



## CONSUMER INFORMATION GUIDE 2026



### **Scarborough Main Campus**

51 US Route 1, Suite K  
Scarborough, ME  
04074



### **Bangor Branch Campus**

1435 Broadway  
Bangor, ME  
04401



### **Auburn Extension Campus**

730 Center St. Suite 6C  
Auburn, ME  
04210

[www.ntinow.edu](http://www.ntinow.edu) | 1-800-447-1151

Contents

CONSUMER INFORMATION GUIDE SUMMARY..... 5

Mission Statement ..... 5

Accreditation and Approvals..... 5

Campus Locations ..... 6

Admissions Requirements..... 6

Student Eligibility Requirements for Receiving Title IV Funding..... 7

Types of Aid..... 7

    Federal Pell Grant (Free if eligible)..... 7

    Federal Direct Loans..... 7

    William D. Ford Federal Direct Loans..... 7

    Direct Subsidized Loan ..... 8

    Direct Unsubsidized Loan ..... 8

    Borrower’s Rights and Responsibilities ..... 8

    Federal Loan Interest Rates and Origination Fees for Students..... 8

    Federal Loan Annual and Aggregate Limits for Subsidized and Unsubsidized Loans ..... 8

    Direct Parent Plus Loan ..... 9

    Borrower’s Rights and Responsibilities ..... 9

    Maine State Grant Program ..... 9

    Private Educational Loans ..... 9

Rights and Responsibilities of Receiving Financial Aid..... 10

Unusual Circumstance (also known as Dependency Overrides)..... 13

Special Circumstance (also known as a Professional Judgment) ..... 14

Financial Aid Disbursements of Federal Funds ..... 14

Student Financial Aid and Disbursement Policy ..... 15

Student Loan Entrance Counseling, Master Promissory Note, and Exit Counseling ..... 15

    Entrance Counseling..... 15

    Master Promissory Note ..... 16

    Exit Counseling ..... 16

Loan Repayment and Counseling..... 16

Loan Repayment Calculator ..... 17

Federal Student Loan Consolidation..... 17

Federal Student Loan Forgiveness, Cancellation, and Discharge ..... 17

|                                                                      |    |
|----------------------------------------------------------------------|----|
| Federal Student Deferment and Forbearance .....                      | 17 |
| Student Lending Code of Conduct .....                                | 18 |
| Contact Information for Admissions .....                             | 18 |
| Contact Information for Financial Aid Assistance .....               | 19 |
| Contact Information for Institutional Issues .....                   | 19 |
| Satisfactory Academic Progress .....                                 | 19 |
| Termination from NTI: Appeal Procedure .....                         | 22 |
| Copyright Infringement Policy .....                                  | 22 |
| Attendance/Tardiness Policy .....                                    | 23 |
| Leave of Absence .....                                               | 24 |
| Cancellation of Enrollment Agreement .....                           | 24 |
| Withdrawal from Classes Prior to Start Date .....                    | 24 |
| Withdrawal After Commencement of Classes .....                       | 24 |
| Reverse Start Policy.....                                            | 25 |
| Re-Enrollment Policy for Returning Students .....                    | 25 |
| Refund Policy .....                                                  | 26 |
| Return to Title IV Policy.....                                       | 27 |
| Credit Balance .....                                                 | 29 |
| Transfer Credit Policy .....                                         | 29 |
| Recruiter Compensation/Incentive Programs .....                      | 30 |
| Cost of Attendance .....                                             | 30 |
| Textbook Information .....                                           | 31 |
| Determining The Prorated Amounts of Charges for Student Ledgers..... | 31 |
| Student Body Diversity.....                                          | 31 |
| Facilities and Services Available to Students with Disabilities..... | 31 |
| Placement, Retention, Completion/Graduation, and Licensure.....      | 34 |
| Net Price Calculator .....                                           | 34 |
| Crime Awareness and Campus Security.....                             | 34 |
| Emergency Response Plan .....                                        | 34 |
| Drug and Alcohol Abuse Awareness Prevention.....                     | 34 |
| Institutional Sanctions .....                                        | 35 |
| Health Risks Associated with Use and Abuse of Drugs and Alcohol..... | 35 |
| Alcohol .....                                                        | 35 |
| Marijuana, THC, Hashish, Oils, etc. ....                             | 35 |
| Schedule I .....                                                     | 36 |

|                                                                |           |
|----------------------------------------------------------------|-----------|
| Schedule II .....                                              | 37        |
| Schedule III .....                                             | 37        |
| Schedule IV .....                                              | 38        |
| Schedule V .....                                               | 38        |
| Signs of Substance Abuse.....                                  | 39        |
| Resources .....                                                | 39        |
| CDL Drug Screen Policy .....                                   | 39        |
| Pre-employment/Pre-admission .....                             | 39        |
| Post-accident .....                                            | 39        |
| Random .....                                                   | 39        |
| Reasonable Suspicion .....                                     | 40        |
| Return to duty & Follow-up .....                               | 40        |
| Failure to Submit .....                                        | 40        |
| Failing a Test or Refusal to Submit.....                       | 41        |
| What is Reported to and Maintained by the Clearinghouse? ..... | 41        |
| <b>Family Educational Rights and Privacy Act (FERPA) .....</b> | <b>41</b> |
| <b>Health &amp; Safety and Emergency Response Plans .....</b>  | <b>42</b> |
| <b>Library and Media Services .....</b>                        | <b>42</b> |
| <b>Title IX of the Education Amendments .....</b>              | <b>42</b> |
| <b>Constitution Day and Citizenship Day .....</b>              | <b>43</b> |
| <b>Voter Registration .....</b>                                | <b>43</b> |

## CONSUMER INFORMATION GUIDE SUMMARY

The Consumer Information Guide is intended to provide, briefly describe, and deliver upon request, information regarding where to obtain requisite consumer information to current students and prospective students. Federal regulations require schools to provide certain consumer information annually to its current and prospective students, along with a statement of procedures regarding where to obtain that information. Included in this guide is a summary of all of the basic Consumer Information Requirements, as excerpted from the 2026 Student Handbook (most recent version as of the release of this guide). NTI's Consumer Information Guide is also provided to all students annually.

Some of the information below can be obtained within this Consumer Information Guide in both paper format and on NTI's website; NTINow.edu. The Higher Education Opportunity Act (HEOA) requires the Secretary of U.S. Department of Education to collect and display on the college website an extensive list of information about each institution that participates in Title IV student aid programs. You will see various references in this guide to find further information at NTI's website. NTI's website will also include key statistics about the school which will assist students in their decision making process. The school can provide a paper copy of any of the listed information upon request by emailing [Admissions@ntinow.edu](mailto:Admissions@ntinow.edu). Additional information is available at: [ntinow.edu/financial-aid](http://ntinow.edu/financial-aid).

## Mission Statement

We provide short-term, hands-on career training that is driven by industry needs, national certifications, and employer partnerships, with the goal of employment opportunities for our graduates.

## Accreditation and Approvals

Northeast Technical Institute (NTI) is approved by the State of Maine Department of Education. NTI is accredited by the Commission of the Council on Occupational Education\* and approved by the Department of Veterans Affairs to offer the following programs: For more information in regards to our accrediting body please go to COE's website at <https://council.org/>.

CDL A Truck Driver Training  
CDL B Truck Driver Training  
Clinical Medical Assistant I  
CyberSecurity  
HVAC/R Technician  
Medical Billing & Coding  
Phlebotomy Technician  
Systems Technology



NTI is accredited by the Commission of the Council on Occupational Education\*

- Licensed by the Maine Department of Education
- Licensed by the Maine Secretary of State
- Member of the Maine Motor Transport Association
- Approved by Maine State Approving Agency for Department of Veterans Affairs Educational Benefits
- Department of Employment Security (ME, NH)
- Certified Employee Training Program (CETP)
- National Oil Heat Research Alliance (NORA)
- Environmental Protection Agency (EPA) Certified Testing Provider
- Member of the Commercial Vehicle Training Association (CVTA)
- National Healthcare Association (NHA)

## Campus Locations

- Main Campus: 51 US Route 1, Suite K, Scarborough, ME 04074
  - Extended Classroom: HVAC/R shop: 5 Industry Rd Suite 1 A, South Portland, ME 04106
  - Extended Classroom: CDL Trucking yard, 4 Ginn Rd, Scarborough, ME 04074
- Branch Campus: 1435 Broadway, Bangor, ME 04401
  - Extended Classroom: CDL Trucking yard, 358 Coldbrook Rd, Hampden, ME 04444
- Extension Campus: 730 Center St Suite 6C, Auburn, ME 04210

## Admissions Requirements

Listed below are general requirements and procedures that NTI has established for all students seeking admission. Some programs have additional admissions and other requirements, which can be found in the individual program sections of this Catalog.

1. All applicants must complete an informational interview - parents or spouses are encouraged to be present.
2. All applicants must submit a valid copy of the government issued ID (i.e. driver's license, passport, state ID).
3. All applicants must successfully pass an Admissions Assessment exam administered by an official of NTI.
4. All ESL applicants must successfully pass an ESL Assessment in addition to the standard Admissions Assessment.
5. All applicants to the School must complete an Enrollment Agreement, all required documents and any enrollment deposits required. The Enrollment Agreement must be signed by a parent or legal guardian if the applicant is under 18 years of age.
6. All courses are conducted in English. Students must be able to speak, read, and write English fluently.
7. An applicant to the School programs must:
  - Be a high school graduate, or
  - Possess a General Education Development (GED) certificate, or;
  - Possess a Home Study certificate or transcript from a Home Study program that is equivalent to high school level and recognized by the student's home state, and be beyond the age of compulsory attendance in that state, or;
  - Be a high school senior eligible to apply and submit proof of high school graduation
  - Non- Title IV programs for students beyond compulsory school attendance age who have not earned a high school diploma or equivalent may take and pass an assessment exam as outlined in the section below.
8. Evidence of high school graduation or equivalent must be presented to the School. Acceptable evidence includes a copy of an original high school diploma, a copy of a high school transcript indicating the date of high school graduation, a GED certificate or official notification that a GED has been earned. NTI will accept a diploma or transcript from an online high school as evidence as long as the high school is nationally accredited.
  - NTI will accept a foreign diploma and transcript, however they must be evaluated and translated by a member organization of the National Association of Credential Evaluation Services (NACES) to verify its equivalency to a United States high school diploma.
9. Documentation of any required health examinations, pathology tests, and immunizations (MMR & Tetanus) must be submitted prior to start date. Immunization policy and student acknowledgement online at: <https://ntinow.edu/consumer-information/>
10. All applicants must complete financial arrangements prior to starting class.

Commercial Truck Driving Applicants are required to pass a Department of Transportation (DOT) physical examination and comply with DOT drug testing requirements. Applicants are also required to undergo and pass a criminal background check before they can be admitted to a CDL Truck Driver Training Program. Once a background check is completed, the Admissions Representative will review for any disqualifying criminal offenses. Please note that due to State and Federal laws, some offenses may require that a period of time, usually in years, elapse following conviction before being eligible to participate in the program and obtain a Commercial Driver License. Some offenses may result in the applicant being unable to obtain a Commercial Driver License on a permanent basis. Once the applicant passes the criminal background check, they are eligible to participate in the program and will be notified by the Admissions Representative. Students are responsible for inquiring with the appropriate agencies about current requirements prior to enrolling in any NTI program.

## Student Eligibility Requirements for Receiving Title IV Funding

Our basic eligibility requirements are that you;

- demonstrate financial need (for most programs);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- be enrolled at least half-time to be eligible for Direct Loan Program funds;
- maintain satisfactory academic progress;
- sign the certification statement on the *Free Application for Federal Student Aid* (FAFSA®) form stating that
  - you are not in default on a federal student loan,
  - you do not owe money on a federal student grant, and you will use federal student aid only for educational purposes; and show you're qualified to obtain a college or career school education by
  - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate;
  - completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law).

**IMPORTANT:** On the 2026-27 FAFSA form, a contributor on your FAFSA form must provide consent and approval to have their federal tax information transfer onto your FAFSA form. Failure to have your contributor consent will not allow you to be eligible for federal student aid- even if they manually enter tax information onto your FAFSA. Note: A contributor is anyone (you, your spouse, biological parent, adoptive parent, or your parent's spouse) who is required to be on your FAFSA form.

## Types of Aid

Below is a small sample of Title IV aid programs for your convenience. You should also visit [ntinow.edu/financial-aid-resources](https://ntinow.edu/financial-aid-resources) for a full listing of types of Student Aid, Grants and Loans.

### *Federal Pell Grant (Free if eligible)*

The Federal Pell Grant is only eligible to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree. The Pell Grant is the largest federal grant program offered to undergraduates and is designed to assist students from low-income households. The Federal Pell Grant, unlike a loan, does not have to be repaid, except under certain circumstances. To qualify for the Pell Grant, a student must demonstrate financial need through the Free Application for Federal Student Financial Aid (FAFSA®) form. Students can receive the Federal Pell Grant for no more than 12 semesters or the equivalent: <https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility>. For more detailed information on eligibility and how to apply for the Federal Pell Grant, visit: <https://studentaid.gov/understandaid/types/grants/pell>.

### *Federal Direct Loans*

Many students and parents choose to borrow money to help pay for college expenses. Northeast Technical Institute is here to provide information and give assistance in helping you become a responsible loan borrower. NTI encourages students to borrow as little student loans whenever possible. If you need assistance in borrowing just the needs of your program's expenses, please reach out to [Finaid@NTInow.edu](mailto:Finaid@NTInow.edu).

### *William D. Ford Federal Direct Loans*

The William D. Ford Federal Direct loans are available to most students regardless of income and provide a range of flexible repayment plans such as the income-based repayment plan. Federal Direct loans are offered in two types; Subsidized and Unsubsidized. Subsidized loans are available to students who demonstrate financial need on their FAFSA, whereas Unsubsidized loans are available to students who do not qualify for Subsidized loans but are otherwise eligible for federal financial aid. Independent and Dependent students whose parents are denied the Federal Direct Parent Plus loan are able to utilize the Unsubsidized Direct loan. Click here to find out the Federal Direct loan interest rates and origination fees.



Federal Direct Loans are not authorized for disbursement until you have started your program. All documentation must be completed prior to the authorization of your Federal Direct Loans, including but not limited to your Entrance Counseling and Master Promissory Note.

### ***Direct Subsidized Loan***

Direct Subsidized Loans are loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education. The Subsidized loan is available to undergraduate students who demonstrate financial need on their FAFSA and are enrolled in at least half time (6 credits). NTI will determine the amount you are eligible for which cannot exceed your financial need. U.S. Department of Education will pay your interest rate;

- while you're attending school at least half-time,
- the first six months after you leave school (grace period), and
- during an approved deferment period.

For more information about the Direct Subsidized loan including interest rates, origination fees, and lifetime eligibility please visit; <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

### ***Direct Unsubsidized Loan***

Available to undergraduate students who don't demonstrate financial need. NTI will determine the amount you are eligible for. Interest does incur on the Direct Unsubsidized Loan while you are in school, and during your 6-month grace period until the loan is paid in full. You may choose to pay your accrued interest while you are in school but it is not required. For more information about the Direct Subsidized loan including interest rates, origination fees, and lifetime eligibility please visit; <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

### ***Borrower's Rights and Responsibilities***

Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement which is provided in detail in your Master Promissory Note (MPN).

For more detailed information on eligibility and how to apply for the Federal Direct Loan Program, visit <https://studentaid.gov/understand-aid/types/loans>

### ***Federal Loan Interest Rates and Origination Fees for Students***

Loan Interest Rates and Origination Fees, please visit: <https://studentaid.gov/understand-aid/types/loans/interest-rates>.

