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I Basic Information

Metro Business College has four campuses:

Main Campus

Metro Business College
1732 North Kingshighway
Cape Girardeau, MO 63701-2122
Phone: (573) 334-9181
Fax: (573) 334-0617
infocape@metrobusinesscollege.edu

Additional Locations

Metro Business College
1202 East Hwy. 72
Rolla, MO 65401-0839
Phone: (573) 364-8464
Fax: (573) 364-8077
inforolla@metrobusinesscollege.edu

Metro Business College
1407 Southwest Blvd.
Jefferson City, MO 65109-5508
Phone: (573) 635-6600
Fax: (573) 635-6999
infojeff@metrobusinesscollege.edu

Metro Business College
2132 Tenbrook Rd.
Arnold, MO 63010-1515
Phone: (636) 296-9300
Fax: (636) 296-9333
infoarnold@metrobusinesscollege.edu

Toll Free Number: 1-888-43-METRO

Website: www.metrobusinesscollege.edu

Metro Business College is proud of its membership, participation, and contribution to a number of organizations. These groups work diligently to preserve high standards of excellence and quality in education.

Certified to Operate by:

Missouri Coordinating Board for Higher Education

Accredited by:

Accrediting Council for Independent Colleges and Schools

Approved by:

Missouri Department of Elementary and Secondary Education
Veteran Education Section
Division of Vocational Rehabilitation

Missouri State Board of Therapeutic Massage

US Department of Immigration and Naturalization

Membership in:

Missouri Association of Student Financial Aid Personnel

Missouri Association of Private Career Colleges and Schools

Association of Private Sector Colleges and Universities

Articulation Agreements:

National American University – All Metro Business College associate degree program graduates will be admitted to NAU’s bachelor of science degree programs. Furthermore, NAU has agreed to transfer in quarter credit hours that have been successfully completed for associate degree programs at Metro Business College. For more information, contact National American University.

University of Phoenix – All credit from Metro Business College associate degree program graduates will transfer to the University of Phoenix. Students may be required to take additional University of Phoenix general education credits. Students from Metro Business College who are within 12 months of graduation from an associate degree program may pre-apply to a University of Phoenix baccalaureate program and will be granted access to the University of Phoenix proficiency assessment system and University Library Online Collection. Continued access to these services following the 12-month period will require students to be enrolled in the university.

II Financial Aid

2.1 What is financial aid?

Financial aid is a tool available to most students that helps pay for some of the cost of their college education. Most students cannot afford to pay for their tuition out of their own pocket, so student loans can help the burden of covering the rest of tuition. Although no student is encouraged to borrow more than what is needed for tuition, a financial aid package can be allowed up to the student's cost of attendance. There are numerous rules and regulations dictating the use and distribution of financial aid, so the student should contact the Financial Aid Office as soon as there is any change in their status.

2.2 Student Eligibility Criteria

A student must meet the certain criteria to be eligible for financial aid, including (but not limited to) the following:

- A person must be enrolled as a regular student in an eligible program in order to receive financial aid. A regular student is someone who is enrolled or accepted for enrollment for the purpose of obtaining a degree, diploma, or certificate offered by the school.
- A person must have a high school diploma or GED.
- A person must make Satisfactory Academic Progress.
- A student must be enrolled at least half time to receive aid from the Stafford and PLUS loan programs. The Pell Grant does not require half-time enrollment, but the student's enrollment status does affect the amount of Pell a student receives.
- A federal or state drug conviction can disqualify a student for financial aid.
- A student must be a citizen or eligible noncitizen.
- A person generally is not eligible for FSA funds if he is in default on a FSA loan or he owes an overpayment on an FSA grant or loan and has not made a repayment arrangement for the default or repayment.
- A student is eligible to receive financial aid at only one institution at a time.
- All male students aged 18-25 must have registered with Selective Service in order to be eligible for financial aid.

2.3 Financial Aid Programs Available

The following financial aid programs are available to Metro Business College students:

- Federal Pell Grant – This is a federal grant which does not require repayment. The Pell is based on deciding factors including income, family size, etc. Students must qualify for a Pell by completing a Free Application for Federal Student Aid (FAFSA), which will determine their eligibility. Even if you know you don't qualify, you must still complete a FAFSA for loans and agency funding. The maximum Pell Grant is \$5550 for the year.
- Academic Competitiveness Grant (ACG) – This is a grant which does not require repayment and is available to students who are enrolled at least half-time and receive a Pell Grant. You must also have completed a rigorous secondary school program of study, as established by the state or Department of Education. The ACG may be \$750 for the first year and \$1300 for the second.
- Federal Subsidized Stafford Loan – This loan has a low interest rate, which is subsidized by the government while the student is enrolled in school at least half-time. The amount of the loan can vary by financial need and grade level. Repayment of this loan with interest is mandatory.
- Federal Unsubsidized Stafford Loan – This loan has a low interest rate, which accrues while the student is in school. The student may pay the interest while attending, but may be deferred. Repayment of this loan with interest is mandatory.
- Federal PLUS Loan – PLUS loans are available for parents of dependent students who wish to borrow loan funds to pay for their child's education. Repayment of this loan with interest is mandatory.
- Central Finance Loan – This loan is available for students who have exhausted all financial aid resources, borrowed as much as possible on the Subsidized and Unsubsidized loans, and still have a balance. Repayment of this loan with interest is mandatory.
- State Agency Funding – State agencies can provide financial assistance to help qualified students. Repayment is not required, but funds are determined by the individual agencies. Some of these agencies are:
 - Trade Readjustment Allowance (TRA)
 - Vocational Rehabilitation (VR)

- Workforce Investment Act (WIA)
 - Central Missouri Community Action (CMCA)
 - East Missouri Action Agency (EMAA)
 - The Missouri Education and Training Voucher Program (ETV)
 - The Central Ozark Private Industry Council (COPIC)
- Veterans Affairs (VA) – The Department of Veterans Affairs can help veterans of the armed forces with tuition assistance. Anyone interested in VA benefits should call the VA office in St. Louis (1-800-827-1000) or visit the GI Bill website (<http://www.gibill.va.gov>).
 - Bureau of Indian Education – As part of the Bureau of Indian Affairs, the BIE can help with scholarships and tuition assistance for a variety of tribes of American Indians, Alaskan Natives, and others. For more information, call the Office of Public Affairs for the Department of the Interior (202-208-3710) or visit the Bureau of Indian Affairs website (<http://www.bia.gov>).

2.4 Student Borrower's Rights

- Your lender must give you written information on loan obligations, and information on borrower rights and responsibilities, including your options for loan consolidation and refinancing.
- Your lender must give you a copy of your promissory note when our loan is made and provide you with proof of cancellation when your loan is paid in full.
- Before you begin to repay your loan, your lender must give you a repayment schedule and detailed information about interest rates, fees, the balance you owe, and repayment options available to you.
- Your lender must notify you if the address where the payments are made changes.
- You have a right to federal interest benefits, if you qualify.
- You have a right to a grace period, if applicable, and an explanation of what that means.
- You have a right to defer repayment for certain defined periods after the grace period, if you qualify.
- You have a right to a forbearance, if you qualify, or if you meet the lender's criteria.

- You may repay your loan in whole or in part at any time without penalty.

2.5 Student Borrower's Responsibilities

- 1) You must repay your loan even if you do not complete your program, are unable to find employment after graduation, or are dissatisfied with the education you received.
- 2) You must attend an exit interview before you leave school.
- 3) You must notify the holder of your loan if, before you repay your loan, you:
 - a. Move
 - b. Graduate, withdraw from school, or drop below half-time status
 - c. Transfer to another school
 - d. Fail to enroll in school for the period for which the loan was intended
 - e. Change your name
- 4) You must repay at least \$600 a year (\$50 a month), unless you have a deferment or forbearance or your lender agrees to a lesser amount.
- 5) You must notify your lender of anything that might alter your eligibility for an existing deferment or forbearance.
- 6) You must notify your lender if there is a change to your employer or your employer's address.

