

STUDENT CONSUMER INFORMATION DISCLOSURE

The Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA), includes many disclosure and reporting requirements for institutions participating in Title IV programs. A disclosure requirement is information that Mahoning County CTC is required to distribute or make available to students (and sometimes employees). A reporting requirement is information submitted to the U.S. Department of Education or other agencies. Disclosure and reporting requirements sometimes overlap.

The following is a list of the key disclosure and/or reporting requirements, along with a description of how and when this information is distributed and where it can be found. Most of this information can be found in the current MCCTC, Adult Career Center, Student Catalog located online <https://otc.mahoningctc.com/admission-process/financial-aid/policies-procedures>. To request a paper copy a key disclosure and/or reporting requirement, please contact the Financial Aid Office.

Information	Description	Where This Information Can Be Located
Family Education Rights and Privacy Act (FERPA)	Each school must annually provide a notice to all enrolled students about: - The right to review their educational records, to request amendment of records, to consent to disclosures or personally identifiable information, and to file complaints with the U.S. Department of Education - Procedures for reviewing educational records and requesting amendment of records - If applicable, information about the school's policy regarding disclosures to school officials with a legitimate educational interest in the educational records. In order to disclose directory information without prior consent, a school must provide to students a notice of directory information that includes: - The types of information the school has designated as directory information - The student's right to refuse to allow any or all such information about the student to be designated as directory information, and the time period the student has for notifying the school in writing	MCCTC Adult Career Center Student Catalog: <i>Back Cover</i> - Enrollment Packet: FERPA Student Statement & Directory Information "Opt Out" Statement
Cost of Attendance	<i>34 CFR Sec. 668.41; 34 CFR Sec. 668.43</i> Each school must make available to prospective and enrolled students information about the price of attendance, including tuition and fees, books and supplies, room and board, transportation costs, and any additional costs for a program in which the student is enrolled or expresses an interest.	- The Cost of Attendance is listed directly on the student's individual Financial Aid Funding Estimate, and is reviewed with perspective students during their financial aid appointment. - The Cost of Attendance for each program may be found on the Career Training Program pages of the institution's website https://otc.mahoningctc.com/programs/career-training-programs

Information	Description	Where This Information Can Be Located
*Textbook Information	To the maximum extent practicable, a school must post verified textbook pricing information for both required and recommended materials for all classes on the schedule that the school has posted online. This pricing information must include the ISBN number and retail price for all required and recommended textbooks and supplemental materials for each course listed in the institution's course schedule used for registration. If the ISBN is not available, the pricing information must include the publisher and copyright date, as well as the title and author. If the school determines the disclosure of this pricing is not practicable, it may substitute the designation "To Be Determined" in lieu of the required pricing information.	- All required information is generally provided to students directly during their financial aid appointment. - Students may find textbook information on the Career Training Program pages of the institution's website https://otc.mahoningctc.com/programs/career-training-programs
Refund Policy, Requirements for Withdrawals and Return of Title IV Financial Aid	34 CFR Sec. 668.41; 34 CFR Sec. 668.43 Each school must make available to prospective and enrolled students information about: - Any refund policy the school must comply with for the return of unearned tuition and fees or other refundable portions of costs paid to the school. - Requirements and procedures for official withdrawal - Requirements for Return of Title IV, HEA grant or loan aid	MCCTC Adult Career Center Student Catalog: - Section III, Institutional Policies & Procedures: <i>Withdrawal and Refund Policy</i> - Addendum A, Financial Aid Procedures: <i>Withdrawals or Termination</i>
Academic Program	34 CFR Sec. 668.41; 34 CFR Sec. 668.43 Each school must make available to prospective and enrolled students' information about the academic programs of the school, including: - Current certificate programs and other educational and training programs - Instructional, laboratory, and other physical plant facilities that relate to the academic program - Faculty and other instructional personnel - Any plans by the institution for improving the academic program of the institution, upon a determination by the institution that such a plan exists - If an educational program is designed to meet educational requirements for a specific professional license or certification that is required for employment in an occupation, or is advertised as meeting such requirements, information regarding whether completion of that program would be sufficient to meet licensure requirements in a State for that occupation	MCCTC Adult Career Center Student Catalog - Section I, General Information: <i>History & Facility</i> - Section VI, Industry Credential Programs - Complete and current information about programs and classes available can be located online at https://otc.mahoningctc.com/programs/career-training-programs

