Consumer Guide

2026

MT TRAINING CENTER
100 Ezell Drive
Desoto, Texas 75115
972-262-5395
www.mttrainingcenter.org

MT Training Center is committed to providing its students, their families, and the campus community with full disclosure of all consumer information as required by state and federal laws and regulations. The laws are intended to satisfy students' right-to-know and to give students the opportunity to make fully informed choices regarding the institution they elect to attend. The information below should be read and understood. If you need clarification or additional information, please contact the School's Director.

Table of Contents

NOTICE OF AVAILABILITY OF INSTITUTIONAL AND FINANCIAL AID INFORMATION 7
ACCREDITATION AND LICENSURE 8
Accreditation 8
Licensure 8
Statement of Equity 9
STUDENT FINANCIAL INFORMATION 9
Student Financial Aid Information 9
Federal Pell Grant (PELL) 9
Iraq and Afghanistan Service Grant 9
Federal Direct Loans 10
PLUS Loans 10
Workforce Innovation and Opportunity Act - Texas 10
Texas Department of Assistive and Rehabilitative Services (DARS) 11
Texas Veterans Commission Benefits 11
Institutional Student Financial Assistance Program 12
Terms and Conditions of Title IV, HEA Loans 12
Educational Costs 13
Criteria for Selecting Recipients and Determining Amount of Award 14
Determining Independent Student Status 14
Student Eligibility Requirements 15
Frequency of Disbursements 15
Rights and Responsibilities of Students Receiving Title IV, HEA Program Funds 15
Responsibilities 16
SATISFACTORY ACADEMIC PROGRESS 17
Attendance Standard 17
Academic Grading System 17
Academic Progress Evaluation Point 17
Maximum Time Frame for Completion 18
Satisfactory Academic Progress Warning 18
Incompletes and Repeats 18
Readmission 19

Appeal 19
Reestablishing Financial Aid 19
STUDENT LOAN INFORMATION 20
Sample Loan Repayment Schedule 20
Necessity for Repaying Loans 20
Loan Counseling 20
FEDERAL STUDENT FINANCIAL AID PENALTIES FOR DRUG LAW VIOLATIONS 21
GENERAL INSTITUTIONAL INFORMATION 22
Family Educational Rights and Privacy Act 22
Confidentiality 22
Recordkeeping 23
Student's & parent's rights to review educational records 23
Prior written consent to disclose the student's records 23
Disclosures to government agencies 23
Disclosures in response to subpoenas or court orders 23
Documenting the disclosure of information 24
FERPA Responsibilities and Student Rights 24
Rights under FERPA 24
Consumer Information on College Navigator Website 25
Facilities and Services Available to Students with Disabilities 25
Student Body Diversity | Gender and Ethnicity (2025 Reporting Period) 26
PRICE OF ATTENDANCE AT MT TRAINING CENTER 26
Net Price Calculator 27
REFUND POLICY, REQUIREMENTS FOR WITHDRAWAL AND 28
RETURN TO TITLE IV, HEA FINANCIAL AID 28
Mandatory Termination for Attendance Reasons 28
MT Training Center's Institutional Refund Policy 28
Refund Policy for Students Called to Active Military Service 29
Return to Title IV, HEA Financial Aid 30
How Earned Financial Aid is Calculated 30
Withdrawing Prior to Completing 60 Percent (60%) of a Program 31
Consequences of non-repayment 31

How a Withdrawal Affects Title IV, HEA Financial Aid 31
Withdrawal (Official & Unofficial) 32
Definition of an Academic Related Activity 32
Student Notification of Repayment 32
Repayment to Federal and Institutional Aid Program(s) 32
Overpayment of Federal Grant Funds 33
Loan Information to Consider when Withdrawing 33
Repayment of Unearned Funds 33
MTTC's Responsibilities in Regard to the Return of Title IV, HEA Funds 33
Student's Responsibilities in Regard to the Return of Title IV, HEA Funds 34
Academic Programs 34
Class A Barber 34
Cosmetology Operator 34
Computerized Accounting: Distance Education 34
Combination Welding 34
Computer Numerical Control (CNC) Machinist 35
Gunsmithing 35
Advanced Refrigeration, Heating and Air Conditioning (HVAC-R) Program 35
Advanced Electrical Lineworker 35
Diesel and Truck Service Technology 35
Advanced CDL Training for the Entrepreneur 35
CDL Prep Program 35
Truck Driving (Class A CDL) 36
Class B CDL Training 36
Textbook Information 36
Faculty Roster 36
Location and Description of Facility 37
Transfer Clock Hours 37
Articulation Agreement – Transfer of Credit 38
File Sharing 38
Copyright Infringement and Violations 38
Prohibited Use 39

Penalties and Disciplinary Actions 40
CRIME STATISTICS 41
HEALTH AND SAFETY 44
Drug and Alcohol Prevention 44
MT Training Center's Drug and Alcohol Policy Standards of Conduct 44
Disciplinary Action 45
Drug and Alcohol Treatment Programs Resources 48
Health Risk Pertaining to Substance Abuse 48
Notice of Federal Student Financial Aid Penalties for Drug Law Violations 48
Distribution of Materials 48
Vaccination Policy 48
Security Report (Including Emergency Response and Evacuation Procedures), Timely Warning, and Crime Log 48
Campus Security Policy 48
Firearm Policy 49
Emergency Response Process 49
Reporting Crimes and Security Incidents 50
Information for Crime Victims about Disciplinary Proceedings 50
STUDENT OUTCOMES 51
Program Completion Rate* 51
Program Placement Rate* 51
Type of Employment 51
Placement Information 52
Voter Registration 52
EDUCATIONAL LOANS DISCLOSURE REQUIREMENTS 52
Student Loan Information Published by the Department of Education 52
National Student Loan Data System 52
Student Borrowers' Responsibilities 53
Student Borrowers Entrance Counseling 54
Entrance Counseling for First Time Borrowers 54
For Parent Plus Loans 55
Master Promissory Note (MPN) 55

Exit Counseling for Student Borrowers 55
Students who unofficially withdraw 56
Private Education Loan Disclosures (Including Self-Certification Form) 57
Code of Conduct for Education Loans 57
Preferred Lender Lists 58
Preferred Lender Arrangements 58
ADDITIONAL POLICIES AND PROCEDURES 58
Recognition of Constitution and Citizenship Day 58
Scheduled Breaks 58
Misrepresentation 59
Reporting Foreign Gifts 59
Preparatory Program for students without a High School Diploma or GED 59
Validating High School Diploma Procedures 59
FINANCIAL AID WEBSITES FOR FEDERAL STUDENT AID INFORAMTION 60

NOTICE OF AVAILABILITY OF INSTITUTIONAL AND FINANCIAL AID INFORMATION

Student applicants may view accreditation, eligibility, and certification documents upon request. Accreditation and state license information may be viewed in the reception area of the School. Department of Education eligibility and certification letter may be viewed upon request to the Director of the School.

The information included within this publication is available to students and prospective students by visiting the Schools website at www.mttrainingcenter.org and downloading a copy or by requesting a printed version through the School's Admissions Office. Students, prospective students, and parents may also make an appointment with the School's Financial Aid Office at 972-262-5395.

Contact Information

MT Training Center has designated individuals to assist prospective and enrolled students in obtaining the institutional or financial aid information required to be disclosed under HEA Sec. 485(a)(1), Sec. 485(f), [Sec. 485(h)], and Sec. 485(j).

Institution	Address/Telephone/Website	Contact
MT Training Center OPEID: 04226400	100 Ezell Drive Desoto, Texas 75115 Phone: 972-262-5395 Fax: 972-606-2563 www.mttrainingcenter.org	ATTN: Melissa Cuellar DBA Chief Executive Officer

ACCREDITATION AND LICENSURE

Accreditation

MT Training Center, hereby referred to as MTTC, is accredited by the Council on Occupational Education – **COE.**

Council on Occupational Education
7840 Roswell Road, Bldg. 300, Suite 325
Atlanta, GA 30350
(800) 917-2081
Fax (770) 396-3790
www.council.org

Licensure

MT Training Center is approved and regulated by the Texas Workforce Commission (TWC) Career Schools and Colleges Section.

Proprietary Schools Section
Texas Workforce Commission
101 E 15th Street, Austin, Texas 78778-0001
Telephone Number: (512) 936-3100
Complaint Hotline: 800-252-3642

MT Training Center is approved to participate in the Federal Title IV, HEA Student Financial Assistance programs as a Proprietary Institution of Higher Education by the U.S. Department of Education. Current programs approved for Federal Title IV HEA Financial Assistance are:

- Class A Barber
- Cosmetology Operator
- Computerized Accounting: Distance Education
- Combination Welding
- Computer Numerical Controller (CNC) Machinist
- Gunsmithing
- Advanced Refrigeration, Heating and Air Conditioning (HVAC-R) Program
- Advanced Electrical Lineworker
- Diesel and Truck Service Technology
- Advanced CDL Training for the Entrepreneur

MT Training Center is approved by the Texas Veterans Commission. Current programs approved for Veterans' training are:

- Class A Barber
- Cosmetology Operator
- Computerized Accounting: Distance Education
- Combination Welding
- Computer Numerical Controller (CNC) Machinist
- Gunsmithing

- Advanced Refrigeration, Heating and Air Conditioning (HVAC-R) Program
- Advanced Electrical Lineworker
- Diesel and Truck Service Technology
- Advanced CDL Training for the Entrepreneur
- CDL Prep Program
- Truck Driving (Class A CDL)
- Class B CDL Training

Statement of Equity
The MT Training Center is open to all candidates without regard to race, color, nationality, national origin, religion, creed. age, sex, sexual orientation, gender, gender identity, disability, or marital status.

STUDENT FINANCIAL INFORMATION

Student Financial Aid Information
The purpose of student financial aid is to provide assistance to students who, without financial aid, would be unable to attend.

Need-based and non-need based financial assistance programs
There are many different types of aid available. Some of these are grants, loans, scholarships, and Veterans Benefits.

Federal Pell Grant (PELL)
Pell grants are the foundation of federal student financial assistance to which aid from other federal and nonfederal sources might be added. These grants are generally awarded to undergraduate students based upon financial eligibility determined by your Free Application for Federal Student Aid www.studentaid.gov. The amount of your Federal Pell Grant depends on your cost of attendance, expected family contribution, enrollment status (full or part-time) and whether you attend for a full academic year or less. The award amounts can change yearly. Unlike loans, grants are not repaid unless, for example, you withdraw from school prior to the planned program completion date. For more information, visit www.studentaid.gov.
To become eligible and to maintain eligibility, a student must be enrolled and meet or exceed Satisfactory Academic Progress (SAP) including attendance minimums. *See section titled Satisfactory Academic Progress*

Iraq and Afghanistan Service Grant
A student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant. Additional student eligibility requirements include:

- Must be ineligible for Federal Pell Grant due only to having less financial need than is required to receive Pell funds, and
- Be under 24 years old, or
- Enrolled in college at least part-time at the time of the parent's or guardian's death.

The grant award is equal to the amount of a maximum Pell Grant for the award year, not to exceed the cost of attendance for the award year.

Federal Direct Loans

Student loans, unlike grants, are borrowed money (monies) that must be repaid with interest. Loans made through this program are referred to as Direct Loans. Eligible students and parents borrow directly from the U.S. Department of Education. For more information, visit www.studentaid.gov.

Subsidized Stafford Loan

A student can borrow this type of loan to cover some or all of their school expenses. The U.S. Department of Education pays the interest while you are in school at least half-time and for the first six months after you leave school (grace period). The amount of the loan cannot exceed a student's financial need.

Unsubsidized Stafford Loan

A student can borrow this type of loan to cover some or all of their school expenses. The U.S. Department of Education does not pay interest on subsidized loans. A student is responsible for paying the interest that accrues on the loan from the time the loan is disbursed until it is paid in full. The fixed interest rate of 6.8 percent can be paid while attending school, during a period of deferment or forbearance or it can be accrued and the interest added to the principle amount of the loan.

PLUS Loans

Parents of dependent students can borrow from the PLUS Loan program. The terms and conditions of this type of loan include a requirement that the applicant not have an adverse credit history, a repayment period that begins on the date of the last disbursement of the loan and a fixed interest rate of 7.9 percent for the Direct Loan. For more information, visit www.studentaid.gov.

Workforce Innovation and Opportunity Act - Texas

The Workforce Innovation and Opportunity Act of 2014 (WIOA) combines federally funded job training programs in Texas into a "workforce development" system that was developed to consolidate, coordinate, and improve employment, training, literacy, and vocational rehabilitation programs. Services are provided through the state's "one-stop" system of workforce investment and education services for adults, dislocated workers, and youth. www.csc.twc.state.tx.us.

Core Services available for adults age 18 years or older:

- Job search and placement assistance (including career counseling)
- Labor market information (identifies job vacancies; skills needed for in-demand jobs; and local, regional, and national employment trends)
- Initial assessment of skills and needs
- Information about and cost for local training providers
- Follow-up services to help customers keep their jobs once they are placed

Intensive Services (available to eligible adults who have been unable to find work through core services, or needed additional training to reach self-sufficiency):

- Comprehensive assessments
- Development of individual employment plans
- Group and individual counseling
- Case management

Dislocated worker and youth services (WIOA Program)

To be eligible for the dislocated worker program, a person must have received a lay-off notice or have been laid off due to a company closure or mass layoff. Workers may also be eligible if they are currently unemployed and are unlikely to return to their prior occupation due to economic conditions in that industry.

To be eligible for the youth program, a person must be between the ages of 14 and 21, have low income and have a substantial barrier to employment such as: deficient in basic literacy skills, school dropout, homeless, a runaway or a foster child, pregnant or parenting, an offender, or be an individual who requires additional assistance to complete an educational program, or to secure and hold employment.
Services include:

- An objective assessment, including review of academic and occupational skill levels and service needs.
- An individual service strategy, including an age-appropriate career goal.
- Preparation for postsecondary educational opportunities.
- Linkages between academic and occupational learning.

Texas Department of Assistive and Rehabilitative Services (DARS)

Provides programs and services to Texans with disabilities. Services provided include disability determination services, rehabilitation services, blind services, and deaf and hard of hearing services. For more information, please visit DARS.Inquiries@dars.state.tx.us or 800-628-5115.

Texas Veterans Commission Benefits

The Texas Veterans Commission administers a variety of education benefit programs. Many veterans and active duty personnel can qualify for more than one education benefits program, including the:

- The Post-9/11 GI Bill: www.gibill.va.gov/benefits/post_911_gibill/index.html
- Montgomery GI Bill – Active Duty (MGIB-AD): www.gibill.va.gov/benefits/montgomery_gibill/active_duty.html
- Montgomery GI Bill – Selected Reserve (MGIB-SR): www.gibill.va.gov/benefits/montgomery_gibill/selected_reserve.html
- Reserve Educational Assistance Program (REAP): www.gibill.va.gov/benefits/other_programs/reap.html
- Veterans Educational Assistance Program (VEAP): www.gibill.va.gov/benefits/other_programs/veap.html
- Educational Assistance Test Program (Section 901): www.gibill.va.gov/benefits/other_programs/educational_assistance_test_program.html
- Survivors' and Dependents' Educational Assistance Program (DEA): www.gibill.va.gov/benefits/otehr_programs/dea.html
- National Call to Service Program: www.gibill.va.gov/benefits/other_programs/national_call_to_service_program.html
- Veterans Retraining Assistance Program: www.gibill.va.gov/benefits/other_programs/vrap.html

Other Programs:

- Reserve Educational Assistance (REAP)
- Survivors & Dependents Assistance (DEA)
- Veterans Educational Assistance Program (VEAP)
- Educational Assistance Test Program
- National Call to Service Program
- Veterans Retraining Assistance Program

Veterans need to be aware of a few special circumstances when completing the Free Application for Federal Student Aid (FAFSA). These circumstances include the student aid treatment of veteran's education benefits and the definition of a veteran for student aid purposes.

