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## **FINANCIAL AID ASSISTANCE INFORMATION AND CONSUMER DISCLOSURES**

Interior Designers Institute (IDI) has the following types of aid available for all students. Students must file the FAFSA at [www.studentaid.gov](http://www.studentaid.gov) to determine eligibility. Our school code is 016930.

### **We offer Title IV aid such as:**

**The Pell Grant:** This is free money used to attend school. The FAFSA must be filed every year a student wants to receive the Pell Grant. Not all students qualify; the Pell Grant is based on need, income, and family size.

**The Subsidized Loan:** This is interest free while the student attends school and during the 6 month grace period. The grace period continues after the student graduates, or leaves school, or if the student drops below half-time status. The FAFSA must be filed every year to determine aid eligibility. The Subsidized Loan is need based, not all students will qualify. It considers income and family size as well as the need of the student.

**The Unsubsidized Loan:** This is not interest free and carries an interest rate of 5.50%. The interest rate changes every July. The interest is calculated based on the Treasury bill and is set by the government. This loan carries a 6 month grace period. The FAFSA must be filed every year to determine aid eligibility. This is a non-need based loan; all students qualify, unless they have had a prior default.

Both the Subsidized and Unsubsidized Loans have a 1.057% default fee. This amount is deducted from the loan before the student has it applied to their student account.

**The Parent Plus Loan:** This carries an interest rate of 8.05%. The borrower is the parent of the student. The default fee is 4.228%. This loan type does not carry a grace period. However, the Parent may call the Servicer to the loan and request a grace period equal to the graduation date of their student. It is up to the Servicer to grant this request. It is a credit based loan, the Parent's credit will be run to determine credit worthiness for this loan type. If credit is denied, the parent may seek to appeal the decision, use a co-signer, or have their student receive more in Unsubsidized Loan funds.

**The Graduate Plus Loan:** This carries interest rate of 8.05% and a default fee of 4.228%. This loan type is given only to students seeking the Master's Degree. It is a credit based loan. IDI limits the amount the student may borrow under this loan type.

Another form of payment with IDI is making 3 payments on the total balance due. This option does not carry any interest. However, if not paid by the due date, there is a \$15 late fee that is assessed on the student's account.

### **Loan Disbursements:**

IDI processes all loans in accordance with Title IV rules and regulations. We will drawdown funds from the government site and post these funds to each student's account within the 3 days allowed. The drawdown of funds is completed within the first month of each term. It is usually completed after the add/drop period is over and all students have secured their class schedules. It is completed once per term. Any student with a credit balance on account may choose to keep this credit, return it to the lender, or keep the credit on account for the next term, if it is within the same aid year. If a student decides to keep the credit balance, they will be issued a refund check. The refund check must be signed and picked up in the office.

All disbursements are noted and students will receive a Disbursement Notice to their individual IDI email accounts. The notice advises students of how much and which Title IV program the funds derived from and when it was posted to their account. Students have the right to cancel or change their disbursement by giving notice to the Financial Aid office within the allotted 30 days.

**Loan Repayment Plans are listed below:**

Standard Repayment Plan: This plan allows students to pay their balance off in 10 years with a fixed payment amount. This plan has the lowest overall interest. However, the monthly repayment is higher than with other plans. All borrowers are eligible for this plan.

Graduated Repayment Plan: This plan offers payments that begin low. The payments gradually increase (usually every two years). This amount will ensure that the loan is paid within 10 years. All borrowers are eligible for this plan.

Extended Repayment Plan: Under this plan, a student with large debt, more than \$30,000, is allowed to extend the time it takes to repay the loan. The payments may be fixed or graduated; it will ensure the loan is paid within 25 years.

PAYE-Pay As The student Earn- This plan has capped payments at 10% of discretionary income. Loans are forgiven after 20 years of qualifying payments. There is no new enrollment after July of 2024. Students should check with their tax advisor if payments are made on the amount forgiven.

SAVE-Saving on Valuable Education Plan: With this plan, the payment is based on 5% of discretionary income. Payments are calculated every year and are based on income and family size. Students must provide updated income information annually to the Servicer of their loan. If married, both the student's and the spouse's income, and loan debt will be considered whether taxes are filed jointly or separately. Any outstanding balance on the loans will be forgiven if the loans have not been repaid in full after 20 years for undergraduate studies. Students may have to pay taxes on the amount that is forgiven, please check with the state in which the student resides.

