

METROPOLITAN LEARNING INSTITUTE

Licensed by the New York State Education Department
Non-Profit Educational Organization
“ *Innovative Approach Is Our Way to Success* ”
www.gettraining.org

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Procedures and Forms MLI Students Use to Apply for Admissions and Financial Aid

Prospective Students must complete the Admissions Intake Form, provide copies of proof of high school education, and provide proof of citizenship or permanent residency before they are accepted to the school. The last step may be waived if a student is not applying for financial aid.

If a student is going to enroll in a program with an English as a Second Language component, they must take the CELSA ATB test to determine their level of competence in English.

For Financial Aid, the FAFSA form is used, which must be completed by the student (and parent, if the student is dependent).

Student Eligibility Requirements:

How Eligibility is Determined for TITLE IV, HEA

To receive Federal Student Aid, a potential student must:

1. Qualify to obtain a career school education, either by having a high school diploma or General Educational Development (GED) certificate, or by completing a high school education in a homeschool setting approved under NY or NJ state law.
2. Be enrolled or accepted for enrollment as a **regular student** in an eligible certificate program.
3. Be registered with Selective Service, if student is a male (Males must register between the ages of 18 and 25). Men exempted from the requirement to register include:
 - Males currently in the armed services and on active duty (this exception does not apply to members of the Reserve and National Guard who are not on active duty);
 - Males who are not yet 18 at the time that they complete their application (an update is not required during the year, even if a student turns 18 after completing the application);
 - Males born before 1960;
 - Citizens of the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia*;
 - Noncitizens that first entered the U.S. as lawful non-immigrants on a valid visa and remained in the U.S. on the terms of that visa until after they turned 26.
4. Have a valid Social Security number unless the student is from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.
5. Completed a FAFSA, and the school must have a current ISIR to start the initial eligibility process.
6. Sign certifying statements on the **FAFSA** stating that:
 - The student is not in **default** on a **federal student loan**
 - The student does not owe a refund on a **federal grant**
 - The student will use federal student aid only for educational purposes
7. Maintain **satisfactory academic progress (SAP)** while attending the career school.
8. Be enrolled at least halftime to receive assistance from the Direct Loan Program.

- The Pell Grant program does not require half time enrollment, but the student enrollment status does affect the amount of Pell a student may receive. A student may receive Pell for a total of 12 payment periods or 600%. Once the student has reached this limit, no further Pell may be received.

In addition, students must meet one of the following conditions:

- Be a U.S. CITIZEN or U.S. NATIONAL**
A U.S. citizen student was born in the United States or certain U.S. territories, was born abroad to parents who are U.S. citizens, or has obtained citizenship status through naturalization. If born in American Samoa or Swains Island, the student is a U.S. national.
- Have a GREEN CARD**
Students are eligible if they have a Form I-551, I-151, or I-551C, also known as a green card, showing they are a U.S. permanent resident.
- Have an ARRIVAL-DEPARTURE RECORD**
The student’s Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:
 - Refugee
 - Asylum Granted
 - Cuban-Haitian Entrant (Status Pending)
 - Conditional Entrant (valid only if issued before April 1, 1980)
 - Parolee
- Have BATTERED IMMIGRANT STATUS**
The student is designated as a “**battered immigrant-qualified alien**” if the student is a victim of abuse by her/his citizen or permanent resident spouse, or is the child of a person designated as such under the **Violence Against Women Act**.
- Have a T-VISA**
The student is eligible if they have a T-visa or a parent with a T-1 visa.

Conviction for Possession or Sale of Illegal Drugs:

- A Federal or state drug conviction can disqualify a student for FSA funds. The student self-certifies in applying for aid that he/she is eligible for by using the FAFSA. The School is not required to confirm this unless there is evidence of conflicting information.
- The chart below illustrates the period of ineligibility for FSA funds, depending on whether the conviction was for sale or possession and whether the student had previous offenses. (A conviction for the sale of drugs includes conviction for conspiring to sell drugs)

	Possession of illegal drugs	Sale of illegal drug
1st Offense	1 year from date of conviction	2 year from date of conviction
2nd Offense	2 year from date of conviction	Indefinite period
3+ Offense	Indefinite period	

- If a student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different the student will be ineligible for the longer period

- A student regains eligibility the day after the period of ineligible ends or when he/she successfully completes a qualified drug rehabilitation program. Further drug conviction will make him/her ineligible again.
- When a student regains eligibility during the award year, the institute may award Pell and/or Loan for the current payment period.
- A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:
 - Be qualified to receive funds directly or indirectly from a federal, state or local government program.
 - Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company.
 - Be administered or recognized by federal, state or local government agency or court.
 - Be administered or recognized by a federally or state-licensed hospital, health clinic or medical doctor.