### ***Federal Loan Annual and Aggregate Limits for Subsidized and Unsubsidized Loans***

| Year                                                        | Dependent Students<br>(except students whose<br>parents are unable to<br>obtain PLUS Loans)         | Independent Students (and dependent<br>undergraduate students whose parents are unable<br>to obtain PLUS Loans) |
|-------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| First-Year<br>Undergraduate Annual<br>Loan Limit            | \$5,500-No more than<br>\$3,500 of this amount may<br>be in subsidized loans.                       | \$9,500-No more than \$3,500 of this amount may<br>be in subsidized loans.                                      |
| Second-Year<br>Undergraduate Annual<br>Loan Limit           | \$6,500-No more than<br>\$4,500 of this amount may<br>be in subsidized loans.                       | \$10,500-No more than \$4,500 of this amount may<br>be in subsidized loans.                                     |
| Third Year and Beyond<br>Undergraduate Annual<br>Loan Limit | \$7,500 per year-No more<br>than \$5,500 of this amount<br>may be in subsidized loans.              | \$12,500-No more than \$5,500 of this amount may<br>be in subsidized loans.                                     |
| Graduate or<br>Professional Student<br>Annual Loan Limit    | Not Applicable (all graduate<br>and professional degree<br>students are considered<br>independent). | \$20,500 (unsubsidized only).                                                                                   |
| Subsidized and<br>Unsubsidized<br>Aggregate Loan Limit      | \$31,000-No more than<br>\$23,000 of this amount<br>may be in subsidized loans.                     | \$57,500 for undergraduates-No more than<br>\$23,000 of this amount may be in subsidized<br>loans.              |



### ***Direct Parent Plus Loan***

The Direct PLUS Loan is made eligible to parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required. Borrowers who have an adverse credit history must meet additional requirements to qualify. Dependent students whose parents were denied the Direct Plus loan may qualify for an increased amount in their Unsubsidized Stafford loan. Please reach out to the Financial Aid office at [Finaid@ntinow.edu](mailto:Finaid@ntinow.edu). For more information about the Direct Plus loan please visit; <https://studentaid.gov/understand-aid/types/loans/plus/parent>.

### ***Borrower's Rights and Responsibilities***

Parents receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement which is detailed in the parent's Master Promissory Note (MPN). For more information or to apply go to; <https://studentaid.gov/plus-app/parent/landing>.

Information about your Pell and/or Federal loans will be submitted to the National Student Loan Data System (NSLDS). Information in NSLDS is accessible to schools, lenders, and guarantors for specific purposes as authorized for specific purposes as authorized to schools, lenders and guarantors for specific purposes as authorized by ED. For students looking to access their loan information you will need to log into your account at <https://studentaid.gov>. To log in you will use your FSA ID and passport. Once you are logged in look in the upper right section of your screen and select "My Aid". From there, you can select "Download my aid data".

### ***Maine State Grant Program***

The State of Maine Grant Program provides need-based grants to Maine undergraduate students.

#### ***How to Apply:***

- Complete your 2026-27 FAFSA.
- Maine residents who file their FAFSA are automatically considered for the grant. No other form is required.

#### ***Deadline:***

- FAFSA submissions currently has no deadline. This is subject to change due to funding availability.

#### ***Eligibility:***

- Must be enrolled at least half-time in an undergraduate program Title IV eligible program at an eligible institution.
- Your Student Aid Index (SAI) must not exceed the maximum SAI set in any given year.
- The Maximum SAI for the 2026-27 FAFSA year is 10,000\*.
- Must be a Maine resident.
- NTI will review your enrollment status and SAI and determine if you are eligible for the grant. The grant award will be part of your financial aid package.
- Full time students in the 2026-27 academic year may be eligible for up to \$2,500; \$1,250 per semester. Half time enrollment may be eligible for \$625 per semester for a total of \$1,250.
- The maximum SAI and deadline of your FAFSA completion is based upon available funding and may be adjusted at any time.

### ***Private Educational Loans***

Private education loans, sometimes called alternative loans, are available for students who have additional need to cover educational costs beyond what federal aid programs will offer. Private loans are offered by private lenders and there are no federal forms to complete. Eligibility for private student loans often depends on your credit score. Students are to consider federal aid sources prior to considering private lending as the terms of federal aid sources are typically more advantageous. Upon applying for a private education loan, students are required to complete a self-certification form that includes the following information:

- Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this self-certification, "you" and "your" refer to the applicant who is applying for the loan. The applicant and the student may be the same person.
- Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan.
- To apply for Title IV federal grants and/or loans, submit a Free Application for Federal Student Aid (FAFSA) available at

www.fafsa.ed.gov or by calling 1-800-4-FEDAID, or from the school's financial aid office.

- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
- You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the school's financial aid office.

Students should also be aware that although some forms of private lending may appear to have a lower interest rate than a federal loan, there may be other terms and conditions of the loan that could be less advantageous. You should contact your school's financial aid office for more information on private education loans or to discuss your financing options.

You may compare the benefits offered by our preferred lenders by going to the lenders' website and searching for their loan information. Please remember that you are not required to use one of our preferred lenders. If you should find another lender, please consult your financial aid officer to assist you with any relevant paperwork or processing.

When you borrow a private loan, you have the right to cancel your loan before it disburses as well as after your loan disburses. Interest rates and fees typically begin accruing after the first disbursement. You may be responsible to pay interest/fees after a loan has disbursed, even though you have returned funds. Again, each lender has their own terms and conditions, so it is important to know the return/cancel deadlines to avoid repayment of accrued fees. Please consult your financial aid officer if you have any questions. As a borrower, you can also cancel or decrease present or future disbursements as well. If you have changed your mind as to how much you would like to borrow, please contact the lender and your Financial Aid Office.

As a borrower, you can also cancel or decrease present or future disbursements as well. If you have changed your mind as to how much you would like to borrow, please contact the lender and your Financial Aid Office. Remember you are the responsible party signed to a private loan and have rights and responsibilities. Our preferred lender list is reviewed multiple times during the year. The school does not and will not accept inducements for lenders in exchange for inclusion on the preferred lender list. The school does not share in the profits from the student loans. Borrowers are welcome to choose any participating lender, regardless of whether it appears on our preferred lender list; however, please note that not all lenders will. As discussed in the Private Loan section of this guide, federal loans and grants may be more advantageous to you, if you qualify. To see a list of private loans, go to NTI's website; <https://ntinow.edu/consumer-information/>.

## Rights and Responsibilities of Receiving Financial Aid

With regard to financial aid you have the right to know:

- What financial aid programs are available to you from Federal, State and other sources, if applicable, and an explanation of all aid sources including what sources must be repaid
- The procedures for applying for various sources of aid and the deadlines for applying
- The criteria for awarding aid and how need for aid is determined
- How much funding you will receive and how much of your costs have been met by this funding
- How the school distributes aid among students
- How and when the school disburses aid
- The conditions for any loans that you are awarded and accepted
- Satisfactory Academic Progress standards
- Refund policy
- You may view the contents of our student financial aid file in accordance with the Federal Educational Right to Privacy Act
- All documents submitted to the financial aid office are confidential

NTI's Student Catalog and Handbook and/or the Consumer Information Guide provides all of this information to you. If you should have further questions or inquiries, please contact your financial aid officer. As a student and recipient of financial aid, your responsibilities are to:

- Review all information about the school's programs before you enroll
- Complete all applications and forms accurately and timely, ask your financial aid officer questions if necessary
- Know and comply with the rules of any aid that you receive, including provisions of any promissory note that you sign, providing any data requested by the financial aid office to verify application information (see Verification below), and understanding the consequences of defaulting on a loan
- Maintain Satisfactory Academic Progress

- Accept responsibility for all agreements that you sign
- Review and comply with all rules and regulations pertaining to financial aid, academic and conduct policies
- Keep your address and contact information current by notifying your financial aid officer or admissions representative

## How Students Apply for Aid

The FAFSA is how you access financial aid from both the federal and state governments as well as some college and universities merit programs. Financial aid may come in the form of scholarships, grants, and federal student loans. You can apply for FAFSA online at [studentaid.gov](http://studentaid.gov). Completing the FAFSA is a crucial step to get the money you need for school and it can seem overwhelming, so we've put together these step-by-step instructions to help you through the process.

### 1. Gather Your Information

When you fill out the FAFSA, you'll be asked to provide certain information. You can speed up the process by having all the necessary information and documents on hand. You should have:

Your Social Security number / Your family size and income / Our school Code: 041851

### 2. Create a Federal Student Aid (FSA) ID

The FSA ID allows students and parents to identify themselves electronically to access Federal Student Aid websites. An FSA ID is made up of a username and password and can be used to log into. It takes about 10 minutes to create, and it can be done entirely online. Students have their own unique FSA ID. If you're a parent, your FSA ID will be separate from your child's.

### 3. Fill in Student Information

Choose the application year you'd like to complete, and begin filling out the student demographic section. This section asks for your information, such as your name, age, and date of birth. You'll also be prompted to enter the schools you're interested in attending. For the dependency section, you'll be asked questions that determine whether you're a dependent of your parents or not, for financial aid purposes.

### 4. Enter Contributor Information

Once you've completed the student section, you need to enter information about your contributor if you are considered a dependent student. A contributor is anyone (biological parent, adoptive parent, and or spouse). You will need to enter their information even. If you don't currently live with your parents, you still need to complete this section. They will be prompted to fill out their personal information along with consenting to transfer their tax information onto their FAFSA.

### 5. Provide Your Financial Information

Next, you need to enter your financial information. You too must consent to have your tax information transferred onto your FAFSA form.

### 6. Review Your FAFSA

Before submitting, make sure you review the FAFSA for any errors or mistakes.

### 7. Sign and Submit Your FAFSA form

Once you're sure all of the information is correct, you can electronically sign using your FSA ID and your parents FSA ID if applicable and submit the form.

## What Happens After Submitting your FAFSA

The FAFSA year runs from July 1<sup>st</sup> to June 30<sup>th</sup> of each year. Depending on your start/end date you may need to complete more than one FAFSA application. The Financial Aid office will provide guidance to you if more than one FAFSA year is needed. Once you have submitted your FAFSA it can take on average 3-5 business days before the school receives the electronic version. NTI will review your electronic FAFSA and determine your eligibility. If you need assistance completing your FAFSA don't hesitate to reach out to [Finaid@ntinow.edu](mailto:Finaid@ntinow.edu) or [Admissions@ntinow.edu](mailto:Admissions@ntinow.edu).

## How Aid Eligibility is Determined

Your eligibility depends on your Student Aid Index, whether you are dependent or independent, your program, your enrollment status, and the cost of attendance at the school you will be attending. The financial aid office at NTI will determine how much financial aid you are eligible to receive.

- Currently NTI only offers Full Time enrollment status in all of our Title IV programs.
- The financial aid department at each college determines your program's cost of attendance (COA). The COA is reviewed annually for possible adjustments in each program.
- We then consider your Student Aid Index that is provided on your FAFSA form.
- We subtract your COA minus your SAI to determine the amount of your financial need and therefore how much need-based aid you can get.
- To determine how much non-need-based aid you can get, NTI takes your cost of attendance and subtracts any financial aid you've already been awarded.
- To see the full breakdown of the program's cost of attendance please visit; <https://ntinow.edu/consumer-information/>

## Verification Requirements

A student's Free Application for Federal Student Aid (FAFSA) may be selected by the U.S. Department of Education for a process called "verification" to verify the information on the application. On average, 30% of NTI's total number of financial aid applicants will be selected for verification. There are different criteria that need to be verified based on the verification group you have been flagged for. Many students are selected for verification at random. However, you are more likely to be selected for verification if the data you provided on the FAFSA was inconsistent, was incomplete, and or contained estimated information. Contributors whether that is you the student, biological parent, adoptive parent, or spouse are required to provide consent for their tax information to be transferred onto the FAFSA form. This transfer of information is called the Direct Data Exchange (DDX). In cases where a tax return wasn't filed for the tax year of the FAFSA form proof of the IRS non-filer letter will be required. To allow for the DDX to transfer, you must have a valid social security number and legal name match along with filing a federal tax return of the required year of the FAFSA form. If your spouse or your parents filed separately, you and your spouse and both parents must give consent to the DDX to transfer.

Students must meet our deadline which is 45 days from the students start date. Failure to complete verification makes you ineligible for financial aid and will be required to go on a payment plan. We understand that there are extenuating circumstances that could delay verification to be completed by the 45-day deadline. If you do have an extenuating circumstance, you will be placed on a payment plan until verification is completed. Some extenuating circumstances may be, needing to file a federal tax refund, recently filed taxes, or parents living out of state just to name a few. To complete verification and remain eligible for financial aid, the student must submit certain documentation depending on what verification group you were selected for.

- V1: Must complete the Verification worksheet.
- V4: Must complete the Identity and Statement of Educational Purpose worksheet.
- V5: Must complete the Verification worksheet and the Identity and Statement of Educational Purpose worksheet.

The following are policies and procedures regarding the verification of information provided by the applicant's form. Students are reminded to provide truthful and accurate information on their FAFSA and all verification documents that are required to clear verification.

Federal student financial aid under the Title IV Programs:

1. Only those students who are selected for verification by the U.S. Department of Education (ED) or who have conflicting information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed Verification Worksheet.
2. Under no circumstance will the Federal Pell Grant, Direct Subsidized loan, Direct Unsubsidized loan, and/or Direct Plus loan will be disbursed prior to the completion of verification.
3. All students will be notified on a timely basis if they have been selected for verification and what supporting documentation is required. Students will have 45 days from their start date to complete and submit all verification documents that are required. The institution will notify the student of the result of the verification process and any other documentation that is needed. The institution will assist the student in correcting any information that is inaccurate and will notify any student via email if their award offer has changed. The institution will reference the most recent Verification Guide supplied by the U.S. Department of Education.
4. The student must resolve inaccurate or conflicting information on any application before the school may disburse Federal funds. In cases where there is credible information indicating that the student may have engaged in fraud or criminal misconduct in connection with s/he's application, the school will refer the case to OIG. Unless required by The U.S. Department of Education, no federal financial aid will be disbursed to the student.
5. No Title IV disbursements will be approved for release prior to the date that all Verification documentation has been

completed including, if needed, a revised and valid ISIR.

The school has developed policies and procedures regarding the verification of information provided by the FAFSA under the Title IV Programs. For more information regarding the policies and procedures for verification, please contact the NTI's Financial Aid Office.

## Unusual Circumstance (also known as Dependency Overrides)

All applicants who are applying for federal student aid are considered either "dependent" or "independent" on their FAFSA. Dependent students are required to provide information about their parent(s) on the FAFSA. If you can answer "yes" to any of the questions below, then you may be considered an "independent student." Some of the circumstances require additional documentation to support your dependency appeal.