- www.finaid.org/military/vedbenefits.phtml are usually treated as resources, not income, for federal student aid purposes. There are, however, a few exceptions.
- www.finaid.org/military/combatpay.phtml can be a source of confusion on the FAFSA.
- www.finaid.org/military/veteranstatus.phtml is not necessarily the same as veteran status for VA purposes.

MT Training Center is approved to train veterans. Any student interested in this type of benefit must verify with the school's representative that the school is eligible for benefits. You can find more information on the web by visiting www.gibill.va.gov.

Federal Benefits for Veterans and Dependents

Updated annually by the Department of Veterans Affairs (VA), the publication *Federal Benefits for Veterans and Dependents* contains information about education and training benefits available to veterans and eligible dependents. Please visit www.tvc.texas.gov for more information
[VA Pamphlet 80-02-1, 114 pages, Stock Number 051-000-00225-3.]

The booklet may be obtained free of charge from VA hospitals or regional offices. To request a copy, visit your nearest VA facility, call 1-800-827-1000 or write to Department of Veterans Affairs, Office of Public Affairs (80D), 810 Vermont Avenue, NW, Washington, DC 20420. It is also available for download free in PDF format from the VA's web site at www.tvc.texas.gov.

The publication can also be purchased for 45.00 ($6.25, international customers) from the U.S. Government Printing Office, Superintendent of Documents, PO Box 371954, Pittsburgh, PA 15250-7954.

Institutional Student Financial Assistance Program

There are special situations whereby students may participate in an Institutional Student Financial Assistance Program through the institution and administered by TFC Tuition Financing which provides private financing plans for students. More information can be provided by a school representative or visiting www.tfctuition.com or by calling 800-832-5626.

Terms and Conditions of Title IV, HEA Loans

General Terms and Conditions

General Terms and Conditions

- Be a U.S. citizen, eligible non-citizen, national, or permanent resident of the U.S.A.
- Show financial need (based upon an analysis of you and your family's income and assets.
- Have a high school diploma or General Education Development (GED) Certificate.

- Have a valid Social Security number.
- Be enrolled in a Title IV participating institution and attending on a least a half-time basis.
- Make Satisfactory Progress.
- Males must register (have registered) with the Selective Service.
- Fully complete a Free Application for Federal Student Aid and any requested additional information.
- Sign a statement of educational purpose and a certification statement on overpayment and default (found on the Free Application for Federal Student Aid)
- Not be delinquent; in default; or owe refund of an overpayment on any grant aid.

How do I apply?
Applications for federal aid programs are made by completing a Free Application for Federal Student Aid (FAFSA) –www.studentaid.gov– which collects your family's income and asset information. If you have any difficulty in accessing or understanding the FAFSA, you may make an appointment with the school's Financial Aid Office.

Note: It is important to know your deadlines. The Department of Education may request verification of the information you provide on the FAFSA. If you are selected for verification, the Financial Aid Office will notify you of additional documentation that you will need to provide in order for your application to be processed.

Post-FAFSA
1. Your FAFSA will be analyzed and assigned an SAI = Student Aid Index, which indicates your Estimated Family Contribution (EFC).
2. You will receive a Student Aid Report (SAR).
3. An Institution Student Information Record (ISIR) will be sent to the schools you selected.

Student Aid Index Number
Financial need is determined by an annual, congressionally approved formula applied for all financial aid applicants. To determine financial need, an index is created based upon facts about you and your family's income and assets; the size of your family; number of family members attending post-secondary school(s); and any unusual circumstances or financial hardships specific to you. This index is used to determine your financial aid assistance in meeting the cost of attending a post-secondary institution.

Determining Financial Need
- Financial need = Cost of Going to School less your Expected Family Contribution.
- Cost of Going to School is tuition, fees, books, supplies, equipment, and other educational costs.
- Expected Family Contribution is the amount that is determined to be your family's contribution to your education.

Educational Costs
Defining Estimated Cost of Attendance
Cost of Attendance (COA) is an average figure to determine your financial aid eligibility. It includes estimates of standard expenses such as tuition, fees, books, supplies, room, board, and personal expenses such as unreimbursed medical/dental expenses, clothing, and transportation.

Criteria for Selecting Recipients and Determining Amount of Award

Expected Family Contribution

The Expected Family Contribution (EFC) is a measure of your family's financial strength and is calculated according to a formula established by law. Your family's income, family size, and the number of individuals in your family who will attend college during the year are all considered.

The information you report on your Free Application for Federal Student Aid (FASA) or your FAFSA4caster is used to calculate your EFC. Schools use EFC to determine your federal student aid eligibility and financial aid award.

For more information, please visit: *Funding Education Beyond High School: The Guide to Federal Student Aid* at: http://studentaid.ed.gov/students/publications/student_guide/index.html. To request a free copy of *Funding Education Beyond High School: The Guide to Federal Student Aid,* call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

Determining Independent Student Status

If you can answer **No** to **all** of the following questions, you are considered a dependent student on the Free Application for Federal Student Aid (FAFSA):

- Were you born before January 1, 2002? (24 years old and under)
- As of today are you married?
- At the beginning of the 2026-2027 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2024, and June 30, 2025?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2024?
- At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- As determined by a court in your state of legal residence, are you or were you in legal guardianship?
- At any time on or after July 1, 2024, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2024, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2024, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you are considered a dependent student, your parents must answer the parental questions on the FAFSA. If you can answer **Yes** to **any** of the questions above, you are considered an independent student and information about your parents is not required on the FAFSA.

If you have a special circumstance that prevents you from providing parental information you **may** be able to submit your FAFSA. However, your FAFSA will be incomplete. You must contact the financial aid office at your school and provide them with documentation to verify your situation.

Student Eligibility Requirements

The school does not discriminate in its employment, admission, instruction, or graduation policies based on sex, age, race, color, creed, religion, nationality, ethnic origin, gender, gender identity or disability. The institution does not recruit students already attending or admitted to another school offering similar programs of study. The school requires that each student enrolling in a program of study:

1. Schedule an interview with the Admissions department; and
2. Complete an admission application; and
3. Take a tour of the School's facility; and
4. Submit a completed enrollment agreement; and
5. Provide proof of secondary education such as a diploma, GED certificate, a transcript of secondary school completion, or a state certification of home-school completion, if it is a requirement of the program.

**Note: Other admission requirements may be applicable for certain programs. See the School's Catalog – Admission Requirements or a School representative for more information.*

Frequency of Disbursements

When financial aid is awarded, it is awarded for the academic year. The financial aid award is required to be split equally between two parts of the academic year.

1. The student is determined to be eligible and is awarded.
2. The student has achieved the appropriate number of hours.
3. The student is determined to be maintaining Satisfactory Academic Progress.
4. The disbursement date has been reached.

Rights and Responsibilities of Students Receiving Title IV, HEA Program Funds

Students receiving financial aid have the right to:

- Accept or decline any of your financial aid award(s).
- Know what financial assistance is available, including all federal, state, and institutional aid programs.
- Know the procedures and deadlines for submitting applications for each financial aid program (including federal, state, and institutional aid programs).
- Know how your financial aid awards were calculated, the criteria to receive each award, and how the funds will be distributed or disbursed.
- Know the school policy on enrollment, attendance and good academic standing.
- Seek financial aid counseling.
- Know the consequences of defaulting on a student loan.
- Know that the information you give the Student Financial Aid Office will be treated confidentially as mandated by the Family Educational Rights and Privacy Act (FERPA).

- Know information regarding a loan lender, interest rate, the total amount to be repaid, deferment options, repayment procedures, and the length of time you have to repay the loan, and when repayment begins.
- Submit a request to review extenuating circumstances, requesting reconsideration of your financial aid eligibility if you or your family's financial conditions change.
- Submit an Academic Progress Appeal if you do not meet the Standards of Satisfactory Academic Progress.
- Know the MT Training Center's refund policy and the Federal Return to Title IV, HEA policies.

Note: Financial aid administrators are given the authority (by the Higher Education Act of 1965) to use professional judgment in reviewing requests by students to consider special or extenuating circumstances that are not reflected on the FAFSA or included in the standard Cost of Attendance. Revision of a student's estimated Cost of Attendance to include educational costs not already incorporated Circumstances not allowed by Federal regulation to be considered include vacation expenses, tithing, credit card expenses/debt, and standard living expenses such as rent, utilities, and allowances.

Responsibilities

Students receiving financial aid are responsible for:

- Completing all applications and forms accurately and on-time.
- Re-applying for financial aid each year.
- Providing requested documentation and information in a timely manner and keeping copies for your own records.
- Reading and understanding all materials sent to you.

SATISFACTORY ACADEMIC PROGRESS

Satisfactory Academic Progress standards apply to all students of MT Training Center whether they are full-time or part-time and for all programs offered at the School. All students, including those who wish to qualify for financial aid will be assessed on criteria including minimum grade point average of 2.0 or a "C" (qualitative standards), minimum clock hour completion rate of 80% (quantitative standards), and certificate of completion within a maximum time frame of 150% of the scheduled clock hours (pace of completion standards).

"Eligible for financial aid" means that a student meets the standards of the *Satisfactory Academic Progress Policy* for Financial Aid. A student must also meet all other financial aid requirements in order to receive financial aid.

Each student must make Satisfactory Academic Progress toward completing his/her program of study, regardless of the student's course load or whether or not the student receives financial aid. MT Training Center's evaluation point is at the end of each payment period. These standards are applied uniformly to all MT Training Center's students. If a student meets these standards, he/she is considered to be making Satisfactory Academic Progress and is eligible to be considered for financial aid. If a student does not meet these standards during any Academic Progress Evaluation Point, he/she is considered *not* to be making Satisfactory Academic Progress.

Attendance Standard

Students must attend at least 90% of the hours they are scheduled to attend based on the student's enrollment agreement. A student's attendance pace is determined by the following formula:

$$\frac{\text{Cumulative clock hours of actual attendance as of the evaluation date}}{\text{Cumulative clock hours of scheduled attendance as of the evaluation date}}$$

For example, a student who is enrolled for 30 clock hours per week for 20 weeks would have a cumulative scheduled attendance of 600 clock hours. If the student attended 550 of the 600 scheduled hours, his/her attendance pace would be 91.6% (550/600) and would be meeting the attendance requirement of this policy.

Academic Grading System

All classroom work and lab/shop practical work, including exams are graded using the following scale:

Grade	GPA	Description	Scale %
A	4.0	Excellent	90-100
B	3.0	Above Average	80-89
C	2.0	Satisfactory	70-79
D	1.0	Unsatisfactory	60-69
F	0.0	Failing	0-69

Students must maintain an academic average of at least 70% or higher on a cumulative basis as of the evaluation date to meet the academic standards of this policy and be considered as making satisfactory academic progress.

Academic Progress Evaluation Point

Students are routinely evaluated at the conclusion of each payment period. This evaluation includes the student's Overall Cumulative Grade Point Average (CGPA) as well as the student's Pace of Completion (see *Pace of Completion* section below). MT Training Center requires the student to maintain at least a CGPA of 2.0 (C average) at each evaluation period to be considered making Satisfactory Academic Progress. *A student shall be considered <u>not</u> to be making Satisfactory Academic Progress if:*

- The student's overall cumulative grade point average (CGPA) is less than the required 2.0 for that evaluation period.

- The student has not successfully completed ninety percent (90%) of the required number of the academic clock hours that were scheduled up to the Evaluation Point.

Maximum Time Frame for Completion

The Maximum Time Frame for Completion for each program of study is 150% of the academic clock hours required for that program as outlined in the School's Catalog.

> Example: If the program of study consists of 900 academic clock hours, the student's Maximum Time Frame for Completion is 1350 academic clock hours (900 + 50% [450] = 1350). Each clock hour in a program of study that is "attempted" by a student is counted toward the student's Maximum Time Frame for Completion for that program.

An academic clock hour is considered to be "attempted" if the student receives any of the following grades from the School: "A", "B", "C", "D", "F", "I", or "W". For example, if a student takes a course that requires 120 clock hours within a particular program of study and receives a grade of "W" (Withdraw) and the student retakes the same course and earns a grade of "B", the student will have attempted 240 clock hours with respect to that particular course. The student's Maximum Time Frame for Completion for his or her program of study will include the clock hours attempted with respect to each course that the student took at the School when the student:

- Was enrolled in that program of study; **and**
- Was enrolled in a different program of study, if
    - The subject matter of that course is substantially the same as any course in his or her current program of study **or**
    - That course counts towards or satisfies any of the coursework requirements of his or her current program of study (whether core, general education, general studies, technical basic, etc.)

A student is considered not to be making Satisfactory Academic Progress and may be terminated from his or her program of study if, at any time, the School determines that the student is unable to graduate from his or her program of study without exceeding the student's Maximum Time Frame for Completion for that program of study.

Satisfactory Academic Progress Warning

Students who fail to meet Satisfactory Academic Progress (SAP) as of an evaluation date will be placed on Satisfactory Academic Progress Warning Status. This period will last up until the next evaluation period. Students must be meeting all Satisfactory Academic measures at that time. Student federal financial aid may be affected by not meeting these measures. Students who regain SAP at the next reporting period are considered meeting SAP and will have regained full eligibility; those who are not making SAP may not be eligible to receive Title IV, HEA funds.

Incompletes and Repeats

If the student receives a grade of "A", "B", "C", or "Complete", with respect to any course, the student will have successfully completed that particular course. If the student does not successfully complete the required work or clock hours, he/she will receive an "I" grade (Incomplete). If the student receives and "I" and does not successfully complete the required work to remove the "I" grade from his or her record within two (2) weeks following the payment period in which the "I" grade was received, the student will receive the otherwise earned letter grade "F". If any student voluntarily withdraws from a course, he/she will receive a grade of "W" (Withdraw) and will have to follow MTTC's Readmission Policy (see *Readmission* below). Any student who does not successfully complete a course included in his or her program of study must repeat and successfully complete that course prior to: (a) taking any course with respect to which the failed course is a prerequisite; and (b) graduation. Any student who successfully completes a course may request in writing for permission from the School to repeat that course. If a course is repeated, the grade earned for repeating the course will replace the previous grade earned in determining the student's Overall Cumulative Grade Point Average (CGPA) in the student's program of study and whether the student has successfully

completed the course. All grades earned for all courses the student attempts will, however, remain on the student's transcript.

Readmission

All students who have previously withdrawn from classes and apply for readmission will be subject to readmission determinations by the School at its discretion. The School's decision will be final and binding on the student. The School is *not* obligated to readmit any student. If readmission is granted, MT Training Center limits student readmission into the same program of study or a different program of study to *one* (1) readmission. As part of the School's determination to readmit any student, the School will consider:

- Whether the student was making Satisfactory Academic Progress at the last Evaluation Point that the student was enrolled in a program of study.
- Reason(s) the student withdrew or was terminated from a program of study.
- Whether the student possesses the motivation, desire or academic ability to satisfactorily progress academically through and graduate from that program of study, as determined by the School.