2.6 Consequences of Delinquency and Default

- 1) If you fail to make timely payments on your loan, your delinquency and/or default will be reported to a credit bureau. This will seriously affect your credit rating and your ability to borrow from any source in the future.
- 2) The entire unpaid amount of your loan, as well as accrued interest, may become immediately due and payable.
- 3) Holds may be placed on your college records.
- 4) You may become ineligible to receive any additional federal student financial aid.
- 5) Your federal income tax refunds may be seized.
- 6) Your wages may be garnished.

- 7) Your account may be assigned to a collection agency which will continue to collect the balance due from you.
- 8) You may be charged reasonable attorney's fees and other costs of collecting your debt.

2.7 Forbearance and Deferment

If you are having trouble making payments on loans, forbearances and deferments can help you take care of your situation that is preventing you from paying your loan.

- Forbearance – This allows you to postpone or reduce your monthly loan payments for a limited amount of time if you are unable to make payments on your loans. A couple examples that might qualify for a forbearance would be illness or financial hardship.
- Deferment – A deferment is a better choice than a forbearance, but you must qualify. A deferment is similar to a forbearance in that repayment is temporarily postponed if you meet certain requirements. The interest on subsidized loans does not accrue while on a deferment. Some examples would be going back to school, economic hardship, or inability to find full-time employment.

2.8 Entrance and Exit Counseling

- Entrance Counseling is a requirement for student loans. This must be on file in your file before a Stafford or PLUS loan can be disbursed. Metro Business College does Entrance Counseling as a group in the first few weeks of the first quarter before the loans have been sent.
- Exit Counseling is a requirement for student loans. This must be on file in your file before you can graduate. This is done as a group in the last quarter of class the student has before graduation.

2.9 Definition of Student Statuses

The following explains the amount of credits a student can have for the different credit hour statuses:

Full Time – 12 credits or more

Three-Quarter Time – 9-11 credits

Half-Time – 6-8 credits

2.10 Student Diversity for Pell Grant Recipients

What follows are the student diversity numbers for all four campuses and for the overall of the four campuses combined. These numbers are for the 2009-10 award year.

Cape Girardeau

Overall Male 8%; Female 92%	Male	Female
Caucasian	82%	84%
African American	18%	16%
Asian	0%	>1%
American Indian	0%	0%
Hispanic	0%	0%
Other	0%	0%

Rolla

Overall Male 15%; Female 85%	Male	Female
Caucasian	96%	91%
African American	4%	5%
Asian	0%	1%
American Indian	0%	0%
Hispanic	0%	2%
Other	0%	0%

Jefferson City

Overall Male 13%; Female 87%	Male	Female
Caucasian	79%	83%
African American	17%	15%
Asian	0%	0%
American Indian	0%	0%
Hispanic	0%	2%
Other	4%	0%

Arnold

Overall Male 4%; Female 96%	Male	Female
Caucasian	75%	94%
African American	0%	6%
Asian	0%	0%
American Indian	0%	0%
Hispanic	25%	0%
Other	0%	0%

All Four Campuses Combined

Overall Male 11%; Female 89%	Male	Female
Caucasian	84%	86%
African American	13%	13%
Asian	0%	>1%
American Indian	0%	0%
Hispanic	1%	1%
Other	2%	0%

III Disbursement of Financial Aid, Repayment of Loans, and Tax Benefits

3.1 Quarter-Based System

Metro Business College operates on a quarter system. This is different than a semester system for a couple reasons. Firstly, our quarters are less weeks than a semester. Some school's semesters are fifteen or sixteen weeks in length, but our quarters are only eleven weeks. Because of that difference, the way financial aid is disbursed is slightly different. For example, at a semester school, financial aid is split in half, with half of the money arriving in semester one and half in semester two. At Metro Business College, financial aid is broken up into thirds because the number of weeks in three quarters is about the same as two semesters. So, if you qualify for a total of \$3000 for a total of three quarters, then \$1000 would arrive per quarter.

3.2 Federal Pell Grants

All students should apply for a Pell Grant, even if they know they will not receive any Pell. Nearly all other financial aid is figured from the results of the students' completion of the FAFSA. To complete a FAFSA on their own, a student should go to www.fafsa.ed.gov.

Pell Grants are based on how many credits you are taking each quarter and are disbursed accordingly. As long as you are full-time, you may receive up to \$5550 for the year or \$1850 per quarter. If you are three-quarter time, you will receive 75% of the quarter's maximum. If you are half-time, you will receive 50% of the quarter's maximum.

3.3 Federal Subsidized Stafford Loan

Subsidized loans are based on financial need as determined from information obtained from a completed FAFSA. Subsidized loans have fixed interest rates not to exceed 6.8% at a maximum. For the 2011-12 year, Subsidized loan interest rates are to be 3.4%. A student must be at least half-time to receive a Subsidized loan. Payment is not required until six months after the student leaves school or drops below half-time. Interest is subsidized by the government while the student is in school. An origination fee of .5% is taken out of each loan disbursement before it arrives at the school. The maximum Subsidized loan for your first academic year is \$3500, and \$4500 for your second academic year.

The amount of Subsidized loan you qualify for is also based on the amount of credits you are taking in a loan period (the length of time your loan is active). You must have a minimum of thirty-six credits total for three quarters to receive a full loan disbursement each quarter. Any less than thirty-six credits total for three quarters is a percentage of the whole.

3.4 Federal Unsubsidized Stafford Loan

Unsubsidized loans vary depending on your dependency status, as determined from the FAFSA. If you are an independent student, the maximum Unsubsidized loan is \$6000. If you are a dependent student, the maximum Unsubsidized loan is \$2000. Unsubsidized loans have a fixed interest rate of 6.8% which accrues while the student is in school. A student must be at least half-time to receive an Unsubsidized loan, but financial need is not a condition to receive an Unsubsidized loan. Any amount of Subsidized loan that the student does not qualify for is available in Unsubsidized. Repayment does not begin until six months after the student leaves school or drops below half-time. An origination fee of .5% is taken out of each loan disbursement before it arrives at the school.

The amount of Unsubsidized loan you qualify for is also based on the amount of credits you are taking in a loan period (the length of time your loan is active). You must have a minimum of thirty-six credits total for three quarters to receive a full loan disbursement each quarter. Any less than thirty-six credits total for three quarters is a percentage of the whole.

3.5 Federal Direct PLUS Loan

PLUS loans vary depending on the student's cost of attendance and total of other financial aid. These loans are only available for dependent students only. PLUS loans have a fixed interest rate of 7.9% which accrues while the student is in school, and repayment does not begin until sixty days after the last disbursement of the loan, unless a deferment is requested and granted from the lender. An origination fee of 2.5% of each loan disbursement before it arrives at the school. PLUS loans must go through a credit approval. If a PLUS loan is denied, \$4000 additional Unsubsidized loans are available to the dependent student for that loan period.

3.6 Central Finance Loan

A Central Finance Loan is only made when a student has used all their eligibility for both Subsidized and Unsubsidized loans and there is still a balance. These loans are made in the student's last quarter of class. Dependent students typically should have a co-signer. Central Finance Loans have an interest rate of 3.5%, and repayment begins three months after the student leaves school.

3.7 Agency Funding

Each agency disburses aid differently. Some agencies will send funds every quarter, some will send funds for the total amount, and some will fund whatever the Pell Grant does not cover. If you are working with an agency for tuition assistance, then you should check with your caseworker to determine how they will pay.

3.8 Loan Repayment

All loans must be repaid in a timely manner. If you are late on a loan payment, you are considered delinquent on your loan. If you are delinquent for 270 days, you default on your loan which carries severe consequences mentioned in Section 1.6. If you are having trouble making payments, you should contact your lender immediately to check on forbearances and deferments.