Information	Description	Where This Information Can Be Located
Institutional and Program Accreditation, Approval, or Licensure	<i>34 CFR Sec. 668.41; 34 CFR Sec. 668.43</i> Each school must make available to prospective and enrolled students: - Names of associations, agencies, or governmental bodies that accredit, approve, or license the school and its programs - Procedures for obtaining or reviewing documents describing accreditation, approval, or licensing - Contact information for filing complaints with the institution's accreditor and with its State approval or licensing entity and any other relevant State official or agency that would appropriately handle a student's complaint.	MCCTC Adult Career Center Student Catalog: Section I, General Information: <i>Accreditations, Program Approvals and Student Complaint Procedure</i>
*Facilities and Services Available to those with Disabilities	<i>34 CFR Sec. 668.41; 34 CFR Sec. 668.43; 34 CFR Sec. 668.231</i> A description of the services and facilities available to students with disabilities, including students with intellectual disabilities	MCCTC Adult Career Center Student Catalog: Section II, Student Services and Resources: <i>Auxiliary Aids and Services for Students with Disabilities</i> - Information can also be found online at https://otc.mahoningctc.com/resource-center/disability-services
Contact Information for Assistance in Obtaining Institutional or Financial Aid Information	<i>34 CFR Sec. 668.43; 34 CFR Sec. 668.44</i> Each school must make available to prospective and enrolled students, information regarding how and where to contact individuals designated to assist enrolled or prospective students in obtaining institutional or financial aid information.	Contact Information is available online at https://otc.mahoningctc.com/admission-process/financial-aid
Copyright Infringement	<i>34 CFR Sec. 668.43</i> Institutional policies and sanctions related to copyright infringement including - A statement that explicitly informs its students that unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject the students to civil and criminal liabilities; - A summary of the penalties for violation of Federal copyright laws; - A description of the institution's policies with respect to unauthorized peer-to-peer file sharing, including disciplinary actions that are taken against students who engage in illegal downloading or unauthorized distribution of copyrighted materials using the institution's information technology system;	MCCTC Adult Career Center Student Catalog: Section III, Institutional Policies and Procedures: <i>Copyright Protection</i>

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*Transfer of Credit	<i>34 CFR Sec. 668.43</i> A description of the transfer of credit policies established by the institution that includes, at a minimum - (i) Any established criteria the institution uses regarding the transfer of credit earned at another institution and any types of institutions or sources from which the institution will not accept credits; (ii) A list of institutions with which the institution has established an articulation agreement; and (iii) Written criteria used to evaluate and award credit for prior learning experience including, but not limited to, service in the armed forces, paid or unpaid employment, or other demonstrated competency or learning	• MCCTC Adult Career Center Student Catalog: Section III, Institutional Policies and Procedures: <i>Transfer of Credit</i> • The Transfer of Credit Policy is also available online at https://otc.mahoningctc.com/admission-process
Description of Written Arrangements	<i>34 CFR Sec. 668.43</i> A description in the program description of written arrangements the institution has entered into in accordance with § 668.5, including, but not limited to, information on (i) The portion of the educational program that the institution that grants the degree or certificate is not providing; (ii) The name and location of the other institutions or organizations that are providing the portion of the educational program that the institution that grants the degree or certificate is not providing; (iii) The method of delivery of the portion of the educational program that the institution that grants the degree or certificate is not providing; and (iv) Estimated additional costs students may incur as the result of enrolling in an educational program that is provided, in part, under the written arrangement;	• University Hospitals provides 100% of the paramedic program on site at MCCTC • University Hospital Address: 158 W Main Rd, Conneaut, OH 44030
Student Body Diversity	<i>34 CFR Sec. 668.43</i> The percentage of those enrolled, full-time students at the institution who – (i) Are male; (ii) Are female; (iii) Receive a Federal Pell Grant; (iv) Are a self-identified member of a racial or ethnic group	• College Navigator function of the National Center for Education Statistics (NCES) website https://nces.ed.gov/collegenavigator/?q=Mahoning+County+Career+and+Technical+Center&s=all&id=407489#general • College Navigator link accessible from school website here: https://otc.mahoningctc.com/admission-process/financial-aid
*Consumer Information on College Navigator Website	<i>HEOA Section 111 amended HEA Title I, Part C: added HEA 132(i)(1)(V) (20 U.S.C. 1015a(i)(1)(V))</i> The U.S. Department of Education is required to post 26 items on the College Navigator website for each school	• College Navigator function of the National Center for Education Statistics (NCES) website https://nces.ed.gov/collegenavigator/?q=Mahoning+County+Career+and+Technical+Center&s=all&id=407489#general • College Navigator link accessible from school website here: https://otc.mahoningctc.com/admission-process/financial-aid

