



Consumer Handbook

2011-2012

New Kensington, Main School

724/337-1000

Monroeville Branch

412/372-3900

North Hills Branch

412/367-4000

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PROLOGUE

The Consumer Handbook is a publication of the Financial Aid, Student Accounts, and Student Services Departments of CAREER TRAINING ACADEMY®. It is intended to describe the services available to our students by these departments and to furnish important information about the school's policies and procedures that may or may not be covered in other publications.

CAREER TRAINING ACADEMY® is committed to providing a high level of customer service to our students. This service begins with the initial interview and ends with employment/referral assistance, student loan counseling, and Graduate Quality Assurance Program.

Our Financial Aid Department will begin working with you long before you become a student. All too often, students who would have been capable of attending and succeeding at the school of their choice give up on the idea because they believe they can't afford to further their education. Our Financial Aid Department is here to help you find ways to afford a quality education. Statistics show that persons who receive training beyond high school make one of the best investments that can be made in terms of lifetime income. You have taken the first step by exploring the education offered at our school. Invest a few more minutes to see what services and sources of aid may be available to you at the Career Training Academy®.

While this booklet and The Student Guide that accompanies it should answer most of your questions, you should be aware that policies, procedures, and federal regulations are subject to change. The Financial Aid Department will have the most up-to-date information.

P.S. The Financial Aid Department has offices at the New Kensington, Monroeville, and North Hills campuses. Our office hours are 8:30-4:00 daily. Evening and Saturday appointments can be arranged. We can be reached by phone at 724-337-1000 (New Kensington), 412-372-3900 (Monroeville) or 412-367-4000 (North Hills).

Basic general questions about financial aid can be answered on a walk-in basis. More specific or technical questions require a scheduled appointment with a Financial Aid Office.

ACCREDITATION, LICENSURE, MEMBERSHIPS

ACCREDITATION

Career Training Academy® is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC).

LICENSURE

State Board of Private Licensed Schools
Pennsylvania Department of Education

MEMBERSHIPS

Associated Bodywork and Massage Professionals
State Medical Board of Ohio
Pennsylvania Association of Student Financial Aid Administrators
Pennsylvania Association of Private School Administrators
Westmoreland County Counselors Association

FACILITIES

The programs are housed within approximately 10,000 square feet of air-conditioned space at the main school in New Kensington; 4800 square feet of air-conditioned space at the Branch in Monroeville and 6100 square feet of air-conditioned space at the Branch in the North Hills. The classrooms and laboratories are completely equipped with the necessary medical and dental equipment and materials essential for the training of highly skilled students. The major equipment includes EKG machines, microscopes, centrifuges, autoclave, CPR unit, computers, and blood analyzer in the medical areas, the business and computer laboratories are equipped with computers and related equipment in the main school and branches; x-ray unit, model trimmer, lathe, amalgamator, dental chairs, mobile unit, in the dental area at the main school. The schools are conveniently located.

POLICY OF NONDISCRIMINATION

Career Training Academy® encourages diversity and does not discriminate on the basis of race, color, religion, ancestry, national origin, age, nondisqualifying disability, gender, sexual orientation, marital status, or veteran status.

FACILITIES AND SERVICES FOR STUDENTS WITH SPECIAL NEEDS

Information pertaining to an applicant or student's disability is voluntary and confidential. If any information is provided, it will be used to reasonably attempt to overcome the effects and conditions that limit the participation of qualified disabled students. Reasonable accommodations will be made on an individual basis. It is the responsibility of the applicant to seek available assistance and to make their needs known to the Lead Instructor or Director. Documentation to support the disability must be provided to the school at the time of the request.

Career Training Academy® has a successful **mentoring program**. Each student is assigned a mentor upon starting class. Mentors are available to discuss academic problems and can offer suggestions for improvement and should be a student's first approach to solving a concern. Personal problems also may arise at times. Mentors may be able to recommend individual service agencies for help.

Students who are having academic difficulty or need additional academic assistance may request tutoring and academic advising through the student's mentor, lead instructor or Director.

Career Training Academy® recognizes that ongoing personal and school-related issues might adversely affect the lives and academic performance of

its students. Early identification of personal and school-related problems may provide an opportunity for the student to reduce or eliminate a burdensome problem. This program provides an opportunity for the school to increase morale and student effectiveness as well as increasing retention and graduation rates.

To obtain these benefits that are mutual to the student and the school, the school offers, on a confidential and voluntary basis, the Student Resource Services program to all students. The program includes telephone counseling and coaching, resources, a specialized website with tools and individualized counseling services for dealing with personal issues. Counselors and clinicians from the Student Resource Services provide information, immediate help, short-term counseling, and/or referral to community agencies. This service is provided to the student 24 hours per day, 365 days per year. The initial contact made by the student is to a licensed, trained counselor who has a minimum of a master's degree. Follow-up and monitoring of all Student Resource Service calls are done by Student Resource Services.

In order to deliver the service to the students, Career Training Academy® distributes posters, brochures and wallet cards for the students' information. Student Resource Services provides monthly reports to the school regarding the utilization of the service by students. These reports contain no specific student information; the use of the service by a particular student is confidential to everyone involved and privacy issues are maintained.

VACCINATION POLICIES

At Career Training Academy® the health and safety of our students is extremely important to us. Students must be aware that due to their occupation exposure to blood or other potentially infectious materials, they may be at risk of getting Hepatitis B (HBV) infection. All students are offered the Hepatitis B vaccine with the understanding that these services will be the student's responsibility financially. All policies regarding vaccination will be reviewed at orientation.

VOTER REGISTRATION

Voter Registration forms are available in the Financial Aid Office or online at www.votespa.com

PLACEMENT ASSISTANCE

Job search skills are taught within the curriculum. Assistance is given to graduates throughout their careers. Eligibility for placement assistance requires graduation from the program and adherence to the placement regulations, which are acknowledged by the student at orientation. Use of the school's placement assistance is not to be construed as a guarantee of employment.

In order to avoid any misunderstanding concerning placement assistance, read the following document carefully. Please ask any questions concerning these matters now so that we can assist you in your understanding.

The school makes regular contact with many employers regarding job openings. Information obtained from these contacts is matched against the known qualifications and background of the graduates. Graduates who appear to meet the employer's qualifications are advised of the opening and expected to actively pursue a job interview and/or job offer from the employer.

Graduates who elect to use the school's placement assistance service should realize that while the school will provide them with all reasonable help, it is not and cannot be responsible for any person's failure to secure a job or job interview. The school has no way of controlling the job market and the number of jobs available at any moment. Additionally, the employer, not the school, has the exclusive right to set the job specifications and to make job offers to the person or persons who best meet those specifications. The employer knows his/her needs best and has the privilege of considering candidates from many sources in addition to our school; therefore, there is no reason to feel any special obligation to job applicants from any particular source.

In practice, we have found that employers prefer to recruit from sources where, in addition to proper technical training, job applicants approach the employment process in a disciplined and knowledgeable manner.

Students who complete their programs are often hired as the following:

Dental Assistant	- Entry-level position in a dental facility
Advanced Medical Coder/Biller	- Entry-level position as an Advanced Medical Coder/Biller
Health Insurance Claims Examiner/Medical Biller	- Entry-level position as a Health Claims Examiner/Medical Biller
Medical Assistant	- Entry-level position in a hospital, clinic, doctor's office or health care facility
Medical Assistant Comprehensive	- Entry-level position in a hospital, clinic, doctor's office, pharmacy, chiropractic office, ophthalmic office, podiatric office or health care facility
Pharmacy Technician	- Entry-level position as a pharmacy technician in a community pharmacy, hospital or mail order pharmacy
Advanced Bodyworker	- Entry-level position as an Advanced Bodyworker utilizing advanced bodywork modalities
Comprehensive Massage Therapist	- Entry-level position as a Comprehensive Massage Therapist
Therapeutic Massage Therapist	- Entry-level position as a Therapeutic Massage Technician in a Spa, Day Spa, Chiropractic Office

**JOB PLACEMENT RATES – OVER ALL PROGRAMS
ACCSC ANNUAL G&E REPORT JULY 2009**

New Kensington	83%
Monroeville	83%
North Hills	83%

For more detailed information or a program-by-program break down, please see your campus Director.

HOW FINANCIAL AID WORKS

If you apply to Career Training Academy® well in advance, there are many advantages. The earlier you begin the financial aid process, the more opportunities you will have to explore financial aid programs. Scholarship searches and early application for campus-based aid are just a few of the things that our Financial Aid Department will help you to do.