Here are the loan repayment options once a student's grace period is over:

- **Standard Repayment Plan** – This is a basic plan that allows for a fixed payment every month for up to ten years. The minimum monthly required payment is \$50.
- **Graduated Repayment Plan** – This plan starts with lower payments, and then every two years your payments increase. You must pay your loan in ten years. This plan is specifically for those who have lower incomes at the beginning of repayment and expect their income to grow while they

are in repayment. In the end, you will end up paying more in the end because of the higher accumulation of interest at the beginning of repayment.

- **Extended Repayment Plan** – This plan is for those who have a very large amount of student loans to pay back. You can usually do either the Standard or Graduated type of repayment in an Extended Plan. The only difference is that an Extended Plan will extend the amount of time you have to repay your loan. Instead of paying your loan in ten years, you could extend your loan to twenty-five years.
- **Income-Contingent Repayment Plan** – This plan is only available for students who have loans from the Direct Loan Program. Payments under this plan are based on the borrower's income and the total amount of debt. Monthly payments are adjusted each year as the borrower's income changes. The loan term is up to 25 years.
- **Income-Sensitive Repayment Plan** – This plan is for students who have loans under the FFELP, and not through the Direct Loan Program. This plan ties your payments to your income, so as your income fluctuates, so does your payments. You have ten years to repay your loans under this plan.
- **Income-Based Repayment Plan** – This plan is similar to the Income-Contingent Plan, but this plan caps the required monthly payment at an amount that is intended to be affordable based on your income and family size. You are eligible for this plan if the monthly repayment amount is less than the monthly amount calculated under a Standard Repayment Plan.

3.9 Consolidation

Consolidation allows a student who has multiple servicers to combine their loans together into one monthly payment. This is important because sometimes loans change hands, and when this happens you may end up with more than one servicer, which means more than one payment. The interest rate is fixed and is an average of the interest rates for the loans being consolidated. Consolidations are good for lower monthly payments, but may cost more in the end due to more interest. Also, you may lose some borrower benefits such as your grace period if you consolidate during that time.

3.10 Sample Student Loan Repayment Chart

It is a good idea to estimate your payments on your loans as early as possible. The chart below is an estimate for different amounts borrowed at different interest rates to help you understand repayment. The information contained is for general information purposes only and should not be used to determine your eligibility or

loan payoffs. You should consult your loan servicer to know the exact information about your loan, including repayment amounts.

Amount Borrowed	<i>6.8 % Fixed Interest Rate</i>			<i>8.5% Fixed Interest Rate</i>		
	Monthly Payment	Total Interest Paid	Total Repaid	Monthly Payment	Total Interest Paid	Total Repaid
\$1,000	\$50	\$64	\$1,064	\$50	\$82	\$1,082
\$3,500	\$50	\$971	\$4,471	\$50	\$1,351	\$4,851
\$4,500	\$52	\$1,715	\$6,215	\$56	\$2,195	\$6,695
\$8,000	\$92	\$3,047	\$11,047	\$99	\$3,903	\$11,903
\$10,000	\$115	\$3,810	\$13,810	\$124	\$4,879	\$14,879
\$12,000	\$138	\$4,572	\$16,572	\$149	\$5,854	\$17,854
\$15,000	\$173	\$5,714	\$20,714	\$186	\$7,318	\$22,318
\$20,000	\$230	\$7,619	\$27,619	\$248	\$9,756	\$29,756
\$23,000	\$265	\$8,762	\$31,762	\$285	\$11,220	\$34,220
\$30,000	\$345	\$11,429	\$41,429	\$372	\$14,635	\$44,635
\$40,000	\$460	\$15,238	\$55,238	\$496	\$19,513	\$59,513
\$46,000	\$529	\$17,524	\$63,524	\$570	\$22,240	\$68,240

Figures have been rounded to the nearest dollar, and represent the minimum payments made over a period of ten years.

3.11 Refund Policy

- Refund Policy Before Enrollment

Applicants not accepted by Metro Business College shall receive a refund of all monies paid to the College. When notice of cancellation is given within six days after the date of enrollment, all monies paid to the College will be refunded. When notice of cancellation is given after the sixth day, but prior to the first day or attendance, the College will retain only the application fee.

- Refund Policy While Enrolled

A student terminating their training should do so by written notice. Refunds are calculated from the date of withdrawal or dismissal.

1. For a student terminating training after entering Metro Business College and starting the course or training, but prior to 60% of the enrollment period, the tuition and fee charge will be prorated on a weekly basis. The portion of the period of enrollment for which the student will be charged is determined by dividing the total number of weeks comprising the period of enrollment into the number of weeks remaining in that period as of the last recorded day of attendance by the student. The resulting percentage

will be subtracted from 100% and that number will be rounded upward to the nearest 10%. The student will also be charged an administrative fee, not to exceed \$100.

2. After completing 60% or more of the enrollment period, Metro Business College shall be entitled to receive the total tuition and fees for the enrollment period.
3. **AGENCY SPONSORED STUDENTS:** The enrollment contract is void if the sponsoring agency cancels the student's authorization to attend school.
4. If a student receives funds from any other financial assistance program, all refunds shall be as prescribed by the applicable Federal and/or State regulations. Refunds are returned according to federal policy in the following order: Unsubsidized Direct Stafford Loan; Subsidized Direct Stafford Loan; Direct PLUS Loan; Pell Grant; other programs; and then the student.

Refund requests should be made in writing. If the student is a minor, requests should be made by a parent or guardian. Refund requests should be sent to the Metro Business College Campus Director.

3.12 Return of Title IV Funds

Return of Title IV Funds is a calculation dictated by the Department of Education. For short, it will be regarded as R2T4 in this section. Refund calculations are not necessary when a student reduces their course work load, but instead only when enrollment ceases. The R2T4 regulations do not dictate an institutional refund policy. Instead, Metro Business College has its own institutional refund policy, which is a requirement. This procedure is to determine the earned and unearned portions of Title IV aid as of the date the student ceased attendance based on the amount of time the student spent in attendance. The calculation of Title IV aid funds earned by the student has no relationship to the student's incurred institutional charges.

Up through the 60% point in the quarter, a prorata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the quarter, a student has earned 100% of the Title IV funds they were scheduled to receive during the quarter. For a student who withdraws after the 60% point, there are no unearned funds; however, a school must still determine whether the student is eligible for a post-withdrawal disbursement.

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of

Title IV funds that the student was originally scheduled to receive. If a recipient of Title IV grant or loan funds withdraws from a school after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, they are eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

3.13 Tax Credits

Tax credits may reduce the amount of income tax you may have to pay.

- Hope Tax Credit – Generally, you can claim the Hope Credit if *all three* of the following requirements are met:
 - You pay qualified tuition and related expenses for the first two years of postsecondary education.
 - You pay the tuition and related expenses for an eligible student.
 - The eligible student is you, your spouse, or a dependent for whom you claim an exemption on your tax return.

You cannot claim the Hope Credit if any of the following applies:

- Your filing status is married filing separately.
 - You are listed as a dependent in the *Exemptions* section of another person's tax return (such as your parents').
 - Your modified adjusted gross income cannot be above a certain dollar limitation.
 - You (or your spouse) were a nonresident alien for any part of the tax year, and the nonresident alien did not elect to be treated as a resident alien for tax purposes.
 - You claim the Lifetime Learning Credit for the same student in the same year.
- American Opportunity Credit – This credit modifies the existing Hope Credit for tax years 2009 and 2010, making the Hope Credit available to a broader range of taxpayers, including many with higher incomes and those who owe no tax. It also adds required course materials to the list of qualifying expenses and allows the credit to be claimed for four post-secondary education years instead of two. Many of those eligible will qualify for the maximum annual credit of \$2500 per student.

The full credit is available to individuals whose modified gross income is \$80,000 or less, or \$160,000 or less for married couples filing a joint return. The credit is phased out for taxpayers with incomes above these levels. These income limits are higher than under the existing Hope and Lifetime Learning Credits.