Information	Description	Where This Information Can Be Located
Completion, Graduation, Transfer- Out Rates	34 CFR Sec. 668.41; 34 CFR Sec. 668.45; 34 CFR Sec. 668.8 Each year a school must determine the completion rate of its certificate seeking, first-time, full-time undergraduate students and report it to the Department via the IPEDS website. Schools must make these annual rates available to the public no later than July 1st. With requests from prospective students, the information must be made available prior to them enrolling or entering into any financial obligations with the school Note: These data are collected in the IPEDS Graduation Rate Survey (GRS). For more information: http://nces.ed.gov/ipeds	• MCCTC Adult Career Center Student Catalog: Section VI, Industry Credential Programs: <i>Completion Rates for Past Industry Credential Programs</i> • Detailed statistics and information is also available to prospective and current students through the College Navigator function of the National Center for Education Statistics (NCES) website at https://nces.ed.gov/collegenavigator/?q=Mahoning+County+Career+and+Technical+Center&s=all&id=407489#general • Student and prospective students can also find information about graduation rates, loan repayment rates, and post-enrollment earnings about this institution and other postsecondary institutions on the U.S. Department of Education College Scorecard website at https://collegescorecard.ed.gov/. • Disaggregated completion and graduation rates are reported through the Higher Education Information System (HEI) annually and may be made available upon request
Placement in Employment	34 CFR 668.41(d) Schools must make available to current and prospective students information regarding the placement in employment of, and types of employment obtained by, graduates of the school's certificate programs. Schools must identify the source of the placement information, and any timeframes and methodology associated with it.	• MCCTC Adult Career Center Student Catalog: Section VI, Industry Credential Programs: <i>Completion Rates for Past Industry Credential Programs</i>
Job Placement Rates	34 CFR 668.14(b)(10) A school that advertises job placement rates as a means of recruiting students to enroll must make available to prospective students, at or before the time the prospective student applies for enrollment: • The most recent available data concerning employment statistics and graduation statistics • Any other information necessary to substantiate the truthfulness of the advertisements • Relevant state licensing requirements of the state in which the school is located for any job for which the course of instruction is designed to prepare students.	• MCCTC Adult Career Center Student Catalog: Section VI, Industry Credential Programs: <i>Completion Rates for Past Industry Credential Programs</i>
Retention Rate	34 CFR 668.41 Schools must make available to current and prospective students the retention rate of certificate or degree seeking, first-time, undergraduate students as reported to IPEDS.	• MCCTC Adult Career Center Student Catalog: Section VI, Industry Credential Programs: <i>Completion Rates for Past Industry Credential Programs</i> • Detailed statistics and information is also available to prospective and current students through the