As early as possible, our Financial Aid Department will schedule you for an individual planning session. Based on all available information, we will assist you in developing a financial package that meets your needs.

Our first step is to estimate your potential grant awards. Grants are financial aid awards that **do not require repayment**. Once your grant awards are estimated, possible scholarships and family contributions are explored. Then student loans are considered.

There are a variety of factors that affect the amount of aid that you may receive. Things such as family income, assets, age, state of domicile, and application dates go into the calculation. The best way to ensure that you are considered for all resources is to apply early, respond to requests for information, and learn as much as you can about all potential sources of funding. While our Financial Aid Office is knowledgeable and will assist you in applying for many sources of aid, there may be other resources that you can uncover on your own.

Additionally, many students are hesitant to borrow; you shouldn't be as the Federal Government created the student loan programs so that **everyone** interested in furthering their education would have access. The programs are designed to be as beneficial as possible to the student and the student's family. All Federal Student Loans contain deferment, forbearance, and cancellation provisions. Federal Stafford Loans also feature delayed repayment and low interest rates. For those who qualify, interest on Federal Stafford Loans can be subsidized while the student is enrolled in school at least half-time or on a deferment. Most students today finance at least a part of their post-secondary education. **However**, you should borrow wisely. Only borrow what you need, as beneficial as they are - student loans must be repaid. Because Career Training Academy® believes that a student's loan burden should be as small as possible, we package only the loan amount you need to cover your direct institutional charges. If you need funds in excess of your direct institutional costs, you should bring that to your Financial Aid Officer's attention.

A student only packages financial aid for one academic year at a time. The Career Training Academy® has both one and two academic year programs. Make sure you understand exactly what program you are enrolling in, how long it will take you to complete the program, and for what period of time you are making financial arrangements. If applicable, the Financial Aid Department will schedule a second individual planning session with you before your second academic year begins.

Since financial plans usually involve a combination of funds that arrive at different times, our Financial Aid and Student Accounts Department will monitor the progress of your financial plan. **Remember that until the funds are actually received, your plan is only estimated.** While most estimates are accurate, sometimes there are deviations. Even though we monitor the progress of your plan and will alert you of changes we detect, **you are ultimately responsible** for your plan. Please take the time to understand your package and check up on the arrival of aid.

You need to be financially cleared to begin classes each term and all charges must be paid before you are cleared for Externship and/or graduation. Financial clearance means that you must have either paid for your current academic year's education in full or have a financial aid plan in place that will cover all current year charges. If further information/documents are needed to actualize your plan, **you will not be financially cleared.**

WHAT FINANCIAL AID PROGRAMS ARE AVAILABLE AT CAREER TRAINING ACADEMY®?

CAREER TRAINING ACADEMY® participates in a number of financial aid programs. These programs include grants, loans, scholarships, and specialized funding. Funds originate from the federal government, various state governments, local governments, the institution, and other sources. Students at our institution have received funding from many programs, the most common are listed below:

Definition of an Academic year: A full academic year consists of at least 36-quarter credits and 30 weeks of instruction.

Federal Programs:

Federal Pell Grant -	(No Repayment Required)
Federal Supplemental Educational Opportunity -	(No Repayment Required)
Federal Plus Loan -	(Repayment Required)
Veterans Benefits -	(No Repayment Required)
Federal Work Study -	(No Repayment Required)
Federal Direct Stafford Loan	(Repayment Required)

State Programs:

PHEAA State Grant (PA) -	(No Repayment Required)
Trade Assistance Act Benefits - (TAA)	(No Repayment Required)
Office of Vocational Rehabilitation - (OVR)	(No Repayment Required)

Institutional and Other Programs:

CTA Scholarship -	(No Repayment Required)
Tuition Payment Plan -	(Repayment Required)
Workforce Investment Act -	(No Repayment Required)
NEED-	(No Repayment Required)
Career Link/Career Track	(No Repayment Required)
Student Educational Assistance Grant (SEAF)	(No Repayment Required)
Pittsburgh Promise	(No Repayment Required)

*If you discover any additional sources of funding that you may be eligible for, please discuss it with your Financial Services Representatives. They will be happy to assist you in the application process.

WHAT ARE THE PROCEDURES AND DEADLINES FOR AID APPLICATION?

Federal Pell Grant Program: The Federal Pell Grant is applied for using the Free Application for Federal Student Aid (FAFSA). Application forms are available from the CAREER TRAINING ACADEMY® Financial Aid Offices, your high school guidance office, or the Federal Department of Education (phone 1-800-4-fed-aid) or www.fafsa.ed.gov.

A Financial Aid Officer can assist you in completing this application during your individual planning session.

Deadline for application for the 2011-2012 award year (July 1, 2011 - June 30, 2012) is June 30, 2012.

You should submit your completed FAFSA to either Career Training Academy®, mail to the MDE processor or complete your application on the web at www.fafsa.ed.gov (address on the envelope included with your FAFSA form). Most applications will include an addressed envelope for mailing. If your application does not, your Financial Aid Officer can provide one.

Once the Department receives your application, it will mail you a SAR (Student Aid Report) and electronically release your SAR to the school of your choice. When you receive your SAR, you should review it carefully for accuracy and submit it to the Financial Aid Office for processing. If there are any errors, please make corrections on the second page of the SAR, sign and submit to the Financial Aid Office.

Once the Financial Aid Officer receives your SAR, they will determine your eligibility for a Federal Pell Grant. Eligibility is determined by comparing the Expected Family Contribution (EFC) on your SAR with a chart published by the Federal Department of Education. The lower the EFC, the more you will receive in Federal Pell Grant. The EFC is calculated using information you provide in the FAFSA. If your application is selected for verification (See the verification/discrepancy policy later in this publication), you will need to provide additional documentation to the Financial Aid Office before a Federal Pell Grant and any other federal aid can be disbursed.

If you are eligible for a Federal Pell Grant and (if applicable) complete the verification process, an award letter/planning sheet will be sent to you. The award letter/planning sheet will outline the expected disbursement dates.

Federal Supplemental Educational Opportunity Grant (FSEOG): FSEOG is a limited federal fund that is administered by the school using a combination of federal guidelines and institutional policies. This is called a "campus based" fund. Application is made by filing a FAFSA. You must be financially cleared by the deadline dates in order to be considered. (Financial Clearance was defined earlier in this publication.)

The deadline for consideration is the first day of the class start. Since these are limited funds, the earlier you are financially cleared the better your chances are to receive funds. If sufficient funds are available for a particular class start, the deadline may be extended.

Federal Work-Study Program (FWS): FWS is a limited federal fund that partially subsidizes qualified employment. Financial clearance is required. Awards are made as funds and employment are available. Please notify the Financial Aid Officer if you are interested in working.

Federal Direct Loan Program: Application is made by completing a loan application/ master promissory note (mpn). Loan applications are available through the Financial Aid Office.

NOTE: Effective July 1st, 2010 – Stafford Loans are made through the William D. Ford Direct Lending Program Only.

You must file a FAFSA before your loan can be approved. Additionally, the school will sometimes require more information to approve your loan. Please watch your mail carefully and respond to any correspondence you receive.

There is no deadline for application. However, a loan application must be originated with the Department of Education before or during the academic period for which the funds are intended. Also, if a Stafford loan is part of your financial plan, the application must be originated through the Federal Department of Education in order for you to be financially cleared to begin classes.

Federal Plus Loans: Application is made by the parent of a dependent student completing a loan application/master promissory note (mpn). Federal Plus Loan application/promissory notes are available through the Financial Aid Department. Federal Plus loan eligibility includes a credit evaluation. Please watch your mail carefully and respond to any correspondence you receive. The student is then able to borrow additional unsubsidized loans to assist their education.

The school must certify loan applications. The completed application should be submitted to the Financial Aid Department. It will review the application, provide the necessary information to establish eligibility, and forward the application to your parent's lender. Once approved, your parent will receive a loan approval notice from the lender.

There is no deadline for application. However, a loan application must be originated with the Department of Education before or during the academic period for which the funds are intended. Also, if a Plus loan is part of your financial plan, the application must be originated and there must not be any outstanding corrections in order for you to be financially cleared for classes.

Veteran's Benefits: These funds are limited, at a minimum, to those students who have served 180 days active duty in the military. In certain situations, funds are also available to students whose parents served in the military.