- Lifetime Learning Credit – Generally, you can claim the Lifetime Learning Credit if all three of the following requirements are met:
 - You pay qualified tuition and related expenses of higher education.
 - You pay the tuition and related expenses for an eligible student.
 - The eligible student is you, your spouse, or a dependent for whom you claim an exemption on your tax return.

As with the Hope Credit, generally, the Lifetime Learning Credit is allowed for qualified tuition and related expenses paid in the tax year for an academic period beginning in that year or in the first three months of the following year.

You cannot claim the Lifetime Learning Credit if any of the following apply:

- Your filing status is married filing separately.
- You are listed as a dependent in the Exemptions section on another person's tax return.
- Your modified adjusted gross income is above a specified amount.
- You (or your spouse) were a nonresident alien for any part of the tax year and the nonresident alien did not elect to be treated as a resident for tax purposes.
- You claim another education credit for the same student in the same year.

For more information about tax credits, visit the IRS website at www.irs.gov.

3.14 Education Deductions

Deductions reduce the amount of your income that is subject to tax, thus generally reducing the amount of tax you may have to pay.

- College Tuition and Fees Deduction – Generally, you can claim this deduction if all three of the following requirements are met:
 - You pay qualified education expenses of higher education.
 - You pay the education expenses for an eligible student.
 - The eligible student is you, your spouse, or your dependent for whom you claim an exemption on your tax return.

You can reduce your income subject to tax by up to \$4,000, but you cannot claim this deduction if any of the following apply:

- Your filing status is married filing separately.

- Another person can claim an exemption for you as a dependent on his or her tax return. You cannot take the deduction even if the other person does not actually claim that exemption.
 - Your modified adjusted gross income is more than \$80,000 (\$160,000 if filing a joint return).
 - You (or your spouse) were a nonresident alien for any part of 2010 and the nonresident alien did not elect to be treated as a resident alien for tax purposes.
 - You or anyone else claims an American opportunity or lifetime learning credit in 2010 with respect to expenses of the student for whom the qualified education expenses were paid.
- Student Loan Interest Deduction – You may be able to deduct interest you pay on a qualified student loan. Generally, the amount you may deduct is the lesser of \$2,500 or the amount of interest you actually paid.

You can claim the deduction if all of the following apply:

- You paid interest on a qualified student loan in tax year 2010.
- You are legally obligated to pay interest on a qualified student loan.
- Your filing status is not married filing separately.
- Your modified adjusted gross income is less than a specified amount which is set annually.
- You and your spouse, if filing jointly, cannot be claimed as dependents on someone else's return.

IV Tuition and Fees

4.1 List of Fees

- Application Fee – This fee is for all first-time students. If you reenroll in a program after you withdraw, then you may be subject to a Re-Application Fee.
- Administrative Fee – This fee is a one-time fee for all first-time students. If you withdraw from a program and reenroll or transfer to another campus, then you will not be charged this fee again.
- Massage Fees – These fees are charged only to students in the Massage Therapy program and cover the cost of the national exam, a background check, AMTA dues, and AMTA liability insurance.
- Billing/Coding Fees – These fees are charged only to students in the Medical Billing & Coding program and cover the cost of the Coding Exam, three books (the updated editions of the AMA CPT, ICD-9-CM Volumes 1,2,3, and HCPCS Level II), and the AAPC Membership.

4.2 Fee Amounts

Application Fee	\$25
Administrative Fee	\$100
Massage Fees	\$400
Billing/Coding Fees	\$600

4.3 Tuition – Day-Time Students

Tuition for a student attending classes during the day is charged by the quarter as long as a student is full-time. If a student is full-time, then the quarter charge is \$3250. If a student is less than full-time, then the student is charged individually for the classes they are taking, which will be less than \$3250.

4.4 Tuition – Night-Time Students

Only the Jefferson City and Arnold campuses have night classes, and the way night classes work is a little different than day classes. Students are charged individually for the night classes, even if they are full-time. Since night students take fewer classes per quarter than day students, and it takes longer to complete the programs at night, it is not fair for students to be charged day charges.

4.5 Individual Classes

Sometimes students wish to take individual classes. You can only receive financial aid to help you with classes in your program. If you are not interested in a program, and you want to take an individual class, then you must pay out of pocket for the class. Check with the Financial Aid Office to find the price of each class.

4.6 Books

Metro Business College does not charge for the use of books, which is part of your tuition. Most books you use for the class and then return them at the end of the quarter. Workbooks are yours and you can keep. You will know when you start each quarter which books are to be returned and which you can keep.

4.7 Cost of Attendance

Student budgets are an important component in the financial aid process. Student budgets reflect the average student cost of attendance at a modest but adequate standard of living. These figures are used to award financial aid. The following considerations are involved in developing a student's cost of attendance:

- *Tuition and Fees* are based on the current academic year being attended, whether full-time, part-time, or evening.
- *Books and Supplies* are not included in the budgets, since students are not charged for these.
- *Room and Board* is based on the dependency status of a student, with the independent student obtaining a higher allowance.
- *Personal Expenses* include costs for clothing, toiletries, medical/dental, and other miscellaneous expenses, but these are also based on the dependency status of a student, with the independent student obtaining a higher allowance.
- *Transportation* is based on the distance a student lives from school.

V Satisfactory Academic Progress

Metro Business College students have the primary responsibility for their own academic progress. The student must maintain satisfactory academic progress in order to remain eligible to continue as a regularly enrolled student. In addition, satisfactory academic progress must be maintained in order to remain eligible to continue receiving federal financial assistance.

5.1 Cumulative Grade Point Average (CGPA) Requirements

Students must meet specific cumulative grade point average requirements at specific points during their enrollment in order to be considered to be making satisfactory academic progress. These requirements are noted in the table that follows, along with Rate of Progress requirements. These will be reviewed at the end of each academic quarter to determine if the student's CGPA is in compliance.

5.2 Rate of Progress toward Completion Requirements

In addition to the CGPA requirements, a student must successfully complete a certain percentage of the credits attempted to be considered to be making satisfactory academic progress. Credits attempted are defined as those credits for which students are enrolled at the end of the add/drop period of an academic term. These percentage requirements are noted in the following table, along with CGPA requirements. As with the determination of CGPA, the percentage completion requirements will be reviewed at the end of each academic quarter to determine if the student is progressing satisfactorily.

5.3 Maximum Time in Which to Complete

A student is not allowed more than 1.5 times or 150% of the standard length of the program in which to complete the requirements for graduation. This will be

measured by limiting students to attempting 1.5 times or 150% of the number of credits in their program of study. Rate of progress measurements are to assure that students are progressing at a rate that will enable them to complete their programs within the maximum time frame.

For the student who wishes to change programs, the courses that apply to the new program will be used to calculate the maximum time frame and the student's CGPA.

For the student who wishes to earn an additional degree, the maximum time frame will be based on the hours needed to complete the program.

A student's progress is considered satisfactory when meeting the following minimum requirements:

Total Number of Credits Attempted	*Rate of Progress (Pace) Earned/Attempted	Minimum **CGPA
1 – 22	55%	1.50
23 – 42	60%	1.75
43 – 62	65%	2.00
63 – 82	75%	2.00
83 – 160	75%	2.00

*Rate of Progress (Pace) completion requirements

**Cumulative Grade Point Average

In addition to the above, it is Metro Business College policy that the student must attain a minimum CGPA of 1.75 and a rate of progress of 60% at the end of their first academic year. The student must attain a minimum CGPA of 2.00 and a rate of progress of 75% at the end of their second academic year.

5.4 Academic Probation (Financial Aid Warning)

A student will be placed on academic probation when their rate of progress or CGPA is less than the minimum at the close of any quarter. During the period of academic probation students are considered to be making satisfactory progress for financial aid eligibility. A student on Academic Probation is considered to be on Financial Aid Warning.