If the student was not making Satisfactory Academic Progress in his or her program of study at the last Evaluation Point, the student will *not* be readmitted into:
(a) a different program of study that is at a different credential level; or
(b) the same program of study or a different program of study that is at the same credential level, ***unless*;**

- The student appeals the School's determination of Unsatisfactory Academic Progress in writing to the Chief Administrative Offer (as provided below in the Appeal section);
- The Chief Administrative Officer grants the student's appeal; *and*
- The student satisfies all of the conditions specified in the appeal.

Upon the School's acceptance of the appeal, the student will be readmitted on an Academic Probation status into the same program of study or a different program of study that is at the same credential level. A student who is readmitted through the appeals process shall be readmitted on an Academic Probation status. A student on Academic Probation is *not* eligible to receive Title IV funds. The student's Academic Progress will be evaluated at the next Evaluation Point. If it is determined that the student is making Satisfactory Academic Progress, the student will be taken off Academic Probation and be eligible to receive Title IV funds. If it is determined that the student is *not* making Satisfactory Academic Progress, the student:

- Will continue on Academic Probation; and
- Will have to be reevaluated for a program of study at a lower credential level; and
- Will not be eligible for Title IV funds; and
- Must execute a new Enrollment Agreement with the School and pay all then-current tuition, fees, and any other costs associated with the student's program of study.

Appeal

Students who have been determined as not making satisfactory academic progress may appeal this determination with the school based on mitigating circumstances. The student's appeal must be made in writing to the school's director and must be received within ten (10) days of the determination of unsatisfactory progress. The student's appeal must document the unusual or mitigating circumstances that caused the student to fail to meet the institution's standards as well as provide information regarding what conditions have changed that would demonstrate that the student could regain satisfactory academic progress standards during the probationary period. The institution will review the student's appeal and related documentation and its resulting decision will be final.

Reestablishing Financial Aid

A student must be making Satisfactory Academic Progress to be eligible to receive any federal, state, or other student financial aid in order to attend any course(s) in his or her program of study at the School. If a student loses his or her eligibility to receive financial aid for failure to make Satisfactory Academic Progress in his or her program of study, the student *cannot* reestablish his or her eligibility to receive financial aid to attend any course(s) at the School, *unless* the student achieves Satisfactory Academic Progress in his or her current program of study at the next Evaluation Point.

If the student has difficulty achieving Satisfactory Academic Progress and chooses to enroll in a different program of study that is at the same credential level as the program in which he/she failed to make Satisfactory Academic Progress or enrolls in a program that is at a lower credential level, the student will *not* be eligible to receive Financial Aid until he/she achieves Satisfactory Academic Progress at the next Evaluation Point. Students that are not making Satisfactory Academic Progress and enroll in a different program of study will have to execute a new Enrollment Agreement with the School and pay all the current tuition, fees, and any other costs associated with the student's program of study. The student can consult with a Business Office Advisor for payment plan options. Once the student is demonstrating Satisfactory Academic Progress, he or she will become eligible to receive Financial Aid.

STUDENT LOAN INFORMATION

Sample Loan Repayment Schedule

Loan Amount	Monthly Payment	Total Repaid
$ 5,000.00	$58.00	$6,904.00
$10,000.00	$115.00	$13,809.00
$25,000.00	$288.00	$34,524.00

Necessity for Repaying Loans

Student loans are real loans and it is imperative that you pay them back. The following is directly from the Department of Education's website:
www.studentaid.ed.gov/PORTALSWebApp/students/english/repaying.jsp#default

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

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

For more information and to learn what actions to take if you default on your loans see the Department of Education's Default Resolution Group Web site at:
www.ed.gov/offices/OSFAP/DCS/index.html

Loan Counseling

Loan counseling is required for all borrowers. Borrowers can access three loan counseling modules (Entrance Counseling, Financial Awareness Counseling, and Exit Counseling) from the Department of Education's Complete Counseling page at www.StudentLoans.gov. Each type of counseling is explained on this page. The explanations are designed to assist the borrower in identifying which module he/she needs to select and complete. When borrowers complete any of the three loan counseling modules, he/she can select the school(s) that he/she would like to receive information about the counseling results. A

confirmation email from donotreply@studentloans.gov will be sent to the borrower's email address stored within StudentLoans.gov upon completion of any of the three loan counseling modules.

FEDERAL STUDENT FINANCIAL AID PENALTIES FOR DRUG LAW VIOLATIONS

Federal law provides that a student who has been convicted of an offense under any federal or state law involving the possession or sale of a controlled substance during a period of enrollment for which the student was receiving financial aid shall not be eligible to receive any federal or institutional grant, loan, or work assistance during the period beginning on the date of such conviction and ending after the interval specified in the following table. If convicted of an offense involving:

Possession of a Controlled Substance	**Ineligibility Period**
First Offense	1 year
Second Offense	2 years
Third Offense	Indefinite
Sale of a Controlled Substance	**Ineligibility Period**
First Offense	2 years
Second Offense	Indefinite

A student whose eligibility has been suspended based on a conviction for possession or sale of a controlled substance may resume eligibility before the end of the ineligibility period if:

1. The student satisfactorily completes a drug rehabilitation program:
    a. Complies with the criteria prescribe in the federal regulations; and
    b. Includes two unannounced drug tests;
2. The student successfully passes two unannounced drug tests conducted by a drug rehabilitation program that complies with the criteria prescribed in the federal regulations; or
3. The conviction is reversed, set aside, or otherwise rendered nugatory.

GENERAL INSTITUTIONAL INFORMATION

Family Educational Rights and Privacy Act

MT Training Center maintains the confidentiality of student records according to the Family Educational Rights and Privacy Act - FERPA (20 U.S.C. § 1232g; 34 CFR Part 99). The Family Educational Rights and Privacy Act –is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond high school level. Students to whom the rights have been transferred are "eligible students".

Enrolled students of MT Training Center are advised regarding FERPA beginning in Admissions. Each enrolled student must complete the appropriate FERPA form which is subsequently placed in the student's permanent academic file. Students may add or delete individuals, and their relationship to the student, to whom they want their personal information released. Changes may be made by asking a staff member for assistance with their student file.

Confidentiality

Administrators of MT Training Center may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. The student has the right to request in writing that the institution not disclose directory information about them. Students have the right to inspect and review their 15 records maintained by the school. The institution is not required to provide copies of records. Students have the right to request that the school correct records which they believe to be inaccurate or misleading. The institution requires written permission from the student in order to release any information from a student's education record, except for information allowed for disclosure without written consent from the FERPA to the following parties or under the following conditions:

- School officials with legitimate educational interest;
- In connection with the student's application for, and receipt of, financial aid;
- Other schools to which a student is transferring;
- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student;
- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies; and
- State and local authorities pursuant to specific State Law.
- Authorized representatives of the U.S. Department of Education, U.S. Department of Defense, U.S. Attorney General, Immigration and Naturalization Services, Homeland Security, the Comptroller General of the United States, state education authorities, organizations conducting studies for or on behalf of the School, and accrediting organizations.
- Parents of dependent students as defined by the Internal Revenue Code, Section 152;
- The alleged victim of any crime of violence handled by disciplinary proceedings conducted by the School.
- Non-directory information may be released to parents in compliance with a lawfully-issued subpoena.

Recordkeeping

The Federal Educational Rights and Privacy Act (FERPA) sets limits on the disclosure of personally identifiable information from school records, and defines the rights of the student to review the records and request a change to the records. With the exceptions such as those noted in this section, FERPA generally gives postsecondary students the right:

- To review their education records,
- To seek to amend inaccurate information in their records, and
- To provide consent for the disclosure of their records.

These rules apply to all education records the school keeps, including admissions records (only if the student was admitted) and academic records as well as any financial aid records pertaining to the student.

All files are the property of MT Training Center. Files are kept form a minimum of 4 years. Students are encouraged to keep their own records of attendance and grades. It is the student's responsibility to maintain copies of their important education documents: Enrollment Agreements, Financial Aid documents, written requests, Satisfactory Academic Progress reports, etc.

Student's & parent's rights to review educational records

MT Training Center provides students with an opportunity to review his/her education records within 45 days of the receipt of a request. The school is required by Federal law to provide the student with copies of education records, or make other arrangements to provide the student access to the records, if a failure to do so would effectively prevent the student from obtaining access to the records. The school charges a nominal fee for providing copies of the records.

Prior written consent to disclose the student's records

For information to be released, except directory information that the school can release without consent by law, the student must provide written consent before the school can disclose identifiable information from the student's education records. The written consent must:

(a) State the purpose of the disclosure;
(b) Specify the records that may be disclosed;
(c) Identify the party of class of parties to whom the disclosure may be made; and
(d) Be signed and dated.

Disclosures to government agencies

MT Training Center may disclose student information to authorized representatives of the U.S. Department of Education for audit, evaluation, and enforcement purposes. "Authorized representatives" includes employees of the Department, such as employees of the Office of Federal Student Aid, the Office of Postsecondary Education, the Office for Civil Rights, and the National Center for Education Statistics, as well as firms that are under contract to the Department of Education to perform certain administrative functions or studies. In addition:

- Disclosure may be made if it is in connection with financial aid that the student has received or applied for. Such a disclosure may only be made if the student information is needed to determine the amount of the aid, the condition for the aid, the student's eligibility for the aid, or to enforce the terms or conditions of the aid.
- A school may release personally identifiable information in an F, I, or M nonimmigrant student to U.S. Immigration and Customs Enforcement (formerly the Immigration and Naturalization Service) in compliance with the Student Exchange Visitor Information System (SEVIS) program without violating FERPA.

Disclosures in response to subpoenas or court orders

FERPA permits schools to disclose education records, without the student's consent, in order to comply with a lawfully issued subpoena or court order. In most cases, the school must make a reasonable effort to notify the student who is the subject of the subpoena or court order before complying, so that the student may seek protective action. However, the school does not have to notify the student if the court or issuing

agency has prohibited such disclosure. A school may also disclose information from education records, without the consent or knowledge of the student, to representatives of the U.S. Department of Justice in response to an *ex parte* order issued in connection with the investigation of crimes of terrorism.

Documenting the disclosure of information

Except as noted below, the school keeps a record of each request for access and each disclosure of personally identifiable student information. The record must identify the parties who requested the information and their legitimate interest in the information. This record must be maintained in the student's file as long as the educational records themselves are kept.

FERPA Responsibilities and Student Rights

The school is required to:

- Annually notify students of their rights under FERPA;
- Include in that notification the procedure for exercising their rights to inspect and review education records; and
- Maintain a record in a student's file listing to who personally identifiable information was disclosed and the legitimate-interests the parties had in obtaining the information (does not apply to school officials with a legitimate educational interest or to directory information).

Students have the right to:

- Inspect and review any education records pertaining to the student;
- Request an amendment to his/her records; and
- Request a hearing (if the request for an amendment is denied) to challenge the contents of the education records, on the grounds that the records are inaccurate, misleading, or violate the rights of the student.

Rights under FERPA

The Family Education Rights and Privacy Act (FERPA) afford students certain rights with respect to their education records. These rights include:

- The right to inspect and review the student's education records within 45 days of the school receiving a request for access.

The student should submit to the Director a written request that identifies the record(s) the student wishes to inspect. The Director will make arrangements for access and notify the student of the time and place where the records may be inspected.

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 who wishes to ask the school to amend a record should write the Director, clearly identifying the part of the record the student wants changed, and specify why it should be changed.

If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

Students have the right to provide written consent before the school discloses personally identifiable information from the student's educational records, except to the extent that FERPA authorizes disclosure without consent.

The school has the right to disclose education records without a student's prior written consent, under the FERPA exception for disclosure, to school officials with legitimate educational interests. A school official is a person employed by the school in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the school has contracted as its agent to provide a service instead of using school employees or officials (such as an attorney, auditor, or collection agent); a person serving on the Board; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his/her tasks.

A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his/her professional responsibilities for the school.

The student has the right to file a complaint with the U.S. Department of Education concerning alleged failures by the school to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:
Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-5901

Consumer Information on College Navigator Website

Students and parents can find free consumer information designed to help get information about many schools, colleges, universities, and career schools at www.nces.ed.gov/collegenavigator.

Facilities and Services Available to Students with Disabilities

The school will make every effort to accommodate any reasonable request for qualified students with disabilities. Students requesting accommodations or other support services should notify the Chief Administrative Officer, Melissa Cuellar, at 972-262-5395 or mroseman@mttrainingcenter.org.

Student Body Diversity | Gender and Ethnicity (2025 Reporting Period)

Student Body Diversity		Ethnicity Diversity	
Total Enrollment	540	American Indian/Alaska Native	0
Transferred Enrollment	0%	Asian	7
Percent of full-time Students	100%	Black or African American	320
Student-to-Instructor Ratio	20 to 1	Hispanic/Latino	160
Percent of Males	86%	White/Caucasian	45
Percent of Females	14%	Other	8

PRICE OF ATTENDANCE AT MT TRAINING CENTER

	Students Living with Parents (Dependent)	Students Not Living with Parents (Independent)
Class A Barber		
Tuition and fees	$19,250.00	$19,250.00
Room and Board	$ 0.00	$ 9539.25
Other	$ 0.00	$ 5117.88
Total	$19,250.00	$ 33907.13
Cosmetology Operator		
Tuition and fees	$19,250.00	$19,250.00
Room and Board	$ 0.00	$ 9539.25
Other	$ 0.00	$ 5117.88
Total	$19,250.00	$ 33907.13
Computerized Accounting: Distance Education		
Tuition and fees	$12,480.00	$12,480.00
Room and Board	$ 0.00	$ 9539.25
Other	$ 0.00	$ 3024.00
Total	$12,480.00	$ 25,043.25
Combination Welding		
Tuition and fees	$32,500.00	$32,500.00
Room and Board	$ 0.00	$ 9539.25
Other	$ 0.00	$ 7352.00
Total	$32,500.00	$49,391.25
Computer Numerical Control (CNC) Machinist		
Tuition and fees	$21,500.00	$21,500.00
Room and Board	$ 0.00	$ 9539.25
Other	$ 0.00	$ 5397.00
Total	$21,500.00	$36,436.25

Gunsmithing		
Tuition and fees	$37,500.00	$37,500.00
Room and Board	$ 0.00	$ 9539.25
Other	$ 0.00	$ 11,958.00
Total	$37,500.00	$ 58,997.25
Advanced Refrigeration, Heating and Air Conditioning (HVAC-R) Program		
Tuition and fees	$14,900.00	$14,900.00
Room and Board	$ 0.00	$ 9539.25
Other	$ 0.00	$ 3,024.00
Total	$ 14,900.00	$27,463.25
Advanced Electrical Lineworker		
Tuition and fees	$20,500.00	$20,500.00
Room and Board	$ 0.00	$ 9539.25
Other	$ 0.00	$ 3,024.00
Total	$20,500.00	$33,063.25
Diesel and Truck Service Technology		
Tuition and fees	$34,500.00	$34,500.00
Room and Board	$ 0.00	$ 9539.25
Other	$ 0.00	$ 8,887.00
Total	$34,500.00	$52,926.25
Advanced CDL Training for the Entrepreneur		
Tuition and fees	$12.253.00	$12,253.00
Room and Board	$ 0.00	$ 9539.25
Other	$ 0.00	$ 3,023.75
Total	$12,253.00	$24,816.00

*Student allowances for room and board, personal, and transportation expenses are derived from the Bureau of Labor Statistics Price Index. The BLS statistics are derived from an extensive and comprehensive research based and adequately represents the needs of the majority of enrolled students. ** Actual cost amounts may be different for each student based on their individual socio-economic status, geographical location, and general spending habits and needs. www.bls.gov/cpi

Net Price Calculator

A Net Price Calculator is available on the MT Training Center's website. This calculator provides current prospective students and their families – based on individual student circumstances – and estimate of the cost of attending a program at MT Training Center. www.mttrainingcenter.org; *Higher Education Act of 1965 (HEA); Higher Education Opportunity Act of 2008 (HEOA)*

REFUND POLICY, REQUIREMENTS FOR WITHDRAWAL AND RETURN TO TITLE IV, HEA FINANCIAL AID

Any money due to the student will be refunded within 30 days of formal cancellation acceptance or termination.