Income-Based Repayment Plan or IBR: Under this plan, students must have high debt relative to their income. The monthly payment will be 10% or 15% of discretionary income, but never more than the student would have paid under the 10-year Standard repayment plan. Students must provide income information to the Servicer to calculate the monthly payments. The payments are based on income and family size. If married, the spouse's income or loan debt will be considered only if a joint return is filed. Any outstanding balance on the loan will be forgiven if the student has not paid their loan in full after 20 or 25 years depending on when they received their first loan. Students may have to pay taxes on the amount forgiven, please check with the state in which the student resides.

Income-Contingent Repayment Plan or ICR: With this plan, the monthly payment is the lesser of 20% of discretionary income or the amount that would be paid on a repayment plan with a fixed repayment over 12 years, adjusted according to the student's income. Payments are recalculated every year and depend on income and family size, even if it has not changed. If married, the spouse's income and loan debt will be considered only if a joint tax return is filed or the student chooses to repay the Direct loans jointly with the spouse. Any outstanding balance will be forgiven if the student has not repaid the loan in full after 25 years. The student may have to pay taxes on the amount forgiven, please check with the state in which the student resides.

Income-Sensitive Repayment Plan: This plan is for Federal Family Educational Loans (FFEL) only. The monthly payment is based on annual income, and the loan will be paid in full within 15 years.

Consolidation Plan: This requires the student to move all of the student's loans into one single loan. The student has one monthly payment. The interest is calculated and rounded up  $1/8^{\text{th}}$  of 1% and remains fixed. It is only recommended to borrowers with a large amount of debt. There are tradeoffs; the student will want to discuss this with their Servicer/Lender before deciding to consolidate loans.

**The Cost of Attendance (COA) for each program is as follows:**

The Certificate Program cost is \$2,400 in tuition, \$300 in books/supplies and \$95 registration fee. The total is \$2,795; please note that International students pay \$250 in registration fees.

The Associate’s Program cost is \$39,900 in tuition, \$2,500 in books/supplies, \$600 in lab fees and \$100 registration fee. The total is \$43,100.

The Bachelor’s Program cost is \$19,953 in tuition, \$2,500 in books/supplies, \$800 in lab fees and \$100 registration fee. The total is \$23,353.

The Master’s in Interior Architecture is \$19,500 in tuition, \$2,500 in books/supplies and \$100 registration fee. The total is \$22,100.

**The Cost of Living (COL) is as follows:**

Students living with parents (as dependents), the total COL is \$15,345 (full-time) & \$7,673 (part-time) for the year.

Students living on their own (as independents), the total COL is \$25,533 (full-time) & 12,766 (part-time) for the year.

**The COL is broken down as follows:**

Item	COST OF LIVING (Full-time)		(Part-time)	
	Dependent	Independent	Dependent	Independent
Room & board	\$10,710	\$20,232	\$3,038	\$7,465
Transportation	\$1,611	\$1,764	\$1,611	\$1,764
Personal Misc.	\$3,024	\$3,537	\$3,024	\$3,537

**Textbooks and Supplemental Material Information**

All textbooks and supplemental material can be purchased through a third party vendor. The textbooks and supplies list is on IDI’s website and will be distributed after Schedule Confirmations are mailed to students through their mailing addresses. The Schedule Confirmations are mailed prior to beginning of each term. Students are responsible for purchasing textbooks and supplies necessary for each class. Instructions are posted on the back of the Schedule Confirmation page.

Please see the instructor if the student has any questions on purchasing textbooks or supplies. The IDI Library houses copies of textbooks for each class. Please see the Librarian for the procedures on the use of the textbooks. Because, textbooks cannot be checked out, students may use the textbooks in the library only.

**Verification Disclosures are as follows:**

Verification occurs when the government randomly selects a student to be verified by the school. The verification process requires the school to obtain from the student additional information to verify that the FAFSA data is accurate. Some documents that may be requested include a Verification Worksheet, the past 2 year’s federal income taxes, which must be signed, and all w-2’s earned. Other documents may be required depending on the circumstance. After all the documents are submitted, the Financial Aid Officer will verify the data or match it to the FAFSA. Any changes are marked and submitted to FAFSA for a new or updated FAFSA. The deadline to submit the Verification documentation is within 15 to 20 days of being emailed that verification is required. If a student fails to provide the required documentation on time, they will be treated as if they do not want aid and will be consequently be billed for the term of enrollment.

If, after all the documents are reviewed, any changes are made to the Estimate letter, the student will be notified and the revised Estimate letter will be emailed to the student for their signature and return. The Estimate letter shows a student the cost for each term and what aid they are eligible to receive for that term. It must be initialed, signed and returned for further processing. The email notifying the student of any changes, usually goes out within 3 to 5 business days of the review process being completed and after an updated FAFSA has arrived electronically from the government.

