4 Drug Testing Policy

*Rationale:*

The mission of Metro Business College is committed to the personal and educational development of each of its students. As an educational and training institution, MBC is concerned not only with the education of each student in specialized training programs, but also with their personal development. This concern includes practicing behaviors that allow employees to perform without judgment impacted by drug use. As such, the possibility of accident and injury in the medical lab necessitates the need for drug testing while students are attending Metro Business College. Employers of these programs often require a negative

drug screen in order to accept an extern. For programs containing an outside externship that do not contain medical lab classes, employers may still require a negative drug screen in order for the student to complete their outside externship.

*Policy:*

Enrollment in a program that includes an externship does not guarantee placement in the externship experience. In addition to meeting grade requirements, students must pass a drug screening before they can be placed or participate in the required externship. All students who are placed on an outside externship for the Medical Assistant and Medical Specialist programs are required to pass a drug screening test before entering their externship, and all students who are placed on an outside externship for the Medical Billing and Coding Specialist and the Business and Computer Specialist programs may be required to pass a drug screening test before entering their externship. Prior to enrollment in any program, students must agree to participate in the drug screening program if they choose a program that will/may require a drug test.

If the student is enrolled in a program with an outside externship where a drug test is required, then a negative drug screen is required prior to the start of the externship. In addition, at any time during the enrollment in the Medical Assistant and Medical Specialist programs, MBC may request a drug screening if there is a reasonable suspicion of drug use. Any student whose drug screening comes back positive will automatically be dismissed from MBC.

*Procedure for Testing:*

The drug screening will be conducted using the established methods of each campus. Students must complete the drug test within the same day of the drug screening request. Failure to complete the testing within the same day will be considered a Failure to Submit and will have the same actions applied.

**Actions for different results:**

Negative Screen: no action taken

Positive Screen: student will be dismissed from the college

Diluted Screen: student will be allowed one retest. If the second test comes back diluted or positive, the student will be dismissed

Adulterated Screen: student will be dismissed from the college

Substituted Screen: student will be dismissed from the college

Failure to Submit/Complete Drug Screening: student will be dismissed from the college

Shy Bladder: If a student is unable to provide a specimen at the time of testing, the student will be given 3 hours and allowed up to 40 ounces of fluid to drink. After 3 hours if the student fails to submit a specimen, the student will be required to take an offsite non-urine based test within 24 hours of the initial request.

If a screening tests positive for prescription drugs, MBC will contact the student for more information. MBC may request that the student provide valid physician prescription and/or signed copies of medical records substantiating the prescribed medication and manner of dosage. By signature below, the student agrees to provide to MBC such documentation as requested. If MBC finds the prescribed drugs are being taken as prescribed, it will be considered a negative screen. If MBC finds the prescription is not valid or the drugs are being taken in a manner different from the prescription, or if the student fails to cooperate with MBC's request for proper medical documentation, it will be considered a positive screen and appropriate action will be taken.

*Cost of Drug Screening:*

The cost of all drug screening will be paid by MBC. Students will NOT be charged for any drug test screening.

*Reasonable Suspicion:*

Reasonable suspicion occurs when there is a belief, based on behavior or other information, among faculty or administration that a student enrolled in the Medical Assistant or Medical Specialist program is in violation of MBC's drug free policy. If a reasonable suspicion occurs, the college may request the student to complete a drug screening at that time.

*Re-Admission after Positive Drug Screening:*

Any student who is dismissed for a positive drug screening may reapply for admission after one additional quarter after the testing has occurred. Upon re-enrollment, a student who had been dismissed for a positive drug screening must submit to a drug screening with a negative result to be allowed reentry. If the result is negative, the student then returns to the regular drug screening policy. If the result is positive, then the student is permanently dismissed from Metro Business College.

## 8.5 Background Checks and Drug Screenings

Some agencies and employers may require candidates to submit to a drug screening test. Students with criminal records that include felonies or misdemeanors including those that are drug-related or personal background issues such as bankruptcy might not be accepted by these agencies for clinical assignments, externships or employment following completion of the program. Employment and externship decisions are outside the control of Metro Business College.