Mandatory Termination for Attendance Reasons

A student shall be terminated and refund computations will be addressed if either of the following occurs:

- The student is absent for 10 consecutive days.
- The student accumulates absences in excess of 10% of the program in each payment period.

MT Training Center's Institutional Refund Policy

1. Refund computations will be based on scheduled course time of class attendance through the last date of attendance. Leaves of absence, suspensions and school holidays will not be counted as part of the scheduled class attendance.
2. The effective date of termination for refund purposes will be the earliest of the following:
   (a) The last day of attendance, if the student is terminated by the school;
   (b) The date of receipt of written notice from the student; or
   (c) Ten school days following the last date of attendance.
3. If tuition and fees are collected in advance of entrance, and if after expiration of the 72-hour cancellation privilege the student does not enter school, not more than $100 in nonrefundable administrative fees shall be retained by the school. Refunds will be made within 60 days of the class start date.
4. If a student enters a residence or synchronous distance education program and withdraws or is otherwise terminated, the school or college may retain not more than $100 in nonrefundable administrative fees for the entire program. The minimum refund of the remaining tuition and fees will be the pro rata portion of tuition, fees, and other charges that the number of hours remaining in the portion of the course or program for which the student has been charged after the effective date of termination bears to the total number of hours in the portion of the course or program for which the student has been charged, except that a student may not collect a refund if the student has completed 75 percent or more of the total number of hours in the portion of the program for which the student has been charged on the effective date of termination.
   (a) During the first week or one-tenth of the course, whichever is less, ninety percent of the remaining tuition and fees;
   (b) After the first week or one-tenth of the course, whichever is less, but within the first three weeks of the course, eighty percent of the remaining tuition and fees?
   (c) After the first three weeks of the course, but within the first quarter of the course, seventy-five percent of the remaining tuition and fees;
   (d) During the second quarter of the course, fifty percent of the remaining tuition and fees;
   (e) During the third quarter of the course, ten percent of the remaining tuition and fees; and
   (f) During the last quarter of the course, the student may be considered obligated for the full tuition and fees.
5. Refunds for items of extra expense to the student, such as books, tools, or other supplies shall be handled separately from refund of tuition and other academic fees. The student will not be required to purchase instructional supplies, books and tools until such time as these materials are required. Once these materials are purchased, no refund will be made. For full refunds, the school can withhold costs for these types of items from the refund as long as they were necessary for the portion of the program attended and separately stated in the enrollment agreement. Any such items not required for the portion of the program attended must be included in the refund.

6. A student who withdraws for a reason unrelated to the student's academic status after the 75 percent completion mark and requests a grade at the time of withdrawal shall be given a grade of "incomplete" and permitted to re-enroll in the course or program during the 12-month period following the date the student withdrew without payment of additional tuition for that portion of the course or program.
7. A full refund of all tuition and fees is due and refundable in each of the following cases:
   - An enrollee is not accepted by the school;
   - If the course of instruction is discontinued by the school and this prevents the student from completing the course; or
   - If the student's enrollment was procured as a result of any misrepresentation in advertising, promotional materials of the school, or representations by the owner or representatives of the school.
   - For students who have visited the school's facility prior to enrollment have the opportunity to withdraw without penalty within three days following either attendance at a regularly-scheduled orientation or following a tour of the facilities and inspections of the equipment.

A full or partial refund may also be due in other circumstances of program deficiencies or violations of requirements for career schools and colleges. All refunds will be made without requiring a request from the student.

Refund Policy for Students Called to Active Military Service

A student of the school or college who withdraws from the school as a result of the student being called to active duty in a military service of the United States or the Texas National Guard may elect one of the following options for each program in which the student is enrolled:

(a) if tuition and fees are collected in advance of the withdrawal, a pro rata refund of any tuition, fees, or other charges paid by the student for the program and a cancellation of any unpaid tuition, fees, or other charges owed by the student for the portion of the program the student does not complete following withdrawal;

(b) a grade of incomplete with the designation "withdrawn-military" for the courses in the program, other than courses for which the student has previously received a grade on the student's transcript, and the right to re-enroll in the program, or a substantially equivalent program if that program is no longer available, not later than the first anniversary of the date the student is discharged from active military duty without payment of additional tuition, fees, or other charges for the program other than any previously unpaid balance of the original tuition, fees, and charges for books for the program; or

(c) The assignment of an appropriate final grade or credit for the courses in the program, but only if the instructor or instructors of the program determine that the student has:
   (1) Satisfactorily completed at least 90 percent of the required coursework for the program; and
   (2) Demonstrated sufficient mastery of the program material to receive credit for completing the program.

The payment of refunds will be totally completed such that the refund instrument has been negotiated or credited into the proper account(s), within 60 days after the effective date of termination.

REFUND POLICY-TEXAS VETERANS EDUCATION RECIPIENTS

In the event the veteran or other eligible person fails to enter the course, or withdraws, or is discontinued therefrom at any time prior to completion of the approved program length for VA students, the amount charged to the student for tuition, fees, and other charges for the completion portion of the course shall not exceed $10.00 (only if a registration fee is charged) plus the approximate pro rata portion of the total charges for tuition, fees, and other charges that the length of the completion portion of the course bears to its total length. The completed portion is the total number of days the student was scheduled to attend (from first to

last date of attendance) multiplied by the scheduled hours of attendance per day. Refunds will be totally consummated within forty (40) days after termination.

Return to Title IV, HEA Financial Aid

The return of Title IV funds is administered by MT Training Center's (MTTC) Financial Aid Office. This policy applies to students who withdraw (official or unofficially) or are dismissed from enrollment at MTTC. *This policy is separate and distinct from the MTTC's Refund Policy* (see MTTC's Institutional Refund Policy below and/or the Refunds section under MT Training Center's School Catalog). Therefore, the student may still owe funds to the school to cover unpaid institutional charges. The school may also attempt to collect from the student any Title IV program funds that the school was required to return. The calculated amount of the "Return of Title IV Funds" that is required for students affected by this policy are determined according to the following definitions and procedures, as prescribed by regulation.

The School has 45 days from the date the school determined that the student withdrew to return all unearned Title IV, HEA funds for which it is responsible. The School is required to notify the student if they owe a Title IV, HEA repayment via written notice.

The School must advise the student or parent that they have within 30 calendar days from the date the School sent the notification to accept a post-withdrawal disbursement. If a response is not received from the student or parent within the permitted time frame or the student declines the funds, the School will return any earned funds that the School is holding to the Title IV, HEA programs. *Post-withdrawal disbursement must occur within 180 days of the date the student withdrew.*

How Earned Financial Aid is Calculated

Students who receive federal financial aid must "earn" the aid they receive by staying enrolled in a program. The amount of federal financial aid assistance the student earns is on a pro-rated basis. Students who withdraw or do not complete the entire program during the allotted time period may be required to return some of the financial aid they were awarded. Federal aid includes Pell Grants, Federal Stafford Loan (subsidized and unsubsidized), Federal and Direct PLUS Loans and any other Title IV funds.

Institutions are required to determine the percentage of Title IV aid ''earned" by the student and to return the unearned portion to the appropriate aid programs. Regulations require schools to perform calculations within 30 days from the date the school determines a student's complete withdrawal. The school must return the funds within 45 days of the calculation. The R2T4 calculation process and return of funds is completed by the Financial Aid Director.

For example, if a student completes 30 percent of the payment period, they earn 30 percent of the aid they were originally scheduled to receive. This means that 70 percent (70%) of the scheduled awards remain "unearned" and must be returned to the federal government. Once 60 percent (60%) of the program is completed, a student is considered to have earned all of his/her financial aid and will not be required to return any federal funds.

The following formula is used to determine the percentage of unearned aid that has to be returned to the federal government:

- The **percent earned** is equal to the number of hours completed up to the withdrawal date, divided by the total number of hours scheduled in the payment period (less any scheduled breaks that are at least 5 days long).
- The **payment period** for most students is the period of time it takes a student to complete both half the number of clock hours and half the number of weeks of instruction in their program of choice.

- The **percent unearned** is equal to 100 percent (100%) minus the percent earned. ***For students enrolled in certificate programs:*** A student is considered withdrawn if the student does not complete all of the hours in the payment period that the student was scheduled to complete. MT Training Center (MTTC) will track enrollment in the program to determine if a student began enrollment in the schedule program.
- Students who have been approved for a leave of absence by MTTC's Chief Administrative Officer and provide written confirmation to the Financial Aid Director at the time of ceasing attendance that they plan to resume classes within the allotted time period, are not considered to have withdrawn from their program. If the student does not provide written confirmation of plans to return to school within the allotted time period, MTTC considers the student to have withdrawn and begins the Return of Title IV Funds (R2T4) process immediately.

The Financial Aid Director will calculate the percentage of Title IV aid earned as follows: The number of hours completed by the student divided by the total number of hours scheduled in the program in which the student withdrew. The total number of scheduled hours in a program shall exclude any scheduled breaks of more than five days.

Hours Completed ÷ Total Number of Hours Scheduled in the Program = Percentage Completed

If the calculated percentage completed exceeds 60%, then the student has "earned" all the Title IV aid for the enrolled period. The Financial Aid Director will calculate the amount of Title IV aid earned as follows: The percentage of Title IV aid earned multiplied by the total amount of Title IV aid disbursed or that could have been disbursed for the program in which the student withdrew.

Total Aid Disbursed x Percentage Completed = Earned Aid

- If the aid already disbursed equals the earned aid, no further action is required.
- If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program.

Amount of Title IV aid to be disbursed or returned

- If the aid already disbursed equals the earned aid, no further action is required.
- If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program.

Total Disbursed Aid – Earned Aid = Unearned Aid to be Returned

- If the aid already disbursed is less than the earned aid, then the Financial Aid Director will calculate a post-withdrawal disbursement.

Withdrawing Prior to Completing 60 Percent (60%) of a Program

Unless a student completes 60 percent of the program in which federal aid was disbursed, the student will be required to return all or part of the financial aid disbursed. This applies to students who have officially (including medical), or unofficially withdrawn.

Consequences of non-repayment

If a student does not repay the grant funds that are owed to the government within 45 days, the account will be turned over to the U.S. Department of Education (ED) as an overpayment of federal funds. Students who owe an overpayment of Title IV funds are ineligible for further disbursements from federal financial aid programs at any institution until the overpayment is paid in full or payment arrangements are made with the U.S. Department of Education.

If a student does not pay funds due to MTTC to cover the balance, the student's records will be placed on financial hold. This means he/she will not be permitted to register for classes or receive transcripts until the balance is paid.

How a Withdrawal Affects Title IV, HEA Financial Aid

Federal regulations require Title IV, HEA financial aid funds be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a

student withdraws from all courses for any reason, including medical withdrawals, he/she may no longer be eligible for the full amount of Title IV, HEA funds that he/she was originally scheduled to receive. The return of funds is based upon the premise that students earn their financial aid in proportion to the amount of time in which they are enrolled. A pro-rated schedule is used to determine the amount of federal student aid funds he/she will have earned at the time of the withdrawal. Thus, a student who withdraws in the second week of classes has earned less of his/her financial aid than a student who withdraws in the seventh week. Once 60% of the program is completed, a student is considered to have earned all of his/her financial aid and will not be required to return any funds.

If a student receives financial aid, but never attends classes, the Director of Financial Aid must return all disbursed funds to the respective federal and institutional aid programs. Federal law requires schools to calculate how much federal financial aid a student has earned if the student has an Official or Unofficial Withdrawal.

Withdrawal (Official & Unofficial)

Official Withdrawal

- A Student submits in writing that he/she is withdrawing from their program of study. An official withdrawal form can be obtained from the Director. A completed withdrawal form, along with an Exit Interview and Financial Aid statement of closure is needed.

Unofficial Withdrawal

- Federal financial aid regulations consider a student to be an unofficial withdrawal if the student receives all failing grades (F) or all incompletes (I) or a combination of all fail, incompletes and withdraw (W) grades for the payment period.
- If a student is absent ten (10) consecutive school days without submitting a Leave of Absence Request or an official drop form to MTTC, the unofficial withdrawal date will be the last date of academic activity determined by MTTC.

Based on this calculation, MT Training Center's (MTTC) students who receive federal financial aid and do not complete their vocational program could be responsible for repaying a portion of the aid they received. *Students who do not begin attendance must repay all financial aid disbursed for the payment*.

Definition of an Academic Related Activity

Examples of MT Training Center's academic-related activities include, but are not limited to, physically attending class where there is an opportunity for direct interaction between the instructor and students. Proof of participation includes exams, quizzes, tutorials, computer-assisted instruction, and completion of an academic assignment, paper, or project.

Student Notification of Repayment

A notification letter outlining the amount returned to the federal and institutional program(s) along with the federal government's repayment worksheet will be mailed to the student's permanent address. MTTC will return Title IV, HEA funds on the student's behalf to the appropriate federal and institutional aid program(s).

Repayment to Federal and Institutional Aid Program(s)

In accordance with federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of R2T4 funds is allocated in the following order:

- Federal Direct Loans: Unsubsidized
- Federal Direct Loans: Subsidized
- Federal PLUS Loans (Received on behalf of the student)
- Direct PLUS Loans (Received on behalf of the student)
- Federal PELL Grants
- Iraq and Afghanistan Service Grant

Loans must be repaid by the loan borrower (student/parent) as outlined in the terms of the borrower's promissory note. The student's grace period for loan repayments for Federal Unsubsidized and Subsidized Stafford Loans will begin on the day of the withdrawal from the School. The student should contact the lender if he/she has questions regarding their grace period or repayment status.

Overpayment of Federal Grant Funds

Federal regulations provide that 50 percent (50%) of the unearned amount of all federal grants is protected by the federal calculation. Any grant amount subject to repayment will be billed to the student's financial aid account as an overpayment. Upon receipt of payment from the student, MTTC will return the funds to the appropriate grant program(s).

Loan Information to Consider when Withdrawing

Loans must be repaid by the loan borrower (student/parent) as outlined in the terms of the borrower's promissory note. The student's grace period for loan repayments for Federal Unsubsidized and Subsidized Stafford Loans will begin on the day of the withdrawal from the School. The student should contact the lender if he/she has questions regarding their grace period or repayment status.

The federal repayment calculation also has additional loan amounts that the student and parent may be responsible to return directly to the U.S. Department of Education (see step 8 of the federal government's repayment worksheet).