Qualified students should bring a copy of their DD 214 form to their individual planning session. The Financial Services Representative will work with the student to determine potential eligibility.

PHEAA State Grant: Application is made by filing the FAFSA form. Qualified applicants must meet PHEAA's Pennsylvania domicile requirements, meet required deadlines, and be enrolled at least half-time in an eligible program. Not all students qualify for the PHEAA State Grant.

New applicants must file a FAFSA by August 1, 2012, to be considered for a 2012/2013 state grant. Previous recipients must file a FAFSA by May 1, 2012, to be considered for a 2012/2013 state grant.

PHEAA sometimes needs more information than is provided on the FAFSA to complete their awarding process. Please respond quickly to all requests for additional data.

More specific information about PHEAA grants may be obtained directly from PHEAA at 1-800-692-7392.

Trade Assistance Act Benefits (TAA): Application is made through your local employment office. Benefits are available to students who were dislocated because of foreign trade.

More information is available from your local employment office.

Office of Vocational Rehabilitation (OVR) Benefits: Application is made through your local Office of Vocational Rehabilitation. Benefits are available to students deemed by OVR to be eligible for vocational rehabilitation.

More information is available from your OVR office.

CAREER TRAINING ACADEMY® Scholarship: Application is made through the Admissions Department. More detailed information is available in the school catalog.

Student Educational Assistance Grant (SEAF): Application is made through the financial aid office. More detailed information can be obtained through the Financial Aid Department.

Tuition Payment Plan: Application is made by completing a payment schedule plan. Payment schedule plans are available from the Financial Aid Department.

There are no deadlines associated with Tuition Payment Plans. However, if your financial plan includes tuition payments, you must complete a payment schedule plan prior to financial clearance.

Workforce Investment Act of 1998 (WIA): The intent of the WIA is to allow adult and dislocated job seekers who qualify for training services to have freedom of choice in selecting any qualified training provider from the State's single eligible provider list.

More information can be obtained from the school or your local municipal office.

HOW WILL MY FINANCIAL NEED BE CALCULATED?

As you will see later in this publication, financial need is an important factor in the process of awarding aid. It is even a requirement in some financial aid programs.

When you attend the individual planning session, the Financial Services Representative will estimate your financial need. Need is the result of a simple equation. Cost of Attendance minus Expected Family Contribution equals financial need. Let's examine both parts of this equation.

Your cost of attendance is an estimated amount that combines your actual institutional charges and estimates of your indirect educational expenses. The total is the amount of funds that the department of education believes you need to be able to attend school for a specific period of time. Typically, a COA budget is calculated for an academic year. Unless there are special circumstances, most students' COA budgets will follow these guidelines:

Description	With Parents	Without Parents
Tuition & Fees	Actual	Actual
Books	Estimated based on program	Estimated based on program
Room & Board	\$ 1103 per month	\$ 1169 per month
Personal	\$ 344 per month	\$ 471 per month
Transportation	\$ 355 per month	\$ 355 per month
Miscellaneous	Varies by program	Varies by program

If a student travels an unusual distance to school, has handicaps that require special accommodation, etc., the school may individualize the cost of attendance to include the additional costs. If you believe that you have special circumstances, please discuss them with your Financial Services Representative.

The second part of the equation is your expected family contribution (EFC). This is the amount that the Federal Government believes that your family can afford to contribute to your education. **This is not the amount that you need to pay to the school.** The EFC is calculated according to an objective formula developed by the Federal Government. The formula uses the data provided on the FAFSA form.

The result is the amount of need-based aid you are eligible to receive. The amount of financial need met for each student varies. CAREER TRAINING ACADEMY'S® packaging policy is designed to meet only direct institutional costs unless the student indicates the need for additional resources. As mentioned earlier, grants and scholarships (if eligible) are the foundation for every package.

HOW DOES THE SCHOOL DECIDE WHAT TYPES AND WHAT AMOUNTS OF AID ARE INCLUDED IN MY FINANCIAL PLAN?

The school works directly with you and your family to determine what types and within program guidelines, what amounts of aid are included in your financial plan.

Your Federal Pell Grant and PHEAA Grant awards are estimated using information you provide on the FAFSA form. During your planning appointment, the Financial Aid Officer will assist you in developing a financial plan. Your institutional costs and financial need are calculated, and then your estimated grant eligibility is subtracted. (As outlined later, FSEOG IS AWARDED SUBSEQUENT TO THE PLANNING APPOINTMENT; IT IS NOT USUALLY INCLUDED IN AN INITIAL FINANCIAL PLAN. Once awarded, unless in nominal amounts, the plan is revised to reduce non-gift aid sources.)

The Financial Aid Officer then discusses possible family contributions with you. Any amount that you can contribute toward your direct educational costs will reduce the amount of loan debt that you incur. Tuition Payment Plans are available to accommodate students and their needs.

If there are remaining direct institutional charges or if the student has indicated a need for funds for indirect costs, student loans are explored. Federal Stafford Loans are the first student loans suggested for students. They do not enter repayment until six months after the student ceases at least half time enrollment and based on student eligibility, the Federal Government will pay the interest on the loan while the student is enrolled at least half time in school, during the 6-month grace period, and during periods of deferment. Stafford loans are more fully described in the Student Guide.

Then PLUS or additional Stafford loan eligibility is reviewed. If a student is dependent (according to Federal Guidelines), funds beyond those available in a base Stafford loan must be applied for through the PLUS loan program. The Plus Loan does begin repayment while the student is still in school. If a parent borrower is unable (and can document their inability) to borrow through the PLUS program, then the student may borrow additional proceeds through the unsubsidized Stafford Loan program. Independent students may borrow additional proceeds through the unsubsidized program as well. **A parent's refusal to borrow a Plus loan is not considered an inability to borrow.**

The following forms of aid are not campus based. Maximum award amounts are determined by the awarding agency:

Program:	More Information Can Be Found:
Federal Pell Grant	On page 12 of the Federal Student Guide.
Federal Direct Loan Program	Beginning on page 16 of The Federal Student Guide.
Federal Direct Loan Plus	Beginning on page 19 of The Federal Student Guide.
Pennsylvania State Grant	By contacting the awarding agency. Phone numbers are available from the Financial Aid Department.
OVR, TAA, WIA, VA Benefits	By contacting the awarding agency. Phone numbers are available from the Financial Aid Department.

Campus-based forms of aid include:

*Federal Supplemental Educational Opportunity Grants

The awarding policy for the FSEOG program is listed below. General information regarding the FSEOG program can be found in the Student Guide beginning on Page 14.

FSEOG AWARDING POLICY
(FOR AWARDS MADE AFTER July 1, 2010)

CAREER TRAINING ACADEMY® considers all eligible students for FSEOG. Federal regulations require Pell Grant eligible students to receive priority consideration. Funds are allocated for all starting classes within the award year. Awards are made to eligible students in various amounts to help cover direct educational expenses.

FSEOG awards are disbursed on a payment period basis. A disbursement is made during the first payment period and/or during the second payment period. The student will receive an award letter prior to disbursement that will outline the specific disbursement dates for their awards.

Periodically, the school will review its FSEOG expenditures and make adjustments to the allocations for future class starts. If sufficient funds are available, the school may go back and continue awarding to previous classes.

HOW ARE FINANCIAL AID RECIPIENTS SELECTED?

All eligible applicants are considered for all aid sources. Of course, the school does not encourage students to borrow loan funds in excess of the amount they actually need (regardless of what amount they may be eligible to receive). Also, some of the financial programs mentioned earlier have application deadlines. Priority is given to the categories described above.

Since campus-based aid is limited in funding, unfortunately not all students are able to participate. However, we strive to work with each family individually and develop a financial plan to meet their needs.

WHAT ARE MY RESPONSIBILITIES?

You must be actively involved in your education. This process begins with understanding the Admissions process, obtaining financial clearance, and working hard to achieve good grades and attendance. Even though we will provide comprehensive student services to you along the way, **you are responsible for your education.**

As outlined in our school catalog, you must maintain satisfactory academic progress to remain enrolled as a student at our school. Your financial aid awards are also contingent upon your academic success. If you fail to achieve academic progress and this process results in your termination, you will no longer be eligible for financial aid funds. You will be required to reestablish academic progress before you are again eligible for assistance.