A student that is unable to answer "yes" to any of the questions below but are not able to provide parental information on the FAFSA can apply for a Dependency Override or a Parent Refusal depending on your circumstance. There is no guarantee with appealing that your appeal will be granted.

| Dependency Question                                                                                                                             | Documentation Needed with Appeal                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Will you be 24 or older by December 31st of the year you are applying for financial aid?                                                        | No documentation is needed as you will be seen as independent.                                                                                                                                                                                                                                                                                                                                         |
| As of the day you complete your FAFSA, are you married or separated but not divorced?                                                           | No documentation is needed as you will be seen as independent.                                                                                                                                                                                                                                                                                                                                         |
| Are you currently on active duty or a Veteran?                                                                                                  | A copy of your DD-214.                                                                                                                                                                                                                                                                                                                                                                                 |
| Do you have or will have children who receive more than half of their support from you?                                                         | No documentation is needed as you will be seen as independent.                                                                                                                                                                                                                                                                                                                                         |
| Do you have dependents (other than children or a spouse) that live with you and receive more than half of their support from you?               | A letter explaining who you are supporting and that is more than 50% during the FAFSA year you are applying for.                                                                                                                                                                                                                                                                                       |
| At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court? | You will need to turn in legal court papers and/or death certificates to support this.                                                                                                                                                                                                                                                                                                                 |
| Did the courts determine you as an emancipated minor or are you in a legal guardianship?                                                        | You will need to turn in legal court papers to support this.                                                                                                                                                                                                                                                                                                                                           |
| Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?                                                | You will need a staff member or counselor from the homeless shelter you are staying at to supply a letter of explanation to NTI. An unbiased third party letter such as a HS counselor, therapist, or counselor could be supplied if you are not physically staying in a homeless shelter. We would also like a letter of explanation from the student too, explaining their current living situation. |

### *Dependency Overrides (Appealing for Independent Status)*

Dependent students can be declared independent by the financial aid office if there are unusual or extenuating circumstances. Before the financial aid office will grant a dependency override, the student must be able to provide an unbiased third party letter explaining in detail the situation between the student and their parent(s). The student would also need to write a letter of explanation of their relationship between them and their parent(s). Whenever possible please submit any additional documentation that you may have such as police report(s), and or court order restraining orders. All decisions regarding such requests are at the discretion of the financial aid office and cannot be appealed unless there is more supporting documentation submitted.

### *What is an extenuating circumstance?*

Dependency overrides the most common reason for approval is in the case of abandonment or parental abuse.

Dependency overrides are not approved because the student is self-supporting, the parent(s) do not claim the student on their taxes, and or the parent refuses to provide their information on the FAFSA and does not financially support the student.

### *Parent Refusal*

There may be some situations, in which a student cannot provide parental information on their FAFSA and does not meet any of the criteria above for a dependency override. Students may receive Unsubsidized Federal Direct Loan funds at a dependent undergraduate level. We would require a letter from both parent(s) if applicable stating that they are refusing to assist on the FAFSA, and that they do not support the student financially. The student would also need to write a letter of explanation. Until the documentation has been reviewed by our Financial Aid Office there is no guarantee this will be approved.

### Special Circumstance (also known as a Professional Judgment)

Your financial aid eligibility is a calculation that is based on the information you provided on the Free Application for Federal Student Aid (FAFSA). For the 2026-2027 academic year, the FAFSA will require you to use financial information from the 2024 tax year. The Financial Aid office understands that some families have changes in income and/or family situations that cannot be reflected on your FAFSA. Therefore, federal regulations allow financial aid administrators to make adjustments with certain elements on the FAFSA. Professional judgments are completed on a case-by-case basis with adequate documentation. Students must request an appeal for a professional judgment by emailing the Financial Aid Office at [Finaid@ntinow.edu](mailto:Finaid@ntinow.edu). Deadline to request an appeal must be 60 days from your program start date.

*Circumstances may include, but are not limited to:*

- Loss or change of employment
- Loss or change in amount of child support, Social Security, or other benefits
- Divorce or separation of parents or spouse
- Death of parent(s) or spouse
- High medical expenses
- One-time taxable income, (e.g. withdraw from a retirement account, worker's compensation payment, or a selling of a home, etc.)
- Retirement
- Circumstances that are not considered as extenuating include, but are not limited to:
  - Normal living expenses (e.g. food, insurance payments, utilities, credit card payments, etc.
  - Mortgage/Rent payments
  - Vehicle payments
  - Credit card or other personal debts

Upon the completion of your special circumstance you will be notified via email the outcome of your professional judgment. There is no guarantee that completing a professional judgment will change your financial aid eligibility.

**NOTE:** The use of professional judgment is neither limited to nor required in the situations mentioned above. In addition, NTI will complete verification before exercising a professional judgment for students who have been selected for verification.

### Financial Aid Disbursements of Federal Funds

Under no circumstance will NTI disburse any federal financial aid without completing the following;

- Have a completed signed FAFSA
- Have completed verification process when applicable
- Have a signed award offer
- Have completed both an Entrance Counseling and Master Promissory Note when applicable
- With regards to the parent plus loan the borrower must have completed the parent plus application, approved credit, and completed the Parent Plus Master Promissory Note. Additional steps required for those applying with a cosigner.

A student is eligible to receive the first disbursement of federal financial aid when NTI confirms the student is enrolled and active in their first course of their program and has completed all necessary documentation as listed above. Once the student is deemed "Active Earning" NTI will authorize the disbursement of the first half of Federal Pell grant and Federal loans when applicable. The student becomes eligible to receive a disbursement of federal financial aid for the second payment period when the student



successfully completes half of the weeks of instructional time and half the credit hours in the defined academic year (15 weeks and 18 credits). For those programs that are less than an academic award year, students will become eligible to receive their second disbursement of federal financial aid when the student successfully completes half of the weeks in the program and half of the credits the program is approved for. This is determined by the Director of Financial Aid by completing a Satisfactory Academic Progress check.

## Student Financial Aid and Disbursement Policy

This policy is established in compliance with federal regulations to promote institutional integrity in the administration of federal financial aid programs. Specifically, this policy defines how the institution will disburse funds in such a way that meets federal guidelines.

*Enrolled Hours:* Hours a student is scheduled to attend class.

*Attended Hours:* Hours a student actually attends in class.

*Credit Hours:* Credits that are calculated for each course. Calculation is  $\text{courses hours}/20 = \text{courses credit hours}$ .

*Payment Period:* Is defined as a program that is one academic year or less in length. The first payment period is when a student successfully completes half of the programs required credit hours, along with half of the programs length and hours. The second payment period is when the student completes the remainder of the program. At the time of the second payment period the Director of Financial aid will complete a Satisfactory Academic Progress report and authorize the second disbursement of financial aid if SAP is met. Students who are not making adequate progress and/or attendance will be held to the Satisfactory Academic Progress Policy. Please reference the SAP section on the Consumer Information Guide.

*Academic Year Definition Per Program:*

- HVAC/R = 900 clock hours and 30 weeks of instruction and 45 FA credits.
- Medical Billing & Coding= 825 clock hours and 33 weeks of instruction and 41.25 FA credits.
- Clinical Medical Assistant= 675 clock hours and 27 weeks of instruction and 33.75 FA credits.
- CyberSecurity= 850 clock hours and 34 weeks of instruction and 42.5 FA credits.
- System Technology= 850 clock hours and 34 weeks of instruction and 42.5 FA credits.

## Student Loan Entrance Counseling, Master Promissory Note, and Exit Counseling

Northeast Technical Institute is a participant in the Online Student Loan Entrance and Exit Counseling service. This service enables participants to complete both entrance and exit interview requirements anytime, anywhere. The purpose of these sessions is to help you to understand your rights and obligations as a student loan borrower. The Entrance Counseling and Master Promissory Note are required before the loan is disbursed on the Borrower's account. Students will be offered to complete both forms with a member of the Financial Aid Office. If the student would rather complete at home, students are given the steps to complete at home by logging onto [studentloans.gov](https://studentloans.gov). Although loans are awarded to students during their initial packaging, funds are not requested until the Entrance Counseling and Master Promissory Note are completed. Students only have to complete one Entrance Counseling session and Master Promissory Note throughout their program at Northeast Technical Institute for Stafford loans. The Master Promissory Note is only good for 10 years while at NTI.

### *Entrance Counseling*

The Federal government requires students to complete their Entrance Counseling prior to obtaining a Federal Direct Loan. You must have your FSA ID and password to complete the Entrance Counseling session. Complete your Entrance Counseling here; <https://studentaid.gov/entrance-counseling/>.

*Entrance counseling generally includes the following:*

- An explanation of the use of a Master Promissory Note (MPN)
- The importance of repayment obligation
- A description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on how to access your loan information; [studentaid.gov](https://studentaid.gov)



- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower's maximum eligibility period, remaining eligibility period and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized determent
- The impact of borrower responsibility for accruing interest on the borrower's total debt
- Other terms and conditions

The goal of entrance counseling is to help the borrower understand what it means to borrow federal student loans. Once completed, the Financial Aid Advisor will print both completed forms from COD and keep them in the student's electronic/paper file.

### *Master Promissory Note*

The Federal government requires students to complete their Master Promissory Note prior to obtaining a Federal Direct Loan. You must have your FSA ID and password to complete the Master Promissory Note. Complete your Master Promissory Note here; <https://studentaid.gov/mpn>.

*Master Promissory Note generally includes the following:*

- This is a legal document that you sign promising to repay the loans back to U.S. Department of Education
- Loan interest rate
- Borrowing limits
- Grace periods, deferment, and forbearance
- Repayment options
- References

### *Exit Counseling*

Exit counseling is required with students who borrowed Federal Loans when attending NTI. The student would need to complete their exit counseling upon completing their program or if they officially or unofficially withdrew. The Office of Financial Aid will email students the steps to complete their Federal loan exit counseling no later than 30 days in either situation. Complete your loan Exit Counseling here; <https://studentaid.gov/exit-counseling>.

*Exit counseling generally includes the following:*

- An explanation of the use of a Master Promissory Note (MPN)
- The importance of repayment obligation
- A description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on how to access your loan information; [studentaid.gov](https://studentaid.gov)
- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower's maximum eligibility period, remaining eligibility period and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized determent
- The impact of borrower responsibility

## Loan Repayment and Counseling

Repayment of Federal Direct Stafford loans will begin 6 months after graduation or any other termination of enrollment. Students will generally have up to 10 years to repay Federal Direct Stafford loans under the Standard Repayment Plan. Deferment and forbearance options are available under certain circumstances and would be approved by your loan lender.

Regarding Federal Direct Parent PLUS loans, the parent borrower has the option to begin repayment either within 60 days from the date the loan is fully disbursed or wait 6 months after the dependent student ceases to be enrolled on at least a half time basis. The parent has the option to defer the payment of principal and interest while the student is in school.

No interest is charged on Federal Direct Subsidized Stafford loans while you are in school and during the grace period and deferment periods. For Federal Direct Unsubsidized Stafford loans, interest is charged on these loans during the in school, grace, deferment and repayment periods. You may choose to pay interest while it accumulates while you are in school, or you can allow it to accrue and be added to the principal balance, on which additional interest amounts will be based.

As a student borrower, in addition to the FAFSA, you will be required to complete both a loan Entrance Counseling and Master Promissory Note before a Federal Direct Loan can be disbursed to you. Information disclosed to students or parents of students who enter into an agreement regarding a Title IV HEA loan that the loan will be submitted to NSLDS and accessible by authorized agencies, lenders, and institutions. Our Financial Aid Office is here to assist students in completing their Entrance Counseling and Master Promissory Note when requested. Exit Counseling is generally completed within 30 days prior to graduating. If you were unable to do so our Financial Aid Advisor will email you exit counseling steps within 30 days of graduating and or withdrawing.

For information on your Exit Counseling, or the total and types of loans that have been disbursed to you, or for information on federal grants that you have received, go to [studentaid.gov](https://studentaid.gov). To access information on what types of aid and the amounts that disbursed log into [studentaid.gov](https://studentaid.gov). Additionally, you will be able to access your lender and their contact information.

## Loan Repayment Calculator

Loan payment calculators may be used by students or potential students to calculate monthly payments under the different student loan repayment plans available. To use the loan simulator please go to <https://studentaid.gov/repayment-calculator/>.

## Federal Student Loan Consolidation

A Direct Loan Consolidation allows a borrower to combine multiple federal student loans into one, which results in one bill and one lender. It can also lower monthly payments by giving borrowers up to 30 years to repay their loans; however, by increasing the length of the repayment period, you will also make more payments and pay more interest. When considering consolidation, it is important to consider the pros and cons. Consolidation could give borrowers access to alternative repayment plans, which they did not have before, and enable them to switch from a variable interest rate loan to a fixed interest rate. Consolidation may also cause borrowers to lose benefits offered with the original loans, such more payments, loss of certain borrower benefits, and more interest overall. For more detailed information regarding loan consolidation please visit <https://studentaid.gov/loan-consolidation/>. To apply for loan consolidation go to; <https://studentaid.gov/loan-consolidation/>.

## Federal Student Loan Forgiveness, Cancellation, and Discharge

In certain situations, borrowers can have their federal student loans forgiven, canceled, or discharged. Detailed information on these options is available at <https://studentaid.gov/manage-loans/forgiveness-cancellation>. To review the forms that will be required with your application visit <https://studentaid.gov/forms-library>.

## Federal Student Deferment and Forbearance

A student who is enrolled and attending NTI can request for their previous federal student loans to be placed on a deferment status for the length of time they are attending NTI. The Financial Aid Office will complete your lender's requested form and fax back to your lender directly. If approved, it can temporarily suspend your student loan payment. There are pros and cons to going on a Deferment or Forbearance period. The difference between a Deferment and a Forbearance has to do with the interest accrual. For a Deferment period it doesn't accrue interest on some types of loans, however a forbearance period does accrue interest on *all* loan types.

### *Who may be eligible for a Deferment*

- undergoing cancer treatment;
- experiencing economic hardship;
- in a graduate fellowship program;
- enrolled in school at least half-time;
- performing qualifying military service;
- a post-active duty service member;
- a Parent PLUS borrower with student enrolled in school;
- enrolled in a rehabilitation training program; or unemployed.

#### *Who may be eligible for a Forbearance*

- experiencing financial difficulties, such as medical expenses or changes in income;
- serving in AmeriCorps;
- performing service that would qualify you for partial loan forgiveness through the U.S. Department of Defense;
- working in a medical or dental internship or residency;
- serving in the National Guard;
- have student loan payments that are high in relation to your income; or
- working as a teacher to qualify for Teacher Loan Forgiveness.

There is no guarantee of approval for either a Deferment or Forbearance even if you met a reason listed above. You must complete your application and be sure to supply supporting documentation. You can apply here; <https://studentaid.gov/forms-library/>.

## Student Lending Code of Conduct

To follow is our code of conduct that prohibits a conflict of interest with the responsibilities of an officer, employee, and agent of the institution with respect to Federal Direct Loans or private education loans. The institution does not participate in revenue sharing arrangements with any lender. The HEOA defines “revenue-sharing arrangement” as any arrangement between an institution and a lender under which the lender makes Title IV loans to students attending the institution (or to the families of those students), the institution recommends the lender or the loan products of the lender and, in exchange, the lender pays a fee or provides other material benefits, including revenue or profit-sharing, to the institution or to its employees. The institution prohibits employees from receiving gifts from a lender, guaranty agency or loan servicer. No employee of NTI may solicit or accept any gift from a lender, guarantor, or servicer of education loans. A “gift” is defined as any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value. However, a gift does not include (1) a brochure, workshop, or training using standard materials relating to a loan, default aversion, or financial literacy, such as a brochure, workshop or training; (2) food, training, or informational material provided as part of a training session designed to improve the service of a lender, guarantor, or servicer if the training contributes to the professional development of the institution’s employee; (3) favorable terms and benefits on an education loan provided to a student employed by the institution if those terms and benefits are comparable to those provided to all students at the institution; (4) entrance and exit counseling as long as the institution’s staff are in control of the counseling and the counseling does not promote the services of a specific lender; (5) philanthropic contributions from a lender, guarantor, or servicer that are unrelated to education loans or any contribution that is not made in exchange for advantage related to education loans, and; (6) State education grants, scholarships, or financial aid funds of a State.