Important: Anytime a student is enrolled less than part-time the student's grace period begins. The student's grace period for loan repayment for Federal Direct Unsubsidized and Subsidized Loans will begin on the day the student's enrollment is less-than part-time or on the date of withdrawal from the school. If the student is not enrolled part-time for more than 6 months, the loans will go into repayment. For Direct Subsidized Loans, interest is charged during the grace period. For Direct Unsubsidized Loans, interest accrues during all periods over the life of the loan. During periods of enrollment and the grace period, borrowers may choose to pay the interest or have it capitalized.

Repayment of Unearned Funds

The Financial Aid Director will notify students if they owe federal funds back to the U.S. Department of Education (ED). Amounts that must be returned by the student will first be applied to federal loans. The student/parent will be permitted to repay loans based on the terms of the Master Promissory Note (MPN) which usually consists of scheduled payments to the holder of the loan over a period of time. Any grant overpayment the student has to return to the federal government must be repaid within 45 days after the student receives notification from Financial Aid Director. If the grant overpayment cannot be paid in full, a repayment plan may be arranged with the U.S. Department of Education.

Consequences of Non-Repayment

If a student does not repay the grant funds that are owed to the government within 45 days, the account will be turned over to the U.S. Department of Education (ED) as an overpayment of federal funds. Students who owe an overpayment of Title IV funds are ineligible for further disbursements from federal financial aid programs at any institution until the overpayment is paid in full or payment arrangements are made with the U.S. Department of Education.

If a student does not pay funds due to MTTC to cover the balance, the student's records will be placed on financial hold. This means he/she will not be permitted to register for classes or receive transcripts until the balance is paid.

MTTC's Responsibilities in Regard to the Return of Title IV, HEA Funds

1. Provide each student with the information given in this policy;
2. Identifying students affected by this policy and completing the Return of Title IV Funds (R2T4) calculation;

3. Inform the student of the result of the R2T4 calculation and any balance owed to MTTC as a result of a required return of funds;
4. Return any unearned Title IV aid that is due to the Title IV programs and, if applicable, notifying the borrower's holder of federal loan funds of the student's withdrawal date;
5. Notify student and/or Plus borrower of eligibility for Post-Withdraw Disbursement, if applicable.

Student's Responsibilities in Regard to the Return of Title IV, HEA Funds

1. Become familiar with the Return of Title IV Funds (R2T4) policy and how withdrawing from all courses affects eligibility for Title IV aid;
2. Resolve any outstanding balance owed to MTTC resulting from a required return of unearned Title IV, HEA aid;
3. Resolve any repayment to the U.S. Department of Education as a result of an overpayment of Title IV grant funds.

Academic Programs

Class A Barber

The Class A Barber program at MT Training Center is designed to provide the student with the skills and competencies necessary to become employed in a variety of salon environments. Through hands-on experience the student will review and work in a variety of salon situations; be able to safely apply hair color; use perms, relaxers, and a variety of skin care products; provide nail care; cut and style hair; understand theory and combine it with practical knowledge. The student will understand the regulations that govern the cosmetology operator industry and be able to sit for the examination required by the Texas Department of Licensing and Regulation. The graduate will qualify for employment in any of a wide variety of salon environments.

Cosmetology Operator

The Cosmetology Operator program at MT Training Center is designed to provide the student with the skills and competencies necessary to become employed in a variety of salon environments. Through hands-on experience the student will review and work in a variety of salon situations; be able to safely apply hair color; use perms, relaxers, and a variety of skin care products; provide nail care; cut and style hair; understand theory and combine it with practical knowledge. The student will understand the regulations that govern the cosmetology operator industry and be able to sit for the examination required by the Texas Department of Licensing and Regulation. The graduate will qualify for employment in any of a wide variety of salon environments.

Computerized Accounting: Distance Education

The Computerized Accounting: Distance Education program is designed to provide the student with those skills and competencies necessary to become employed in a variety of business environments. Through hands-on experience, the student will be able to prepare, analyze, and verify financial reports. The Computerized Accounting curriculum is designed to prepare students in both manual and automated system support roles in business accounting settings and financial service industries. To complete the program of study, the student will complete courses in both written and verbal communication skills.

Combination Welding

The Combination Welding program is designed to provide the student with the skills and competencies necessary to perform entry-level welding duties. Through hands-on experience, the student will be able to safely operate a welding machine, cutting torch, and all the equipment necessary to perform entry-level welding and cutting duties. The graduate will qualify for employment as a combination welder, welder, and cutter.

Computer Numerical Control (CNC) Machinist

The Computer Numerical Control (CNC) Machinist program is designed to provide the student with entry level skills and competencies necessary to perform entry-level CNC operator duties. Through classroom training, as well as hands-on experience, the student will be able to safely operate a CNC mill, lathe, and other related equipment by the end of the course. Students will also learn basic programming for the CNC machinery and will be able to complete necessary paperwork and adhere to all safety rules and regulations required of CNC operators. The graduate will qualify for employment as a CNC operator, machinist, lathe operator, mill operator for various manufacturing companies.

Gunsmithing

The Gunsmithing program is designed to provide the student with entry level skills and competencies necessary to perform entry-level Gunsmithing duties. Through classroom training, as well as hands-on experience, the student will be able to safely operate a manual mill, gunsmithing lathe, and other related equipment by the end of the course. Students will learn to complete necessary paperwork and adhere to all firearms safety rules and regulations required of gunsmiths. The graduate may qualify for employment as a gunsmith, machinist, lathe operator, mill operator for various manufacturing and firearms companies.

Advanced Refrigeration, Heating and Air Conditioning (HVAC-R) Program

The Advanced Refrigeration, Heating and Air Conditioning (HVAC-R) Program is designed to provide the student with the skills and competencies necessary to perform entry level central heating and air and basic refrigeration on residential and commercial units. Through hands-on experience the student will be able to work on a variety of central heating and air and refrigeration equipment. The graduate will qualify for employment as an HVAC technician and be able to diagnose HVAC and refrigeration equipment.

Advanced Electrical Lineworker

The objective of the Advanced Electrical Lineworker program is to prepare students for entry-level employment in the field of utility power transmission and distribution construction, troubleshooting, and commercial electrical maintenance and repair.

Diesel and Truck Service Technology

The Diesel and Truck Service Technology program prepares students for careers in diesel and truck repair. Students will learn how to diagnose and fix diesel engines, natural gas fuel systems, and related electrical, mechanical, and fuel systems using industry-standard tools. After completing the program, graduates will be ready for entry-level jobs such as mechanic, technician, mechanic's helper, or fleet service technician in dealerships, maintenance departments, or repair shops.

Advanced CDL Training for the Entrepreneur

The Advanced CDL Training for the Entrepreneur program is designed to provide the student with the skills and competencies necessary to perform entry-level truck driving duties and be able to establish self-employment as an owner/operator. Through hands-on experience the student will be able to safely operate a tractor-trailer by the end of the course. Students will also learn how to complete the necessary paperwork required of truck drivers, as well as be educated on the regulations that govern the truck driving industry. The student will also master the legal parameters of establishing a truck driving company. The graduate will qualify for employment as a truck driver, driver, tractor-trailer operator for private carriers, short haul trucking companies, and distributors and will also have the knowledge to become a self-employed owner/operator.

CDL Prep Program

The CDL Prep Program is designed to provide the student with the skills and competencies necessary to pass the Texas Department of Public Safety Commercial Driver's License Exams. Once the student is

issued a CDL from the Texas DPS, he/she will be qualified to perform entry-level truck driving duties. Through hands-on experience the student will be able to safely operate a tractor-trailer. Students will also learn how to complete necessary paperwork required of truck drivers, as well as be educated on the regulations that govern the truck driving industry. After receiving a Class A driver's license, the graduate will qualify for employment as a truck driver, driver, and tractor-trailer operator for private carriers, short haul trucking companies, and distributors.

Truck Driving (Class A CDL)

The Truck Driving (Class A CDL) program is designed to provide the student with the skills and competencies necessary to pass the Texas Department of Public Safety Commercial Driver's License Exams. Once the student is issued a CDL from the Texas DPS, he/she will be qualified to perform entry-level truck driving duties. Through hands-on experience the student will be able to safely operate a tractor-trailer. Students will also learn how to complete necessary paperwork required of truck drivers, as well as be educated on the regulations that govern the truck driving industry. After receiving a Class A driver's license, the graduate will qualify for employment as a truck driver, driver, and tractor-trailer operator for private carriers, short haul trucking companies, and distributors.

Class B CDL Training

The Class B CDL Training program is designed to provide the student with the skills and competencies necessary to pass the Texas Department of Public Safety Commercial Driver's License Exams. Once the student is issued a CDL from the Texas DPS, he/she will be qualified to perform entry-level truck driving duties. Through hands-on experience the student will be able to safely operate a tractor-trailer. Students will also learn how to complete necessary paperwork required of truck drivers, as well as be educated on the regulations that govern the truck driving industry. After receiving a Class A driver's license, the graduate will qualify for employment as a truck driver, driver, and tractor-trailer operator for private carriers, short haul trucking companies, and distributors.

Textbook Information

Students enrolled at MTTC are required to have current textbooks that are being utilized in their program. Textbooks used in each program are reviewed annually and updated as needed. Students are informed during enrollment as to what textbooks will be utilized in their program, the cost of those textbooks, and the expected date they will receive them.

MTTC also provides a library for enrolled students. Students may check out any library book through any staff representative for a period of time specified by the representative. MTTC also has a fully equipped computer room with Internet access for student use.

Faculty Roster

Shauna Isaac: Class A Barber and Cosmetology Operator Instructor

A.A. from Sanford Brown, Texas Cosmetology Operator License, Certification for Eyelash Technician, Color Specialist, 30 Years experience in the field.

Michael A. Sims: Computerized Accounting: Distance Education, GED Prep Instructor

Master of Arts from Southern Methodist University Dallas, Texas, Over twenty years' experience teaching ESL, GED Prep and Art history.

Fabian Siordia: Combination Welding Instructor

H.S. Diploma, Combination Welding Certificate from MT Training Center, Operation of various welding machines, blueprint reading and shop safety.

Tucker Worthan: Computer Numerical Control (CNC) Machinist Instructor
H.S. Diploma, A.A. in Applied Science, CNC Certificate.

Michael Tulowitzki: Gunsmithing Instructor
H.S. Diploma, Gunsmithing Certificate of Completion, Operation of CNC machine, blueprint reading and shop safety.

Jacob Way: Gunsmithing Instructor
Master of Science in Agriculture Economics, Operation of manual machinery, metal smithing and shop safety.

James Burson: Gunsmithing Instructor
H.S. Diploma, Operation of CNC machine, blueprint reading and shop safety.

Cyle Chavez: Gunsmithing Instructor
H.S. Diploma, Operation of CNC machine, blueprint reading and shop safety.

Antion Ashford: The Advanced Refrigeration, Heating and Air Conditioning (HVAC-R) Program Instructor

Charles Bush: Lead CDL Instructor
H.S. Diploma, Class A CDL, Instruction in skills necessary to complete truck driver training program and obtaining CDL as well as instruction of DOT rules and regulations.

Dulce "Junior" Mata: CDL Instructor
H.S. Diploma, Class A CDL, Instruction in skills necessary to complete truck driver training program and obtaining CDL as well as instruction of DOT rules and regulations.

Phil Skinner: CDL Instructor
Bachelor of Arts in Theology, Class A CDL, Instruction in skills necessary to complete truck driver training program and obtaining CDL as well as instruction of DOT rules and regulations.

Location and Description of Facility

MT Training Center is housed in an office facility in Desoto, TX. The 40,000 square foot facility is equipped with lecture rooms, Media Services/Computer room, CDL instruction area, labs and classrooms for Class A Barber; Cosmetology Operator; Combination Welding; Gunsmithing; Computer Numerical Control (CNC) Machinist; Advanced Refrigeration, Heating and Air Conditioning (HVAC-R) Program; Advanced Electrical Lineworker; and Diesel and Truck Service Technology. MT Training Center provides a break room complete with a full kitchen for student use. On-site parking with adequate lighting is available for all students, staff and instructors.

Transfer Clock Hours

The School will count all the transfer hours that apply toward the student's current program of study in determining Satisfactory Academic Progress and the Quantitative requirements for Title IV, HEA program funding. All transfer clock hours will be counted as both hours attempted and hours completed. Transfer hours accepted by the School are applied to the total number of hours necessary to complete the program. Satisfactory Academic Progress evaluation periods are based on actual contracted hours at the School. If a

transfer student was not maintaining Satisfactory Academic Progress at the time of withdrawal from the previous institution, he/she may not be eligible for Title IV, HEA funding.

Articulation Agreement – Transfer of Credit

MTTC has no articulation of agreements with other institutions; therefore, MTTC cannot guarantee that credits received at MTTC will transfer to another institution. The decision of an institution to accept course work from MTTC is solely at the discretions of the receiving institution.

File Sharing

MT Training Center strictly prohibits the practice of sharing copyright protected files without authorization; this includes electronic and printed media.

Copyright Infringement and Violations

Copyright infringement is a violation of Federal Law and subject to civil penalties and sanctions. It involves the act of reproducing or distributing a copyrighted work. In regard to file sharing, copyright infringement includes downloading or uploading parts or the whole of a copyrighted work without permission of the author.

Penalties for copyright infringement include civil and criminal penalties. Persons found liable for civil copyright infringement may be ordered to pay either actual damages or statutory damages to the amount not less than $750 and not more than $30,000 per infringement. Court and attorney's fees may also be incurred. *See Digital Millennium Copyright Act, Title 17, United States Code, Section 504, 505.* Criminal penalties may also be incurred, including possible imprisonment of up to five (5) years and fines of up to $250,000 per offense.

MTTC posts its Copyright Infringement Policy and Violation Penalties. The School will immediately investigate notices of alleged copyright infringement under the Digital Millennium Copyright Act, Title 17, United States Code, Section 512. The DMCA offers copyright holders legal protection of their entitlement to the reproduction and distribution of copyrighted material and governs the copying or other means of reproduction of copyrighted material occurring on computers, web pages or servicers. This includes, but is not limited to software, music, movies, peer-to-peer file sharing applications, photos or any other copyrighted document or file that can be conveyed electronically. As such, MTTC shall terminate all computer access to any student found to have violated any copyright violations and report such events to the proper authorities.