The financial clearance policy is also outlined in our school catalog. While you can receive initial clearance based on an estimated financial package, your institutional charges must be paid in order for you to continue in a financially cleared status. The school will not penalize you for delays in aid because of the timing of financial aid awards, regulations, or other things that you have no control over. **However, if you do not take action on required items and the aid is not processed, you will jeopardize your financial clearance. Please watch your mail carefully for correspondence from the school or other agencies for notices about your aid.** A common item that delays or causes cancellation in aid is verification. If you are selected for verification, you must provide all necessary documentation before your aid package can be actualized. Our verification policy is outlined next.

VERIFICATION POLICY

All students who apply for financial aid assistance will be considered for verification. All students "selected" by the Federal Department of Education (DOE) will require verification. Also, if a discrepancy in information is detected or if insufficient information is available, a student's application may be verified.

Once a student is selected for verification, a Financial Services Representative will review the Student Aid Report for accuracy. The student will be required to provide documentation to support the information contained in the Student Aid Report for accuracy. This documentation may include completed tax returns for the applicable year, W2 forms, statements regarding untaxed income, discrepancies in household size, etc. Because each student's situation is unique, the required documentation may vary.

Students are expected to provide this information within two weeks of the request date. However, we also recognize that sometimes it is necessary to obtain this data from outside sources, which could result in additional delays beyond the student's control. Therefore, if students demonstrate that they have made all possible efforts to obtain the necessary documentation and request a longer period of time it will be permitted, but not to exceed 60 days. Of course, the lengthened period of time cannot extend beyond the submission dates created by the Department of Education. Further, it should be noted that a student's aid offer in the Federal Pell, FSEOG, and Stafford Loan programs would be suspended until verification is complete. **Because the FSEOG funds are limited, the student may stand to lose eligibility entirely if documentation is not submitted quickly and the school expends all available funds before verification is complete.**

If the submitted data fails to meet documentation requirements or if discrepancies are detected, corrections to your application will be made. Corrections to the ISIR may result in final aid awards that differ from those described during your individual planning session.

After the verification procedure is complete, and if changes are made, you will receive a new planning sheet notification. This notification should be considered your confirmation that your file meets the Federal Standards of accuracy and that verification for the current award year is complete. (Students not selected for verification also receive a financial aid plan; the financial aid plan is official notification of financial aid awards.)

The institution is required by Federal Regulations to make referrals to the Department of Education and the Department of Justice if it suspects that aid was requested under false pretenses. CAREER TRAINING ACADEMY® takes the proper stewardship of Federal funds very seriously and will cooperate with government agencies in the full prosecution of students who are found to provide fraudulent information.

State and Federal refund policies

State Refund Policy

REFUND POLICY BEFORE MATRICULATION (22 PA Code 73.134)

(See page 17 for an example of this calculation)

All monies paid by an applicant will be refunded if he/she is not accepted for admission to the school or if canceled by the applicant within 5 days of signing the enrollment agreement. After acceptance or beyond the 5 days, the applicant may cancel the enrollment agreement. If the agreement is canceled before the beginning of training, and after 5 days of signing the enrollment agreement, all monies paid to the school will be refunded less the \$30.00 application fee. Students who have not visited the school facility prior to enrollment will have the opportunity to withdraw without penalty within three days following either attendance at a regularly scheduled orientation or following a tour of the school facilities and inspection of equipment.

REFUND POLICY AFTER MATRICULATION - (22 PA Code 73.134)

(See page 17 for an example of this calculation)

Cancellation by the student or the school:

1. If withdrawal or termination occurs in the first 7 calendar days, the student will be refunded 75% of the tuition for the term.
2. If withdrawal or termination occurs after the first 7 calendar days of the term but within the first 25% of the term, the student will be refunded 55% of the tuition.
3. If withdrawal or termination occurs after completing 25% but less than 50% of the term, the student will be refunded 30% of the tuition.
4. If withdrawal or termination occurs after completing 50% of the term, the student is entitled to no refund.

Arbitration of the Refund Policy may be requested if the student or parents believe that individual circumstances warrant exception from published policy. The person responsible for handling the appeal is Mr. John M. Reddy, President. Contact the Main School at 950 Fifth Avenue, New Kensington, PA 15068.

In case of prolonged illness or accident, death in the family, or other circumstances that make it impractical to complete the program, the school will make a settlement, which is reasonable and fair to both parties. A school term is defined in the catalog under "School Term Chart on Page 52.

Return of Federal Funds Policy

(See page 16, 17 for an example of this calculation)

Effective 10/7/00

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed or take a leave of absence prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations. If a student leaves the institution prior to completing 60% of a payment period or term, the financial aid office recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula: Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned Title IV aid. Funds are returned to the appropriate federal program based on the percentage of unearned Title IV aid using the following formula: Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid)) multiplied by the total amount of aid that could have been disbursed during the payment period or term. If a student earned less Title IV aid than was disbursed, the institution would be required to return a portion of the Title IV funds as well as the student would be required to return a portion of the Title IV funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a balance to the institution. If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement, which must be paid within 120 days of the student's withdrawal. Refunds are allocated in the following order: Unsubsidized Federal Stafford Loans, Subsidized Federal Stafford Loans, Unsubsidized Direct Stafford Loans (other than PLUS loans), Subsidized Direct Stafford Loans, Federal Perkins Loans, Federal Parent (PLUS) Loans, Direct PLUS Loans, Federal Pell Grants for which a Return of funds is required, Federal Supplemental Opportunity Grants for which a Return of funds is required, Other assistance under this Title for which a Return of Funds is required (e.g. LEAP).

1. Days attended divided by Days in Pay Period = % of Title IV Funds Retained
2. Title IV Funds Received/Scheduled to Receive, less Title IV Funds Retained = Title IV Funds Returned to Funding Sources.

The amount of tuition and other institutional charges incurred by students who do not finish a term is determined by the Refund Policy after Matriculation as explained on Page 56 of the current school catalog.

Funds are returned to the following Title IV sources in order of priority:

- | | | |
|---------------------------------|------------------------|---|
| 1. Federal Direct Loans - Unsub | 4. Federal Pell Grants | |
| 2. Federal Direct Loans - Sub | 5. Federal SEOG | 6. Other Title IV assistance for which a return of funds is required. |
| 3. Federal PLUS Loans | | |

PROFESSIONAL JUDGMENT POLICY

CAREER TRAINING ACADEMY® applies policies and procedures consistently. Students who feel they have mitigating circumstances are afforded the opportunity to apply for professional judgment consideration.

Any student wishing to be considered for professional judgment should submit a request in writing to the Financial Aid Officer. The request should be accompanied by as much supporting documentation as possible.

The manager will assess the request, and if needed, will request additional documentation. After a thorough review of the information, the Financial Aid Officer will render a decision.

Students wishing to appeal the Financial Aid Officer's decision should do so in writing to the President. Should students wish to appeal that decision, they should follow the problem-solving process outlined in the school catalog.

While Professional Judgment requests can be made for any policy, the most common ones occur in the area of Financial Aid. Listed below are the most common requests made to that area and some general guidelines applicable to those requests.

Dependency Override Requests: These requests occur when a student is considered dependent according to Federal Guidelines and the students believe that mitigating circumstances should allow them to be treated as independent students.

The Federal Government develops the guidelines by which dependency is established; and although the school has the ability in limited circumstances to make adjustments, we do so very rarely. The presumption is always that the dependent student is truly dependent on his/her parents, in accordance with the need analysis methodology prescribed by federal law. This is true regardless of the physical living arrangements, geographic distance, or issue of tax return dependents.

Only in exceptional situations and with adequate documentation, will a dependency override be approved. **A dependency override will typically not be approved based on only the following situations:**

- The student no longer lives at home,
- The student does not get along with the parents,
- The parents refuse to provide information or assistance to the student
- The student lives at home and pays rent to the parents.

Changes in income, assets, and /or expenses: These requests occur when a student believes that the family's financial position does not accurately reflect its ability to pay or that recent changes in their financial situation should be reviewed. The institution believes that the Federal methodology is a fair calculation of an expected family contribution. Very rarely are adjustments made to data elements based on changes in income, assets, and/or expenses.

Each request is viewed on a case-by-case basis. A change must be significant and adequately supported to receive serious consideration for adjustment.

As mentioned earlier, students wishing to request Professional Judgment should submit a written request to Financial Aid Officer. Because these requests occur regularly, a special request form is available in the Financial Aid Office. The form should be fully completed and should be accompanied by relevant documentation. Incomplete forms are not considered.