**Professional Judgment (PJ):**

IDI offers PJ for students who request an adjustment based on special or unusual circumstances. We reserve the right to approve or deny any Change in Circumstance Form submitted based on the information or documentation provided. All forms must be submitted within 30 days of receiving the FAFSA for the current aid year. To be considered unusual or special circumstances, the student must meet the following criteria:

1. Have a significant loss of income during the current aid year,
2. Have one-time non-recurring income,
3. Have medical expenses outside the normal range (may include dental and vision expenses),
4. Have extended family support,
5. Other, such as a natural disaster, etc.

To be considered for any or more of the above reasons, a student must be prepared to submit a written letter explaining the circumstance and a signed copy of the current and past year federal taxes along with all w-2's. If further documentation is necessary, the student will be notified via IDI email. Also, the student will be notified within 10 to 14 days the outcome of the PJ decision. All PJ decisions are final and cannot be appealed. Please see the Financial Aid office for a Change in Circumstance form.

**Satisfactory Academic Progress (SAP) as it pertains to Financial Aid:**

Federal funds: The SAP rules apply to federal student aid programs such as the Federal Pell Grant, Direct Subsidized Loan, Direct Unsubsidized Loan, Direct Parent Plus Loan, and Direct Graduate Loan which are all considered Title IV aid. These financial aid standards of academic progress are separate from, and in addition to, the academic standards required by the school for the time of enrollment.

Evaluations: The SAP evaluations are completed at the end of each term. The evaluations correspond to the end of each payment period. For programs of more than a year completion, such as the Associate and Bachelor Degree programs, students must maintain a 2.0 GPA or better. Under the Master's Degree Program, students must maintain a 3.0 GPA or better. Students will be notified by mail and/or email as to their standings with IDI after grades are computed. The notification will explain the impacts of SAP and the student's Title IV eligibility for future aid. Students must maintain the GPA or its equivalent or have an academic standing consistent with IDI's requirements for graduation as stated above.

Academic Warning: When a student does not meet the SAP standards, the student is placed on academic warning. The academic warning allows a student to keep financial aid for the current term. However, if the student fails to return to a GPA sufficient to meet SAP; the student would then lose financial aid for the upcoming term. The student would need to arrange payments with our Controller for their student account. No financial aid will be granted until the student returns to a satisfactory GPA under the program of study. Any student failing to bring his/her cumulative GPA up to the minimum 2.0 for the AA and BA programs, and 3.0 for the MIA program after the payment period (academic term) on academic warning will be terminated from the Institute.

Academic Termination: If the student is placed on academic termination, the student must appeal to be allowed to continue at IDI after one term has elapsed. Financial aid will be granted and the student must meet the GPA requirements for the term they are enrolled. If not, the student will be required to pay back any aid received for that term, because the required GPA was not obtained. All funds will be returned to their original sources. Students are allowed two academic terminations before they will no longer be allowed to study at IDI.

Note: Students who are not making satisfactory grades should speak to the Financial Aid Administrator before enrolling in the next term. Students should be mindful of the limits & requirements on SAP before continuing with their education.

**SAP Policy:**

All students are evaluated for satisfactory academic progress at the end of each payment period (academic term).

Quantitative progress is defined as the credit hours achieved divided by the credit hours attempted. To make satisfactory quantitative academic progress, a student must have successfully completed at least 75% of the credits attempted at each term.

Qualitative progress is determined by the student's cumulative grade point average (GPA). Grades for all classes attempted are part of the cumulative GPA. The minimum cumulative GPA required for satisfactory qualitative academic progress is 2.0 for the AA and BA programs and 3.0 for the MIA program.

Grades of "F" and "I" are counted as credit hours attempted but not achieved and have a 0.00 value toward the GPA. A student receiving an incomplete ("I") grade in a class is given until the first Friday of the following quarter to complete the necessary course work, or the grade will revert to an "F". Repetitions of course work are counted as credit hours attempted. Course work repeated may adversely affect a student's academic progress in terms of the maximum time frame, which is 1.5 times the credit hour required to complete the AA, BA, or MIA Degree programs. A class cannot be attempted more than three (3) times. Students who withdraw from a course in a program will receive a grade of "W", which has no impact on GPA. The credit hours for the course(s) are counted as attempted but not achieved.

**Appeal Process:**

A student who has been terminated may apply for reinstatement after one quarter has elapsed. The appeal should be addressed to the Executive Director and must be accompanied by documentation of mitigating circumstances that have prevented the student from attaining satisfactory academic progress and evidence that changes have occurred to allow the student to now meet standards of academic progress. Reinstatement is at the discretion of the Executive Director.