Prior to alleging an infringement has occurred, consulting with the United States Copyright Office at http://www.copyright.gov/ will help determine whether or not such a violation has occurred. If, after doing such, it is determined that a copyright infringement has indeed taken place, then MTTC will follow the procedures outlined in the Digital Millennium Copyright Act with regard to appropriate notifications of the user and the complaining party, acceptance of counter notifications and, where indicated, put back of the alleged infringing material.
Copyright infringement claims may be referred to:
MT Training Center
Attn: Melissa Cuellar, Chief Administrative Officer
Main: 972-262-5395 Fax: 972-606-2563
Email: mcuellar@mttrainingcenter.edu

Prohibited Use

Students, staff, and faculty members are expected to adhere to the School's policy on computer usage and Internet access. The following uses of school computer equipment are expressly prohibited by MT Training Center:

- Disclaimer of liability of use of Internet: The School is not responsible for material viewed or downloaded from the Internet by users. Users are cautioned from visiting sites that may contain offensive, sexually explicit, and inappropriate material. Users accessing the Internet do so at their own risk.
- Setting up a user password on the computer equipment or a software program, which will deny other user's access to the equipment or software.
- Installation or adding of software or programs without the expressed consent of the Director.
- Engaging in non-training related activities, specifically computer games and social media sites. Games or other entertainment software, including wallpaper and screen savers, is prohibited.
- The viewing or e-mailing of any content which contains violence, pornography, gambling, or any racial, ethnic, or religious hate speech or pictures.
- Material that is fraudulent, harassing, embarrassing, sexually explicit, profane, obscene, intimidating, defamatory, unlawful, inappropriate, offensive (including offensive material concerning sex, race, color, national origin, religion, age, disability, or other characteristic protected by law), or in violation of the Company's equal employment opportunity policy and its policies against sexual or other harassment may not be downloaded from the Internet or displayed or stored in School's computers. Students, staff, and faculty members encountering, witnessing or receiving this kind of material should immediately report the incident to the Director. The School's equal employment opportunity policy and its policies against sexual or other harassment apply fully to the use of the Internet and any violation of those policies is grounds for discipline up to and including termination.
- Students, staff, and faculty members may not illegally copy material protected under copyright laws or make that material available to others for copying. Copyright laws and applicable licenses apply to all software, files, graphics, documents, messages, and other materials. Students, staff, and faculty members may not agree to a license or registration agreement for material(s) which a fee is required without expressed written permission of the director.
- Students, staff, and faculty members may not send unsolicited email(s) to persons with whom they do not have a prior relationship without the expressed permission of the director.

No expectation of privacy: Computers, computer accounts, and equipment used by students, staff, and faculty members are the exclusive property of the MTTC. No individual shall have any expectation of privacy in any communication over the School's network. The network is to be used solely for school-related business, and is not to be used for personal business or pleasure.

MT Training Center reserves the right to monitor, intercept and/or review all data transmitted, received or downloaded over the School's network. Any individual who is given access to the network is hereby given notice that the School will exercise this right periodically, without prior notice and without the prior consent of the user. The School's interests in monitoring and intercepting data include, but are not limited to: protection of School proprietary and classified data; managing the use of the School's computer network;

preventing the transmission or receipt of inappropriate materials by individuals; and/or assisting the students, staff, and faculty members in the management of electronic data during periods of absence. *No individual shall interpret the use of password protection as creating a right or expectation of privacy, or any expectation of privacy with regards to the receipt, transmission, or storage of data on the Company's computers or network.*

Penalties and Disciplinary Actions

MTTC's System Administrator may suspend a student's access privileges for as long as necessary in order to protect the School's computing resources. If the System Administrator believes that this policy has been violated, the System Administrator may refer the matter to the School's Director or the appropriate Federal or State authorities. Any violation of this policy is considered "misconduct: under the MTTC student conduct code. Violations should be reported as provided in that code. If the violation occurs during a regularly scheduled computer laboratory class, the violator will receive an "O" for the daily lab grade.

Sanctions for violations of this policy may include revocation or suspension of access privileges in addition to any other action permitted under the student conduct code. Violations of Law may also be referred for criminal or civil prosecution. The penalties for such violations range from a Class B misdemeanor to a third-degree felony.

CRIME STATISTICS

The following statistics are provided for your information in compliance with the Jeanne Clery Disclosure of Campus Security Act and Campus Crime Statistics Act. MT Training Center compiles the crime statistic policies annually by gathering all reported data and prepares the report for the employees and students. The report consists of the three most recently completed calendar year statistics. Moreover, local police agencies are contacted by the School's Director to maintain a working relationship and formulate statistics for the annual crime statistics report. Set forth in the first box below are statistics available to the Institution concerning the occurrence on the Institution's campus which was reported to local police agencies. The second box below sets forth available statistics concerning the number of criminal offenses in relation to hate crimes on the Institution's campus, non-campus building and property, and public property. Finally, in the third box arrests and "referrals for campus disciplinary action" for liquor law violations, drug law violations, and illegal weapons possession are listed. Victims or witnesses may report crimes on a voluntary, confidential basis for inclusion in the annual disclosure of crime statistics.

The following statistics are provided for your information in compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act. Set forth below are statistics available to the Institution concerning the occurrence of criminal offenses in the listed categories which were reported to campus authorities or local police agencies.

CALENDAR YEAR									
	2023			2024			2025		
CRIMINAL OFFENSES	On Campus	Non Campus Buildings and Property*	Public Property**	On Campus	Non Campus Buildings and Property*	Public Property**	On Campus	Non Campus Buildings and Property*	Public Property**
Robbery	0	0	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0	0	0
Burglary/Theft	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
Criminal Homicide:	0	0	0	0	0	0	0	0	0
Murder & Non-negligent Manslaughter	0	0	0	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Sex Offenses:	0	0	0	0	0	0	0	0	0
Forcible	0	0	0	0	0	0	0	0	0
Non-Forcible	0	0	0	0	0	0	0	0	0
TOTALS	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

The crimes listed above plus any other crimes involving bodily injury reported to local police agencies or to a campus administrator, that manifest evidence that the victim was intentionally selected because of the victim's actual or perceived race, gender, gender identity, religion, sexual orientation, ethnicity, national origin or disability are listed below, according to type of criminal offense and category of prejudice.

CALENDAR YEAR									
	2023			2024			2025		
HATE CRIMES	On Campus	Non Campus Buildings and Property*	Public Property**	On Campus	Non Campus Buildings and Property*	Public Property**	On Campus	Non Campus Buildings and Property*	Public Property**
Robbery	0	0	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0	0	0
Burglary/Theft	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
Criminal Homicide:	0	0	0	0	0	0	0	0	0
Murder & Non-negligent Manslaughter	0	0	0	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Sex Offenses:	0	0	0	0	0	0	0	0	0
Forcible	0	0	0	0	0	0	0	0	0
Non-Forcible	0	0	0	0	0	0	0	0	0
TOTALS	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Should a hate crime be reported, it will be identified by hate crime category (race, gender, religion, etc.)

Arrests/Persons Referred for Campus Disciplinary Action

CALENDAR YEAR									
	2023			2024			2025		
	On Campus	Non Campus Buildings and Property*	Public Property**	On Campus	Non Campus Buildings and Property*	Public Property**	On Campus	Non Campus Buildings and Property*	Public Property**
Liquor Law Violations:	0	0	0	0	0	0	0	0	0
Arrests	0	0	0	0	0	0	0	0	0
Disciplinary Action	0	0	0	0	0	0	0	0	0
Drug Abuse Violations:	0	0	0	0	0	0	0	0	0
Arrests	0	0	0	0	0	0	0	0	0
Disciplinary Action	0	0	0	0	0	0	0	0	0
Weapons Possessions:	0	0	0	0	0	0	0	0	0
Arrests	0	0	0	0	0	0	0	0	0
Disciplinary Action	0	0	0	0	0	0	0	0	0
TOTALS	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

**On public property within or immediately adjacent to campus.*

***In or on non-campus buildings or property that your institution owns or controls.*

Drug and Alcohol Policy Standards of Conduct

The possession and consumption of alcoholic beverages on campus, which includes public places or common areas is prohibited. The definition of public or common areas includes, but is not limited to, any outdoor areas, parking lot, vehicles, lawn, stairway, or sidewalk which is part of the property controlled by MT Training Center.

Disciplinary Action

In addition to the imposition of disciplinary actions under MTTC's policies and/or procedures, including the suspension or termination from MTTC for such acts, students, staff, and faculty members may face prosecution under Federal or State Law.

Upon written request, MT Training Center will disclose to the alleged victim of any crime of violence or a nonforcible sex offense, the results of any disciplinary proceeding conducted by the institution against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided, upon request, to the next of kin of the alleged victim.

MTTC provides information regarding drug and alcohol counseling, treatment, and rehabilitation programs for students, staff and faculty members.

Health Risk Pertaining to Substance Abuse
Numerous health related issues are associated with the illicit use of drugs and alcohol. Among them are sleep disturbance, psychiatric problems, organ failure or disease, immunodeficiency, nutritional syndromes, and diabetes.

HEALTH AND SAFETY

Drug and Alcohol Prevention

MT Training Center complies with the Federal Drug Free Schools and Communities Act Amendment of 1989 and the Drug Free Work Place Act of 1988. The policy of this institution is to provide information annually to its students and employees to help prevent drug and alcohol abuse. This information includes a description of various health risks of drug and alcohol abuse, a list of counseling/treatment centers, and penalties for drug and alcohol abuse

Distribution of drug and alcohol abuse prevention information may be given through discussion, direction to drug and alcohol abuse facilities, or the distribution of printed materials.
The institution conducts a biennial review of its drug and alcohol prevention program and materials to ensure not only federal regulation compliance, but also the effectiveness of the materials and methods presented. In addition, the review contains a determination of any drug or alcohol related accidents and/or injuries as a result of violations and determinations of preventative measures.

MT Training Center's Drug and Alcohol Policy Standards of Conduct

This policy is defined by the following:

- The illegal possession or use of alcohol, drugs, or chemicals on any property under the control of MT Training Center is expressly prohibited.
- Alcoholic beverages on the MT Training Center Campus are forbidden.
- These standards of conduct apply to all students, staff, faculty members and guests of MT Training Center.
- Should any complaint or suspicion arise pertaining to a student, staff, or faculty member regarding possible violation of policy, the individual may be required to submit to immediate advising and/or drug testing. Any violation of policy is subject to disciplinary actions and possible termination.

All members of the MT Training Center community should, at all times, be cognizant of and compliant with State and Local Laws.

The possession and consumption of alcoholic beverages on campus, which includes public places or common areas is prohibited. The definition of public or common areas includes, but is not limited to, any outdoor areas, parking lot, vehicles, lawn, stairway, or sidewalk which is part of the property controlled by MT Training Center.

Disciplinary Action

In addition to the imposition of disciplinary actions under MTTC's policies and/or procedures, including the suspension or termination from MTTC for such acts, students, staff, and faculty members may face prosecution under Federal or State Law. For more information please go to: *www.tabc.state.tx.us/help/general.htm*.

Drug Crimes		
Drug Conviction for Possession	Felony or Misdemeanor	Student Aid Laws: Cannot obtain any Government Student Aid, Loans, or Grants for 1 year after 1st conviction for possession; For 2 years after 2nd conviction and for an indefinite amount of time after 3rd conviction.
Drug Conviction for Sale	Felony or Misdemeanor	Student Aid Laws: Cannot obtain any Government Student Aid, Loans, or Grants for 2 years after 1st conviction and indefinite amount of time after 2nd conviction.

Drug Possession - Marijuana		
Marijuana (2 ounces or less)	Class B Misdemeanor	Not more than 180 days in county jail and/or up to $2,000 fine.
Marijuana (2 ounces to < 4 ounces)	Class A misdemeanor	Not more than 1 year in county jail and/or up to $4,000 fine
Marijuana (4 ounces to < 5 pounds)	State jail felony	180 days to 2 years in state jail and /or up to $10,000 fine.
Marijuana (More than 5 pounds to < 50 pounds)	Third degree felony	2 to 10 years in state prison and/or up to $10,000 fine.
Marijuana (More than 50 pounds to < 2,000 pounds)	Second degree felony	2 to 10 years in state prison and/or up to $10,000 fine.

Drug Possession – Penalty Group 1 (Includes cocaine, heroin, methamphetamine, GHB, ketamine, oxycodone, and hydrocodone)		
< 1gram	State jail felony	180 days to 2 years in state jail and/or up to $10,000 fine.
1 gram to < 4 grams	Third degree felony	2 to 10 years in state prison and/or up to $10,000 fine.
4 grams to < 200 grams	Second degree	2 to 20 years in state prison and/or up to $10,000 fine.
200 grams to < 400 grams	First degree felony	5 to 99 years in state prison and/or up to $10,000 fine.
400 grams or more	Enhanced first degree felony	10 to 99 years in state prison and/or up to $100,000 fine.

Drug Possession – Penalty Group 1A (Includes LSD)		
Fewer than 20 units	State jail felony	180 days to 2 years in state jail and/or up to $10,000 fine
20 or more units to < 80 units	Third degree felony	2 to 10 years in state prison and/or up to $10,000 fine
80 units or more to < 4,000 units	Second degree felony	2 to 20 years in state prison and/or up to $10,000 fine
4,000 units or more to < 8,000 units	First degree felony	5 to 99 years in state prison and/or up to $10,000 fine
8,000 units or more	Enhanced first degree felony	15 to 99 years in state prison and/or up to $100,000 fine

Drug Possession – Penalty Group 2 (Includes Ecstasy (MMDA), PCP, Mescaline, (resinous extractives of cannabis that aren't marijuana, eg: hashish)		
Less than one gram	State jail felony	180 days to 2 years in state jail and/or up to $10,000 fine
1gram to < 4 grams	Third degree felony	2 to 10 years in state prison and/or up to $10,000 fine
4 grams to < 400 grams	Second degree felony	2 to 10 years in state prison and/or up to $10,000 fine
400 grams or more	Enhanced first degree felony	5 to 99 years and up to $50,000 fine

Drug Possession – Penalty Group 3 and 4 (Includes valium, Xanax, Ritalin and compounds containing Dionine, Motofen, Buprenorphine or Pryovalerone)		
Less than 28 grams	Class A misdemeanor	Not more than 1 year in county jail and/or up to $4,000 fine
28 grams to < 200 grams	Third degree felony	2 to 10 years in state prison and/or up to $10,000 fine
200 grams to < 400 grams	Second degree felony	2 to 20 years in state prison and/or up to $10,000 fine
400 grams or more	Enhanced first degree felony	5 to 99 years and up to $50,000 fine

Texas Criminal Penalties for Dealing Drugs Marijuana		
¼ ounce or less, given, not for payment	Class B misdemeanor	Not more than 180 days in county jail and/or up to $2,000 fine
¼ ounce or less, for payment	Class A misdemeanor	Not more than 1 year in county jail and/or up to $4,000 fine
More than ¼ ounces to < 5 pounds	State jail felony	180 days to 2 years in state jail and/or up to $10,000 fine
5 pounds to < 50 pounds	Second degree felony	2 to 20 years in state prison and/or up to $10,000 fine
50 pounds to < 2,000 pounds	First degree felony	5 to 99 years in state prison and/or up to $10,000 fine
More than 2,000 pounds	Enhanced first degree felony	10 to 99 years and a fine of not more than $100,00

Texas Criminal Penalties for Dealing Drugs Penalty Group 1 (Includes cocaine, heroin, methamphetamine, GHB, ketamine, oxycodone and hydrocodone)		
Less than one gram	State jail felony	180 days to 2 years in state jail and/or up to $10,000 fine
1 gram to < 4 grams	Second degree felony	2 to 20 years in state prison and/or up to $10,000 fine
4 grams to < 200 grams	First degree felony	5 to 99 years in state prison and/or up to $10,000 fine
200 grams to < 400 grams	Enhanced first degree felony	10 to 99 years in state prison and/or up to $100,000 fine
400 grams or more	Enhanced first degree felony	15 to 99 years and up to $250,000

Texas Criminal Penalties for Dealing Drugs Penalty Group 1A (Includes LSD)		
Fewer than 20 units	State jail felony	180 days to 2 years in state jail and/or up to $10,000 fine
20 units to < 80 units	Second degree felony	2 to 20 years in state prison and/or up to $10,000 fine
80 units to < 4,000 units	First degree felony	5 to 99 years in state prison and/or up to $10,000 fine
4,000 units or more	Enhanced first degree felony	15 to 99 years in state prison and $250,000 fine

Texas Criminal Penalties for Dealing Drugs Penalty Group 2 (Includes Ecstasy, PCP, and mescaline)		
Less than one gram	State jail felony	180 days to 2 years in state jail and/or up to $10,000 fine
1 gram to < 4 grams	Second degree felony	2 to 20 years in state prison and/or up to $10,000 fine
4 grams to < 400 grams	First degree felony	5 to 99 years in state prison and/or up to $10,000 fine
400 grams or more	Enhanced first degree felony	10 to 99 years in state prison and/or $100,000 fine

Texas Criminal Penalties for Dealing Drugs Penalty Group 3 and 4 (Includes Valium, Xanax, Ritalin, and compounds containing Dionine, Motofen, Buprenorphine or Pryovalerone)		
Less than 28 grams	Class A misdemeanor	Not more than 1 year in a county jail and/or up to $4,000 fine
28 grams to < 200 grams	Second degree felony	2 to 20 years in state prison and/or up to $10,000 fine
200 grams to < 400 grams	First degree felony	5 to 99 years in state prison and/or up to $10,000 fine
400 grams or more	Enhanced first degree felony	10 to 99 years in state prison and/or $100,000 fine

Drug and Alcohol Treatment Programs Resources

MTTC provides information regarding drug and alcohol counseling, treatment, and rehabilitation programs for students, staff and faculty members.