No employee of NTI (or employee or agent who otherwise has responsibilities with respect to education loans) may accept from a lender, or an affiliate of any lender, any fee, payment, or other financial benefit (including a stock purchase option) as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans. The institution prohibits offers of funds for private loans. An institution may not request or accept from any lender any offer of funds for private loans, including funds for an opportunity pool loan, to students in exchange for providing concessions or promises to the lender for a specific number of Title IV loans made, insured, or guaranteed, a specified loan volume, or a preferred lender arrangement. An “opportunity pool loan” is defined as a private education loan made by a lender to a student (or the student’s family) that involves a payment by the institution to the lender for extending credit to the student. The institution may not request or accept from any lender any assistance with call center staffing or financial aid office staffing, except that a lender may provide professional development training, educational counseling materials (as long as the materials identify the lender that assisted in preparing the materials), or staffing services on a short-term, nonrecurring basis during emergencies or disasters. An employee of NTI (or employee who otherwise has responsibilities with respect to education loans or financial aid) who serves on an advisory board, commission, or group established by a lender or guarantor (or a group of lenders or guarantors) is prohibited from receiving anything of value from the lender, guarantor, or group, except for reimbursement for reasonable expenses incurred by the employee for serving on the board.

## Contact Information for Admissions

Email: [Admissions@ntinow.edu](mailto:Admissions@ntinow.edu)

Phone: 207.883.5130

Director of Admissions: Pam Dixon [Pdixon@ntinow.edu](mailto:Pdixon@ntinow.edu)

## Contact Information for Financial Aid Assistance

Email: [Finaid@ntinow.edu](mailto:Finaid@ntinow.edu)

Phone: 207.883.5130

Director of Financial Aid: Ashley Barnett [Abarnett@ntinow.edu](mailto:Abarnett@ntinow.edu)

## Contact Information for Institutional Issues

Email: [SS@ntinow.edu](mailto:SS@ntinow.edu)

Phone: 207.883.5130

Director of Admissions: Pam Dixon [Pdixon@ntinow.edu](mailto:Pdixon@ntinow.edu)

## Satisfactory Academic Progress

Regulations require that all students show satisfactory academic progress towards their educational objective. In order to be considered making satisfactory progress towards a certificate/diploma, students must maintain specified grade averages as well as proceed through the course at a pace leading to completion in the specified time frame. Satisfactory Academic Progress Policy is reviewed during Orientation. Students receiving funds under any Title IV financial aid program must maintain Satisfactory Progress in order to continue eligibility for such funds. Satisfactory Academic Progress for financial aid eligibility is not to be confused with academic progress evaluations as defined by Northeast Technical Institute which can be found in the Student Handbook/Catalog located in the school's Admissions office. For purposes of determining Satisfactory Progress, all students will be measured on meeting both academic and completion progress.

To monitor Satisfactory Academic Progress, the following two criteria are evaluated:

1. Qualitative Measure of Progress
2. Quantitative Measure of Progress

The qualitative and quantitative components for SAP at NTI will be monitored at the end of each payment period in order to provide a formal intervention by the institution for those that do not meet the SAP standards. In order to receive Title IV aid and VA education benefits, a student must be making Satisfactory Academic Progress regardless of whether he or she previously received Title IV aid and VA education benefits.

### *Qualitative Measures of Progress*

Students must maintain a minimum of a 70% cumulative grade point average at the midpoint and any subsequent review period during their program of study.

### *Quantitative Measure of Progress*

All students must complete 70% of all Northeast Technical Institute scheduled course quarter credit hours. Students who do not earn 70% of all Northeast Technical Institute quarter credit hours attempted will be placed on financial aid warning for the next payment period. At the end of the following payment period, the student must meet the standards or financial aid may be canceled for future payment periods until student either meets the standards or the student has an appeal approved putting them on academic probation with an academic plan on file demonstrating the requirements for the student to satisfy requirements prior to graduation. Students on probation must meet standards each payment period as assigned by the Satisfactory Academic Progress Probation Policy.

### *Academic Program Progress Requirements*

- Satisfactory Academic Progress will be reviewed at the end of each payment period.
- Students must successfully complete at least 70% of the attempted quarter credits in coursework pertaining to their program.
- Students that fail to meet the published academic progress standards will be subject to Maximum Program Length [MPL] standards for progress.
- MPL progress will be reviewed at 50% of the MPL program length.
- Attempted hours cannot exceed the MPL of 150% of the program requirements for either credits or scheduled hours of attendance.
- Students must meet the minimum cumulative GPA requirements to meet the graduation requirements.
- Failure to attend or successfully complete any hours towards their program in a given payment period may result in SAP cancellation status effective next term enrolled.

- The appeal process is indicated below. In cases of unsuccessful completions or reaching the maximum hours' limit, an Academic Plan is required.
- All attempted credits from any previous institution(s) which are required on your Official Transcript will be included in the quantitative measurement and maximum time frame.

#### *Qualitative Standard: Grade Average Evaluation*

Students are graded in any or all of the following segments as they apply to courses: theory, class discussion participation, practical application assignments, homework, lab and/or clinical work. A grade of 70% or higher is required for each course in the program. CDL only requires an 80% or higher. To be eligible for graduation the cumulative average must be equal or greater than 70%. CDL only requires an 80% or higher. Students meeting minimum requirements at the evaluation period will be considered making Satisfactory Progress until the next scheduled evaluation which is at the end of each payment period.

The following represents the equivalent of the grades assigned:

|     |           |    |                |
|-----|-----------|----|----------------|
| A + | 97.5-100  | B- | 80.0-82.4      |
| A   | 92.5-97.4 | C+ | 77.5-79.9      |
| A-  | 90.0-92.4 | C  | 73.0-77.4      |
| B+  | 87.5-89.9 | C- | 70.0-72.9      |
| B   | 82.5-87.4 | F  | 69.9 and below |

If student fails to meet SAP requirements, student will be issued a "warning" that evaluates SAP at the end of each payment period, which allows the student to receive aid for one payment period (no appeal required during the warning phase), After that, students may be put on "probation" if the student continues to not meet SAP for one payment period based on an appeal.

#### *Maximum Time Frame Standard*

Federal law requires that students while receiving financial aid funds under Title IV aid programs, must complete their educational program of study in a period of no greater than 150 percent of the published length of the educational program, and you may attempt no more than 1 and 1/2 times the number of academic quarter credits needed for your current program. In addition, students must show evidence of making satisfactory progress toward their program objectives in order to remain eligible for further funds. For purposes of determining eligibility, satisfactory progress is defined as completing 70% of the quarter credits they attempt during each payment period toward their program objectives while maintaining a minimum of a 70% grade point average. Students that fail to complete 70% of the attempted credits in the next payment period may be denied financial aid until the completion rate is brought above 70%.

#### *Satisfactory Academic Progress Warning*

Students who do not meet the SAP standards during a payment period will be placed on "Financial Aid Warning" at the end of the payment period in which they did not meet the standard (s). Students will be eligible to receive federal financial aid funding for the following payment period. Students assigned this status are not required to petition for possible reinstatement of their financial aid eligibility. Students placed in the Financial Aid Warning status will be sent a notification advising them of their status, the impact of their future financial aid eligibility, and the importance of seeking guidance/advising/ counseling from appropriate staff. Students who do not meet SAP standards after this period of Financial Aid Warning will be denied eligibility for future disbursements and placed on a SAP Cancellation status until they meet the SAP standards or submit an SAP Appeal that is approved. It is possible for a student to be subjected to more than one period of financial aid warning throughout the course of their academic study at the School.

#### *Satisfactory Academic Progress Probation*

Students who do not meet the SAP standards after being placed on Financial Aid Warning will be placed on cancellation status for future financial aid until they meet SAP standards or submit a SAP Appeal that is approved. Students that submit a SAP Appeal that is approved will be placed on Financial Aid Probation. The probation status will continue until the student meets Satisfactory Academic Progress Standards or completes their program as long as they are successfully completing the Academic Plan that is submitted as part of the SAP Appeal.

#### *Probation Requirements*

The student's progression will be monitored during the probationary period at the beginning and end of each remaining payment period to ensure the student is following the prescribed academic plan and successfully matriculating through their program of study. Disbursements will not be made for a payment period unless it is verified that the student's prior review (if applicable)

was acceptable and the student is in the proper classes for the payment period in question.

#### *Reestablishing Eligibility*

Any student with extenuating circumstances, (i.e., death of a relative, an illness or injury of the student, etc.), who is placed on a financial aid 'warning' status, may appeal to the Financial Aid Review Committee for reinstatement based on his/her special case. If the student was placed on financial aid warning status for failure to complete 70% of the attempted credits, and since brought up the percentage to a minimum of 70% credits earned, the student will be reinstated during the end of subsequent payment period review process. If a student was placed on financial aid warning for not meeting the GPA requirement, the student will be placed back on reinstated status once their GPA has been brought up to the acceptable level during the subsequent payment period review status.

#### *To appeal, the Student must:*

- Complete the Satisfactory Academic Progress Appeal Form.
- Attach documentation that supports the specified circumstance(s) to the appeal form.
- Meet with Student Services and work with them to complete the Academic Plan portion of the SAP Appeal.
- Submit the appeal and the supporting documentation to the Registrar.
- After a thorough evaluation of the written request and all supporting documentation, the Review Committee will make a decision and notify the student no later than 5 business days following the receipt of the appeal from the student. The Committee's decision will be mailed to the student's most current address on file.

#### *Federal Student Aid Receiving Students: Appeal*

Students failing to meet SAP requirements after their "warning" period, have the right to appeal in order to avoid losing financial aid funds. To appeal, a student must submit a written appeal to the Director of Financial Aid. The appeal should include the following information:

- The actions the student will take, or has taken, to correct or prevent the situation from reoccurring.
- If the appeal involves a medical reason, documentation from a doctor indicating the student is cleared to return to school and the medical condition will not prevent the student from being successful in the future.
- If the appeal involves exceeding the maximum time frame, documentation from the student's academic advisor which lists the remaining courses required to complete the certificate/career diploma.
- If a student's appeal is disapproved, the student will become ineligible to receive Title IV funds to continue their program.

If a student's appeal is approved, the student will be placed on probation. Northeast Technical Institute will allow the student one additional pay period to meet Satisfactory Academic Progress. The Financial Aid Director will submit completed appeal petitions to Campus Manager or designee for review. The re-enrollment policy.

#### *Remedial Courses*

NTI does not offer remedial courses nor does it consider remedial courses as acceptable transfer credits from other institutions.

#### *Incomplete Grades*

A student is eligible for a grade of incomplete only when an emergency or other reason beyond his/her control prevents completion of a course near the end of an academic term. Students must meet the following conditions to be considered for an incomplete grade:

- The student must meet with the instructor of the course and must make arrangements for completing the coursework with the instructor within 3 calendar days of the course end date.
- At the time of the incomplete request, the student must have completed at least sixty percent of the course regardless of the time in attendance.
- At the time of the incomplete request, the student must be in compliance with all course requirements as outlined in the course syllabus, including online academic participation and attendance requirements. The Campus Manager or Designee has sole discretion in initiating an incomplete grade request. Instructors may deny an incomplete request even if a student meets the minimum requirements outlined above.
- A student may be required to submit documentation of the reason(s) the student is not able to complete the coursework. The student and instructor must complete a Request to Complete Course Form to the Campus Manager or Designee outlining specific work required for course completion and expected date of completion. Incomplete status is not granted until the registrar grants approval.
- Students must complete all required work within 3 calendar days from the end date of the course.
- Should this work not be completed within this time frame, the Incomplete grade will be changed to an "F" on the

student's transcript.

- Students unable to complete a course because of military duties or extended jury duty may not be required to meet all of the requirements outlined above.

### *Repeated Courses*

Students are restricted to the amount of times that they can repeat a course in order for it to count for Title IV purposes (enrollment status, and receiving Title IV aid). Students must complete all required courses within their program of study with a grade of 70% or higher to qualify for graduation. Any course with an earned failing grade must be completed prior to the completion of the program. A student is allowed one repeat without approval from the Registrar, and at no charge to the student. Should the student fail the same course twice, they will be dismissed from NTI and may appeal for re-enrollment after 60 days in accordance with the re-enrollment policy. For each allowable course repeat, each attempt will be used in determining the student's enrollment status.

Examples of repeated coursework that may, or may not, count for financial aid eligibility:

*Allowable:* Repeated coursework may be included if the student received an unsatisfactory or failing grade (if approved).

*Not Allowable:* Students may not repeat a passed course to improve GPA.

All repeated courses do affect financial aid satisfactory academic progress calculations.

## Termination from NTI: Appeal Procedure

NTI has the right to terminate a student's enrollment when they are "failing to make Satisfactory Progress". A terminated student may appeal this determination. The following appeal procedures will be used:

- The school will send to the student within 10 days following the action of the school, a written statement of fact, which is the basis of the action of the school.
- The student may appeal the action of the school by requesting such appeal – in writing to the Campus Manager or Designee along with any supporting documentation showing reasons why the decision to terminate should be reversed and request a re-evaluation. This must be done within 10 days of the receipt of such written notice.
- The student has a right to make a personal appearance before the Campus Manager or Designee.
- Should a student fail to appeal the decision, the decision to terminate will stand.
- Notification of the school's action on the appeal including reason, if the appeal is denied, will be sent to the student within 10 days.

## Copyright Infringement Policy

The Higher Education Opportunity Act of 2008 requires schools such as NTI to take certain actions to help combat the unauthorized distribution of copyrighted material by users of NTI's network. The federal Copyright law (Title 17, United States Code, Section 10 et seq.) requires students at Northeast Technical Institute to respect the proprietary rights of owners of copyrights and refrain from actions that constitute an infringement of copyright or other proprietary rights.

### *Potential Civil and Criminal Sanctions for Copyright Infringement:*

Students who disregard this policy place themselves individually at risk of civil and criminal liability. As a general matter, a person who is found liable for civil copyright infringement may be ordered to pay actual damages or "statutory" damages in an amount of not less than \$750 and not more than \$30,000 per work infringed. For a "willful" infringement, damages may be awarded by a court up to \$150,000 per work infringed. Courts can also assess costs and attorneys' fees, in its discretion. See 17 U.S.C. §§ 504 and 505. Also, "willful" copyright infringement can result in imprisonment of up to five years for a first time offense and additional fines. See 17 U.S.C. § 506 and 18 U.S.C. § 2319.

### *Peer-to-Peer File Sharing:*

It is a violation of copyright law to use file sharing software (e.g., BitTorrent, KaZaA, Limewire, etc.) to download music, movies, and other copyrighted material without permission from the copyright holder.

Disciplinary Procedures for Responding to Unauthorized Use/Distribution of Copyrighted Material all network traffic is subject to monitoring procedures conducted by the School's IT department and/or its managed IT servicer for purposes of determining compliance with School policies. Outside parties also actively monitor the internet to find incidents of illegal file sharing and may notify the School of such activity. When such a notification is provided by an outside source, the School may disable a person's network access until the situation is resolved.



If a campus member is found to have illegally shared files over the School's network, the full range of disciplinary sanctions are available (along with the civil and/or criminal penalties the person may be subject to), including:

- Indefinite or permanent loss of computer privileges and network access;
- Denial of future access to the School's IT resources;
- All disciplinary sanctions available pursuant to the School's policies and handbooks;
- Dismissal from the School; and/or Legal action.

#### *Periodic Review of Policy Effectiveness:*

The School's designated technology officer will periodically review this Policy's effectiveness in combating the unauthorized distribution of copyrighted materials by users of the School's network. In addition, this designated technology officer will periodically review the legal alternatives for downloading or otherwise acquire copyrighted material and make available the results of the review to students. To the extent practicable, the School will offer legal alternatives for downloading or otherwise acquiring copyrighted material.

## Attendance/Tardiness Policy

The School emphasizes the need for all students to attend classes on a regular and consistent basis to develop the skills and attitudes necessary to thrive in the highly competitive labor market. The specific requirements for attendance are the following:

- At the onsite locations, attendance is defined as attendance at a scheduled course meeting.
- Regular and substantial active participation online is required to achieve the minimum 70% attendance standard for graduation. However, for the CDL programs only, the minimum is 95% attendance with 100% attendance required for certain learning objectives. Snow days, emergency closures, federal holidays and planned NTI closures do not factor into the minimum attendance requirements.
- Students are only allowed a total of one excused or unexcused absence during their entire three-week Phlebotomy skills training.
- Students are only allowed up to a total of two excused or unexcused absence during their entire six-week Clinical Medical Assisting skills training.