Living expenses: Living expenses require a special analysis of an individual's financial need. Career Training Academy® has a special form available for this purpose and it is the responsibility of the student to complete the forms accurately and with proper documentation. Advance payment to students may be made under these special circumstances as determined by the analysis; however, during the first term a student will receive transportation support only.

CAREER TRAINING ACADEMY® FINANCIAL AID CODE OF CONDUCT

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

- Career Training Academy® does not participate in any revenue-sharing arrangements with any lender.
- Career Training Academy® does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any gifts of greater than a nominal value from any lender, guarantor or servicer.
- Career Training Academy® does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any fee, payment or other financial benefit (including a stock purchase option) from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to education loans.
- Career Training Academy® does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any thing of value from a lender, guarantor, or group of lenders and/or guarantors in exchange for service on an advisory board, commission or other group established by such a lender, guarantor group of lenders and/or guarantors. Career Training Academy® does allow for the reasonable reimbursement of expenses associated with participation in such boards, commissions or groups by lenders, guarantors, or groups of lenders and/or guarantors.
- Career Training Academy® will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with a specified number or volume of Title IV loans, or a preferred lender arrangement for Title IV loans.

TRANSFER OF CREDITS

Students requesting transfer of credits, because of advance study, need to supply the administration with transcripts and course outlines for review **within 10 calendar days of the scheduled orientation**. Requests and materials submitted after 10 days will not be accepted. Career Training Academy® accepts C or better grades for transfer. The school will accept related diploma and degree programs from licensed schools and authorized degree-granting institutions. Transfer grades will not enter into the Grade Point Average computation. The maximum number of transfer hours accepted will be determined by the Director or Assistant Director and will be evaluated on an individual basis. Proficiency testing and independent study may be required. Career Training Academy® does not accept advanced credit based on experiential learning. Tuition cost will be reduced proportionally with the reduction of hours required to complete the program. Financial Aid may be affected because of the reduced hours for graduation. All students must take at least 50% of the Program Clock hours at Career Training Academy®. **There will be an advanced standing fee of \$35.00 per advanced standing class.**

The student must complete the initial request for Advanced Standing form and provide official transcripts **within 10 calendar days of the scheduled orientation**. Copies will be accepted only for evaluation purposes. Applicant is responsible for obtaining official transcripts and all fees related to them. Students will be notified in writing of transfer of credits through the Advanced Standing Evaluation.

Decisions concerning the acceptance of credits by any institution other than the granting institution are made at the sole discretion of the receiving institution. No representation is made whatsoever concerning the transferability of any credits to any institution.

Students considering continuing their education at, or transferring to, other institutions must not assume that credits earned at this school will be accepted by the receiving institution. An institution's accreditation does not guarantee that credits earned at that institution will be accepted for transfer by any other institution. Students must contact the registrar of the receiving institution to determine what credits, if any, that institution will accept.

ARTICULATION AGREEMENTS

Career Training Academy® maintains articulation agreements with the following institutions:

Point Park University
University of Phoenix
Seton Hill University
DCI Career Institute
Pittsburgh Public Schools

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT

Pursuant to the Family Educational Rights and Privacy Act of 1974, as amended, students or former students have the right to inspect their educational records. Students must request in writing that the Lead Instructor/Director make their files available for inspection.

COPYRIGHT INFRINGEMENT POLICIES

Academic honesty is a key component to a successful student career. "Cheating" is not tolerated and may result in written warnings and/or termination from your program. Termination may also occur for plagiarism, copying work or written text from any source, including the Internet without properly crediting the source of information. This includes file sharing. Student may also face legal obligation for these offenses. These legal obligations could include fines between \$200 to \$150,000 per copyright infringement as well as attorneys' fees and court costs, impounding the illegal works, and jail time.

INSTITUTIONAL SECURITY POLICIES

CAREER TRAINING ACADEMY® maintains a strong commitment to provide a crime free, drug free and alcohol-free environment. Policies at the school's physical location are intended to deter these instances.

CAREER TRAINING ACADEMY® expects that all students will conduct themselves in an ethical and courteous manner. Instances of unsafe, unethical, or illegal behavior will not be tolerated. Depending upon the nature and/or the severity of the violation, a student may:

- Receive a warning notice,
- Be placed on probation,
- Be suspended from classes,
- Be terminated from classes,
- Be referred to the proper authorities for prosecution.

Under all circumstances, the institution will cooperate fully with authorities in an investigation and /or prosecution.

CAREER TRAINING ACADEMY® visitation policy is to encourage visitors to tour the school; a school representative is available for this purpose.

Any student who has knowledge of unsafe, unethical, or illegal activity that occurs on campus should report it immediately. Reports should be made to any management member of the institution. Reports are investigated, and when applicable, disciplinary action takes place. The school publishes an annual campus security report that will alert you to any crimes that have been committed on campus over the past award year. That report is distributed to students each September.

Career Training Academy's® Code of Conduct prohibits sexual harassment, sexual violence, or any other inappropriate behavior toward any student or staff member. Disciplinary action will be taken as necessary. An incident of such activity that occurs on campus must be reported immediately. Reports should be made to any management member of the institution.

At Orientation, the students will receive a packet on the prevention of sexual and domestic violence and have the opportunity to watch an informational DVD on the subject. This includes but is not limited to: rape awareness, rape prevention, the preserving of evidence should an offense occur, whom to report the offense to and victim's rights.

In the event of an emergency, students will be instructed by administration, faculty and staff on how to evacuate the building. Emergency Exit maps are posted in the classrooms.

Missing persons must be reported to a member of management of the institution. Each student has the option to designate a contact person in the event of an emergency. Students are encouraged to call the administrative office of their campus when they are going to be absent from school.

You are making a big investment in your future. Maximizing that investment will take hard work. Remember that we're here to help. Our career is helping you succeed. Let us know what we can do for you!

For additional assistance or information, students are encouraged to contact the following agencies:

National Victims Center 1-800-394-2255
Rape Abuse and Incest National Network 1-800-656-4673
The Hope Center 1-888-299-4673

Note

Please review the attached completion/placement and crime report. If you have any questions regarding its contents, please see the Director of the School for an explanation.

**Completion/Graduation and Transfer-Out rates of full-time, first-time degree/certificate-seeking students for 2-year private institutions
(Cohort years 2004-2007)
Source: IPEDS-GRS-2A**

	New Kensington 4-Year Total	Monroeville 4-Year Total	North Hills 4-Year Total
1. Cohort Determination Calculation			
a. Initial cohort sum	439	174	125
b. Allowable exclusions	0	0	0
c. Final Cohort – 4-Year Total:	439	174	125
2. Total Completers Calculation			
a. <2 year Completers	326	144	102
3. Total Transfer-Out Calculation	0	0	0
4. Four-year Average Student Right-To-Know Completion or Grad. Rate	74	84	80
5. Four-year Average Student Right to Know Transfer-Out Rate	0	0	0

**Student Diversity Statistics
Source: IPEDS – Fall Enrollment Survey – A
Fall Enrollment for Full-Time Undergraduate Students
ALL CAMPUSES**

MEN	First-Time	Continuing	Total
Nonresident Alien	0	0	0
Hispanic/Latino	0	0	0
American Indian/Alaska Native	0	0	0
Asian	0	0	0
Black or African American	2	4	6
Native Hawaiian or Other Pacific Islander	0	0	0
White	6	7	13
Two or More Races	0	0	0
Race and Ethnicity Unknown	0	0	0

WOMEN	First-Time	Continuing	Total
Nonresident Alien	0	0	0
Hispanic/Latino	0	0	0
American Indian/Alaska Native	0	0	0
Asian	1	2	2
Black or African American	13	14	27
Native Hawaiian or Other Pacific Islander	0	1	1
White	54	150	204
Two or More Races	0	0	0
0Race and Ethnicity Unknown	0	0	0

**Federal Pell Grant Recipients
Source: IPEDS – Student Financial Aid Survey 2010-2011
Information based on Pell Grant Recipients for the prior year**

Number of Students Receiving Aid	
New Kensington	99
Monroeville	69
North Hills	74

**Retention Rate
Source: IPEDS – Fall Enrollment Survey – E
Full Time/ First Time Student Cohort Retention Rates (2010)**

New Kensington	87%
Monroeville	70%
North Hills	89%

CAMPUS SECURITY DISCLOSURE AND CAMPUS CRIME REPORT

Career Training Academy® strives to maintain a secure atmosphere for all students, faculty, and staff. Reports of any criminal or suspicious activity or other emergency situations should be reported to the school Director or another school official so that appropriate precautions, notification, or action may be taken. When an incident of a criminal nature occurs, or if the school Director or other school official detains a person, the local or state police will be notified. The police will make all necessary reports and take whatever action is required. The working relationship between Career Training Academy® and the police is one of total cooperation. Their services are available 24 hours a day and are fast, efficient, and reliable. Students and staff will be notified verbally and in writing if any additional safety precautions must be implemented.