Students on academic probation must participate in academic advising as deemed necessary by the MBC Education Director. In addition, the student may be asked to participate in extra tutorial sessions. Students who fail to comply with these requirements are subject to academic dismissal even though their rate of progress even though their rate of progress or CGPA may be above the dismissal level.

A student on academic probation who does not achieve the minimum rate of progress or CGPA at the close of the probationary quarter will be academically dismissed. Academically dismissed students are not allowed to make application for re-admission for at least one full quarter following dismissal. Students who are academically dismissed for a second time are not eligible for re-admission to Metro Business College.

A student may appeal academic dismissal if they feel that the academic dismissal was caused by extenuating circumstances such as extended illness, personal tragedy, accident, a death in the immediate family, or other special circumstances.

5.5 One Quarter and Midpoint Standards for Maximum Time to Complete

All students must complete their program of study in the maximum time frame allowed by Metro Business College. In addition, at the one quarter (25%) point of the maximum time frame, a student must have at least a CGPA of 1.50 and a time progress standard of 55% successful completion of credit hours attempted. If a student falls below either of these standards, they are automatically placed on academic probation.

A student must have at least a CGPA of 2.00 and a time progress standard of 65% successful completion of credit hours attempted at the midpoint (50%) of his/her maximum time frame. If a student falls below either of these standards they will be academically dismissed. Academically dismissed students are not allowed to make application for re-admission for at least one full quarter following dismissal.

A student may appeal dismissal at the level of Education Director if they feel that the dismissal was caused by extenuating circumstances such as extended illness, personal tragedy, accident, a death in the immediate family, or other special circumstances.

5.6 Satisfactory Progress and Financial Assistance Requirements

Students must meet the standards of satisfactory progress in order to remain eligible to receive financial assistance as well as to remain a Metro Business College student.

Satisfactory academic progress for purposes of determining continuing federal financial assistance is determined by applying the CGPA requirements, rate of progress requirements, maximum completion time restrictions, probation provisions, academic dismissal, and appeals procedures.

Students on academic probation are considered to be maintaining satisfactory academic progress and are eligible to continue receiving federal financial assistance. Students who have been academically dismissed are no longer active students and are ineligible for federal financial assistance. Reinstatement of

financial assistance eligibility will occur only after re-admittance following dismissal or in the event the student's appeal results in re-admittance.

Students who complete an Associate of Applied Science Degree program at Metro Business College may seek to enroll in an additional Associate of Applied Science Degree program by completing an application for Re-Admission to the College. All Metro credit hours and associated GPA will transfer toward the completion of the additional degree.

Students wishing to change programs while enrolled at Metro Business College may do so by discussing the change with the Campus Director and completing the required Change in Program form. All Metro Business College credit hours and associated GPA will transfer to the new program of study.

5.7 Transfer of Credits

The programs of study at Metro Business College are essentially terminal in nature and most graduates go directly into employment upon graduation. Credits from other colleges will be reviewed for acceptance. Transfer students must have official transcripts from each college or university attended sent to Metro Business College. Failure to indicate previous college attendance will subject the student to dismissal from Metro Business College. Grades must be a 3.00 or higher (based on a 4.00 scale or equivalent) to be acceptable for transfer. Credit hours transferred must be equivalent in content and length and appropriate for the Metro Business College curriculum. Transferred grades are not computed in the student's grade point average. Maximum time frames will be adjusted according to the number of credits that Metro Business College accepts from other institutions. To receive an academic award from Metro Business College, the student must complete a minimum of 50% of the required courses in their program of study at Metro Business College.

5.8 Transfer of Credit within the Metro Business College System

Credit may be transferred within the Metro Business College system from one campus to another for full credit. Because the transfer hours and credits are for courses and programs with virtually identical curricula, transfer grades will be computed in the student's grade point average.

5.9 Credit by Examination (Test Out)

Students or applicants who believe that they have sufficient background to have the equivalent competency of any given course at Metro Business College may challenge the course by examination. Appropriate credit will be given upon satisfactory completion of the examination with a grade of "B" or better. The maximum number of credit by examination hours cannot exceed the equivalent credit hours for one Metro Business College quarter within the student's program.

of study. Successful challenges by examination do not reduce the stated course tuition, unless the student is successful in challenging the maximum number of credit hours by examination. Maximum time frames will be adjusted according to the number of credits that the Metro Business College student successfully challenges.

5.10 Repeating a Course

Metro Business College faculty and staff work closely with students to avoid having the student repeat courses. A student must repeat a course in which he/she has received a grade of “F”. Once the course is successfully completed, the new grade will be added to the transcript; however, the old grade will still remain and will be computed in the overall grade point average. Students in the medical or massage programs will be required to repeat any core class in which he/she did not achieve a “C” or better. Students may also be required to repeat a course in order to raise their overall grade point average. When the course is repeated, the student will be charged tuition and appropriate fees.

5.11 Attendance Policy

It is a Metro Business College belief that regular and punctual attendance is important. Any absence, tardy, or early exit is recorded. Excessive absenteeism, as defined by the school, may reflect upon the student’s grade and/or in extreme cases may lead to dismissal from the course. Any student whose absentee rate is 18 percent or higher in a class may be terminated from that class.

VI Copyright Infringement

6.1 Introduction

Copyright is the rights of the author or creator of a work to copy, distribute, or adapt, as well as the protection of unlawful use of their work. Depending on the use, certain exceptions do apply, such as fair use. Copyrights protect the use of expression, but not ideas. If a copyrighted item enters the public domain, it is no longer under copyright law and therefore available to the public. Items in the public domain, or those used in terms of fair use do not require permission from the creator of the work, but all other uses require permission.

In 1998, the Digital Millennium Copyright Act was signed into law, which allows students who engage in illegal peer-to-peer file sharing to be subject to civil and criminal penalties from copyright owners.

6.2 Copyright Infringement

Copyright infringement, in its simplest form, is a violation of one or more of the rights of an author or creator of a work. This can be done by using a copyrighted material without permission of any legal authority. There are two types of copyright infringement: willful and unintentional.

- Willful copyright infringement is serious in that it shows a conscious and premeditated decision to violate the creator's work.
- Unintentional copyright infringement is when you unintentionally violate the creator's work.

Copyright laws have serious repercussions for any violations, so it is a good idea to make sure what you are doing is not in violation of someone else's work.

There are three tests usually considered when determining if a copyright infringement has occurred:

- Totality – This is a test where the whole of two works are compared. Some items contained within may be different by themselves, but the overall work is an infringement.
- Average Person – This is a test where an average person observes the two works and can recognize quickly that some form of infringement has occurred.
- Two-Part Assessment – This is a two-part test that deals with an “external” and “internal” approach. The external approach is comparing the work against an objective set of guidelines to determine the authenticity of the work. The internal approach is basically applying the Average Person test. If both check out, then there is a good chance that some form of infringement has occurred.

6.3 Penalties for Copyright Infringement

Copyright infringement is a serious matter that is prosecuted under federal laws. The consequences for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages fixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorney's fees. (For more information on this, see 17 USC § 504, 505.)

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

6.4 Fair Use

The fair use of copyrighted materials was first brought into official law as part of the Copyright Act of 1976 (specifically found in 17 USC § 107), which allowed for certain exceptions to copyright laws.

17 USC § 107

Notwithstanding the provisions of [17 USC § 106, 106A], the fair use of a copyrighted work, including such use by reproduction in copies or phonorecords or by any other means specified by that section, for purposes such as criticism, comment, news reporting, teaching (including multiple copies for classroom use), scholarship, or research, is not an infringement of copyright. In determining whether the use made of a work in any particular case is a fair use the factors to be considered shall include:

- the purpose and character of the use, including whether such use is of a commercial nature or is for nonprofit educational purposes;
- the nature of the copyrighted work;
- the amount and substantiality of the portion used in relation to the copyrighted work as a whole; and
- the effect of the use upon the potential market for or value of the copyrighted work.

The concept of a work being fair use is interpretive and is subject to the rulings and interpretations of a judge.