Snow days, emergency closures, federal holidays and planned NTI closures do not factor into the minimum attendance requirements.

An important factor to student success, particularly online, is attendance and participation. Review the Class Activity page closely each week for assignments that are due or content that you are expected to review. Many students find that daily logging in is useful.

A student attends online courses by participating actively in classes or otherwise engaging in academically related activities. Examples of such activities that demonstrate "regular and substantial interaction" include but are not limited to:

- Contributing to an online discussion.
- Submitting assignments.
- Completing the test readings, and reviewing resources for study materials.
- Completion of exercises.
- Completing and submitting tests, and quizzes
- Student participation in interactive tutorials or simulations.
- Participation in an online study group.
- Initiating contact with a faculty member to ask course related questions

Students should be sure to meet online deadlines for submitting their work as late work will not receive full credit. Please review the Late Assignment Policy found in the student handbook/catalog; <https://ntinow.edu/consumer-information>.

Note: Logging into class without active participation as defined above does not count as weekly attendance. On occasion, unavoidable circumstances may arise such as sickness, hospitalization, or family issues. If you will be unable to login consistently in the given week, please contact your instructor via email to communicate the situation. A significant portion of your grade is based on assignments and discussion board participation. Requirements for student attendance and participation are also defined in the specific syllabi for those courses.

### *Tardiness*

- Students arriving late for a class or leaving early are considered tardy. Tardiness is a disruption of a good learning environment and is discouraged.
- Continued, excessive tardiness or absences in any class could lead to disciplinary action up to and including expulsion from class.
- Students who have not participated in class by failing to log in to the Learning Management System or failing to attend in an instructor-led course (whether live lecture or recorded) for 14 consecutive calendar days may be administratively withdrawn from their program of study.
- Students withdrawn due to non-attendance must appeal for re-enrollment. This can be accomplished by contacting their Admission's representative, completing necessary paperwork, completing an evaluation by the Registrar's office and paying any or all applicable fees.
- To see full details of the Attendance/Tardiness/Late Assignment policy please visit; <https://ntinow.edu/consumer-information>.

## Leave of Absence

A Leave of Absence is defined as an approved interruption of training for an extenuating circumstance and has no effect on the Satisfactory Progress Standard. If the student was deemed maintaining Satisfactory Progress prior to a Leave of Absence or withdrawal of training, upon their return, the student is deemed in good standing and may continue the program from the point of interruption.

A Leave of Absence may be granted if the request is submitted to a Student Services Advisor. The student will be notified of approval or denial by Student Services within 5 days of the request by contacting the student directly while on campus, by telephone or email. Normally, only one LOA may be granted in any 12-month period and may not exceed 60 days. For very unusual/limited circumstances, more than one LOA in a 12-month period may be permitted but the total number of days of the LOA may not exceed 180 days in a 12-month period.

NOTE: Complete documentation and certain conditions are needed to support this request. i.e.: jury duty and circumstances meeting criteria covered under FMLA (Family & Medical Leave Act of 1993). A student who has been granted an LOA will be considered withdrawn if he/she does not return to school at the scheduled end of the LOA.

## Cancellation of Enrollment Agreement

The School will refund all tuition payments, less the application fee and any prepaid background check fees (if applicable), if a student submits a cancellation request to the Office of Admissions within three (3) business days of signing the Enrollment Agreement. Students who have signed and submitted an Enrollment Agreement but have not visited the School facility prior to enrollment may withdraw without penalty within three (3) business days following either attendance at a scheduled orientation (on campus or online) or completion of a facility tour. The student is responsible for the application and background check fees (if applicable). After this period, \$100 of the registration fee becomes nonrefundable. NTI reserves the right to postpone or modify program start dates or schedules. Students who are unable to begin their program due to such changes must follow this Cancellation of Enrollment Agreement policy.

## Withdrawal from Classes Prior to Start Date

Students who wish to modify their enrollment must formally withdraw from their scheduled start date to avoid charges to their account. Withdrawal requests must be submitted to the Office of Admissions prior to the start of classes. Requests may be submitted by phone, email, or mail if the student is unable to come to campus. Students may change their start date up to three (3) times. After the third change, the School will cancel the enrollment. At that point, the student may reapply under the Re-Enrollment for Returning Students Policy and will be required to pay the applicable re-enrollment fee. If NTI adjusts a program's start date or schedule and a student is unable to attend, the student must follow the Cancellation of Enrollment Agreement policy outlined above.

## Withdrawal After Commencement of Classes

Students who wish to end their enrollment in any class Students who wish to withdraw from a course or program must officially "drop" the course to avoid receiving a failing grade. Withdrawal requests must be submitted to the Office of Student Services and received before the course end date. Failure to officially withdraw from the course may result in a failing grade. If a student withdraws after the course end date, the course will be included in the calculation of Satisfactory Academic Progress (SAP). The last date of attendance (LDA) is defined as the student's last date of physical attendance.

The Date of Determination for withdrawal is the earliest of the following:

1. The date the student notifies the School of withdrawal or the date of withdrawal, whichever is earlier
2. The start date of a program or module the student fails to begin
3. The date the School terminates the student's enrollment
4. The date the student is scheduled to return from an approved leave of absence but does not return

Students who stop participating in a course without officially withdrawing will be considered an unofficial withdrawal. Indicators of unofficial withdrawal include:

1. Failure to attend class for 14 consecutive days
2. Failure to complete or submit any required coursework during that period
3. Failure to successfully pass a course on the second attempt

Unofficial withdrawal may result in termination from the program of study.

## Reverse Start Policy

Under the following circumstances listed below, NTI will allow a new student to withdraw from the program as a "Reverse Start" with a full refund of any tuition and fees paid to the school (less the application fee and background check fee, when applicable). This policy applies to both voluntary and involuntary withdrawals. No leave of absences (LOA) of any type will be granted during the reverse start period.

- HVAC students who withdraw prior to the end of two weeks following their start date are considered reverse start.
- IT and Healthcare (excluding Phlebotomy) students who withdraw prior to the end of two weeks following their start date are considered a reverse start.
- Phlebotomy students who withdraw prior to the end of one week following their start date are considered a reverse start.
- CDL full-time students who withdraw prior to the end of one week following their start date are considered a reverse start.
- CDL half-time students who withdraw prior to the end of two weeks following their start date are considered a reverse start.
- CDL transfer students who withdraw prior to the end of 8 hours for CDL-A and 3 hours for CDL-B are considered a reverse start.

NTI defines a week for full time students from Monday-Sunday, for half time students Saturday-Friday (CDL only). The last date of attendance is used to determine reverse start qualification. The start date will be the first date of recorded attendance.

NTI has the right to dismiss students during the Reverse Start period for:

1. Not maintaining academic progress
2. Not maintaining attendance
3. Not meeting admissions requirements
4. Not following student policies and procedures

## Re-Enrollment Policy for Returning Students

Previous Northeast Technical Institute (NTI) students who have re-verse started or withdrawn from a program at NTI may be considered for re-admission based on a review of past program performance. Criteria includes, but is not limited to: Satisfactory Academic Progress, attendance, financial history, and other standards.

Students that have previously withdrawn and hold an outstanding balance must set up a payment plan and make three (3) on-time payments before being considered for re-enrollment. Any exception to this policy must be made by the Campus Manager. If the student is readmitted at NTI, any previous payments toward tuition and fees would be applied for the same program of study. If the student is enrolling in a different program, please refer to this policy: Program Change (Upgrade, Re-enrollment, or Downgrade).

Students who reverse start or officially withdraw must wait 30 days following withdrawal before appealing to re-enroll in a program with NTI. For unofficial withdrawals, students must wait 60 days before appealing to re-enroll. Please refer to the

Withdrawals After Commencement of Classes policy to see what qualifies as an official versus unofficial withdrawal.

When a student's appeal for re-enrollment has been approved, they will be required to pay a re-enrollment fee. This fee is required to be paid at the time of re-enrollment. In addition, this fee is non-refundable if a student subsequently cancels their enrollment, reverse starts, and/or withdraws from NTI.

Students may re-enroll, reverse start, and/or withdraw a maximum of two (2) times at which point they will no longer be admitted at NTI. Exceptions to this policy will be reviewed on a case-by-case basis.

Prior unofficially withdrawn or dismissed students who wish to re-enroll and were withdrawn due to not meeting SAP can only return with a performance improvement plan in place. These students may only re-enroll one (1) time.

Prior graduates of an NTI program may re-enroll and are not required to appeal\* or pay a re-enrollment fee. All other terms apply.

Re-entering students will be charged at the current tuition rates for newly entering students. Amounts paid during the 1st period of enrollment will be credited to this account. If the student re-enters within 12 months of the withdrawal, the administration fee will be waived. Course incompletes, repetitions and non-credit remedial courses have no effect on Satisfactory Progress conditions. The student will need to meet with the Campus Manager or Designee to confirm academic standing and a financial aid representative to determine if he/she is eligible to receive financial aid.

\*A prior graduate may be subject to an appeals process due to a history of attendance and/or academic performance issues.

*Dismissed Students:* Students may reapply to be readmitted to the institution after being dismissed. Such students will be enrolled on a written warning status. This procedure applies only to dismissals caused by lack of Satisfactory Progress and will not be granted more than once. It does not apply to voluntary withdrawals. Re-entering students will be charged at the current tuition rates for newly entering students. Amounts paid during the 1st period of enrollment will be credited to this account. If the student re-enters within 12 months of the withdrawal, the administration fee will be waived. Course incompletes, repetitions and non-credit remedial courses have no effect on Satisfactory Progress conditions. The student will need to meet with the Campus Director or Designee to confirm academic standing and a financial aid administrator to determine if he/she is eligible to receive financial aid.

## Refund Policy

Applicants not accepted by the School shall be entitled to a refund of all monies paid minus the application fee (and fees prepaid for DMV and or Background check if applicable). Once a Student begins school and withdraws for any reason after (3) business days, the School follows the refund of tuition calculation below, less a \$100 administrative fee, application fee, criminal background checks and driving record fees. Terms of this policy shall be valid whether the termination is voluntary or involuntary. Program fees are non-refundable after the reverse start period.

Refunds for Recipients of Veterans Education Benefits, NTI complies with the VA requirement for a pro rate refund of the unused portion of the tuition, fees and charges if the veteran or eligible person fails to enter the course or withdraws or is discontinued from it before completion. Students attending with Financial Aid funds must also refer to the Return to Title IV policy.

Refunds, when due, are made within 30 days (1) of the last day of attendance if written notification has been provided to the institution by the student, or (2) from the date the institution terminates the student or determines withdrawal by the student. Refunds, when due, are made without requiring a request from the student. If not requested by the student, refund will be issued within 45 days from the last date of attendance. No refunds will be made for \$1.00 or less.

The School will refund all payments of tuition minus the application fee and fees prepaid for background checks (if applicable), if the student requests cancellation in writing to the School's Business / Registrar's Office within three (3) business days after signing the Enrollment Agreement. Students who have completed and submitted an enrollment agreement, yet have not visited the School facility prior to enrollment will have the opportunity to withdraw without penalty within three (3) business days, either following attendance at a regularly scheduled orientation (either at the facility or online) or, following a tour of the School facility. After this interval \$100 of the registration fee becomes nonrefundable.

NTI reserves the right to postpone or change the date or time when a program is offered. Students who are unable to commence

studies with the change in program start must follow the Cancellation of Enrollment Agreement Policy.

*Refund of Tuition Calculation*

|                                                             |               |
|-------------------------------------------------------------|---------------|
| Prior to the first day of the program.....                  | 100% Tuition  |
| During the reverse start period** .....                     | 100% Tuition* |
| After the reverse start period through 9.9% of program..... | 90% Tuition*  |
| After more than 10% and through 24.9% of program .....      | 50% Tuition*  |
| After more than 25% and through 49.9% of program .....      | 25% Tuition*  |
| 50% and through 100% of program.....                        | 0% Tuition    |

\*less \$100 administrative. Less criminal background check, driving record or other fees paid at time of enrollment. Programs longer than 1 year: If a student withdraws within the first year of any program that is longer than 12 months, student will be obligated to the above tuition calculation, not to exceed prorated tuition value for the first 12 months of program. Refunds, when due, are made within 30 days (1) of the last day of attendance if written notification has been provided to the institution by the student, or (2) from the date the institution terminates the student or determines withdrawal by the student. Refunds, when due, are made without requiring a request from the student. If not requested by the student, refund will be issued within 45 days from the last date of attendance. \*\*Reverse Start Period: The student has started and has not exceeded the amount of weeks specified for the program as stated in the Reverse Start Policy on page 7 of this handbook.

Return to Title IV Policy

The law specifies how Northeast Technical Institute must determine the amount of Title IV program assistance that a student earned if the student withdraws from school. The Title IV programs that are covered by this law, and that are available at Northeast Technical Institute, are: Federal Pell Grants, Federal Direct Student Loans (Stafford Loans and PLUS Loans). A student officially withdrawing from Northeast Technical Institute must see the Student Services Office and complete a Notification of Withdrawal form. When a student withdraws from Northeast Technical Institute, the withdrawal date used to determine the refund is the student’s last date of attendance at an academically related activity.

A student that unofficially withdraws (fails to return from an approved leave of absence or fails to comply with the school’s attendance policy by missing 14 consecutive days) will be withdrawn from the school and the withdrawal date used to determine the refund is the student’s last date of attendance participating in an academically related activity.

When a student withdraws during their payment period, the amount of Title IV program assistance the student has earned up to that point is determined by a specific formula. If the student received (or Northeast Technical Institute or the parent received on the student’s behalf) less assistance than the amount earned, the student may be able to receive those additional funds. If the student received more assistance than the amount earned, the school and/or the student must return the excess funds.

Full Refund Withdrawal Exemption (Optional R2T4 Exemption)

The School may choose to apply the federal ‘Full Refund Withdrawal Exemption’ on a student-by-student basis. Under this exemption, the School is not required to perform a Return of Title IV (R2T4) calculation if all of the following conditions are met:

- 1. The student is treated as never having begun attendance for the payment period;
- 2. The School returns all Title IV aid disbursed to the student for the payment period, including any Title IV credit balances provided to the student or parent;
- 3. The School refunds all institutional charges to the student for the payment period; and
- 4. The School writes off or cancels any balance owed by the student to the School that results from returning Title IV funds to the Department of Education.

Never Began Attendance

If a student cancels their enrollment prior to beginning attendance but after receiving an early financial aid disbursement, the student falls under federal ‘Never Began Attendance’ regulations. In this case, 100% of the disbursed Title IV funds will be returned to the Department of Education, and an R2T4 calculation is not applicable.

The amount of assistance that a student has earned is determined on a pro-rata basis. For example, if the student completed 30% of the payment period, the student earns 30% of the assistance the student was originally scheduled to receive.

Once the student has completed more than 60% of the payment period or period of enrollment, the student earns all the assistance that the student was scheduled to receive for that period.