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	This information is collected in the IPEDS Fall Enrollments Survey. For more information: http://nces.ed.gov/ipeds If the retention rate information is requested by a prospective student, the information must be made available prior to the student's enrolling or entering into any financial obligation with the school.	College Navigator function of the National Center for Education Statistics (NCES) website at https://nces.ed.gov/collegenavigator/?q=Mahoning+County+Career+and+Technical+Center&s=all&id=407489#general
Vaccination Policies	34 CFR Sec. 668.43 Institutional policies regarding vaccinations	MCCTC Adult Career Center Student Catalog: Section III, Institutional Policies and Procedures: <i>Vaccination Policy</i>
Teach-Out Plan	34 CFR Sec. 668.43 If the institution is required to maintain a teach-out plan by its accrediting agency, notice that the institution is required to maintain such teach-out plan and the reason that the accrediting agency required such plan under § 602.24(c)(1)	When there is a discontinuation of a training program, MCCTC is required by our accrediting body, ACCSC, to maintain a Teach-Out plan
Final Judgement Against School	<i>Institutional information required by 34 CFR Sec. 668.43</i> If an enforcement action or prosecution is brought against the institution by a State or Federal law enforcement agency in any matter where a final judgment against the institution, if rendered, would result in an adverse action by an accrediting agency against the institution, revocation of State authorization, or limitation, suspension, or termination of eligibility under title IV, notice of that fact.	Not Applicable
Student Activities	Information, which must be easily accessible on the school's website, about student activities the school offers	A School Events Calendar can be accessed on the school webpage at this location: https://otc.mahoningctc.com/our-events
*Net Price Calculator	All Title IV Schools that enroll full-time, first time degree or certificate seeking undergraduate students must have on their website a net price calculator. The net price is the cost of attendance minus the average yearly grant and scholarship aid. The calculator provides estimated net price information to current and prospective students	- Net Price Calculator: https://otc.mahoningctc.com/admission-process/financial-aid/net-price-calculator - The link can be accessed on the school webpage at this location: https://otc.mahoningctc.com/admission-process/financial-aid
Annual Security Report (ASR)	The Clery Act requires institutions that receive federal funding to disseminate a public annual security report (ASR) to employees and students every October 1st. This ASR must include statistics of campus crime for the preceding 3 calendar years, plus details about efforts taken to improve campus safety. ASRs must also include policy statements regarding (but not limited to) crime reporting, timely warning and emergency notification,	- A notice of the report's availability is distributed to all staff and students via paper or electronic mail by Oct 1 each year - The Annual Security Report is located online at https://otc.mahoningctc.com/about/important-links - The MCCTC Annual Security Report is also included in the current MCCTC Adult Career Center Student Catalog: Section IV - Students may request a hard copy of the report by contacting the Adult Career Center Supervisor.

Information	Description	Where This Information Can Be Located
	emergency response and evacuation procedures, campus facility security and access, law enforcement authority, incidence of alcohol and drug use, and the prevention of/response to/ institutional disciplinary action for sexual assault, domestic or dating violence, and stalking.	
Drug and Alcohol Abuse Prevention Program	<i>34 CFR Sec. 86</i> Each school must annually distribute in writing to each student and each employee: • Information on preventing drug & alcohol abuse • Standards of conduct that clearly prohibit the unlawful possession, use, or distribution of illicit drugs and alcohol by students and employees on the school's property or as part of any of the school's activities • Descriptions of applicable legal sanctions under state, local, and federal law • Description of health risks • Description of available counseling, treatment, rehabilitation, or re-entry programs • Clear statement that the school will impose sanctions for violation of standards of conduct and a description of sanctions	• MCCTC Adult Career Center Student Catalog: Section IV, Institutional Policies and Procedures: <i>Drug Free Schools</i> • The MCCTC Adult Career Center Student Catalog is distributed to all staff and students annually and is also available at https://otc.mahoningctc.com/about/important-links • The Catalog is always available and provided to the public upon request
Financial Aid Information	<i>34 CFR Sec. 668.41; 34 CFR Sec. 668.42 ; 34 CFR Sec. 668.43</i> Each school must make available to prospective and enrolled students information about: • All the need-based and non-need-based federal, state, local, private and institutional student financial assistance programs (aid) available to students who enroll at the school • Terms and conditions of the Title IV, HEA loans • Criteria for selecting recipients and for determining award amount • Eligibility requirements and procedures for applying for aid • Methods and frequency of disbursements of aid • Rights and responsibilities of students receiving Title IV, HEA student Financial Aid, including criteria for continued student eligibility and standards for Satisfactory Academic Progress • Terms of any loan received as part of financial aid package, sample loan repayment schedule, and the necessity for repaying loans • Procedures and forms by which students apply for assistance	• MCCTC Adult Career Center Student Catalog: Addendum A, <i>Financial Aid Procedures</i> • Online at https://otc.mahoningctc.com/admission-process/financial-aid • All required information is generally provided to students directly during their financial aid appointment. • Additional information can be found on the U.S. Department of Education's website at https://studentaid.gov/.