## **IX Appeal/Complaint/Grievance Procedure**

Each student has the opportunity to appeal, in writing, any and all objections that he/she may have in regard to his/her education at Metro Business College. This procedure is as follows:

- The appeal and documentation should be presented to the instructor in written form within three days from the date of the incident.
- The instructor will answer in writing within three days of receipt of the appeal.
- If the student is not satisfied with the instructor's decision, the student has the right to appeal to the Education Director.
- This procedure can be carried to the level of Director and then to the level of the Education Board. The Education Board decision is final.

This procedure is to be started at the appropriate level (such as a student who wishes to appeal dismissal should start at the Education Director level). This procedure must be done by the student only. No petition by more than one student or a group of students will be considered as an official appeal.

Students not satisfied with the Metro Business College Appeal/Complaint/Grievance Process may pursue further resolution of complaints through the following agencies:

Coordinating Board for Higher Education  
205 Jefferson Street  
PO Box 1469  
Jefferson City, MO 65102-1469

Accrediting Council for Independent Colleges and Schools  
750 First Street, NE Suite 980  
Washington, DC 20002

If you are unable to resolve an issue on your own with your student loan servicer, you may contact the Federal Student Aid (FSA) Ombudsman for assistance. The FSA Ombudsman works with federal student loan borrowers to resolve loan disputes or problems from an impartial, independent viewpoint. You can reach FSA Ombudsman at:

US Department of Education  
830 First Street NE  
4<sup>th</sup> Floor UCP-3/MS 5144  
Washington, DC 20202-2575



## X Campus Information and Security

### 10.1 Annual Security Report

Federal regulations require colleges and universities to report crime statistics to students and employees. These requirements stem from the Federal Campus Security Act of 1990 and the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act. This information is shown below and covers the federally-prescribed crimes and time periods. The term “Public Property” is defined as the area that is within the same reasonably contiguous geographic area of the school, or is adjacent to a facility owned or controlled by the school, and the facility is used by the school in a manner related to the institution’s educational purpose, and includes streets, sidewalks, and parking facilities.

#### Criminal Offenses – On-Campus – Cape Girardeau

<b>Criminal offense</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Murder/Non-Negligent Manslaughter	0	0	0
Negligent Manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Rape			0
Fondling			0
Sex Offenses – Non-Forcible	0	0	0
Incest			0
Statutory Rape			0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	0	0
Arson	0	0	0

#### Criminal Offenses – Public Property – Cape Girardeau

<b>Criminal offense</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Murder/Non-Negligent Manslaughter	0	0	0
Negligent Manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Rape			0
Fondling			0
Sex Offenses – Non-Forcible	0	0	0
Incest			0
Statutory Rape			0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	0	0

Arson	0	0	0
-------	---	---	---

Hate Crimes – On-Campus – Cape Girardeau

*Category of Bias for Crimes Reported in 2012, 2013, and 2014*

<b>Criminal offense</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>Race</b>	<b>Religion</b>	<b>Sexual Orientation</b>	<b>Gender</b>	<b>Disability</b>	<b>Ethnicity/ National Origin</b>
Murder/Non-Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Rape	0	0	0	0	0	0	0	0	0
Fondling	0	0	0	0	0	0	0	0	0
Statutory Rape	0	0	0	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Sex Offenses – Forcible	0	0	0	0	0	0	0	0	0
Sex Offenses – Non-Forcible	0	0	0	0	0	0	0	0	0
Robbery	0	0	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0	0	0	0
Larceny-Theft	0	0	0	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0	0	0	0
Destruction/Damage/ Vandalism of Property	0	0	0	0	0	0	0	0	0

Criminal Offenses – On-Campus – Rolla

<b>Criminal offense</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Murder/Non-Negligent Manslaughter	0	0	0
Negligent Manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Rape			0
Fondling			0
Sex Offenses – Non-Forcible	0	0	0
Incest			0
Statutory Rape			0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	0	0
Arson	0	0	0

Criminal Offenses – Public Property – Rolla

<b>Criminal offense</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Murder/Non-Negligent	0	0	0