If the student did not receive all of the funds earned, the student may be due a post-withdrawal disbursement. If the student’s

post-withdrawal disbursement includes loan funds, Northeast Technical Institute must get the student's permission before it can disburse the funds. A student may choose to decline some or all of the loan funds so that the student doesn't incur additional debt. Northeast Technical Institute may automatically use all or a portion of a student's post-withdrawal disbursement of grant funds for tuition, and other allowable costs (as contracted with the School). The School needs the student's permission to use the post-withdrawal grant disbursement for all other school charges. If the student does not give permission, the student will be offered the funds directly; however, it may be in the student's best interest to allow the school to keep the funds to reduce the student's debt at the school. A post-withdrawal disbursement to the student's account to pay charges must be disbursed as soon as possible but no later than 180 days after the date the school determined is the withdrawal date. A post withdrawal disbursement made directly to the student must be disbursed as soon as possible, but no later than 45 days for grants and 180 days for loan funds. NTI's deadline for a student to return the post withdrawal acceptance is 7 calendar days from the date on the form. There are some Title IV funds that a student may have been scheduled to receive that cannot be disbursed once the student withdraws because of other eligibility requirements. For example, a student may have been scheduled to receive a Direct Stafford Student Loan but if the student has not signed a promissory note, the funds cannot be disbursed to the student after withdrawal.

If a student receives (or Northeast Technical Institute or the student's parent receives on their behalf) excess Title IV program funds that must be returned, Northeast Technical Institute must return a portion of the excess equal to the lesser of:

1. the student's institutional charges multiplied by the unearned percentage of the student's funds, or;
2. the entire amount of excess funds.

The School must return this amount even if it didn't keep this amount of the student's Title IV program funds. The School must return the unearned aid for which it is responsible by repaying funds to the following sources, in this order, up to the total net amount disbursed from each source:

1. Direct Unsubsidized Stafford Student Loan
2. Direct Subsidized Stafford Student Loan
3. Direct Parent PLUS Loan
4. Pell Grant

The method used to determine the percentage of the payment period completed is determined according to the following formula:

$$\frac{\text{Number of Days Completed Up Through The Withdrawal Date in the Payment Period}}{\text{Total Number of Days in the Payment Period}}$$

See an example/calculation of a Return to Title IV funds at: <https://ntinow.edu/R2T4/>.

These unearned Title IV funds must be returned no later than 45 days after the date the school determined the student withdrew.

If Northeast Technical Institute is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that the student must return, the student (or the student's parent for a Direct PLUS Loan) must repay in accordance with the terms of the promissory note. That is, the student makes scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that a student must return is called an overpayment. The maximum amount of a grant overpayment that a student must repay is half of the grant funds the student received or was scheduled to receive. The student must make arrangements with the School or the Department of Education to return the unearned grant funds. Within 30 days of the date the School determined the student withdrew, the School is required to notify the student of their obligation to repay grant funds. The student is required to repay the grant funds within 45 days of the earlier of: (1) the date the School sends the student notice of the overpayment, or (2) the date the school was required to notify the student of the overpayment (in the event of a late notification).

The requirements for the return of Title IV program funds when a student withdraws are separate from any refund policy that the School has. Therefore, a student may still owe funds to the School to cover unpaid institutional charges. The School may also charge a student for any Title IV program funds that the School was required to return. A copy of the School's refund policy is published in the Student Handbook and can also be obtained from the School's Financial Aid Office. If a student wishes to withdraw, the student should speak with the Student Services Office and complete a Notification of Withdrawal form.



## Credit Balance

A Financial Student Aid credit balance occurs whenever your school credits FSA program funds to a student's account and the total amount of those FSA funds exceeds the student's allowable charges.

### *Paying Credit Balances*

If FSA disbursements to the student's account at the school creates an FSA credit balance, NTI will pay the credit balance directly to the student or parent as soon as possible, but no later than 14 days after the date the credit occurred on the student's account. The law requires that any excess plus loan funds be returned to the parent. Therefore, if a plus loan creates a credit balance, the credit balance would have to be given to the parent. However, the parent may authorize on the parent plus application to authorize the plus loan credit balance to a student directly.

## Transfer Credit Policy

While reasonable efforts are made to direct students to a program of study best suited to their individual goals and abilities, students may request a program transfer between most programs through their Admissions Representative. Program transfers may substantially impact financial aid eligibility, and additional charges for a program transfer may be assessed.

- All coursework from previous programs that is accepted toward the new program will be used in calculating satisfactory academic progress.
- Students transferring to a new program must complete a new Enrollment Agreement and will be charged the current tuition rate for the selected program.
- Students must meet all applicable admissions requirements within the new program.
- Students who have been officially admitted to a program at the School and wish to transfer to a different program of study at the School must be in good standing in their current program of study and meet the admissions requirements of the desired program of study. The student's
- Admissions Representative will then submit the request and other materials to the Director of Financial Aid who will approve or deny the request.

### *Re-Enrolling WITHIN 180 Days in the Same Program:*

- Financial Aid is reinstated as if the student never left.
- The re-enrollment fee is required and due upon time of enrollment.

### *Re-Enrolling AFTER 180 days in the Same Program:*

- Financial aid will be calculated based on credits remaining after the application of approved transfer credits, if applicable.
- Each academic credit earned at NTI approved for transfer will be applied at the current academic credit rate per hour at the time of transfer.
- The re-enrollment fee is required and due upon time of enrollment.
- Transfer courses must have been completed within the last 10 years.

### *Re-Enrolling WITHIN and/or AFTER 180 Days in a Different Program:*

- Financial aid will be calculated based on credits remaining after the application of approved transfer credits, if applicable.
- Tuition debt from the prior program will remain.
- Each academic credit earned at NTI approved for transfer will be applied at the current academic credit rate per hour at the time of transfer.
- The re-enrollment fee is required and due upon time of enrollment.
- Transfer courses must have been completed within the last 10 years.

### *Credits earned at an institute other than Northeast Technical Institute:*

- Evaluated for transfer and approved by the Registrar. Credits must be from an approved accredited institution.
- An official transcript must be supplied. Unofficial transcripts may be accepted but must be replaced with an official transcript from the accredited institution within 30 days of the student's start date. Failure to supply an official transcript will result in the loss of earned transfer credits and associated tuition discounts.
- Subjects in which grades of C or better were earned are accepted.
- Courses must have been completed within the last 10 years to be accepted at NTI.
- Course hours need to be equivalent to or higher than those of courses offered at NTI to be eligible for transfer consideration.
- NTI will accept academic credits up to 30% of the program from accredited post-secondary schools.



- Transfer credits are not counted into grade average, but they count toward the credit accumulation rule.
- Each academic credit approved for transfer will be applied at a rate of \$275 per academic credit.

#### *CDL Transfer Policy*

- CDL credit transfer is a case by case basis. Effective June 1, 2023. Admissions must provide the ELDT certificate to the Admissions Manager and Registrar for review before enrollment.
- Must be confirmed and provide proof via the Training Provider Registry (TPR) of a valid Theory portion of ELDT completion (Class A or B specific) with a minimum of 6 months until expiration.
- Must hold a valid State of Maine Commercial Driver's Learning Permit with a minimum of 6 months until expiration.
- Must hold a valid DOT medical card with a minimum of 6 months until expiration.
- NTI drug screening prior to orientation.
- Orientation will be held on the first day at the yard.

#### *Approved transfer credit:*

- CDL-A Transfer Credit \$1,000 for course CDL-001
- CDL-B Transfer Credit \$650 for course CDL-1BB

#### *Dropping or Adding Courses*

Students may drop or add courses for clock hour-based programs according to the following guidelines:

- Students may request to drop a course, add a course or modify course offerings within the first week of the class start\*
- After one week, student will be responsible for balance in accordance with our refund policy

*\* Does not apply to instructor led courses.*

#### *Program Change*

**Upgrade:** After successful completion of any credit hour program, the student may upgrade to a program within the same field of study with a higher number of credits upon approval from the instructor(s) and Campus Director. Students will be responsible for the difference in tuition between programs:

Example: Student upgrades from Phlebotomy (\$3,820)\* to Clinical Medical Assistant (\$15,810)\*. Student is responsible for difference of \$11,990 which totals the published price of Clinical Medical Assistant (\$15,810)\*.

Students that have passed the midpoint date of their program must successfully graduate from the current program prior to any program upgrade.

**Re-Enrollment:** Students that have successfully completed any credit hour program that wish to change to a program in a different field of study from their current program must re-enroll and pay the re-enrollment fee per the Re-Enrollment Policy for Returning Students.

**Downgrade:** Students who wish to change to a program in the same field of study with less credit hours than their current program may do so prior to reaching the 10% point (based on date, not progress). If a student exceeds the 10% point, they will need approval from the Director of Financial Aid. In some cases, students may incur additional costs. *\*Rates subject to change.*

## Recruiter Compensation/Incentive Programs

There are no compensation/incentive programs for employees at Northeast Technical Institute.

## Cost of Attendance

Cost of attendance is the estimated annual cost of attending a particular school. It includes tuition and standard fees, room and board, books and supplies, transportation, and other miscellaneous expenses. Cost of attendance is used to calculate how much financial aid a student is eligible for, based on the Student Aid Index (SAI) from their FASFA. For detailed Cost of Attendance information on Title IV eligible programs, please visit: <https://ntinow.edu/consumer-information>.

## Textbook Information

All book prices associated with the program of study are provided at the time of enrollment. The school does not operate a bookstore where books are sold individually; however, the school, in its interpretation of the HEOA amendment effective 7/1/10 has compiled and made available estimated costs of books, including costs for print versions of digital eBooks that are provided as part of the program. A copy of this information is provided during the enrollment process. Please consult with your Admission's Advisor at [Admissions@ntinow.edu](mailto:Admissions@ntinow.edu), or visit <https://ntinow.edu/consumer-information>.

## Determining The Prorated Amounts of Charges for Student Ledgers

Northeast Technical Institute adheres to U.S. Department of Education's final regulations of cash management that was released on July 1<sup>st</sup>, 2016. All of NTI's Title IV programs are considered one year in length or shorter. With regard to Title IV programs, tuition and standard fees are divided in half. Half of the charges are applied to payment period one, while the other half is charged to payment period two. When financial aid is authorized for disbursement the Director of Financial Aid will calculate if a credit balance is created. If a credit balance is determined, NTI will refund the student the overpayment of financial aid within 14 business days from the payment being received.

If a student does not have the opportunity to obtain books and/or supplies for their program, NTI does allow students to lend the Institution's copies/equipment. NTI also allows students the opportunity to request advancements to help assist them with purchasing books/supplies for their program. Advancement requests are completed by the Director of Financial Aid. To request an Advancement please email [Finaid@ntinow.edu](mailto:Finaid@ntinow.edu). To view your programs Cost of Attendance please visit <https://ntinow.edu/consumer-information>.

## Student Body Diversity

You may find information on student body diversity on the National Center for Education Statistic's College Navigator website. The National Center for Education Statistics (NCES) is the primary federal entity for collecting and analyzing data related to education in the U.S. and other nations. NCES is located within the U.S. Department of Education and the Institute of Education Sciences. You can also check NTI's website at <https://ntinow.edu/consumer-information/>.

## Facilities and Services Available to Students with Disabilities

- A. Introduction and Statement of Nondiscrimination
- B. Procedure for Requesting, Reviewing, and Implementing Reasonable
- C. Grievance Procedure
- D. Distribution Policy

### *Introduction and Statement of Nondiscrimination*

This document sets forth the policy of Northeast Technical Institute.

#### 1. Preface and Designation of Responsible Employee

For qualified students ("students") with legally recognized disabilities ("disabilities") who are entitled to and who are requesting reasonable accommodations ("accommodations"). The purpose of this document is to guide students, faculty and staff in providing and receiving disability related services. No portion of this document is intended to expand or diminish any right or obligation imposed by law. The School has designated the VP of Operations, Kristy Lank, to coordinate the School's compliance with Section 504 of the Rehabilitation Act of 1973 and Title II of the Americans with Disabilities Act.

#### 2. Statement of School Policy and Notice of Nondiscrimination

Pursuant to Section 504 of the Rehabilitation Act of 1973 and Title II of the Americans with Disabilities Act of 1990, the School does not discriminate on the basis of disability. The School is committed to helping qualified students with disabilities achieve their individual educational goals. Upon request and documentation, the School provides to qualified student's reasonable accommodations to remediate the competitive disadvantage that a disability can create in our collegiate setting. The goal of the School is to balance on a case-by-case basis the specific needs of its students with the programmatic integrity, administrative resources and financial limitations of the School.

### 3. Examples of Disabilities

Applicable law protects qualified individuals with certain many, but not all, impairments. For the purpose of this Policy a physical or mental impairment means any physiological disorder or condition, cosmetic disfigurement, or anatomical loss affecting one or more the following body systems: neurological, musculoskeletal; special sense organs; respiratory, including speech organs; cardiovascular; reproductive, digestive, genitourinary; hemic and lymphatic; skin; and endocrine; or any mental or psychological disorder including emotional or mental illness and specific learning disabilities. A qualified individual is an individual who meets the academic and technical standards requisite to admission or participation in the School's programs or activities that may be regarded as disabling. Disabilities protected by law include certain physical, psychological, mental, neurological, and learning disabilities. The law also protects certain cosmetic disfigurements and serious contagious and non- contagious diseases including, but not limited to, AIDS, AIDS-related complex, epilepsy and tuberculosis.

### 4. Examples of Accommodations

The School will make reasonable accommodation to the known physical or mental limitations of an otherwise qualified individual unless the accommodation would impose an undue hardship on the operation of one or more of the School's programs or activities. Reasonable accommodations will be made on a case-by case basis and implemented to meet the specific needs of each student and each course, program or activity. Such accommodations may include, for example, providing additional copies of handouts and supplementary materials for readers, note takers and interpreters; enlarging and photocopying reading materials; providing printed outlines of class lectures or lesson plans; allowing for extra time during writing assignments and tests; allowing students to take exams in a quiet, distraction-free environment under supervision; providing alternative seating arrangements in a classroom or lab; providing for the alternative access to course content, such as a video and audio recordings; providing a reasonable amount of additional time for tutoring or conferring with the student; and other accommodations deemed reasonable by the School. An accommodation does not include elimination of academic requirements that are essential to the instruction being pursued or to any directly related licensing requirement.

#### *Procedure for Requesting, Reviewing, and Implementing Reasonable*

Applicable law requires a multi-step process for assessing requests for, and provision of, reasonable accommodations. The School administers that process as follows:

##### 1. Step One: Notice, Meeting and Documentation

I. Be admitted to or enrolled at the School;

II. Disclose as soon as possible after acceptance to the Campus Manager the student's claim of disability and request for accommodations. While a student is free to disclose his or her condition and request to instructors or staff, and while instructors and staff are encouraged to refer such disclosures to the Campus Manager, a student must not rely on disclosures to persons other than the Campus Manager. The student must provide timely notice to the Campus Manager; notice that does not permit the School a meaningful opportunity to review and implement an accommodation is not timely;

III. Make an appointment to meet with the Campus Manager to discuss the claimed disability and possible accommodations; and

IV. At the initial consultation, provide current and valid documentation of the claimed disability. This documentation must specify the nature of the disability, how the disability affects the student in a school environment, and recommendations for accommodations to remediate the competitive disadvantage. Examples of current and valid documentation include, but are not limited to:

- Written assessment completed by a licensed or certified professional qualified to evaluate the disability; or
- Written evaluation based on assessment reports from the student's most recent secondary or post-secondary school.

In addition to other requirements imposed by law:

- A prospective or current student who believes that he or she may have a disability that is currently undiagnosed, undocumented or insufficiently documented should meet with the Campus Manager for referral assistance.

## 2. Step Two: School Review of the Request

The Campus Manager will review the disability documentation, the student's prior disability-related services and other pertinent information. The Campus Manager may also consult confidentially with the person(s) assessing the student's disability and those School officials who the Campus Manager deems necessary to the appropriate decision.