Information	Description	Where This Information Can Be Located
	- General conditions and terms applicable to employment provided as part of financial aid package - Entrance and exit counseling information for student loan borrowers.	
National Student Loan Data System (NSLDS)	Schools that enter into an agreement with a potential student, student, or parent of a student regarding a Title IV, HEA loan are required to inform the student or parent that the loan 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.	MCCTC Adult Career Center Student Catalog: Addendum A, Financial Aid Procedures: <i>National Student Loan Data System (NSLDS) Disclosure</i>
Notice of Federal Student Financial Aid Penalties for Drug Law Violations	Each school must provide to every student upon enrollment a separate, clear and conspicuous written notice with information on the penalties associated with drug-related offenses under existing section 484(r) of the HEA.	MCCTC Adult Career Center Student Catalog: Section IV, Institutional Policies and Procedures: <i>Drug Free Schools</i> <i>Per FAFSA Simplification Act, and the Department published Dear Colleague Letter (GEN-21-04) on June 11, 2021, As it relates to federal Title IV aid programs, schools are not required to provide information and written notice to their student and employee population regarding the penalties associated with drug-related offenses and the impacts on Title IV aid eligibility. The Federal Register Notice announcing early implementation was posted on June 17, 2021.</i>
Disbursement for Books and Supplies	Disbursement of books and supplies policy for Title IV eligible students must be provided to students in their consumer disclosures.	All required Title IV authorizations are reviewed with students during their financial aid appointment

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Student Loan Information Published by the U.S Department of Education	<i>HEOA Section 488 (c) amended HEA Section 485(d) (20 U.S.C. 1092(d))</i> Schools are required to provide information published by the U.S. Department of Education to students at any time that information regarding loan availability is provided. The publication includes information about rights and responsibilities of students and schools under Title IV, HEA loan programs.	Students are provided with the “William D. Ford Federal Direct Loan Program Direct Subsidized Loan and Direct Unsubsidized Loan Borrower’s Rights and Responsibilities Statement” when completing the required Master Promissory Note prior to the first disbursement of funding. MPN for student loan borrowers can be found at https://studentaid.gov/mpn/
Entrance Counseling for Student Loan Borrowers	Prior to the first disbursement, each school must provide to a first-time borrower of a Federal Direct Loan (other than consolidated or Parent PLUS loans) comprehensive information on the terms and conditions of the loan and of the borrower’s responsibilities.	- Terms and conditions of the loan and of the borrower’s responsibilities are reviewed during their financial aid appointment - Students are required to complete a Master Promissory Note prior to the first disbursement of funding. MPN for student loan borrowers can be found at https://studentaid.gov/mpn/ - Students are required to complete Loan Entrance Counseling prior to the first disbursement of funding. Entrance Counseling for Student Loan Borrowers can be found at https://studentaid.gov/entrance-counseling/
Exit Counseling for Student Loan Borrowers	Each school must provide counseling to borrowers of loans under the Federal Direct Loan, or Perkins Loan programs (other than consolidated or Parent PLUS loans) shortly before the student borrower ceases at least half-time study at the school.	Students are instructed to complete Exit Counseling after their last disbursement. Exit Counseling for Student Loan Borrowers can be completed at https://studentaid.gov/exit-counseling/
*Code of Conduct for Education Loans	<i>34 CFR 601.2; 34 CFR 601.21; 34 CFR 668.14(b)(27)</i> Each school must prominently publish on the school’s website a code of conduct that prohibits a conflict of interest with the responsibilities of an agent of the school with respect to FFELP or private education loans. All agents with responsibility for loans must be informed annually of the provisions of the code. The code of conduct must prohibit: - Revenue-sharing arrangements with any lender - Receiving gifts from a lender, a guarantor, or a loan services - Contracting arrangement providing financial benefit from any lender or affiliate of a lender - Directing borrowers to particular lenders, or refusing or delaying loan certifications - Offers of funds for private loans - Call center or financial aid office staffing assistance	MCCTC Adult Career Center Student Catalog: Addendum A, Financial Aid Procedures: <i>Code of Conduct for Education Loans</i> - The Code of Conduct for Education Loans can be accessed on the school webpage at this location: https://otc.mahoningctc.com/admission-process/financial-aid/federal-student-aid