Manslaughter			
Negligent Manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Rape			0
Fondling			0
Sex Offenses – Non-Forcible	0	0	0
Incest			0
Statutory Rape			0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	0	0
Arson	0	0	0

## Hate Crimes – On-Campus – Rolla

*Category of Bias for Crimes Reported in 2012, 2013, and 2014*

Criminal offense	Year			Category of Bias					
	2012	2013	2014	Race	Religion	Sexual Orientation	Gender	Disability	Ethnicity/ National Origin
Murder/Non-Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Rape	0	0	0	0	0	0	0	0	0
Fondling	0	0	0	0	0	0	0	0	0
Statutory Rape	0	0	0	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Sex Offenses – Forcible	0	0	0	0	0	0	0	0	0
Sex Offenses – Non-Forcible	0	0	0	0	0	0	0	0	0
Robbery	0	0	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0	0	0	0
Larceny-Theft	0	0	0	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0	0	0	0
Destruction/Damage/ Vandalism of Property	0	0	0	0	0	0	0	0	0

## Criminal Offenses – On-Campus – Jefferson City

Criminal offense	2012	2013	2014
Murder/Non-Negligent Manslaughter	0	0	0
Negligent Manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Rape			0
Fondling			0



Intimidation	0	0	0	0	0	0	0	0	0
Destruction/Damage/ Vandalism of Property	0	0	0	0	0	0	0	0	0

## 10.2 Emergency Response and Evacuation

Metro Business College has established procedures that will be employed in the event that the potential for an emergency situation exists, such as severe weather or a campus security incident. In order to ensure the various plans at Metro Business College will work in such a situation, periodic drills and exercises. Each campus has its own responses and evacuation procedures.

## 10.3 Sexual Harassment and Amorous Relationships

10.3.1 Sexual harassment is interaction of a sexual nature between people that results in sex discrimination. It occurs when work or study relationships are inappropriately and gratuitously sexualized and encompasses such conduct as:

- The use of sexual favors as a basis for actions affecting an individual's welfare as a student or employee
- Flagrant or repeated sexual advances, requests for sexual favors, and physical contacts of a sexual nature harmful to another's work or academic performance or the work or learning environment
- Repeated demeaning verbal or expressive behavior that is harmful to another's work or learning environment
- Unwelcome sexual conduct with such conduct becoming a term or condition of an individual's education or employment.

Often, sexual harassment involves relationships of unequal power and so contains elements of coercion and threat. The sexual attention forces on a particular individual may not only be unwanted, but also disturbing, producing feelings of inferiority and discomfort in the victim. Sexual harassment as described and defined (and not limited to) the above section is prohibited at Metro Business College.

10.3.2 An amorous relationship between a faculty member and a student is generally wrong when the faculty member has professional responsibility, such as grading or advising, for the student. Such a situation increases the chances for abuse of power. Metro Business College will view it as unethical if faculty members engage in amorous relationships with students enrolled in any classes or subject to their supervision. The behavior is unethical even when the relationship is consensual because the voluntary consent of the student is in doubt given the power imbalance in the student-faculty relationship. Even if consent were to be shown, a clear conflict of interest would still exist which might create the appearance of

discrimination or favoritism in grading or access to educational opportunities. Members of the staff are also covered in this policy. Any faculty or staff members engaged in unethical conduct of the type described in this policy are subject to the normal disciplinary actions of Metro Business College. Such unethical conduct may or may not involve sexual harassment as described above in the sexual harassment policy.

#### 10.4 Sex Offender Registration and Community Notification

Under provisions of the Jacob Wetterling Crimes Against Children and Sexually Violent Offender Registration Act, any person who is required to register under a state sex offender registration program must notify the state when he or she enrolls at an institution of higher education or is employed at such an institution, and must notify the state of any change in enrollment or employment at an institution of higher education. Sex offender registration information is to be transmitted from each state to the law enforcement entities where the registered sex offenders reside. In Missouri, the sex offender list is maintained at the county level.