I. Approval of the Student's Request. If the Campus Manager finds the student eligible for accommodation, the Campus Manager will discuss with the student the accommodations appropriate and reasonable under the circumstances. If the student and Campus Manager agree to the provision of certain accommodations, the Campus Manager will memorialize that agreement in a draft confidential Memorandum ("Memo") to the student. The student must approve, revise or reject the Memo and return it to the Campus Manager. If the student wishes to revise or reject the Memo, the student must make an appointment and meet with the Campus Manager.

Upon final agreement to the terms of the Memo, the student must sign the release on the Memo allowing the Campus Manager to share confidentially with necessary School personnel information regarding the student's needs. The student must also meet with the affected instructor(s) to coordinate implementing the recommended accommodations. When requested by the student, the student's academic advisor may assist in this effort.

II. Disapproval of the Student's Request. If the Campus Manager finds the student ineligible for accommodation or if a requested accommodation is denied by the Campus Manager, the Campus Manager will notify the student. The student may then file a grievance regarding the Campus Manager's decision pursuant to the Grievance Procedure in Section C.

III. Role of Faculty, Instructors, Staff and Administrators, Faculty, Instructors. Staff and administrators are situated to play an important role in this process. They are encouraged to refer to the Campus Manager to disclose a condition that may be disabling or request an accommodation. Such persons may be asked to participate in identifying and assessing possible accommodations. Such persons shall keep confidential all such information regarding the student, and shall implement the accommodation(s) deemed reasonable by the President. Faculty, instructors, staff and administrators with concerns or questions regarding a disability or its accommodation should bring these concerns or questions to the attention of the Campus Manager as soon as possible.

## General Student Compliant/Grievance Procedures

NTI encourages students to bring all complaints or grievances about academically related situations to its attention. Many questions or concerns that students may have can be resolved simply through discussion. A student may present a grievance through the following complaint and dispute-resolution procedures. NTI will investigate all complaints or grievances fully and promptly. A grievance is defined as a student's written expression of dissatisfaction concerning conditions of enrollment or treatment by instructors, other students, or NTI staff. Grievances may include misapplication of NTI policies, rules, regulations, and procedures, or unfair treatment, such as coercion, reprisal, or intimidation by an instructor or other NTI employees.

### STEP 1

A student should first bring the grievance to the attention of the appropriate Instructor or staff member.

### STEP 2

The student should next bring the grievance to the attention of his/ her Student Services Representative.

### STEP 3

Should the student's grievance not be resolved to the student's satisfaction after completing steps one and two, or if steps one and two are otherwise impracticable because the grievance is related to those individuals, the student should next bring the grievance to the attention of Campus Manager or designee.

### STEP 4

Unresolved concerns regarding the grievance may be appealed within 14 days from the Campus Manager's decision to the Steering Committee either in writing or by personal appearance. To appear at the Steering Committee, make an appointment through the Student Services office. The Steering Committee consists of School managers, and President. The Steering Committee has the responsibility for reaching a decision that is in balance with the best interests of both the student and the School. If a student feels that the issue remains unresolved after reasonable effort to follow the School's internal grievance procedures, the student may contact the entities below to file a formal complaint:

State Agency:  
Maine Department of Education 23 State House Station  
Augusta, ME 04333 | 207.624.6790

Accrediting Agency:  
Council on Occupational Education  
7840 Roswell Road, Building 300, Suite 325  
Atlanta, GA 30350  
Telephone: 770-396-3898/Fax: 770-396-3790/www.council.org

## Placement, Retention, Completion/Graduation, and Licensure

The total placement, completion and licensure (CPL) rate for each program is a formula prescribed by the Council on Occupational Education (COE). The formal submission is completed on or before December 15th of each year. To view the School's latest reporting for its CPL, visit <https://ntinow.edu/consumer-information>.

## Net Price Calculator

NTI uses the net price calculator template that is provided by the U.S. Department of Education. You may use NTI's net price calculator here; <https://ntinow.edu/consumer-information>. The information provided on the net price calculator is solely an estimate of eligibility and is not final, guaranteed, and is subject to change. Students must complete the Free Application for Federal Student Aid (FAFSA) to be eligible for and receive federal student aid.

## Crime Awareness and Campus Security

The Annual Campus Security Report and the following security policies are being issued pursuant to the Federal Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (the Clery Act). The "Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act" was originally enacted in 1990. It was amended in 1998 and is commonly known as the Clery Campus Security Act. Two goals of this legislation are disclosure of criminal activity on campus and timely warning of criminal activity. Northeast Technical Institute (NTI) strongly supports these goals. Our crime reporting procedure, coordinated through the NTI's Safety Department, ensures that criminal activity on campus is effectively tracked and reported. The Act requires annual reporting of the number of specific criminal offenses that occur on campus reported to NTI and/or local police, as well as information about campus security policies and procedures. The reporting period is January 1 through December 31 of each year. The statistics for the most recent calendar year must be released in a report to the NTI community by October 1 of each year.

To view NTI's Campus Security Report please visit <https://ntinow.edu/consumer-information/>.

## Emergency Response Plan

To view full emergency response plan please visit <https://ntinow.edu/consumer-information/>.

## Drug and Alcohol Abuse Awareness Prevention

Northeast Technical Institute is committed to preventing drug and alcohol abuse on campus. Including but limited to, misuse, possession, manufacture, or distribution of drugs and/or alcohol is prohibited on campus.

Northeast Technical Institute's policies and procedures are to:

- To create a safe environment that is free from drug and/or alcohol use
- To encourage healthy lifestyle choices for students, faculty, and staff members at NTI

To educate all at NTI, including faculty, staff, and students regarding the negative consequences resulting from the use and/or misuse of drugs and/or alcohol.

### *Institutional Sanctions*

Immediate termination from employment, or in case of a student, from school, will be imposed for use, distribution, or possession of illicit drugs and alcohol.

### *Health Risks Associated with Use and Abuse of Drugs and Alcohol*

Alcohol abuse and drug use problems have become a national health concern. Some of the health risks associated with alcohol and drugs are listed below.

#### *Alcohol*

##### *Health Risks*

- Addiction or chemical dependency
- Birth defects and mental retardation in user's children
- Physical problems such as cirrhosis of the liver
- Slowing down of brain function, judgment, alertness, coordination and reflexes
- Attitude and/or behavioral changes, such as uncharacteristic hostility, or increased risk taking such as driving recklessly
- Alcohol taken with other drugs can intensify the drug's effects, alter the desired effect of the drug, cause nausea, sweating, severe headaches and convulsions, or blackouts
- Uncharacteristic family, school, work, legal problems

##### *Federal Laws*

Alcohol may only be used by those 21 years of age or older.

##### *Maine Laws for Posing*

Minors should not possess, buy, or drink alcohol. For more information, including fine amounts please visit; <https://legislature.maine.gov/statutes/28-A/title28-Asec2051.html>

##### *Maine Laws for Posing with Intent*

Supplying and or selling alcohol to minors is a serious offense. For more information, including fine amounts please visit; <https://legislature.maine.gov/statutes/28-A/title28-Asec2081.html>

### *Marijuana, THC, Hashish, Oils, etc.*

##### *Health Risks*

- Dysfunctions related to thinking, learning and recall
- Possible addiction
- Chronic lung disease and lung cancer
- Elevated blood pressure, coughing, dryness of the mouth and throat, decrease in body temperature, sudden appetite, swollen red eyes
- Impaired ability to drive and do other things that require physical and intellectual capabilities
- Panic reaction, paranoia
- Distortions of time, reality and perception, often impairing short term memory
- Irritation of lungs, aggravation of asthma, bronchitis, emphysema
- Listlessness, tiredness, inattention, carelessness about personal grooming, withdrawal and apathy

##### *Federal Laws*

Federal law splits marijuana, THC, and hashish into two different schedules. Schedule III for state-licensed and FDA approved medical marijuana productions, and Schedule 1 for general recreational or non-medical cannabis, extracts, and illicit hashish.

\* Under 50kg marijuana/10kg or less hashish/ 1kg or less hashish oil: First offense: Not more than 5 years in prison and a fine up to \$250,000 for an individual. Second offense: Not more than 10 years in prison and up to a \$500,000 for an individual.

\* 50-99kg marijuana/10-99kg hashish: First offense: Not less than 5 years and not more than 40 years in prison, fine up to \$5 million. Second offense: Not less than 10 years and up to life in prison, fine up to \$8 million.

\* 100kg – 1,000+kg marijuana/ 100-1,000+kg hashish: Higher weight tiers escalate mandatory minimums to 10-20 years scaling up to life imprisonment for major criminal enterprises under [DEA federal trafficking penalties](#).

### *Maine Laws for Posing*

Maine does have an exception for only those in possession of cannabis for medical use pursuant to chapter 558-C. Maine classifies these drugs as a Schedule Z. For more information including fine amounts please visit; <https://legislature.maine.gov/statutes/28-b/title28-Bsec1501.html>

### *Maine Laws for Posing with Intent*

Maine law for posing with the intent to sell is broken out based on quantity. To find the full details of the Class offense please visit; <https://legislature.maine.gov/statutes/28-b/title28-Bsec802-A.html>

### *Schedule I*

Schedule I drugs are not currently accepted medical use and have high potential for abuse. A Schedule I drug includes but is not limited to; Heroin, Lysergic Acid Diethylamide (LSD), Methylenedioxymethamphetamine (ecstasy), Methaqualone, Peyote.

### *Health Risks*

- Death from overdose
- Infection, hepatitis or AIDS
- Addiction with severe withdrawal symptoms
- Loss of appetite
- Drowsiness, clouding of mental processes, apathy, slowing of reflexes
- Testicular atrophy
- Sexual dysfunctions, sterility (reversible), impotence
- Cancer
- Rage and uncontrolled anger
- Liver disease
- Growth problems
- Psychological problems
- Breast reduction
- Failure of secondary sex characteristics
- Fetal damage
- For a person who has a history of mental or emotional instability, LSD may trigger more serious problems
- Distortions of reality such as feeling that the unusual and sometimes frightening effects of the drug will somehow last forever. Tolerance with repeated use means that increased amounts are needed to bring about the same effect.

### *Federal Laws*

Minimum penalty: low end amount (size depends on drug) – 5-40 years High end amount – 10 years to life. Maximum fine: \$1-\$20 million. If death or serious injury occurs – 20 years to life. To see the full details based on quantity and offenses go to [DEA.Gov](https://www.dea.gov).

### *Maine Laws for Posing*

Maine law sections out each Schedule I as a Schedule W drug. For further information of each Schedule W drug and its Class B crime please visit; <https://legislature.maine.gov/statutes/17-A/title17-Asec1107-A.html>.

### *Maine Laws for Posing with Intent*

Maine law for Schedule W drugs. More information can be found here; <https://www.mainelegislature.org/legis/statutes/17-a/title17-Asec1103.html>



## *Schedule II*

Schedule II drugs have a high potential for abuse with use and potentially leading to severe psychological or physical dependence. A Schedule II drug includes but is not limited to; combination products with less than 15 milligrams of hydrocodone per dosage unit (Vicodin), Cocaine, Methadone, Methamphetamine, Hydromorphone, Meperidine, Oxycodone, Fentanyl, Adderall, Ritalin, and Dexedrine.

### *Health Risks*

- Depression
- Withdrawal symptoms
- Convulsions
- Unpredictable behavior
- Hallucinogens
- Fetal damage

### *Federal Laws*

Minimum penalty: low end amount (size depends on drug) – 5-40 years High end amount – 10 years to life. Maximum fine not more than \$5 - \$10 million. If death or serious injury occurs – 20 years to life. To see the full details based on quantity and offenses go to [DEA.Gov](https://www.dea.gov).

### *Maine Laws for Posing*

Maine law sections out each Schedule II as a Schedule W drug. For further information of each Schedule W drug and its Class B crime please visit; <https://legislature.maine.gov/statutes/17-A/title17-Asec1107-A.html>.

### *Maine Laws for Posing with Intent*

Maine law for Schedule W drugs. More information can be found here; <https://legislature.maine.gov/statutes/28-A/title28-Asec2081.html>.

## *Schedule III*

Schedule III drugs have a moderate to low potential for physical and physiological dependence. A schedule III drug includes but is not limited to; is a product that contains less than 90 milligrams of codeine per dosage unit (Tylenol with codeine), Ketamine, Anabolic Steroids, Testosterone just to name a few.

### *Health Risks*

- Drowsiness
- Withdrawal symptoms
- Abdominal cramping and/or muscle cramping
- Anxiety
- Tremors
- Insomnia
- Convulsion
- Possible death
- Fetal damage

### *Federal Laws*

All drugs, any amount. Not more than 10 years. If death or serious injuries, not more than 15 years. Fines of not more than \$500K for an individual. To see the full details based on quantity and offenses go to [DEA.Gov](https://www.dea.gov).

### *Maine Laws for Posing*

Maine law sections out each Schedule III as a Schedule X drug. For further information of each Schedule X drug and its Class C crime please visit; <https://legislature.maine.gov/statutes/17-A/title17-Asec1107-A.html>.

### *Maine Laws for Posing with Intent*

Maine law for Schedule X drugs. More information can be found here; <https://legislature.maine.gov/statutes/17-A/title17-Asec1103.html>.

## *Schedule IV*

Schedule IV drugs have a low potential for abuse and low risk of dependence. A schedule IV drug includes but is not limited to; Xanax, Darvon, Valium, Ambien, Darvocet, Ativan, Talwin, Soma.

### *Health Risks*

- Drowsiness
- Withdrawal symptoms
- Abdominal cramping and/or muscle cramping
- Anxiety
- Tremors
- Insomnia
- Convulsion
- Possible death
- Fetal damage

### *Federal Laws*

All schedule IV drugs except for Flunitrazepam/Rohypnol, first offense: Not more than 5 years and fines no more than \$250K for an individual. Second offense: maximum of 10 years in prison and a fine up to \$500K for an individual. Flunitrazepam/Rohypnol – higher/lower grams can shift the prison terms ranging from 3-20 years depending on the weight and offenses. To see the full details based on quantity and offenses go to [DEA.Gov](https://www.dea.gov/).

### *Maine Laws for Posing*

Maine law sections out each Schedule IV as a Schedule Y drug. For further information of each Schedule Y drug and its Class D crime please visit; <https://legislature.maine.gov/statutes/17-A/title17-Asec1107-A.html>

### *Maine Laws for Posing with Intent*

Maine law for Schedule Y drugs. More information can be found here; <https://legislature.maine.gov/statutes/17-A/title17-Asec1103.html>.

## *Schedule V*

Schedule V drugs have the lowest potential for abuse then schedule IV. A Schedule V drug includes but is not limited to; cough preparations with less than 200 milligrams of codeine or per 100 milliliters (Robitussin AC), Lomotil, Lyrica.

### *Health Risks*

- Nausea
- Gastrointestinal symptoms
- Drowsiness
- Withdrawal symptoms
- Runny nose
- Watery eyes
- Panic
- Chills
- Cramping
- Irritability
- Fetal damage

### *Federal Laws*

All drugs, any amount. First offense: Not more than a year in prison and a fine of no more than \$100K for an individual. Second offense: not more than 10 years in prison and a fine of not more than \$200k for an individual. To see the full details based on quantity and offenses go to [DEA.Gov](https://www.dea.gov/).

### *Maine Laws for Posing*

Maine law sections out each Schedule IV as a Schedule Y drug. For further information of each Schedule Y drug and its Class D crime please visit; <https://legislature.maine.gov/statutes/17-A/title17-Asec1107-A.html>

### *Maine Laws for Posing with Intent*

Maine law for Schedule Y drugs. More information can be found here; <https://legislature.maine.gov/statutes/17-A/title17-Asec1103.html>.

For the full listing of Maine state Legislature laws please visit; <https://legislature.maine.gov/statutes/17-A/title17-Ach45sec0.html>.