VII Programs Offered

All Metro Business College programs are offered at every campus. Only Jefferson City and Arnold have night classes. You must contact the campus to check for availability of these programs at night. Any night program takes at least an extra quarter to finish.

Certificate Programs

Administrative Assistant – The curriculum is designed to give the student the necessary education, training, and skills to obtain an entry-level position in the secretarial/administrative assistant field. This program of study normally takes three quarters to complete.

Massage Therapy – The curriculum is designed to give the student the necessary education, training, and skills to obtain an entry-level position in the therapeutic massage field. Students must complete the core courses (those with a MED or MST prefix) with a minimum of a “C” to graduate. Massage Therapists in the state of Missouri are required

to graduate from an approved massage therapy program and sit for a National Certification Exam in order to obtain licensure. The student must apply for a student license during the program for the purpose of practicing massage therapy on the public. Metro Business College will submit this application for the student license on behalf of the student. The responsibility of applying for the National Exam and licensure through the State Board is the graduate's. This program of study normally takes three quarters to complete.

Medical Assistant – The curriculum is designed to give the student the necessary education, training, and skills to obtain an entry-level position in the medical assisting field. Students must complete the core courses (those with a MED prefix) with a minimum of a “C” to graduate. This program of study normally takes three quarters to complete plus a 200 hour medical externship.

Diploma Programs

Business & Computer Assistant – The curriculum is designed to give the student the necessary education, training, and skills to obtain an entry-level position in the business information processing field. This program of study normally takes four quarters to complete.

Accounting Assistant – The curriculum is designed to give the student the necessary education, training, and practical skills to obtain an entry-level position in the bookkeeping field. This program of study normally takes four quarters to complete.

Medical Office Assistant – The curriculum is designed to give the student the necessary education, training, and skills to obtain an entry-level position in the medical office field. Students must complete the core courses (those with a MED prefix) with a minimum of a “C” to graduate. This program of study normally takes four quarters to complete.

Associate of Applied Science Degree

Medical Specialist – This program is designed to give students additional employment opportunities in the healthcare field. Chances for employment are further enhanced by the completion of this program and normally provide rapid advancement opportunities. Students must complete the core courses (those with a MED prefix) with a minimum of a “C” to graduate. This program of study normally takes five quarters to complete plus a 200 hour medical externship.

Business & Computer Specialist – This program is designed to give students additional employment opportunities in the business and computer field. Chances for employment are further enhanced by the completion of this program and normally provide rapid advancement opportunities. Students taking this program during the day will receive a laptop computer during their fourth quarter. Students taking this program in the evening will receive a laptop computer during their fifth quarter. A student will not receive the laptop computer if they are on probation for any reason. If a student reenters Metro

Business College, the student must attend one quarter to be eligible for the laptop computer. This program of study normally takes six quarters to complete.

Medical Billing & Coding Specialist – This program is designed to give students the necessary education, training, and skills to obtain an entry-level position in the field of medical coding. Students must complete the core courses (those with a MED prefix) with a minimum of a “C” to graduate. Students taking this program in the day will receive a laptop computer during their fourth quarter. Students taking this program in the evening will receive a laptop computer in their fifth quarter. Students will not be eligible to receive the laptop if they are on probation for any reason. If a student reenters Metro Business College, the student must attend one quarter to be eligible for the laptop computer. This program of study normally takes six quarters of full-time classroom attendance and completion of a 100 hour externship during the final quarter.

Accounting Paraprofessional – This program is designed to give students additional employment opportunities in the accounting field. Chances for employment are further enhanced by completion of this program and normally provide rapid advancement opportunities. Students taking this program during the day will receive a laptop computer during their fourth quarter. Students taking this program in the evening will receive a laptop computer in their fifth quarter. Students will not be eligible to receive the laptop computer if they are on probation for any reason. If a student reenters Metro Business College, the student must attend one quarter to be eligible for the laptop computer. This program of study normally takes six quarters to complete.

VIII Drug and Alcohol Prevention

The Drug-free Schools and Communications Act requires a school to certify that it has in place a program to prevent drug and alcohol abuse by its students.

Students are notified that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited. Any student whose behavior is illegal or considered to be disruptive to normal college activities may be dismissed immediately. Illegal misconduct will be reported to the appropriate authorities. Any behavior endangering the safety of the student or others may be considered grounds for dismissal from Metro Business College.

For the purpose of this statement, the drug-free school consists of the following locations:

- Metro Business College campus building(s)
- Metro Business College student parking lot(s)
- Metro Business College staff parking lot(s)

8.1 Illegal drugs include the following non-prescription substances:

- Stimulants: cocaine (and derivatives such as crack) and amphetamines

- Hallucinogens: LSD, mescaline, PCP, peyote, psilocybin, and MDMA
- Narcotics: opium, heroin, morphine, and synthetic substitutes
- Depressants: chloral hydrate, barbiturates, and methaqualones
- Cannabis: marijuana and hashish

8.2 Students convicted of a drug-related offense committed during their period of enrollment must report the conviction in writing within ten days. Students are to mail the report to:

Director, Grants and Contract Service
US Department of Education
Washington, DC 20202-4571

The student's full name and social security number are to be included in the report.

8.3 The following contact numbers and hotlines are available for counseling and rehabilitation:

Arnold

Drug Abuse and Alcoholism Hotline	(314) 644-0076
Greater St. Louis Treatment Network Access Line	1-888-287-6060
Alcohol & Drug Rehab 24 Hour Helpline	1-800-521-7128
Comtrea (Arnold)	(636) 296-6206
Arnold Police	(636) 296-2222
Jefferson County Sheriff	(636) 797-5000

Cape Girardeau

Cape Girardeau Police	(573) 335-6621
Cape Girardeau County Sheriff	(573) 243-3551
Gibson Recovery Center	(573) 334-5513
Mission Missouri	(573) 481-0505
Alcohol & Drug Abuse Hotline	1-800-821-4357
Alcohol Abuse Addiction 24 Hour Hotline	1-800-364-4034

Jefferson City

Alcohol & Drug Abuse Hotline	1-800-315-2056
Alcohol & Drug Abuse Center	(573) 751-4942
Pathways Community Behavioral Health	(573) 635-5819
Jefferson City Police	(573) 634-6400
Cole County Sheriff	(573) 634-9160

Rolla

Gibson Recovery Center	(573) 368-7302
SE Missouri Community Treatment Center	(573) 364-8511
24 Hour Drug & Alcohol Helpline	1-888-413-6364
Recovery Solutions	1-866-630-6875
Rolla Police	(573) 308-1213
Phelps County Sheriff	(573) 426-3860

IX Appeal/Complaint/Grievance Procedure

Each student has the opportunity to appeal, in writing, any and all objections that he/she may have in regard to his/her education at Metro Business College. This procedure is as follows:

- The appeal and documentation should be presented to the instructor in written form within three days from the date of the incident.
- The instructor will answer in writing within three days of receipt of the appeal.
- If the student is not satisfied with the instructor's decision, the student has the right to appeal to the Education Director.
- This procedure can be carried to the level of Director and then to the level of the Education Board. The Education Board decision is final.

This procedure is to be started at the appropriate level (such as a student who wishes to appeal dismissal should start at the Education Director level). This procedure must be done by the student only. No petition by more than one student or a group of students will be considered as an official appeal.