Career Training Academy® facilities are not open to the general public. When a student or staff member wishes to bring a visitor to the school, the school Director must approve the visit and a school representative is available for this purpose. The visitor must check in and out in the main office on the day of the visit. Student identification cards (nametags) are issued to all students. Students are required to have their identification cards with them at all times.

Career Training Academy® has an obligation to uphold both State and Federal laws concerning the possession, distribution, or sale of illegal drugs and controlled substances, and therefore prohibits the use of such materials. The use of alcoholic beverages, illegal drugs, and controlled substances both on and off campus during class hours is strictly prohibited. Any violations will be subject to disciplinary action by Career Training Academy® and appropriate legal authorities.

Statistics pertaining to campus crime are on file in the office of the school Director and copies are available upon request.

Career Training Academy® does not allow the use of illegal drugs in the facilities or on the property. Abusing this rule will result in immediate dismissal from the school. In addition, those students seeking drug or alcohol counseling may either see the Admissions Office or directly call Alle-Kiski Drug and Alcohol Program (412) 339-6860 or Contact Pittsburgh (412) 782-4023.

Career Training Academy® requires all staff and students to attend drug abuse and alcohol abuse education seminars presented on the premises every six months. These seminars are presented by The Hope Center and address all issues relating to drug and alcohol abuse. In addition, all staff and students are required to sign a Drug Free School and Workplace Statement.

Career Training Academy® strives to maintain a secure atmosphere for study and work for all students, faculty, and staff. Students, faculty, and staff are required to attend seminars presented by the Center for Victims of Violent Crime and/or Citizens Against Crime presented on the premises every six months.

Students and all others are to report any criminal actions or other emergencies occurring at or near Career Training Academy® to the local authorities as soon as possible.

Students and employees should report these crimes to the Campus Lead Instructor or Director as soon as possible.

Career Training Academy® provides adequate lighting as well as emergency lighting.

Career Training Academy® does not hire security personnel; therefore, you need to call local authorities if there is a problem within 24 hours of offense.

The School does not have any off-campus facilities or off-campus housing. Therefore, the School does not maintain a policy for off-campus locations.

PERSONAL CONDUCT

Students may be placed on probation or be terminated if, in the opinion of the Lead Instructor or the Director, the conduct warrants this action. Termination may occur for cheating, fighting, insubordination, or other offenses, that in the opinion of the Director warrants such action including repeated probationary periods.

Career Training Academy's Code of Conduct prohibits sexual harassment, sexual violence or any other inappropriate behavior toward any student, client or staff member. Disciplinary action will be taken as necessary, which includes, but is not limited to, written warning and/or termination.

DRUG-FREE AND ALCOHOL FREE INSTITUTION STATEMENT

Career Training Academy® therein after referred to as “this institution” has a policy maintaining a Drug-Free Alcohol-Free Institution. All employees/students are hereby notified that the unlawful, distribution, possession or use of controlled substances (drug and alcohol) is prohibited on the property of the institution or as part of the institution activities.

Non-compliance with the terms in Paragraph 1(above) will result in the following actions being taken by this institution: **Termination of employment or enrollment in school.**

Health Risks associated with the use of illicit drugs and the abuse of alcohol:

Possible Health Risks Associated with Drug Use/ Abuse	Possible Effects	Possible Effects
Lysergic Acid Diethylamide (LSD Acid)	- Hallucinations, panic may occur-effects may recur (flashbacks) even after use is discontinued – Possible birth defects in user's children	
Amphetamines (speed, uppers, pep pills, bennies)	- Hallucinations may occur-Tolerance, psychological and sometimes physical dependence can develop – Continued high doses can cause health problems, malnutrition, death	- Depression, hallucinations, confusion, irrational behavior – Tolerance develops – Overdose can cause convulsions, coma, death
Cocaine (coke, snow, crack, rock – legally classified as a narcotic)	- Confusion, depression, hallucinations may occur – Tolerance and physical dependence can develop – Effects are unpredictable – convulsions, coma	- Effects are similar to those of LSD
Barbiturates (barbs, goof balls, downers, blues)	- Confusion, loss of coordination, etc. may occur - Tolerance, physical and psychological dependence can develop	- Lethargy, apathy, loss of judgment and self-control – Tolerance, physical and psychological dependence – Overdose can cause convulsions, death – Risks of use include malnutrition, infection, hepatitis
Tranquilizers	- Overdose can cause coma, death – Depressants taken in combination or with alcohol are especially dangerous	- Loss of coordination, confusion, hallucinations may occur – Overdose can cause convulsions death – Psychological dependence – Can cause permanent damage to lungs, brain, liver, bone marrow
Marijuana (grass, pot, weed, reefer)	- Confusion, loss of coordination with large doses – Hallucinations may occasionally occur	- Long term heavy drinking is linked to cancer, heart and liver damage and other serious illnesses – Tolerance, physical and psychological dependence can develop
Hashish (hash) Hashish oil (hash oil)	- Long-term use may cause moderate tolerance, psychological dependence – Long-term use may cause damage to lungs	- Long term cigarette smoking is linked to lung cancer – Emphysema, heart disease, Physical and psychological dependence can result

NOTE: A conviction related to a drug offense could cause a student to lose Title IV Financial Aid eligibility.

WHERE TO TURN FOR HELP: Publicly Funded Treatment Programs

- Alle-Kiski Drug and Alcohol Program (New Kensington Campus)
2120 Freeport Road
New Kensington, PA 15068
(724) 339-6860
- Contact Pittsburgh (Monroeville and North Hills Campuses)
(412) 820-4357
24-hour Contact Line

Federal Drug Trafficking Penalties (as of January 1, 1996)

CSA*	Drug	Quantity	1st Offense	2nd Offense	Quantity	1st Offense	2nd Offense	
I and II	Methamphetamine	10-99 gm pure or 100-999 gm mixture	Not less than five years, no more than 40 years.	Not less than 10 years, no more than life.	100gm or more pure or 1 kg or more mixture	Not less than 10 years, no more than life.	Not less than 20 years, no more than life.	
	Heroin	100-999 gm mixture	If death or serious injury, not less than 20 years or more than life.	If death or serious injury, not less than life.	1 kg or more mixture	If death or serious injury, not less than 20 years or more than life.	If death or serious injury, not less than life.	
	Cocaine	500-4999 gm mixture			5 kg or more mixture			
	Cocaine Base	5-49 kg mixture	Fine of not more than \$2 million individual, \$5 million other than individual.	Fine of not more than \$4 million, individual, \$10 million other than individual.	50 kg or more mixture	Fine of not more than \$4 million individual, \$10 million other than individual.	Fine of not more than \$8 million, individual, \$20 million other than individual.	
	PCP	10-99 gm pure or 100-999 gm mixture			100gm or more pure or 1 kg or more mixture			
	LSD	1-9 gm mixture			10 gm or more mixture			
	Fentanyl	40-399 gm mixture			400 gm or more mixture			
	Fentanyl Analogue	10-99 gm mixture	100 gm or more mixture					
		Drug	Quantity	1st Offense		2nd Offense		
		Others (Law does not include marijuana, hashish or hash oil)	Any	Not more than 20 years. If death or serious injury, not less than 20 years, not more than life. Fine \$1 million individual, \$5 million other than individual.		Not more than 30 years. If death or serious injury, life. Fine \$2 million individual, \$10 million other than individual.		
III	All (Includes anabolic steroids as of 20/27/91)	Any	Not more than 5 years. Fine not more than \$250,000 individual, \$1 million other than individual.		Not more than 30 years. If death or serious injury, life. Fine \$2 million individual, \$10 million other than individual.			
IV	All	Any	Not more than 3 years. Fine not more than \$250,000 individual, \$1 million other than individual.		Not more than 30 years. If death or serious injury, life. Fine \$2 million individual, \$10 million other than individual.			
V	All	Any	Not more than 1 years. Fine not more than \$100,000 individual, \$250,000 other than individual.		Not more than 30 years. If death or serious injury, life. Fine \$2 million individual, \$10 million other than individual.			