The Missouri Sex Offender Registry is available online at:  
<http://www.msdp.dps.mo.gov/CJ38/Search>

#### 10.5 Health Disclosures

Metro Business College encourages students to regularly obtain any vaccinations and immunizations as prescribed by individual health professionals and/or directed by the Health Department; however, vaccinations are not required for admission into Metro Business College. Students attending the Medical Specialist, Medical Assistant, and Massage Therapy programs must complete a Statement of Good Health prior to attending clinical classes. The tests listed on the form include a TB Skin Test, Hepatitis B immunization, Measles, Mumps, and Rubella Vaccination date or result of antibody testing, date of last Tetanus, date of Varicella vaccination or Varicella titer, Snellen Eye exam, and a general statement of health from a health care provider. Students who have not returned a completed Statement of Good Health form by the first day of clinical classes will not be allowed into the class. Check with your campus to see when your form must be submitted.

#### 10.6 Disabilities Resources

Metro Business College is committed to providing an accessible and supportive environment for students with disabilities. Equal access for qualified students with disabilities is an obligation of Metro Business College under the Americans with Disabilities Act of 1990. Metro Business College does not discriminate on the basis of disability against otherwise-qualified individuals in any program, service, or activity offered by the college. Metro Business College is committed to

insuring that no otherwise-qualified individual with a disability is excluded, denied services, segregated, or otherwise treated differently than other individuals because of the absence of auxiliary aids or other appropriate services; however, accommodations cannot result in an undue burden to Metro Business College or fundamentally alter the requirements essential to a program of instruction.

## 10.7 Campus Weapons

No students, employees, or visiting members of the public may possess or use on the Metro Business College grounds (campus building, student parking lot, and staff parking lot) any firearms, guns (including BB, pellet, or paintball guns), knives (except penknives without a switchblade feature), or other dangerous/deadly weapons of any kind including explosive ammunition or incendiary materials/devices. Further, for the purpose of this policy, any instrument or object designed to look like a weapon, which is or can be used to cause intimidation, apprehension or fear of harm, is expressly included within the definition of a weapon. In addition, any ordinary item (baseball bat, jack handle, heavy tool, etc.) which is wielded as or used as a weapon, will be treated as a violation of this policy.

Members who are exempt from this policy:

- Local, county, state, and federal law enforcement officers
- Other duly appointed law enforcement officers
- Members of the United States armed forces while on duty

## 10.8 FERPA

The Family Educational Rights and Privacy Act of 1974, as amended (FERPA), is a federal law that 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 written request for access. Students should submit to the Campus Director a written request that identifies the record(s) the student wishes to inspect. A school official 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 is inaccurate, misleading or otherwise in violation of the student's privacy rights under FERPA. A student may request the school to amend an education record the student believes is inaccurate or misleading. The student must write to the Campus Director, clearly identify the part of the education record the student wants changed and specify why the education record is inaccurate, misleading or otherwise in violation of the student's privacy rights under FERPA. If MBC decides not to amend the education record as requested by

the student, MBC will notify the student of the decision and advise the student of his or her right to a hearing regarding the student's request for amendment. Additional information regarding the hearing procedures will be provided to the student when the student is notified by MBC of his or her 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 disclosure without the student's consent. One exception permits the school to disclose personally identifiable information contained in the student's education records without the student's consent to school officials with legitimate educational interests. A school official is defined as a person employed by the school in an administrative supervisory, academic or research, or support staff position; a person or company with whom the school has contracted; or a student assisting a 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 responsibility. Upon request, MBC discloses education records without student consent to officials of other schools at which the student seeks or intends to enroll or where the student is already enrolled (as long as the disclosure is for purposes related to the student's enrollment or transfer), officials for audit or evaluation purposes, accrediting organizations, judicial order or lawfully issues subpoena, appropriate officials in cases of health and safety emergencies, and state and local authorities.

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, S.W.  
Washington, DC 20202-4605

Schools may, and Metro Business College will, disclose, without consent, "directory" information, which is defined as information on a student (such as name, address, telephone number, date and place of birth, honors and awards, and dates of attendance) that colleges may release to third parties without the consent of the student. Metro Business College has defined directory information to be the student's name, address(es), telephone number(s), e-mail address, birth date and place, program undertaking, dates of attendance, honors and awards, and credential awarded. If a student does not want some or all of his or her directory information to be released to third parties without the student's consent, the student must present such a request in writing to the Campus Director.