Students not satisfied with the Metro Business College Appeal/Complaint/Grievance Process may pursue further resolution of complaints through the following agencies:

Coordinating Board for Higher Education
205 Jefferson Street
PO Box 1469
Jefferson City, MO 65102-1469

Accrediting Council for Independent Colleges and Schools
750 First Street, NE Suite 980
Washington, DC 20002

If you are unable to resolve an issue on your own with your student loan servicer, you may contact the Federal Student Aid (FSA) Ombudsman for assistance. The FSA Ombudsman works with federal student loan borrowers to resolve loan disputes or problems from an impartial, independent viewpoint. You can reach FSA Ombudsman at:

US Department of Education
 830 First Street NE
 4th Floor UCP-3/MS 5144
 Washington, DC 20202-2575

X Campus Information and Security

10.1 Annual Security Report

Federal regulations require colleges and universities to report crime statistics to students and employees. These requirements stem from the Federal Campus Security Act of 1990 and the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act. This information is shown below and covers the federally-prescribed crimes and time periods. The term “Public Property” is defined as the area that is within the same reasonably contiguous geographic area of the school, or is adjacent to a facility owned or controlled by the school, and the facility is used by the school in a manner related to the institution’s educational purpose, and includes streets, sidewalks, and parking facilities.

Criminal Offenses – On-Campus – Cape Girardeau

Criminal offense	2007	2008	2009
Murder/Non-Negligent Manslaughter	0	0	0
Negligent Manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Sex Offenses – Non-Forcible	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	0	0
Arson	0	0	0

Criminal Offenses – Public Property – Cape Girardeau

Criminal offense	2007	2008	2009
Murder/Non-Negligent Manslaughter	0	0	0
Negligent Manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Sex Offenses – Non-Forcible	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	0	0
Arson	0	0	0

Hate Crimes – On-Campus – Cape Girardeau

Category of Bias for Crimes Reported in 2009

Criminal offense	2007	2008	2009	Race	Religion	Sexual Orientation	Gender	Disability	Ethnicity/ National Origin
Murder/Non-Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Sex Offenses – Forcible	0	0	0	0	0	0	0	0	0
Sex Offenses – Non-Forcible	0	0	0	0	0	0	0	0	0
Robbery	0	0	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0	0
Simple Assault			0	0	0	0	0	0	0
Larceny-Theft			0	0	0	0	0	0	0
Intimidation			0	0	0	0	0	0	0
Destruction/Damage/ Vandalism of Property			0	0	0	0	0	0	0

Criminal Offenses – On-Campus – Rolla

Criminal offense	2007	2008	2009
Murder/Non-Negligent Manslaughter	0	0	0
Negligent Manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Sex Offenses – Non-Forcible	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	0	0
Arson	0	0	0

Criminal Offenses – Public Property – Rolla

Criminal offense	2007	2008	2009
Murder/Non-Negligent Manslaughter	0	0	0
Negligent Manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Sex Offenses – Non-Forcible	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	1	0
Arson	0	0	0

Hate Crimes – On-Campus – Rolla

Category of Bias for Crimes Reported in 2009

Criminal offense	2007	2008	2009	Race	Religion	Sexual Orientation	Gender	Disability	Ethnicity/ National Origin
Murder/Non-Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Sex Offenses – Forcible	0	0	0	0	0	0	0	0	0
Sex Offenses – Non-Forcible	0	0	0	0	0	0	0	0	0
Robbery	0	0	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0	0
Simple Assault			0	0	0	0	0	0	0
Larceny-Theft			0	0	0	0	0	0	0
Intimidation			0	0	0	0	0	0	0
Destruction/Damage/ Vandalism of Property			0	0	0	0	0	0	0

Criminal Offenses – On-Campus – Jefferson City

Criminal offense	2007	2008	2009
Murder/Non-Negligent Manslaughter	0	0	0
Negligent Manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Sex Offenses – Non-Forcible	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	0	0
Arson	0	0	0

Criminal Offenses – Public Property – Jefferson City

Criminal offense	2007	2008	2009
Murder/Non-Negligent Manslaughter	0	0	0
Negligent Manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Sex Offenses – Non-Forcible	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	0	0
Arson	0	0	0

Hate Crimes – On-Campus – Jefferson City

Category of Bias for Crimes Reported in 2009

Criminal offense	2007	2008	2009	Race	Religion	Sexual Orientation	Gender	Disability	Ethnicity/ National Origin
Murder/Non-Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Sex Offenses – Forcible	0	0	0	0	0	0	0	0	0
Sex Offenses – Non-Forcible	0	0	0	0	0	0	0	0	0
Robbery	0	0	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0	0
Simple Assault			0	0	0	0	0	0	0
Larceny-Theft			0	0	0	0	0	0	0
Intimidation			0	0	0	0	0	0	0
Destruction/Damage/ Vandalism of Property			0	0	0	0	0	0	0

Criminal Offenses – On-Campus – Arnold

Criminal offense	2007	2008	2009
Murder/Non-Negligent Manslaughter	NA	0	0
Negligent Manslaughter	NA	0	0
Sex Offenses – Forcible	NA	0	0
Sex Offenses – Non-Forcible	NA	0	0
Robbery	NA	0	0
Aggravated Assault	NA	0	0
Burglary	NA	0	0
Motor Vehicle Theft	NA	0	0
Arson	NA	0	0

Criminal Offenses – Public Property – Arnold

Criminal offense	2007	2008	2009
Murder/Non-Negligent Manslaughter	NA	0	0
Negligent Manslaughter	NA	0	0
Sex Offenses – Forcible	NA	0	0
Sex Offenses – Non-Forcible	NA	0	0
Robbery	NA	0	0
Aggravated Assault	NA	0	0
Burglary	NA	0	0
Motor Vehicle Theft	NA	0	0
Arson	NA	0	0

Hate Crimes – On-Campus – Arnold

Category of Bias for Crimes Reported in 2009

Criminal offense	2007	2008	2009	Race	Religion	Sexual Orientation	Gender	Disability	Ethnicity/ National Origin
Murder/Non-Negligent Manslaughter	NA	0	0	0	0	0	0	0	0
Negligent Manslaughter	NA	0	0	0	0	0	0	0	0
Sex Offenses – Forcible	NA	0	0	0	0	0	0	0	0
Sex Offenses – Non-Forcible	NA	0	0	0	0	0	0	0	0
Robbery	NA	0	0	0	0	0	0	0	0
Aggravated Assault	NA	0	0	0	0	0	0	0	0
Burglary	NA	0	0	0	0	0	0	0	0
Motor Vehicle Theft	NA	0	0	0	0	0	0	0	0
Arson	NA	0	0	0	0	0	0	0	0
Simple Assault			0	0	0	0	0	0	0
Larceny-Theft			0	0	0	0	0	0	0
Intimidation			0	0	0	0	0	0	0
Destruction/Damage/ Vandalism of Property			0	0	0	0	0	0	0

10.2 Emergency Response and Evacuation

Metro Business College has established procedures that will be employed in the event that the potential for an emergency situation exists, such as severe weather or a campus security incident. In order to ensure the various plans at Metro Business College will work in such a situation, periodic drills and exercises. Each campus has its own responses and evacuation procedures.

10.3 Sexual Harassment and Amorous Relationships

10.3.1 Sexual harassment is interaction of a sexual nature between people that results in sex discrimination. It occurs when work or study relationships are inappropriately and gratuitously sexualized and encompasses such conduct as:

- The use of sexual favors as a basis for actions affecting an individual's welfare as a student or employee
- Flagrant or repeated sexual advances, requests for sexual favors, and physical contacts of a sexual nature harmful to another's work or academic performance or the work or learning environment
- Repeated demeaning verbal or expressive behavior that is harmful to another's work or learning environment
- Unwelcome sexual conduct with such conduct becoming a term or condition of an individual's education or employment.

Often, sexual harassment involves relationships of unequal power and so contains elements of coercion and threat. The sexual attention forces on a particular individual may not only be unwanted, but also disturbing, producing feelings of inferiority and discomfort in the victim. Sexual harassment as described and defined (and not limited to) the above section is prohibited at Metro Business College.