*Controlled Substance Act

Marijuana: a Schedule I Controlled Substance. (As of January 1, 1996)

Description	Quantity	1 st Offense	2 nd Offense
Marijuana	1,000 kg or more mixture or 1,000 or more plants	Not less than 10 years, no more than life. If death or serious injury, not less than 20 years, no more than life. Fine not more than \$4 million individual, \$10 million other than individual.	Not less than 20 years, no more than life. If death or serious injury, not more than life. Fine not more than \$8 million individual, \$20 million other than individual.
Marijuana	100 kg-999 kg mixture or 100-999 plants	Not less than 5 years, no more than 40 years. If death or serious injury, not less than 20 years, no more than life. Fine not more than \$2 million individual, \$5 million other than individual.	Not less than 10 years, no more than life. If death or serious injury, not more than life. Fine not more than \$4 million individual, \$10 million other than individual.
Marijuana	50-99 kg mixture or 50-99 plants	Not more than 20 years. If death or serious injury, not less than 20 years, no more than life. Fine not more than \$1 million individual, \$5 million other than individual.	Not more than 30 years. If death or serious injury, not more than life. Fine \$2 million individual, \$10 million other than individual.
Marijuana or Hashish or Hash Oil	Less than 50 kg mixture 10 kg or more	Not more than 5 years. Fine not more than \$250,000 individual, \$1 million other than individual.	Not more than 10 years. Fine \$500,000 individual, \$2 million other than individual.

Career Training Academy®
Campus Crime Report
New Kensington

Criminal offenses reported to police or officials of Career Training Academy

Date of Report 9/1/11	Period Beginning 1/1/10	Period Ending 12/31/10
0 Murder	0 Robbery	0 Burglary
0 Sex Offenses	0 Aggravated Assault	0 Motor Vehicle Theft
0 Murder, rape and aggravated assault manifesting evidence of prejudice based on race, religion, sexual orientation, or ethnicity.		
The number of arrests for the following:		
0 liquor law violations	0 Drug abuse violations	0 Weapons possessions

Date of Report 9/1/10	Period Beginning 1/1/09	Period Ending 12/31/09
0 Murder	0 Robbery	0 Burglary
0 Sex Offenses	0 Aggravated Assault	0 Motor Vehicle Theft
0 Murder, rape and aggravated assault manifesting evidence of prejudice based on race, religion, sexual orientation, or ethnicity.		
The number of arrests for the following:		
0 liquor law violations	0 Drug abuse violations	0 Weapons possessions

Date of Report 9/1/09	Period Beginning 1/1/08	Period Ending 12/31/08
0 Murder	0 Robbery	0 Burglary
0 Sex Offenses	0 Aggravated Assault	0 Motor Vehicle Theft
0 Murder, rape and aggravated assault manifesting evidence of prejudice based on race, religion, sexual orientation, or ethnicity.		
The number of arrests for the following:		
0 liquor law violations	0 Drug abuse violations	0 Weapons possessions

Career Training Academy®
Campus Crime Report
Monroeville

Criminal offenses reported to police or officials of Career Training Academy

Date of Report 9/1/11	Period Beginning 1/1/10	Period Ending 12/31/10			
0	Murder	0	Robbery	0	Burglary
0	Sex Offenses	0	Aggravated Assault	0	Motor Vehicle Theft
0	Murder, rape and aggravated assault manifesting evidence of prejudice based on race, religion, sexual orientation, or ethnicity.				
The number of arrests for the following:					
0	liquor law violations	0	Drug abuse violations	0	Weapons possessions

Date of Report 9/1/10	Period Beginning 1/1/09	Period Ending 12/31/09			
0	Murder	0	Robbery	1	Burglary
0	Sex Offenses	0	Aggravated Assault	0	Motor Vehicle Theft
0	Murder, rape and aggravated assault manifesting evidence of prejudice based on race, religion, sexual orientation, or ethnicity.				
The number of arrests for the following:					
0	liquor law violations	0	Drug abuse violations	0	Weapons possessions

Date of Report 9/1/09	Period Beginning 1/1/08	Period Ending 12/31/08			
0	Murder	0	Robbery	0	Burglary
0	Sex Offenses	0	Aggravated Assault	0	Motor Vehicle Theft
0	Murder, rape and aggravated assault manifesting evidence of prejudice based on race, religion, sexual orientation, or ethnicity.				
The number of arrests for the following:					
0	liquor law violations	0	Drug abuse violations	0	Weapons possessions

Career Training Academy®
Campus Crime Report
North Hills

Criminal offenses reported to police or officials of Career Training Academy

Date of Report 9/1/11	Period Beginning 1/1/10	Period Ending 12/31/10			
0	Murder	0	Robbery	0	Burglary
0	Sex Offenses	0	Aggravated Assault	0	Motor Vehicle Theft
0	Murder, rape and aggravated assault manifesting evidence of prejudice based on race, religion, sexual orientation, or ethnicity.				
The number of arrests for the following:					
0	liquor law violations	0	Drug abuse violations	0	Weapons possessions

Date of Report 9/1/10	Period Beginning 1/1/09	Period Ending 12/31/09			
0	Murder	0	Robbery	0	Burglary
0	Sex Offenses	0	Aggravated Assault	0	Motor Vehicle Theft
0	Murder, rape and aggravated assault manifesting evidence of prejudice based on race, religion, sexual orientation, or ethnicity.				
The number of arrests for the following:					
0	liquor law violations	0	Drug abuse violations	0	Weapons possessions

Date of Report 9/1/09	Period Beginning 1/1/08	Period Ending 12/31/08			
0	Murder	0	Robbery	0	Burglary
0	Sex Offenses	0	Aggravated Assault	0	Motor Vehicle Theft
0	Murder, rape and aggravated assault manifesting evidence of prejudice based on race, religion, sexual orientation, or ethnicity.				
The number of arrests for the following:					
0	liquor law violations	0	Drug abuse violations	0	Weapons possessions

ADMINISTRATION

John M. Reddy.....	President
Mary Ann Reddy, PhD.....	Vice President/Secretary to the Board
Patricia Aikins.....	Lead Instructor, Monroeville
Diana Anthony.....	Coordinator, Business Affairs
Abbie Fornataro.....	Financial Aid, North Hills and Monroeville
Tina Boyer.....	Clinic Coordinator/ Placement, New Kensington
Jennifer Banichar.....	Director/New Kensington Compliance Officer
Gillian Strain.....	Admissions Representative
NancyHeintz.....	Administrative Assistant
Seneca Jackson.....	High School Representative
Donna Kettren.....	Administrative Assistant
Allyson O'Connor.....	Administrative Assistant
Sandra DiPerna.....	Clinic Coordinator, Monroeville
Tyna Margoulis.....	Director of Admissions
Rachel Rock.....	Lead Instructor, New Kensington
Kristen Rusiewicz.....	Lead Instructor, North Hills
Carla M. Ryba.....	Director, Branch/Director of Education
Karen Schonbachler...	Supervisor, Financial Aid
Seneca Jackson.....	High School Representative
Lisa Shumaker.....	Director, Branch/Director of Marketing
Jaimie Vignone.....	Admissions Representative

PROGRAM REVIEW AND UPDATES

The curriculum at Career Training Academy® is internally reviewed by the Director of Education and members of the instructional staff who specialize in that particular program on a consistent and on going basis. Externally, our Advisory Board, which consists of various members of the community who work in the fields of training that we offer and also provide externship opportunities for our students as well has hire our graduates review the curriculum and offer guidance and suggestions for regular curriculum updates twice a year.