Students should be familiar with FERPA and their rights associated with it. For information about a student's rights, they should look at the US Department of



Education's [page on the students' rights](#). If you want to read the FERPA text, [click here](#).

## **XI Fraud Prevention**

### **11.1 Financial Aid/Scholarship Fraud**

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

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

According to the FTC, perpetrators of financial aid fraud often use these telltale lines:

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

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

### **11.2 Information Security Plan**

Effective in 2004, the Gramm-Leach-Bliley Act (GLBA) requires companies defined under the law as "financial institutions" to ensure the security and confidentiality of information that deals with a personal financial nature. The definition of "financial institution" under the Act is broad, and includes many businesses that may not normally describe themselves that way. Schools that offer financial aid are considered to be a "financial institution", and therefore must identify risks and develop processes for safeguarding personal identifiable information. GLBA is different from FERPA in that it deals with financial information. Metro Business College adheres to the regulations in GLBA as with

FERPA. Metro Business College does not allow your personal financial information to be viewed by everyone, and is therefore internally guarding your information from inappropriate people. Metro Business College's servicer, Gemcor Inc, has worked very closely with Metro Business College since 1987, and any threat to your personal information would be investigated by both parties.

### 11.3 Red Flags Plan

Effective in 2008, the Red Flags Rule requires many businesses and organizations to implement a written Identity Theft Prevention Program designed to detect the warning signs – or “red flags” – of identity theft in their day-to-day operations, take steps to prevent the crime, and mitigate the damage it inflicts. By identifying red flags in advance, they will be better equipped to spot suspicious patterns when they arise and take steps to prevent a red flag from escalating into a costly episode of identity theft. The Red Flags Rule is enforced by the Federal Trade Commission (FTC), the federal bank regulatory agencies, and the National Credit Union Administration.

The strict rules of financial aid from the Department of Education and any loan servicers make education a low risk of identity theft. Any conflicting information from a student must be resolved before any financial aid can be disbursed. Driver's license and social security card copies are part of the financial aid file, and even if these copies are not available, a student's social security number is run on their FAFSA through the Pell Grant program which runs social security numbers through other government database systems, such as the Social Security Administration, Selective Service, Homeland Security, etc. to make sure the student's information is valid. Without valid information, a student cannot receive financial aid. If the student receives any suspicious or unusual mail or phone calls, they should report them to them to the campus director, and Metro Business College will investigate the origin, as completely as possible, of the red flags.

### 11.4 Online High School Evaluation

Online high schools have shown to be a popular alternative resource for those who did not complete high school. However, most of these online high schools are considered to be diploma mills and do not offer valid high school diplomas. The Department of Education requires colleges and universities to have a plan in place to evaluate the legitimacy of an online high school.

If you took part in an online high school, then information about which school it is will be sent to the corporate office where the legitimacy of the school is evaluated.

Some of the items that stand out on fake school websites include:

- URL using a .com or .org instead of a .edu
- Tuition discounting without any merit based scholarships

- Lack of a rigorous program
- No mailing address and/or phone number
- Acceptance of life experience
- Amount of misspellings and typos
- Overuse of the word “accredited”
- Broken links on the pages

Often these websites will cite who their accrediting agency is, but the accrediting agency is not a legitimate organization. Accrediting agencies ensure the academic programs are suitable for the students and without one, the website cannot be considered to be legitimate.

There are very few real online high school programs, and the fake ones are becoming increasingly difficult to spot. In the end, it’s always recommended that applicants who have not completed high school sign up to take a GED. They are cheaper than online high schools and you will have the assurance that it is a legitimate document.

Some of the online high schools that have been deemed unacceptable for entry to Metro Business College include (but at not limited to) the following:

- Belford High School
- Lincoln Academy
- Sandford High School
- Marwin High School
- Titan High School
- Jefferson High School
- Pennford High School
- Ellenwood Academy