### *Signs of Substance Abuse*

Here are some signs of substance abuse:

- Excessive tardiness; you may notice patterns such as always calling out on Mondays, after holidays, or paydays.
- Sudden change in appearance such as wearing dirty clothes, looking disheveled, neglecting personal hygiene.
- Physical symptoms like tremors, bloodshot eyes, alcohol on breath (or constant use of breath mints and gum), runny nose (or always rubbing their nose), sweating, or looking spaced out.
- Sudden mood changes like behaving paranoid, irrational, argumentative, or short-tempered.
- Acting inappropriate, obnoxious, loud, or laughing excessively.
- Avoiding people or meetings.
- Multiple trips to the bathroom or parking lot, running errands during school time.
- Sleeping during class.

### *Resources*

- Drug and Alcohol Counseling/Treatment - Maine Statewide Crisis Hotline 1-888-568-1112
- Maine Office of Substance Abuse Information about substance abuse and listings of treatment agencies and support group meetings in Maine. <http://maine.gov/dhhs/osa/index.htm> or call 1800-499-0027.
- 1-800-COCAINE (262-2463) Information, crisis intervention and referrals to local rehab centers for all types of drug dependency.
- You may confidentially and anonymously report information about the illegal trafficking of drugs: 1-800-452-6457

### *CDL Drug Screen Policy*

Reasons for a CDL Drug Screen:

- Pre-employment
- Post-accident
- Random
- Reasonable suspicion
- Return-to-duty & Follow-up

### *Pre-employment/Pre-admission*

The Federal Motor Carrier Safety Administration (FMCSA), the agency for the Department of Transportation (DOT) charged with regulating the US trucking industry, requires a pre-employment drug test for all applicants for employment in positions requiring a CDL. CDL students are also included in drug testing requirements as per section 382.107 of the Code of Federal Regulations, which allows that “truck and bus driver training schools meet the definition of an employer because they own or lease Commercial Motor Vehicles (CMVs) and assign students to operate them at appropriate points in their training”. Furthermore, “students who actually operate CMVs to complete their course work qualify as drivers”.

### *Post-accident*

FMCSA regulations require an employee/student be administered drug and alcohol tests as soon as is practicable following an accident, if the accident involved the loss of human life or the driver receives a citation. Drug tests should be performed within 32 hours of the incident and alcohol tests should be performed within 8 hours, however if an alcohol test is not performed within 2 hours of the incident, a record should be prepared and maintained explaining the reason(s) why.

### *Random*

FMCSA regulations require CDL employees/students be subject to random alcohol and drug testing. The selection process shall ensure each employee/student has an equal chance of being tested each time selections are made. Selection shall be determined by a third-party organization (NTI currently uses DISA/AWSI), and test dates shall be spread reasonably throughout the year with no established pattern. Testing will be unannounced as well as random. The following guidelines should be followed after being notified of selection for random testing:

- The employee/student shall report *immediately* to the collection site. Failure to report to the collection site within 30 minutes of your appointment—including reasonable driving time—is considered by FMCSA as a *refusal to submit*.

- If the employee/student is engaging in safety-sensitive duties (instructing, driving), schedules should be adjusted and the employee/student shall be asked to stop what they are doing and report immediately to the collection site.
- An employee/student may only be permanently removed from the random pool if there is no reasonable expectation of them ever returning to drive for the employer.
- If it is an employee's/student's day off, notification can be held until the employee's/student's next scheduled work day, so long as it occurs before the next selection date. Once notification is received, the employee/student must immediately report to the collection site.
- If an employee/student has been notified of selection and testing cannot be completed due to "unforeseeable circumstances" at the collection site (i.e. site closed, collector unavailable, natural disaster, etc.) the student/employee will immediately contact their employer for an instruction to an alternative collection site as this does not negate an employer's responsibility of ensuring that the required test be administered.
- If an employee/student is unable to submit to random testing due to injury, illness, vacation, etc., the employee/student must immediately notify their employer so it can be documented in the employee/student's file. In this case, either an alternate will be selected, or an additional employee/student will be added to the next selection in order to comply with FMCSA regulations.

### *Reasonable Suspicion*

FMCSA regulations require that an employee or student undergo alcohol and/or drug testing when the supervisor has reasonable suspicion to believe that the employee or student has used a prohibited drug or has misused alcohol. The request to undergo a reasonable suspicion test must be based on specific, articulable, reliable observations concerning the appearance, behavior, speech, or body odor of the employee/student.

- Only a supervisor who has completed Reasonable Suspicion training can determine whether or not to test an employee/student.
- The decision to test an employee/student for reasonable suspicion should be documented within 24 hours.
- Reasonable suspicion alcohol testing is only permissible if the trained supervisor's observations are made during, just preceding, or just after the employee/student is performing safety-sensitive functions.
- Reasonable suspicion substance abuse testing is permissible at any time the employee/student is on duty.
- If an alcohol test is not administered within 2 hours following observations triggering the request to test, a record must be prepared and maintained stating the reasons why the test was not administered promptly.
- If an alcohol test is not administered within 8 hours, all attempts to administer the test must cease and the supervisor will document why the test was not administered. The employee/student should be placed out of service for 24 hours.
- Controlled substances tests must be administered within a reasonable time.

### *Return to duty & Follow-up*

- Before any employee/student is allowed to return to duty following a verified drug test, an alcohol result of .04\* or greater, or a refusal to submit, that employee/student must undergo a return-to-duty test. The return-to-duty drug test must be negative and the return-to-duty alcohol test must indicate an alcohol concentration of less than .02. All return-to-duty tests must be conducted under direct observation. Once allowed to return-to-duty, the employee/student shall be subject to unannounced follow-up testing for at least 12, but not more than 60 months. A minimum of six tests must be administered during the first 12 months and the employee/student must also remain in the random testing pool.
- *\*If during a random alcohol test an employee/student tests over .02, a confirmation test is required within 15-30 minutes. If the employee/student tests between .02 and .039, the employee/student is removed from duty for a set period of time determined by the DOT.*

### *Failure to Submit*

- A failure or refusal to submit includes, but is not limited to Excessive delay in reporting for a required test
- Refusing or failing to provide a specimen
- Attempting to adulterate or substitute a specimen
- Failing to complete any paperwork required by the collection site
- Failing to remain at the collection site until the test is completed
- Failing or refusing to submit to a second test that may be required by the collectionsite/employer
- Failing to cooperate with any aspect of the testing process.
- Any employee/student accused of failing/refusing to submit will be immediately removed from duty/their driving

program and must complete the return-to-duty testing before returning to work/class.

### *Failing a Test or Refusal to Submit*

- The employee/student is immediately removed from all safety sensitive functions (instructing/driving)
- The employee/student must seek a face-to-face meeting with a substance abuse professional (SAP). To find a SAP, the employee/student should call: 888-720-7277
- The employee/student must follow the SAP's recommended course of action which may include a referral to an educational/treatment program.
- The SAP will determine if the program was a success or if further education/treatment is needed.
- If the SAP determines the program was successful, the SAP will file a report that lists any continuing treatment/education (if required), along with the number of follow-up tests required within a specified timeframe.
- After the SAP gives the go-ahead, the employee/student must take a return-to-duty test under direct observation and the result must be negative
- After a return-to-duty, the employee/student is required to have a minimum of six unannounced follow-up tests in the first 12 months, plus whatever additional testing may be required by the SAP.
- A follow-up test *does not* count as a random pool test, and any employee/student who is required to complete follow-up tests must remain in the random drug pool as well.
- All test failures or refusals to submit are reported to the Clearinghouse, thus, if an employee/student leaves their employer/school before all follow-up tests are completed, their next employer/school will require them to complete the tests.

### *What is Reported to and Maintained by the Clearinghouse?*

- A verified positive, unadulterated, or substituted drug test result
- An alcohol confirmation test with a concentration of .04 or higher
- A refusal to submit to any test required by FMCSA regulations
- An employer's report of actual knowledge of:
  - o On duty alcohol use
- Pre-duty alcohol use
- Alcohol use following an accident
- Controlled substance use
- A SAP report of the successful completion of the return-to-duty process
- A negative return-to-duty test
- An employer's report of completion of follow-up testing

## Family Educational Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act (FERPA) affords eligible students rights with respect to their education records including:

- Students have the right to inspect and review their education records during normal school hours with an appointment within 45 days of the day the Registrar receives a written, dated request for access.
- Students have the right to request the amendment of education records that they believe are inaccurate, misleading, or a violation of privacy.
- Students requesting amendment of an education record should submit a written, dated request to the Registrar, clearly identify the part of the record they want changed, and specify why it is inaccurate, misleading, or a violation of privacy. If the School decides not to amend the record, the School will notify the student of the decision and the student's right to an appeal regarding the request for amendment. Additional information regarding the appeal procedures will be provided to the student when notified of the right to an appeal.

Students have the right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without prior consent from the eligible student, as applicable. The School may neither release nor disclose personally identifiable information contained in the student's education records to outside employers, agencies, or individuals without first securing a written release from the eligible student, as applicable, unless permitted by the Act.

One exception to the above student record release policy permits disclosure without consent to school officials with legitimate educational interests. A school official is a person employed by the School in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff) or a person or company with whom the School is affiliated or has contracted (such as an attorney, auditor, or collection agent). A school official has a legitimate

educational interest if the official needs to review an education record in order to fulfill a professional responsibility. Upon request, the School discloses educational records without consent to officials of another school in which a student seeks or intends to enroll.

Students have the right to file a complaint with the U.S. Department of Education concerning alleged failures by the School to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

Family Compliance Office  
U.S. Department of Education  
400 Maryland Avenue, SW  
Washington, DC 20202-4605

### *Directory Information*

Pursuant to the Family Educational Rights and Privacy Act of 1974 (FERPA), a student's educational records and the personally identifiable information contained therein are maintained as confidential. Except for a limited number of circumstances permitted by law, a student's education records will not be released to a third party without the student's or parent's (if the student is under the age of 18) prior written consent.

One of these exceptions allows schools to release a student's Directory Information without obtaining prior consent of the student or parent. Directory information includes, but is not limited to:

- Name, address, telephone listing, e-mail address;
- Date and place of birth;
- Photographs;
- Participation in officially recognized activities;
- Field of study;
- Enrollment status;
- Degrees and awards received;
- Dates of attendance; and
- Most recent previous school attended.

NTI has compiled a list of typical instances under which a student's Directory Information is likely to be used, including: newsletters, marketing brochures, social media, and other publications. Students wishing to prohibit the release of directory information may formally choose to opt-out of this FERPA exception by filling out and submitting the Directory Information: Opt-out Form to the Registrar's Office. In the event that such notification is not filed, NTI will assume there is no objection to the release of directory information.

A student may not use the right to opt out of designation of information as directory information to prevent NTI from requiring him or her to wear, publicly display, or disclose a student ID card that exhibits information the school has properly designated as directory information. NTI adheres to all requirements pertaining to the protection of student information. However, there are limited exceptions to FERPA regulations under which NTI is permitted to disclose education records or personally identifiable, non-directory information from education records in connection with a health or safety emergency without student consent. The situation must present imminent danger to a student, other students, or members of the school community in order to qualify as an exception. This action is not taken lightly and only under circumstances that present imminent danger.

## Health & Safety and Emergency Response Plans

To see NTI's full Health and Safety plan and our Emergency Response Plan please visit; <https://ntinow.edu/consumer-information/>.

## Library and Media Services

To see NTI's full Library and Media Services please visit; <https://ntinow.edu/consumer-information/>.

## Title IX of the Education Amendments

Title IX of the Education Amendments of 1972 and the implementing regulations 34 CFR Part 105 (barring discrimination on the basis of sex). Additional information for Title IV is available on paper format and on the School's Campus Security Report (online

at <https://ntinow.edu/consumer-information/>). Contact information for the Title IX Coordinator:

Ashley Barnett, Director of Financial Aid  
51 US RTE 1, Scarborough, ME 04074  
(207) 883-5130  
[Safety@ntinow.edu](mailto:Safety@ntinow.edu)

## Constitution Day and Citizenship Day

Northeast Technical Institution commemorates each year on September 17<sup>th</sup> the signing of the U.S. Constitution on September 17<sup>th</sup>, 1787. On February 29<sup>th</sup>, 1952 President Truman signed into law "Citizenship Day". It was established to replace "I am an American day". Then on August 2<sup>nd</sup>, 1956 Congress put a request into the President to announce the week starting on September 17<sup>th</sup> – September 23<sup>rd</sup> each year as "Constitution week". The most recent change was in December 2004 which was put into law as "Constitution Day" and "Citizenship Day" on September 17<sup>th</sup> each year.

In honor of Constitution Day, all educational institutions receiving federal funding are required to provide information pertaining to the U.S. Constitution. Each year NTI provides material and activities to all students on each campus. If September 17<sup>th</sup> falls on a weekend, NTI will hold our yearly activities on the following business day.

For more information about Constitution Day please visit; <https://www.constitutionday.com/>. To read the Constitution Facts you can visit; <https://www.constitutionfacts.com/>. Test your knowledge and take the Constitution day quiz; <https://www.constitutionfacts.com/?page=realorFake.cfm>.

## Voter Registration

Northeast Technical Institute encourages students to register to vote. The National Mail Voter Registration Form can be obtained from the U.S. Election Assistance Commission (EAC) website. The EAC is a comprehensive resource for information on the Federal elections process. For more detailed information please visit [www.eac.gov/voters/register-and-vote-in-your-state](http://www.eac.gov/voters/register-and-vote-in-your-state) or call EAC at: (866) 747-1471. Federal Voting Assistance Program: Voting resources for uniformed service members and overseas citizens, including the Federal Post Card Application, a voter registration form for citizens living abroad. Tel.: (800) 438-8683 / Website: [www.fvap.gov](http://www.fvap.gov).

The Financial Aid office is also available to assist students with registering online. Please contact [Finaid@ntinow.edu](mailto:Finaid@ntinow.edu) to schedule an appointment. Voter registration reminders go out to all active students via email each September by the Financial Aid Office.

### *Am I eligible to vote?*

At a minimum, you must be 18 years of age and a U.S. citizen to be eligible to vote. States may also have their own requirements, which are outlined in the "State Instructions" section of the National Mail Voter Registration Form. State and local election offices can also provide information on voter eligibility.

### *How do I register to vote?*

You may register to vote by completing and submitting the National Mail Voter Registration Form. This form may also be used to report a name or address change to the voter registration office or to register with a political party.

You can obtain the form in person from the following public facilities:

- state or local election offices
- the department of motor vehicles
- public assistance agencies
- state funded programs that serve people with disabilities
- any public facility a state has designated as a voter registration agency (such as a public library, public school, and city or county clerk's office). You may also register to vote by using your state's voter registration form.

### *When can I register to vote?*

You must register by your state's registration deadline to ensure voting eligibility. Each state has its own registration deadline. You can find this information in the "State Instructions" section of the National Mail Voter Registration Form at: [www.eac.gov](http://www.eac.gov), or by contacting your state or local election office.



Deadline to register to vote in Maine?

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| <b>Voter Registration Deadline</b> <ul style="list-style-type: none"><li>• <b>Online by</b><br/>Tue Oct 13, 2026</li><li>• <b>Post Received by</b><br/>Tue Oct 13, 2026 5:00PM</li><li>• <b>At DMV and other State Agencies by</b><br/>Tue Oct 27, 2026 12:00AM</li><li>• <b>In-Person Request by</b><br/>Tue Nov 3, 2026 8:00PM</li></ul> | <b>Absentee Ballot Request Deadline</b><br><b>Received by</b><br>Thu Oct 29, 2026 | <b>Absentee Ballot Return Deadline</b><br><b>Received by</b><br>Tue Nov 3, 2026 8:00PM | <b>Early Voting Available</b><br><b>In-person Absentee Voting</b><br>From Mon Oct 5, 2026 to Thu Oct 29, 2026 |
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