Upon receipt of all required documents and in good order, the prospective student is eligible to enroll in the school. When all admissions criteria and requirements are met, the prospective student is given the date of the next program start. The prospective student is asked to bring their Student Application Fee, all required enrollment and financial aid documents and is informed of the appropriate school rules. Prior to the first day of class, a financial aid and academic orientation is held in which the students will (if not done earlier) sign their enrollment contract, receive their school catalog and complete any additional required paperwork.

Federal Financial Aid:

To be considered for Federal Financial Aid, a student must complete the Free Application for Federal Aid (FAFSA) on line. The student and the parent (in the case of a dependent student) may sign the FAFSA on line by using a PIN number. Once the student completes the FAFSA, and it is processed by the government, the school will receive an ISIR which will contain the Estimated Family Contribution and let the student know if he/she is selected for verification.

Verification:

Each year at least 30% of financial aid recipients are randomly selected for verification by the U.S. Department of Education. If a student is selected for federal verification, they will be asked to complete a Verification Worksheet (provided by the Office of Student Financial Planning) and must provide additional information before financial aid can be disbursed to the student account. This documentation may include but is not limited to federal income tax transcript and W-2 forms (student's, spouse and/or parents/guardians), proof of untaxed income, housing allowances, etc.

Students will be notified in writing of all documents required to fulfill this federal requirement. If after review by the Office of Student Financial Planning, there are any changes to the Estimated Family Contribution and possibly the financial aid available, the student will be notified in writing.

Criteria for Selecting Recipients for Financial Aid:

Each student files a FAFSA and receives an ISIR determining the Student's EFC (expected family contribution) which is used in the calculation of a student's financial aid. Each program at the school has a Cost of Attendance (tuition, fees, books, room and board, transportation and personal expenses). From this figure the EFC is deducted and the remainder is the student's need. This need is filled with grants and loans.

The EFC also determines the student's Pell Grant amount from the Pell chart The Government determines the Pell amount.

The Pell Grant duration for a student will be calculated by adding together each of the annual percentages of a student's scheduled award that was actually disbursed to the student. A student will be eligible for 600% LEU (Lifetime Eligibility Used) for their entire post-secondary career. So, if a student received \$2775, at a school for 2012-13 that student used 50 percent of that year's scheduled award. For the 2013-14 year the student was enrolled $\frac{3}{4}$ time and so used 75% of the scheduled award. If the student did not use any other Pell funds for another award year, the total Lifetime Eligibility Used would be 125%

Effective July 1, 2012, the maximum Pell eligibility of a student is limited to 12 full-time semesters, or its equivalent. This means that students will be limited to receive a maximum of six Pell Grant scheduled awards in their lifetime. The Department will track this eligibility limitation within the NSLDS and COD reporting system. COD is the Main source of information on LEU and reports may be run through COD.

DIRECT STUDENT LOAN

There are two main kinds of Direct Student Loans:

1. Direct Subsidized Loan: An undergraduate dependent or independent student may borrow up to \$3500 as a freshman and \$4500 as a sophomore, provided the student has need. The interest rate is 4.66% for 2014-15. There is no interest while the student is in school. Borrowers of subsidized Direct Loans first disbursed on or after July 1, 2014, are once again eligible for the interest subsidy during the 6-month grace period. The subsidy during the grace period had been temporarily removed by the 2013 budget bill for loans disbursed on or after July 1, 2012, and before July 1, 2014

Lawmakers agreed to permanently limit eligibility for subsidized loans to 150% of the length of the student's academic program for new borrower's beginning on or after **July 1, 2013**. The 150% change means that students in a four-year program will be eligible for subsidized student loans for the equivalent of six years – three years for students in a two-year program. A student who reaches this 150% limit could continue to receive unsubsidized loans unless he or she is otherwise ineligible (for example, does not meet SAP requirements).