ADVISORY COMMITTEE

Robin Beddingfield	Heather Elliott	Nicole Marasco	Vincent Skiffington
Bernard J. Bernacki, DO	Rob Fishman, DC	Jody Meredith, R.Ph.	Joy Soeder
Norman Buck, BSN	John Flagg	Linda Miller	Lewis Soltis
Angela Bucuren	Patty Gray	Margaret Moore, RN	Linda Squires
Brittany Burkhard	Frank Iozzi, DC	Lindsay Moyes	Brianne Stephens
Resa Bush	Steve Jacobs	Connie Nagy	Joseph Stephens, R.Ph
Philip Carilli	Valerie Jacobs	Michelle Randa	Amber G. Trilli, MT
Britney Clifford	Linda Johnson	Sharon Ray	Angela VanAsdale
Michael W. Contes, DMD	John G. Kokales, MD	Nancy Roberts-Tate	Nicoya Walker
Nathan Cook	Margarite LeBlanc	Kyrie Schrimpf	Johanna Wiant
Jennifer Della Mea, DA	Mary Agnes Luczak	Judy Sedwich	Lawrence York, DC
Kelly Dunmire	Janet Manual	Keith Sedwick	

COMPARABLE PROGRAM INFORMATION

Comparable program information related to tuition and program length may be obtained by contacting:
Accrediting Commission of Career Schools and Colleges
2101 Wilson Boulevard, Suite 302
Arlington, Virginia 22201
(703) 247-4212

FACULTY

Patricia A. Aikins, Laurel School of Medical and Dental Assistants, AST New Kensington Commercial School
Erin Albert, BA, Hollins University, Career Training Academy®
Tina Boyer, AST, Career Training Academy®, LMT
Judith A. Burkhart, BS, Penn State University
James Byrne, DPM, Ohio College of Podiatric Medicine, Duquesne University
Dianne Carroll, Median School of Allied Health Careers
Debra Ciccarelli, Duff's Business School, A.S. Community College of Allegheny County
Whanda Clemons, ASB, Kaplan Career Institute-ICM Campus, North Hills School of Health Occupations
Craig Conroy, BS, MS Clarion University, Mountain State University
Brenda Cooper, BS, MA, NCBTMB. West Virginia University, California State University, Pgh. School of Massage Therapy, LMT
Kathryn Day, BS, NCTMB, CMT LaRoche College, Pittsburgh School of Massage Therapy, LMT
Jennifer DiBlasio-Banichar, BA Point Park University, AST Career Training Academy® LMT
Sandra DiPerna, AST, Career Training Academy®
Chris Discello, AST, EFDA, Median School of Allied Health Careers, Career Training Academy®
Stephanie Falletta, AST Sanford Brown Institute
Raylene Fox-Trzeciak, Western School of Health and Business
Rhonda Galloway, BA, California University of Pennsylvania, Pittsburgh School of Massage Therapy
Patricia Geiger, Braddock School of Nursing
Ronald Haubrich, BS, Point Park University
Charles B. Ingoldsby, DC. Logan College of Chiropractic
Elizabeth Mauroni, DC. Palmer College of Chiropractic, BS, Gannon University
Sandra May, ASB, Business Careers Institute
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Kristen Rusiewicz, AST, Career Training Academy®
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Lori Valetta, Western School of Health and Business
Tanizha Vearnon, AST, MA, Sanford Brown
Amanda Wilson, LMT, RMT, Pittsburgh School of Massage Therapy, ASB, ICM School of Business

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CTA - New Kensington: 2010-2011 Consumer Disclosure Information

Program	SOC Code	O*NET	On-time Graduation Rate	Tuition and Fees	Books & Supplies	Placement Rate	Median Loan Debt
Advanced Bodyworker	31.9011	31.9011	100%	\$21,376	\$3,751	100%	\$7,626
Advanced Medical Coder/Biller	29.2071	29.2071	67%	\$18,454	\$2,837	67%	\$7,274
Comprehensive Massage Technician	31.9011	31.9011	N/A	\$12,744	\$2,230	N/A	\$0
Dental Assistant	31.9091	31.9091	94%	\$9,034	\$1,353	75%	\$5474
Health Insurance Claims Examiner/Medical Biller	29.2071	29.2071	100%	\$8,758	\$1,843	33%	\$1590
Medical Assistant	31.9092	31.9092	63%	\$8,965	\$1,002	79%	\$4461
Medical Assistant Comprehensive	31.9092	31.9092	70%	\$19,008	\$2,840	83%	\$8,652
Pharmacy Technician	29.2052	29.2052	N/A	\$9038	\$2,929	N/A	\$0
Therapeutic Massage Technician	31.9011	31.9011	100%	\$8,697	\$1,606	100%	\$5,871

CTA - Monroeville: 2010-2011 Consumer Disclosure Information

Program	SOC Code	O*NET	On-time Graduation Rate	Tuition and Fees	Books & Supplies	Placement Rate	Median Loan Debt
Advanced Bodyworker	31.9011	31.9011	100%	\$21,376	\$3,751	75%	\$10,963
Advanced Medical Coder/Biller	29.2071	29.2071	67%	\$18,454	\$2,837	100%	\$6,114
Comprehensive Massage Technician	31.9011	31.9011	75%	\$12,744	\$2,276	100%	\$7388
Health Insurance Claims Examiner/Medical Biller	29.2071	29.2071	100%	\$8,758	\$1,843	50%	\$4263
Health Insurance Claims Examiner/Medical Biller Evening	29.2071	29.2071	75%	\$8,758	\$1,843	0%	\$4463
Medical Assistant	31.9092	31.9092	57%	\$8,965	\$1,002	100%	\$4683
Medical Assistant Evening	31.9092	31.9092	N/A	\$8,965	\$1,002	N/A	\$2188
Medical Assistant Comprehensive	31.9092	31.9092	80%	\$19,008	\$2,840	75%	\$6210
Pharmacy Technician	29.2052	29.2052	N/A	\$9,038	\$2,929	N/A	\$0
Therapeutic Massage Technician	31.9011	31.9011	90%	\$8,697	\$1,606	78%	\$6,009
Therapeutic Massage Technician Evening	31.9011	31.9011	75%	\$8,697	\$1,606	100%	\$5314

CTA - Pittsburgh: 2010-2011 Consumer Disclosure Information

Program	SOC Code	O*NET	On-time Graduation Rate	Tuition and Fees	Books & Supplies	Placement Rate	Median Loan Debt
Advanced Bodyworker	31.9011	31.9011	100%	\$21,376	\$3,751	100%	\$9,797
Advanced Medical Coder/Biller	29.2071	29.2071	100%	\$18,454	\$2,837	75%	\$4,869
Comprehensive Massage Technician	31.9011	31.9011	N/A	\$12,744	\$2,276	N/A	\$0
Health Insurance Claims Examiner/Medical Biller	29.2071	29.2071	60%	\$8,758	\$1,843	100%	\$1,809
Medical Assistant	31.9092	31.9092	71%	\$8,965	\$1,002	80%	\$2,188
Medical Assistant Evening	31.9092	31.9092	100%	\$8,965	\$1,002	100%	\$6,438
Medical Assistant Comprehensive	31.9092	31.9092	86%	\$19,008	\$2,840	80%	\$10267
Pharmacy Technician	29.2052	29.2052	N/A	\$9,038	\$2,929	N/A	\$0
Therapeutic Massage Technician	31.9011	31.9011	78%	\$8,697	\$1,606	80%	\$6169
Therapeutic Massage Technician Evening	31.9011	31.9011	N/A	\$8,697	\$1,606	N/A	\$0

*Rates are as reported on the Accrediting Commission of Career Schools and Colleges (ACCSC) Annual Report submitted in October of 2011. Employment rates are based on students that started their program of study within the listed period as prescribed by the ACCSC's guidelines for reporting.

**Tuition and fees shown are typical of students completing the program within normal time.

CTA: 2010-2011 O*NET Web Addresses for Occupational Profiles

Program	SOC Code	O*NET	Web Addresses
Advanced Bodyworker	31.9011	31.9011	http://www.onetonline.org/link/summary/31-9011.00
Advanced Medical Coder/Biller	29.2071	29.2071	http://www.onetonline.org/link/summary/29-2071.00
Comprehensive Massage Technician	31.9011	31.9011	http://www.onetonline.org/link/summary/31-9011.00
Dental Assistant	31.9091	31.9091	http://www.onetonline.org/link/summary/31-9091.00
Health Insurance Claims Examiner/Medical Biller	29.2071	29.2071	http://www.onetonline.org/link/summary/29-2071.00
Medical Assistant	31.9092	31.9092	http://www.onetonline.org/link/summary/31.9092.00
Medical Assistant Comprehensive	31.9092	31.9092	http://www.onetonline.org/link/summary/31.9092.00
Pharmacy Technician	29.2052	29.2052	http://www.onetonline.org/link/summary/29.2052.00
Therapeutic Massage Technician	31.9011	31.9011	http://www.onetonline.org/link/summary/31.9011.00