Health Risk Pertaining to Substance Abuse

Numerous health-related issues are associated with the illicit use of drugs and alcohol. Among them are sleep disturbance, psychiatric problems, organ failure or disease, immunodeficiency, nutritional syndromes, and diabetes.

Notice of Federal Student Financial Aid Penalties for Drug Law Violations

Students who have been convicted of possession and/or sale of illegal substances must disclose this information while completing their Free Application for Federal Student Aid – FAFSA and shall be prohibited from receiving Federal Student Aid. *HEA Sec. 484(r)(1); (20 U.S.C. 109(r)(1).*

Distribution of Materials

Each enrolled student of MTTC is issued copies of the *MT Training Center Student Handbook,* the *MT Training Center Student Drug Free School Policy Handout,* and the *MT Training Center Campus Crime Reporting Handbook* along with other necessary documents. Each staff and faculty member of MTTC is issued copies of the *Employee Handbook, MT Training Center Student Drug Free School Policy Handout*, and the *MT Training Center Campus Crime Reporting Handbook.* Additionally, copies of this information are duplicated and may be found available at any time in the Admission Office.

Vaccination Policy

MT Training Center does not require vaccination for admission into any of our programs. If you are interested in getting more information about vaccinations, please contact your healthcare provider or:

Texas Department of State Health Services, Immunizations Branch
P.O. Box 149347
Austin, Texas 78714-9347
512-776-7111 or 1-888-963-7111
www.dshs.state.tx.us/immunize

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

MT Training Center strictly maintains and enforces the safety and security of its students, staff, faculty, and guests. MTTC complies with safety and security guideline as requested and suggested by the Crime Awareness and Security Act of 1990; The U.S. Department of Education; State and Local Laws and local law enforcement agencies; and various publications. *Department of Education "The Handbook for Campus Crime Reporting; SOC-Security on Campus Clery Act Training Reference Guide Copyright ©2009 Security on Campus, Inc.*

Campus Security Policy

MT Training Center strictly forbids the possession of firearms or other weapons on school property or during school field trips. Additionally, MTTC has a zero-tolerance policy regarding immoral conduct and enforces campus safety and security regulations and school rules; verbal, sexual or physical harassment of a fellow student and/or staff or faculty member; threat of physical violence against a fellow student, staff, or faculty member. Security information is published and made available to the campus population via campus publications.

Firearm Policy

MT Training Center strictly prohibits students, employees, visitors, guests, and all others from possessing, carrying, or bringing firearms of any type onto School property, including all buildings, classrooms, workshops, parking lots, open areas, lawns, and other property owned, leased, or operated by the School.

In accordance with applicable provisions of the Texas Penal Code, including Sections 30.05, 30.06, and 30.07, and other applicable state and federal laws, firearms and handguns are prohibited on School property except as expressly permitted by applicable law and this policy.

Exceptions to this policy are limited and require prior authorization as follows:

1. **Concealed Handguns:** A concealed handgun may be permitted only with the prior express consent of the School Director, to the extent permitted by applicable law.
2. **Gunsmithing Students:** Students enrolled in gunsmithing courses may bring firearms—transported in a case—onto School property solely for authorized instructional purposes, with prior approval from the gunsmithing instructor. Such firearms may be brought only into the designated restricted classroom and must remain secured except when their handling is expressly authorized for supervised instruction.
3. **Other Exceptions:** Any other exception must be expressly authorized by the School Director and comply with all applicable laws and regulations.

Any unauthorized possession or carrying of a firearm on School property constitutes a violation of School policy and may result in disciplinary action, up to and including dismissal from the School or termination of employment, as applicable. Violations may also be reported to law enforcement and may result in legal consequences under applicable law.

MT Training Center reserves the right to enforce this policy to maintain a safe and secure learning and working environment for all students, employees, visitors, and guests.

Emergency Response Process

In the event of an emergency or immediate or perceived threat toward an employee(s) or immediate or perceived threat toward any other person on the school's premises, the Chief Administrative Officer or the director will notify the campus population of the emergency. The school will utilize the practice of a Timely Warning and communicate the threat, hazard, or crime to the campus population and the larger civilian community as set forth by the standards of the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act as mandated by the United States Department of Education.

The Chief Administrative Officer or the Director are responsible for consulting on a case-by-case basis of when an incident happens and issuing an emergency notification alert in a "timely manner". The Chief Administrative Officer will have the primary responsibility for initiating the alert. Notifications will contain information that promotes safety and allows individuals to protect themselves, and will contain the time, location and type of crime. Status updates and the resolution will be provided as deemed necessary.

The warning will be issued through the MT Training Center's emergency notification system (Call'Em All) emergency SMS – mass text messaging system. The notification will be issued to students, faculty, staff and any other affected parties. Notifications will also be issued through other means deemed necessary for

the situation. All warnings will be posted on the School's website at www.mttrainingcenter.org. Depending on the particular circumstances of the crime, bulletins may be posted at appropriate locations around campus including bulletin boards, entrances to buildings and electronic media. All staff and faculty members have been trained on emergency procedures. 911 will be contacted if emergency response teams are needed.

In the event of inclement weather and School closure due to weather, students, staff, and faculty members are advised to call the School's main phone number for updates. In addition, School closures or delays will correspond to school closures for the Grand Prairie School Independent School District. School closures will also be broadcasted on WBZ Radio (1030AM), WBZ-TV (Channel 4), and WCVB-TV (Channel 5) between 6:30 am 8:30 a.m. Employees may also call (617) 552-INFO or access Agora for information about an emergency closing or early release.
Should an emergency or dangerous situation arise that may impact the health or safety of students and/or employees, adhere to the following guidelines:

- Fire evacuation: Exit the building in the event of a fire, follow signage to the nearest exit
- Tornado procedure: Seek shelter in the event of a tornado. Tornado shelter areas are marked throughout the facility.
- All other emergency situations: Refer to the school's administration.
- Emergency notices will be posted on the school's website at www.mttrainingcenter.org.

Reporting Crimes and Security Incidents

School officials work cohesively in securing the campus and its students, staff, faculty members, and guests through instruction and distribution of published materials.

Students, staff, and faculty members are encouraged to immediately report any crime activity or other emergencies occurring on the MTTC campus. Individuals reporting such incidents are required to complete a MT Training Center Campus Security Incident Report. All reports are kept on file.

Information for Crime Victims about Disciplinary Proceedings

In addition to the imposition of disciplinary actions under MTTC's policies and/or procedures, including the suspension or termination from MTTC for such acts, students, staff, and faculty members may face prosecution under Federal or State Law.

Upon written request, MT Training Center will disclose to the alleged victim of any crime of violence or a nonforcible sex offense, the results of any disciplinary proceeding conducted by the institution against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided, upon request, to the next of kin of the alleged victim.

STUDENT OUTCOMES
Summary of Retention, Graduation and Placement/Employment

Program Completion Rate*

- CIP Code: 12.0402 | **Class A Barber:** 52%
- CIP Code: 12.0401 | **Cosmetology Operator:** 65%
- CIP Code: 52.0302 | **Computerized Accounting:** 100%
- CIP Code: 48.0508 | **Combination Welding:** 70%
- CIP Code: 48.0501 | **Computerized Numeric Controller Machinist: No Data**
- CIP Code: 47.0402 | **Gunsmithing:** 70%
- CIP Code: 47.0201 | **HVAC-R Program:** No Data
- CIP Code: 46.0303 | **Advanced Electrical Lineworker:** No Data
- CIP Code: 47.0605 | **Diesel and Truck Service:** No Data
- CIP Code: 49.0205 | **Advanced CDL Training for the Entrepreneur: 80%**
- CIP Code: 49.0205 | **CDL Prep Program: 100%**
- CIP Code: 49.0205 | **Truck Driving (Class A CDL):** 90%
- CIP Code: 49.0205 | **Class B CDL Training:** 100%

These rates reflect those graduates who completed or withdrew.
*Reporting Period: 09/1/2015 – 08/31/2016 *Texas Workforce Commission for Career Schools and Colleges*

Program Placement Rate*

- CIP Code: 12.0402 | **Class A Barber:** No Data
- CIP Code: 12.0401 | **Cosmetology Operator**: No Data
- CIP Code: 52.0302 | **Computerized Accounting:** No Data
- CIP Code: 48.0508 | **Combination Welding:** 72%
- CIP Code: 48.0501 |**Computerized Numeric Controller Machinist:** No Data
- CIP Code: 47.0402 | **Gunsmithing:** 63%
- CIP Code: 47.0201 | **HVAC-R Program:** No Data
- CIP Code: 46.0303 | **Advanced Electrical Lineworker:** No Data
- CIP Code: 47.0605 | **Diesel and Truck Service:** No Data
- CIP Code: 49.0205 |**Advanced CDL Training for the Entrepreneur:** 75%
- CIP Code: 49.0205 | **CDL Prep Program:** 75%
- CIP Code: 49.0205 | **Truck Driving (Class A CDL):** 80%
- CIP Code: 49.0205 | **Class B CDL Training:** 100%

*Reporting Period: 09/1/2015 – 08/31/2016 *Texas Workforce Commission for Career Schools and Colleges*

Type of Employment
MT Training Center prepares individuals for work in a variety of industries. Examples of employment include, but are not limited to:

1. Cosmetologist
2. Beautician
3. Hair Stylist
4. Barber
5. Accounts Receivable/Payable Assistant

6. Entry-level bookkeeping
7. Welders/Fabricator
8. Welder/General Laborer
9. CNC Lathe Operator
10. CNC Machinist
11. CNC Mill Operator
12. CNC Programmers
13. CNC Turret Punch Press
14. Gunsmith
15. HVAC Technicians
16. Electrician Helper
17. Lineman Apprentice
18. Diesel Mechanic Helper/Apprentice
19. Independent Business Owner/Truck driver (owner/operator)
20. Truck driver (Bobtail)
21. Truck driver (Hot Shot Driver)
22. Truck driver (OTR – Over the road)
23. Truck drivers (regional)

Placement Information

Upon graduation, the MT Training Center encourages graduates to keep us apprised of their employment. We survey past graduates throughout the year by phone, interview, and by mail to gather results which we submit to COE, the school's accrediting agency. The school makes this information available to prospective students.

Voter Registration

In compliance with the Federal Higher Education Act of 1965 (HEOA Sec. 493(a)(1) and HEA Sec. 487(a)(23) (20 U.S.C. 1094(a)(23); effective August 14, 2008, MT Training Center provides information on applying for voter registration cards for all enrolled students. All representatives of the School have access to voter registration information. Registration application cards are accessible year-round and can be found in the Admissions Office and also in the break-room. You can also visit www.sos.state.tx.us for more information on voter registration online application.

EDUCATIONAL LOANS DISCLOSURE REQUIREMENTS

Student Loan Information Published by the Department of Education

To obtain copies of Student Loan Information published by the Department of Education, please contact Education Publications Center (ED Pubs):

ED Pubs
U.S. Department of Education
P.O. Box 22207
Alexandria, VA 22304
www.EDPubs.gov
Toll free phone: 877-4-ED-Pubs (877-433-7827) FAX: 703-605-6794
TTY/TDD toll-free number: 877-576-7734

National Student Loan Data System

Students, potential students, and parents of students that enter into an agreement regarding a Title IV, HEA loan(s) will be submitted to the National Student Loan Data System (NSLDS), and will be

accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system. Students can also monitor their loan history. Visit www.nslds.ed.gov.

Student Borrowers' Responsibilities

Your guaranteed student loan is a serious obligation. It is important that you understand your rights and responsibilities involved in this transaction. Your responsibilities are summarized below:

- The student may be subject to prosecution under the provisions of the U.S. Criminal Code if he/she deliberately makes any false statements on his/her loan application or use the loan proceeds for purposes other than approved educational expenses.
- It is the obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes his/her program of study or completes within the regular time for completion, is unable to obtain employment upon completion, or is otherwise dissatisfied with or did not receive the educational or other services the borrower purchased from the school.
- The student must sign a Selective Service Registration Compliance Statement at the school he/she is attending.
- An independent student may borrow a total amount up to $3,500 in subsidized loan and $6,000 in unsubsidized loan for a first year undergraduate study. Second year would be $3,000 in subsidized loan and $4,000 in unsubsidized loan. As a dependent student he/she may borrow a total amount up to $3,500 in subsidized loan and $2,000 in unsubsidized loan for a first year undergraduate study. Second year would be $3,000 subsidized and $1,333 unsubsidized loan. These loan amounts may differ accordingly to the program of study.
- The student must return to his/her original lender to apply for additional loans.
- All borrowers, regardless of personal or family income, are subject to a Needs Analysis.
- The student's lender will deduct two non-refundable fees from the proceeds of his/her loan. These non-refundable fees are Federal Origination Fee.
- The student's signature on the application/promissory note establishes his/her personal responsibility for repayment of the loan.
- The student must, without exception, notify the lender if he/she fails to enroll or cease to be enrolled, transfers to another school, or change his/her enrollment status, name or permanent address.
- If the student's enrollment drops below half-time, the repayment schedule of his/her loans will be in effect. Half-time enrollment is defined as less than half the workload of the minimum full-time requirement.
- The student will have a grace period of 6 months after he/she ceases to be enrolled at an eligible institution before he/she must begin repayment.
- The student's payments may be made to other than the original lender if his/her loan(s) are sold to a secondary market.
- Borrowers of unsubsidized loans have the option of paying interest while in school.
- By making the scheduled loan repayments promptly, the student will establish a favorable credit rating, but if he/she fails to repay the loan as scheduled, he/she may seriously damage his/her credit rating and jeopardize his/her future ability to borrow and/or face default and legal action that is deemed necessary.
- The student can complete his/her entrance counseling at www.ed.gov/offices/OSFAP/DirectLoan/student.html.