10.3.2 An amorous relationship between a faculty member and a student is generally wrong when the faculty member has professional responsibility, such as grading or advising, for the student. Such a situation increases the chances for abuse of power. Metro Business College will view it as unethical if faculty members engage in amorous relationships with students enrolled in any classes or subject to their supervision. The behavior is unethical even when the relationship is consensual because the voluntary consent of the student is in doubt given the power imbalance in the student-faculty relationship. Even if consent were to be shown, a clear conflict of interest would still exist which might create the appearance of discrimination or favoritism in grading or access to educational opportunities. Members of the staff are also covered in this policy. Any faculty or staff members engaged in unethical conduct of the type described in this policy are subject to the normal disciplinary actions of Metro Business College. Such unethical conduct may or may not involve sexual harassment as described above in the sexual harassment policy.

10.4 Sex Offender Registration and Community Notification

Under provisions of the Jacob Wetterling Crimes Against Children and Sexually Violent Offender Registration Act, any person who is required to register under a state sex offender registration program must notify the state when he or she enrolls at an institution of higher education or is employed at such an institution, and must notify the state of any change in enrollment or employment at an institution of higher education. Sex offender registration information is to be transmitted from each state to the law enforcement entities where the registered sex offenders reside. In Missouri, the sex offender list is maintained at the county level.

The Missouri Sex Offender Registry is available online at:
<http://www.mshp.dps.mo.gov/CJ38/Search>

10.5 Health Disclosures

Metro Business College encourages students to regularly obtain any vaccinations and immunizations as prescribed by individual health professionals and/or directed by the Health Department; however, vaccinations are not required for admission into Metro Business College. Students attending the Medical

Specialist, Medical Assistant, and Massage Therapy programs must complete a Statement of Good Health prior to attending clinical classes. The tests listed on the form include a TB Skin Test, Hepatitis B immunization, Measles, Mumps, and Rubella Vaccination date or result of antibody testing, date of last Tetanus, date of Varicella vaccination or Varicella titer, Snellen Eye exam, and a general statement of health from a health care provider. Students who have not returned a completed Statement of Good Health form by the first day of clinical classes will not be allowed into the class. Check with your campus to see when your form must be submitted.

10.6 Disabilities Resources

Metro Business College is committed to providing an accessible and supportive environment for students with disabilities. Equal access for qualified students with disabilities is an obligation of Metro Business College under the Americans with Disabilities Act of 1990. Metro Business College does not discriminate on the basis of disability against otherwise-qualified individuals in any program, service, or activity offered by the college. Metro Business College is committed to insuring that no otherwise-qualified individual with a disability is excluded, denied services, segregated, or otherwise treated differently than other individuals because of the absence of auxiliary aids or other appropriate services; however, accommodations cannot result in an undue burden to Metro Business College or fundamentally alter the requirements essential to a program of instruction.

10.7 Campus Weapons

No students, employees, or visiting members of the public may possess or use on the Metro Business College grounds (campus building, student parking lot, and staff parking lot) any firearms, guns (including BB, pellet, or paintball guns), knives (except penknives without a switchblade feature), or other dangerous/deadly weapons of any kind including explosive ammunition or incendiary materials/devices. Further, for the purpose of this policy, any instrument or object designed to look like a weapon, which is or can be used to cause intimidation, apprehension or fear of harm, is expressly included within the definition of a weapon. In addition, any ordinary item (baseball bat, jack handle, heavy tool, etc.) which is wielded as or used as a weapon, will be treated as a violation of this policy.

Members who are exempt from this policy:

- Local, county, state, and federal law enforcement officers
- Other duly appointed law enforcement officers
- Members of the United States armed forces while on duty

10.8 FERPA

The Family Educational Rights and Privacy Act (FERPA) (20 USC §1232g; 34 CRF Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the US Department of Education.

A school may disclose information from a student's education records to the parents of the student, without the student's consent, if the student is a dependent for tax purposes. Neither the age of the student nor the parent's status as a custodial parent is relevant.

Parents' and Students' Rights include:

1. The right to inspect and review the student's education records within 45 days of the day Metro Business College receives a request for access.
2. The right to request the amendment of the student's education records that the parent or student believes is inaccurate or otherwise in violation of the parent of student's privacy rights under FERPA.
3. Generally, schools must have written permission from the parent or student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
 - School officials with legitimate educational interest
 - Other schools to which a student is transferring
 - Specified officials for audit or evaluation purposes
 - Appropriate parties in connection with financial aid to a student
 - Organizations conducting certain studies for or on behalf of the school
 - Accrediting organizations
 - To comply with a judicial order or lawfully issued subpoena
 - Appropriate officials in cases of health and safety emergencies
 - State and local authorities, within a juvenile justice system, pursuant to specific State law

Upon request of another school, Metro Business College also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

Metro Business College may disclose, without consent, "directory information", such as, but not limited to a parent or eligible student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance.

4. The right to file a complaint with the US Department of Education concerning alleged failures by Metro Business College to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office
 US Department of Education
 400 Maryland Avenue, SW
 Washington, DC 20202-5901

XI Misrepresentation/Fraud Prevention

11.1 Financial Aid/Scholarship Fraud

Every year, millions of high school graduates seek creative ways to finance the rising cost of a college education. In the process, they sometimes fall prey to scholarship and financial aid scams. On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act of 2000 (CSFPA). The CSFPA enhances protection against fraud in student financial assistance by establishing stricter sentencing guidelines for working in conjunction with the Federal Trade Commission (FTC), with implementing national awareness activities, including a scholarship fraud awareness site on the Department of Education's website.

As a student or parent seeking financial assistance you can help prevent financial aid/scholarship fraud. If you witness the following telltale pitch lines used by fraud perpetrators, you should file a complaint.

According to the FTC, perpetrators of financial aid fraud often use these telltale lines:

- The scholarship is guaranteed or your money back.
- You can't get this information anywhere else.
- I just need your credit card or bank account number to hold this scholarship.
- We'll do all the work.
- The scholarship will cost some money.
- You've been selected by a "National Foundation" to receive a scholarship or "You're a finalist", in a contest you had never entered.

To file a complaint, or for free information, students or parents should call 1-877-FTC-HELP (1-877-382-4357) or visit <http://www.ftc.gov/scholarshipscams>.

11.2 Information Security Plan

Effective in 2004, the Gramm-Leach-Bliley Act (GLBA) requires companies defined under the law as "financial institutions" to ensure the security and confidentiality of information that deals with a personal financial nature. The

definition of “financial institution” under the Act is broad, and includes many businesses that may not normally describe themselves that way. Schools that offer financial aid are considered to be a “financial institution”, and therefore must identify risks and develop processes for safeguarding personal identifiable information. GLBA is different from FERPA in that it deals with financial information. Metro Business College adheres to the regulations in GLBA as with FERPA. Metro Business College does not allow your personal financial information to be viewed by everyone, and is therefore internally guarding your information from inappropriate people. Metro Business College’s servicer, Gemcor Inc, has worked very closely with Metro Business College since 1987, and any threat to your personal information would be investigated by both parties.

11.3 Red Flags Plan

Effective in 2008, the Red Flags Rule requires many businesses and organizations to implement a written Identity Theft Prevention Program designed to detect the warning signs – or “red flags” – of identity theft in their day-to-day operations, take steps to prevent the crime, and mitigate the damage it inflicts. By identifying red flags in advance, they will be better equipped to spot suspicious patterns when they arise and take steps to prevent a red flag from escalating into a costly episode of identity theft. The Red Flags Rule is enforced by the Federal Trade Commission (FTC), the federal bank regulatory agencies, and the National Credit Union Administration.

The strict rules of financial aid from the Department of Education and any loan servicers make education a low risk of identity theft. Any conflicting information from a student must be resolved before any financial aid can be disbursed. Driver’s license and social security card copies are part of the financial aid file, and even if these copies are not available, a student’s social security number is run on their FAFSA through the Pell Grant program which runs social security numbers through other government database systems, such as the Social Security Administration, Selective Service, Homeland Security, etc. to make sure the student’s information is valid. Without valid information, a student cannot receive financial aid. If the student receives any suspicious or unusual mail or phone calls, they should report them to them to the campus director, and Metro Business College will investigate the origin, as completely as possible, of the red flags.