Once a borrower has reached the 150% limitation his or her eligibility for an interest subsidy also ends for all outstanding subsidized loans that were disbursed on or after July 1, 2013. At that point interest would begin to accrue and would be payable in the same manner as interest on unsubsidized loans.

For example, if a student enrolled in a two year program, the maximum period for which the student may receive subsidized loans is 3 years (150% of 2 years = 3 years)

Example 2: 1st time borrower in 13 week clock hr program with a defined academic year of 26 weeks. The student would have a subsidized usage period of .5 years (13/26) for the Direct Sub loan.

Student enrolls in another short term 15-week program. New maximum eligibility period for the new program is 22.5 weeks divided by 26 weeks.

Subtract .5 usage of the first loan from maximum eligibility period of the second loan of .87 leaves .37 remaining eligibility. Student cannot use the .37 since for clock hour programs the minimum length of a loan period is the shorter of the length of the program or the academic year. The shorter period is the 15 week length of the program which results in a subsidized usage period of .5 years. Since a .5 year the subsidized usage period is greater than the student's remaining eligibility of .37, the student is not eligible for a direct sub loan for the 15 week program.

The maximum eligibility period is based on the published length of the student's current program. This means that their maximum eligibility period can change if they change programs. Also, if a student receives direct subsidized loans for one program and then changes to another program, the direct subsidized loans received for the earlier program will generally count against the new maximum eligibility period.

P.L. 112-141 established a time limit of how many years a student may receive subsidized loans. This applies to "new borrowers" on or after July 1, 2013. That includes a borrower with no balance as of 7/1/13. When a student has received subsidized loans for 150% of the published length of the academic program, a student may not receive additional subsidized loans for enrollment in that program.

2. Direct Unsubsidized Stafford Loan: An independent undergraduate student may borrow up to \$6000 during each of the first two years of study under this program. A dependent undergraduate student may borrow \$2000 in unsub loans. The interest rate is 4.66% and the interest begins immediately and can be paid quarterly or it can be capitalized and paid with principal after the student leaves school. The unsub loan is not need based and can replace the EFC; however the total of all aid cannot exceed the Cost of Attendance.

The interest rate for Graduate Direct Unsubsidized Loans is 6.21% in the 2014-2015 award year.

3. PLUS Loan. The Parent Loan for Undergraduate Students is available to dependent students whose parents are willing to take a loan to assist with the student's education. The parent must pass a credit check. The parent can borrow the total Cost of Attendance minus any aid that the student may receive. Interest on this loan for 2014-15 is 7.21% and interest and principal must be repaid 60 days after the second disbursement of the loan. The accrued interest can be paid by the parent borrower monthly or quarterly. Another option is for the parent to request a deferment until 6 months after the date the student ceases to be enrolled at least half time. The loan fee for PLUS loans for both parent borrowers and graduate students borrowers is increased from 4.0% to 4.204%, for loans disbursed after March 1, 2013.

The Department of Education recently approved extending the time frame that a PLUS credit check will be accepted from 90 days to 180 days. Any applicant who has a credit report that is less than 180 days old will not need to have another credit check run prior to the loan origination. If an applicant has had two credit checks run within the last 180 days only the most recent credit decision will be analyzed. ED stated they plan to implement this procedural change as soon as possible.

If the parent is turned down for the PLUS loan, the dependent student is then entitled to borrow under the Direct Unsubsidized Stafford Loan. The student may borrow an additional \$4000 + \$2000(dependent amount) each year with an interest rate of 4.66%. (See #2 above)

In final rules published on October 23, 2014, by the Department of Education, the following is a summary of the major provisions:

- The PLUS loan adverse credit history requirements apply to student, as well as parent, PLUS loan borrowers
- Add definitions of the terms "charged off" and "in collection"
- Adverse credit history means that the student/parent has one or more debts with an outstanding balance greater than \$2085 that are 90 or more days delinquent as of the date of the credit report, or were in collection or charged off in the two preceding years from the date of credit report.
- The threshold of \$3085 will increase over time, based on inflation as measured by Consumer Price Index.
- Revise types of documentation the Secretary may accept as basis for extenuating circumstances for a PLUS loan applicant who is determined to have adverse credit history.

- An applicant who has adverse credit history, but has an endorser, or documents to ED's satisfaction that extenuating circumstances exist, must complete PLUS loan counseling offered by ED before receiving a PLUS loan.