Student Borrowers Entrance Counseling

The MT Training Center offers individual and group sessions of on-line Entrance Counseling at https://www.studentloans.gov. The Entrance counseling process helps the student to understand the loan process and to borrow more wisely. The Entrance Counseling focuses on:

1. Direct Loan Types
2. How to borrow wisely
3. To borrow Direct Subsidized Loans first before Direct Unsubsidized Loans
4. How they can use the Loan money
5. The Master Promissory Note
6. How the Loans will be disbursed
7. Direct Subsidized and Unsubsidized Loan Limits
8. Direct PLUS Loan Limits
9. Direct Subsidized Loan and Direct Unsubsidized Loan Interest Rates and Payment of Interest
10. Direct PLUS Loan Interest Rate and Payment of Interest
11. Loan Fees
12. Changes that must be reported
13. Repaying Direct Loans
14. Repayment Incentives
15. Interest Rate Reduction for Automatic Withdrawal of Payments
16. Up-front Interest Rebate
17. If you have Trouble Making Payments
18. Consequences if You Default
19. Consolidation
20. Conditions for canceling all or Part of Your Loan
21. National Student Loan Data System (NSLDS)
22. Keep your Loan Papers
23. Borrower's Rights and Responsibilities

During on-line Entrance Counseling, the Financial Aid Director is present to assist student(s) and to answer questions. Students are also provided with a Department of Education booklet, *Entrance Counseling Guide for Direct Loan Borrowers*. Upon completion, students are given the opportunity to print two copies of the Entrance Counseling confirmation page. One copy is placed in the students' Financial Aid file. The other copy is for the student to keep with their other Financial Aid/Direct Loan papers.

Entrance Counseling for First Time Borrowers

First time Direct Loan borrowers at MT Training Center receive entrance counseling. Students are advised to visit student loans on the web at https://studentloans.gov. The student will sign in with his/her pin number. The first selection after the sign in would be "Entrance Counseling". The student is also able to review the following areas:

1. Direct Loan Overview
2. What you need for Direct Loan
3. What to expect for Direct Loans

Once the student has completed the Entrance Counseling, they will be ready to apply for the direct loan for his/her Master Promissory Note (MPN).

For Parent Plus Loans

Once the parent has been approved for the Parent Plus loan, they must complete Entrance Counseling. This can be done at www.studentloans.gov. The parent enters his/her Pin number and selects "Entrance Counseling". The parent must complete the Parent Plus Loan Master Promissory Note.

The financial aid office will receive a copy of the Master Promissory Note and the entrance counseling for the student file. Each student and parent will receive information on regard to the Master Promissory Note, which will include the importance of repaying the loan, consequences of default and show the borrowers sample monthly repayment amounts.

Master Promissory Note (MPN)

After completing the Entrance Counseling, the student is directed to create a Direct Loan Subsidized/Unsubsidized Master Promissory Note (MPN) online at www.studentloans.gov. The student also has the option of completing a paper MPN.

A parent borrower must complete and sign a Direct PLUS Loan MPN before the School can make the first disbursement of a Direct PLUS Loan. Parent borrowers must complete and sign a separate MPN for each dependent student for whom they are borrowing.

It is MT Training Center's policy to have its PLUS borrowers to complete the Federal Direct PLUS Request for Supplemental Information (Direct PLUS Loan Request) via the StudentLoans.gov web site.
Request provides:

1. A credit check during the Direct PLUS Loan Request process.
2. After completing the Direct PLUS Loan Request, borrowers are given the opportunity to complete the Direct PLUS Loan MPN.
3. An applicant who is determined to have adverse credit history after completing a Direct PLUS Loan Request may have an endorser complete a Direct PLUS Loan Endorser Addendum electronically, initiate the process of appealing the determination of adverse credit, or indicate that he or she does not wish to continue to pursuing a Direct PLUS Loan.

The MPN is a legal document in which the student or the parent in the case of the Direct PLUS Loan promises to repay their loan(s) and any accrued interest and fees to the Department. It also explains the terms and conditions of the loan(s). In most cases, once submitted and accepted, a Direct Subsidized/Unsubsidized MPN may be used for one or more academic years (up to 10 years). MT Training takes an active confirmation approach and will obtain prior written permission from a borrower to continue to apply loans to the MPN that is currently accepted and on file at COD.

After completing or updating their MPN, the student and/or parent for Direct PLUS Loan prints two copies. One copy is given to the school to be placed in their individual Financial Aid file and the other copy is for the student/parent to keep.

Exit Counseling for Student Borrowers

Prior to graduation or withdrawal from MT Training Center, all students who have received a Direct Subsidized, and/or Direct Unsubsidized loan must complete Exit Counseling. Students must complete Exit Counseling online at www.StudentLoans.gov and/or "Exit Counseling Guide for Federal Student Loan Borrowers" from the Department of Education. The online Exit Counseling takes approximately 45

minutes to complete. If the student selects the online Exit Counseling must complete the counseling in a single session.

The student must read and complete the "Exit Counseling Guide for Student Loan Borrowers". Pages 19-22 must be filled out and returned to the Financial Office. Before completing the Exit Counseling, the student must provide the name, address, e-mail address, and telephone number for their next of kin, two references who live in the U. S., and their current expected employer (if known).
The Exit Counseling is divided into 5 parts:

1. Understand Your Loans – includes the actual balances of the student's loans and explains loan basics and things they need to know.
2. Plan to Repay – provides repayment options and shows what the student's monthly payment will be for each option.
3. Avoid Default – explains how to avoid default and explains deferment and Forbearance options to assist during difficult times also loan consolidation advantages.
4. Make finances a Priority – Helps the borrower to plan, save and spend wisely, how to calculate Educational Tax Incentives and the effect of their payment status on their credit rating.
5. Repayment Information – Provides a comparison of available repayment plans.

The student is provided with a copy of their Bower's Rights and Responsibilities. When the Exit Counseling is completed, the MT Training Center will be notified of the counseling completion and have proof for the student's financial aid file.

Students who unofficially withdraw

If a student drops out without officially withdrawing, the MT Training Center will make every attempt to contact him/her to complete the Exit Counseling in person or online. If the student fails to come in within twenty-five (25) days after withdrawing, a letter will be sent to them that includes the "Federal Student Aid Exit Counseling Guide for Federal Student Loan Borrowers" along with instructions on how to complete the Exit Counseling.

After the student graduates or officially withdraws from school, it is the student's responsibility to adhere to the following regarding their loans. Each student is given the Exit Counseling Guide for Federal Student Loan Borrowers along with the following responsibility form:

Responsibility Form

As a part of their Exit Counseling the student will sign a Borrower's Rights and Responsibilities form which is located at the back of "Exit Counseling Guide for Federal Student Loan Borrowers". Each student will understand the following:

1. I understand that if I change my address or name, I must notify the Lender within 10 days.
2. I understand that if I meet certain requirements, I have the right to defer payments on my loan(s). These deferment provisions are set forth under the section titled Deferment in my Promissory Note. I understand that if default on my loans(s), I lose these rights
3. I understand that if I am temporarily unable to make payments, I may request my lender to grant me a forbearance which can be:
   - A short period of time in which I make no payments, or
   - A longer period of time for making payments, or
   - A different repayment schedule than was first given to me.

4. I know that it is up to the Lender whether to grant this request and I recognize the importance of requesting forbearance before my payments are overdue.
5. I understand that if I borrowed student loans from more than one lender, I can explore loan consolidation or refinancing.
6. I acknowledge that all of the material covered on this acknowledgement for was explained to me. I know that I am responsible for repaying my student loans and may go online to:

The student may obtain additional information regarding Exit Counseling at www.ed.gov/offices/OAFAP/Directloan/student.

Private Education Loan Disclosures (Including Self-Certification Form)

MT Training Center will, upon request, provide in written or electronic form, to an enrolled or admitted student applicant for a private education loan a self-certification form for private education loans required under Section 128(e)(3) of the Truth in Lending Act (15 U.S.C. 163(e)(3)), and the information required to complete the form, to the extent the school possesses the information. The U.S. Department of Education is required to develop the form.

Code of Conduct for Education Loans

MT Training Center adheres to the Higher Education Opportunity Act (HEOA) which sets forth a code of conduct required by all institutions that receive Title IV, HEA program funds. The following Code of Conduct applies to all staff member, faculty, employees, and agents of the school.

Revenue Sharing: Neither MT Training Center, nor any of its officers, employees, or agents will enter into revenue-sharing arrangements with any lender or servicer which is defined by the Higher Education Opportunity Act of 2008, amending the Higher Education Act of 1965, Pub. L #110-315 (2008), (HEOA), which indicates that any arrangement between a school and a lender that results in the lender paying a fee or other benefits, including a share of its profits to the school or its officers, employees or agents, as a result of the institution recommending a lender to its students or families of those students is strictly forbidden.

Gifts: Any financial Aid Officer (or employees who otherwise have responsibilities with respect to education loans or financial aid) will not accept gifts from any lender, guaranty agency or loan servicer. This prohibition is not limited just to those providers of Title IV loans but included lenders of private education loans as well. The law does provide for exceptions to specific types of activities or literature including:

- Brochures or training material related to default aversion of financial literacy.
- Food, training or informational material which is a part of training, as long as that training contributes to the professional development of those individuals attending the training.
- Entrance and Exit counseling as long as the institution's staff are in control and they do not promote the serves of a specific lender.
- Philanthropic contribution from a lender, guarantee agency or loan servicer unrelated to education loans.

Contracting Arrangements: Financial Aid Officer(s) or employees who otherwise have responsibilities with respect to education loans, nor any other employees of the institution, shall accept of any fee, payment or financial benefit as compensation for any type of arrangement or contract to provide services to or on behalf of a lender relating to education loans.

Directing Borrowers: Financial Aid Officer(s) or employees who otherwise have responsibilities with respect to education loans, nor any other employee of the institution, shall not direct borrowers to particular

lenders or delay loan certifications. This prohibition includes assigning any first-time borrower's loan to a particular lender as part of the award packaging or other methods.
Offers of funds for private loans: financial Aid Officer(s) or employees who otherwise have responsibilities with respect to education loans, nor any other employee of the institution, shall not request or accept any agreement of or offer of funds for private loans,. This includes any offer of funds for loans to student at the institution, including funds for an opportunity pool loan, in exchange for providing concessions or promises to the lender for a specific number of loans, or inclusion on a preferred lender list.
Staffing Assistance: Financial Aid Officer(s) or employees who otherwise have responsibilities with respect to education loans, nor any other employee of the institution, shall request or accept any assistance with call center staffing or financial aid office staffing. However, HEOA does not prohibit schools from requesting or accepting assistance from a lender related to:

- Professional development training for financial aid administrators.
- Providing educational counseling materials, financial literacy materials, or debt management materials to borrowers, provided that such materials disclose to borrowers the identification of any lender that assisted in preparing or providing such materials.
- Staffing services on a short-term, nonrecurring basis to assist the school with financial aid related functions during emergencies, including State-declared or federally declared natural disasters, and other localized disasters and emergencies identified by the Secretary.

Advisory Board Compensation: Employees of the institution shall not receive anything of value from a lender, guarantor, or group in exchange for serving on an advisory board. Institution employees, may accept reimbursement for reasonable expenses incurred while serving in this capacity.
Sanctions: Employees that violate this Code of Conduct will be disciplined in a manner consistent with the institutional policies and procedures. Disciplinary action may include termination of employment.

Preferred Lender Lists
MT Training Center does recommend, promote, or endorse any specific lender(s) for private education loans or for Title IV, HEA loans.

Preferred Lender Arrangements
MT Training Center does recommend, promote, or endorse any specific lender(s) for private education loans or for Title IV, HEA loans.

ADDITIONAL POLICIES AND PROCEDURES

Recognition of Constitution and Citizenship Day
In 2004, Congress passes a provision that every school and college that receives federal funding must teach students about the Constitution of the United States of America each year on September 17, the day this historical document was adopted in 1787. Instructors are required to provide creative activities and instruction with class participation or a campus-wide presentation to commensurate this historic document.

Scheduled Breaks
The following holidays & breaks are observed by MT Training Center. Classes will not be held on these days.

- New Year's Day, January 1
- Seumas' Remembrance Day, January 3
- Martin Luther King Day, January 15

- Spring Break, March 16 — 20
- Good Friday, Movable feast Day of the Calendar
- Anita's Remembrance Day, May 2
- Cinco de Mayo, May 5
- Memorial Day, May 27
- Juneteenth, June 19
- Independence Day, July 4
- Summer Break July 27 — 31
- Labor Day, September 2
- Veteran's Day, November 11
- Thanksgiving Break, Wednesday — Friday of Thanksgiving week
- Christmas Break, December 21 — 30
- New Year's Eve, December 31
- Additional holidays may be declared by the Chief Administrative officer

Misrepresentation

All representatives of MT Training Center are sufficiently trained in their prospective areas of expertise to uphold the Vision, Mission, and Philosophy of the School. MTTC maintains its policy of not providing false, erroneous, or misleading statements, whether communicated verbally or in writing to encourage student enrollment or concerning the nature of its educational programs. In addition, MTTC does not provide false, erroneous, or misleading statements verbally or in writing concerning the employability of its graduates. Furthermore, the Financial Aid Administrator or any representative of MTTC is strictly prohibited from expressing Federal Student Aid eligibility to entice enrollment.

Reporting Foreign Gifts

It is the policy of MT Training Center no to receive gifts from foreign entities.

Preparatory Program for students without a High School Diploma or GED

MT Training Center offers GED Preparatory classes for students that do not have a high school diploma or home-school diploma. For more information, please contact a school representative.

Validating High School Diploma Procedures

The Department of Education does not require schools to check the high school data for every student against other information obtained by the student's school during admissions. If the Department of Education or MT Training Center has reason to believe that the high school diploma presented to the school for admission purposes is not valid, was not obtained from an entity that provides secondary school education, has reasons to believe the high school diploma is dubious, e.g., the school knows a student bought the diploma or transcript and was required to perform little or not work; the school must validate the diploma. The registrar will review the diploma, GED, or transcript to determine its validity.

Acceptable documentation for checking the validity of a student's high school completion can include the diploma and a final transcript that shows all the courses he/she took. For student who completed their secondary schooling outside the United States, comparable documents can help, as can the services of companies that determine the validity of foreign secondary school credentials. Another resource is the state department of education in which the high school is located, if that department has jurisdiction over the high school.

MT Training Center reserves the right to have any diploma or transcript translated and/or subjects evaluated by an independent source. Any fees associated with such a service shall be the responsibility of the student.

FINANCIAL AID WEBSITES FOR FEDERAL STUDENT AID INFORAMTION

To learn more about FSA, visit www.studentaid.ed.gov

Prior to applying for FSA, students may establish their Personal Identification Number – **PIN** at www.pin.ed.gov

To apply for FSA using the Free Application for Federal Student Aid – FAFSA visit www.studentaid.ed.gov

For information regarding Federal Stafford Loans through the U.S. Department of Education's Direct Loan program, visit www.dl.ed.gov

For information regarding Loan Consolidation, visit www.loanconsolidation.ed.gov
***Please Note:** you will need to have established our **PIN** prior to entering this website for information.

To complete our Direct Loan Master Promissory Note – **MPN** visit www.studentloans.gov

To file complaints regarding Federal Stafford Loan repayment issues, contact the Federal Student Aid Ombudsman office at www.ombudsman.ed.gov

To view your financial aid history, visit www.nslds.ed.gov
***Please Note:** you will need to have established a **PIN** prior to entering this website for information.

To search education statistics provided to the U.S. Department of Education visit www.nces.ed.gov/IPEDS

To search Education Statistics provided by the U.S. Department of Education Institute of Education Sciences visit www.collegenavigator.com

To search Federal statistics information visit www.fedstats.gov

To learn more about **MT Training Center** visit our website at www.mttrainingcenter.org