Information	Description	Where This Information Can Be Located
	Advisory board compensation	
Financial Value Transparency & Gainful Employment	The Financial Value Transparency and Gainful Employment regulations establish transparency metrics in 34 CFR 668 Subpart Q to make meaningful information available to students and the general public for nearly all <i>Title IV</i> -eligible programs, making comparable data available for both GE programs and non-GE programs. 34 CFR 668 Subpart S contains additional accountability provisions for GE programs linked to program eligibility. For more information on the regulations, including details on exceptions and on which programs are considered GE programs, see Dear Colleague Letter GEN-24-04 .	- Student and Program Level data reported to NSLDS by annual deadline - Review and updates to completers list completed by annual deadline
Misrepresentation	The Institution has several formal processes in place to ensure that - The Institution does not misrepresent the nature of its educational program. - The Institution does not misrepresent the nature of its financial charges. - The Institution it does not misrepresent the employability of its graduates	All MCCTC Adult Career Center Staff involved in recruiting and enrollment sign a <i>Recruitment and Admission Personnel Code of Conduct Agreement</i>
Student Code of Conduct	This document provides a code of ethics and conduct that students are expected to follow while on campus or in attendance at a school sponsored function.	MCCTC Adult Career Center Student Catalog: Section IV, Institutional Policies and Procedures: <i>Student Code of Conduct</i> - The Student Code of Conduct is reviewed with all students during orientation
Constitution Day	Each educational institution that receives Federal funds for a fiscal year is required to hold an educational program about the U.S. Constitution for its students.	- Each year MCCTC sends educational information about the U.S. Constitution to each student. - Constitution Day facts can also be obtained from the Adult Career Center website at https://otc.mahoningctc.com/admission-process/financial-aid/constitution-day
Voter Registration Form	<i>20 U.S.C. 1094(a)(23)</i> Each school must: Make a good faith effort to distribute a mail voter registration form (for federal elections and state elections for governor or other State chief executive) to each student enrolled in a degree or certificate program and physically in attendance at the school.	- Voter registration forms are provided to students at the time of orientation - Voter registration instructions and paper forms can also be obtained from the Business Office & Financial Aid Office. - Instructions are also available online at: https://otc.mahoningctc.com/admission-process/financial-aid
Veterans & Family Members Public Law 116-315- Section 1018: Isakson & Roe	Public Law 116-315- Section 1018: Mandates adherence to the requirements of the Principles of Excellence (Executive Order 13607) In carrying out the principles, an institution commits to:	MCCTC Adult Career Center Student Catalog: Section III, Institutional Policies and Procedures: Veteran Affairs: <i>Isakson and Roe Section 1018</i> - Veteran Students are given a program specific Financial Aid Shopping Sheet prior to enrollment

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	• Provide students with a timely personalized Financial Aid Shopping Sheet covering the total cost of an education program • Inform students who are eligible to receive Veteran education benefits of the availability and potential eligibility for federal financial aid before packaging or arranging private student loans or alternate financing programs • Must fully disclose conditions or additional requirements, including training, experience, or examinations, required to obtain the license, certification, or approval for which the course of education is designed to provide preparation • Provide to a covered individual with information regarding the requirements to graduate, including information regarding when required classes will be offered and a timeline to graduate • Maintain a policy to accommodate service members and reservists to be readmitted to a program if they are temporarily unable to attend class or suspend their studies due to service requirements	

Key: * = Information made publicly available on school's website