**Maximum Time Frame:**

All program requirements must be completed within a maximum time frame of 1.5 times the normal program length, as measured in attempted credit hours. The program credit hours required under the normal timeframe are as follows, the AA Degree Program is 90 credits, the BA Degree Program is 45 credits and the MIA Degree Program is 45 credits. However with the 1.5 time maximum timeframe the maximum credit hours attempted are as follows: AA Degree Program is 135 credits, BA Degree Program is 202 credits (does not include transfer of 45, general education units as required), and MIA Degree Program is 67 credits. Students exceeding the maximum attempted credits are no longer eligible to receive financial aid.

**Transfer Students:**

A student transferring credit into IDI is required to complete the remaining number of classes for graduation. The maximum time frame to complete remains 1.5 times the credit hours required. The cumulative GPA of students transferring credit into IDI will be calculated only on the work completed while at this school. The minimum cumulative GPA requirement remains 2.0 for the AA and BA programs and 3.0 for the MIA program.

**Entrance Counseling:**

All students seeking financial aid for schooling must complete the mandatory Entrance Counseling or EC. It is required of all first time borrowers. The EC is completed on the government website at [www.studentaid.gov](http://www.studentaid.gov). It usually takes 30 to 45 minutes to complete the EC online. It must be completed before any aid can be disbursed or released to the student's account. The school will receive the results of the EC directly from the government.

**Exit Counseling:**

If the student graduates, withdraws or terminates their enrollment, the student must complete the Exit Counseling either online at [www.studentaid.gov](http://www.studentaid.gov) or in person with the Financial Aid Administrator. The Exit session online with the government usually takes 30 to 45 minutes to complete. The Exit packet is normally emailed to the students the month before their graduation date. The exit packet consists of an exit letter, the student's National Student Loan Data System (NSLDS) record, Repayment Chart, and an Exit Form. All students must complete the form within 5 days and submit it to the Financial Aid Office to close out the file.

**National Student Loan Data System or NSLDS:**

Please note that any loan(s) borrowed by the student or parent will be submitted to the NSLDS. These loans will be accessible by guaranty agencies, lenders, servicers and schools determined to be authorized users of the data system. It is the borrowers responsibility to keep their individual servicer updated with any address, phone or email changes.

**CONSUMER DISCLOSURES****Notice of Available General Education Degree or GED Training:**

As of July 1, 2012, if the student does not have a high school diploma, an equivalent GED certificate, a graduation certificate from a home schooled program approved by the state, or foreign equivalent credential (12 years of education), the student will **not be** able to be admitted into our program of study. The ability to benefit or (ATB) procedures were removed from the statute as of July 1, 2012. IDI encourages students to receive the additional lifelong benefits from successfully completing the GED training and taking the GED exam.

Special preparation for the GED exam is available locally through many local schools and/or community groups. The program listed below, to the best of our knowledge, has proven to be successful in helping students pass the GED Exam.

Entity name:	Irvine Adult School
Address:	3387 Barranca Pkwy.
City, State, Zip:	Irvine, CA 92606
Phone:	949-936-7456 or 949-936-7454

Students should check with the Financial Aid Officer at IDI, if they can prove that they have attended a Title IV eligible institution before July 1, 2012. If students still do not hold a high school diploma or equivalent, they must be prepared to attend a GED class. To be eligible for admission and financial aid, students must provide proof of a high school diploma or its equivalent to IDI.

**Copyright Infringement:**

This is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to a copyright owner under Section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In file sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties 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 affixed 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, at its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, and Sections 504 & 505 for further information. The willful copyright infringement can result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov).

Peer to peer file sharing: Students authorized to utilize the institutional electronic equipment for purposes of conducting research, practical work, writing essays, doing homework assignments, or any general use of the equipment for course related work, are strictly unauthorized to copy or distribute any copyrighted material and any violations will subject the individual violator (staff, non-staff member or student) to civil and criminal liabilities. The first violation will be punished by removing any authorized privileged use of any institutional equipment. If the violation includes the use of individually owned equipment, the individual will

not be permitted to bring in his/her personal equipment into school premises. The second violation, the staff member may be terminated or the student expelled from the school. This decision will be made by the school administration. The institution conducts annual evaluations of the procedures in place to prevent any violations of copyrighted materials. IDI observes the need of students to have access to the institutional network. The institution will keep a log summarizing violations reported and disciplinary actions taken.

**Photography and Other Recording:**

IDI may, at its discretion, use photography, videography, or other recording of students in the classroom, on campus or at school activities for educational or promotional purposes.

**Drug and Alcohol Abuse Policy:**

In accordance with the Drug-Free Workplace Act of 1988 (PL-100-690), the Drug-Free Schools and Communities Act of 1989 (PL-001-226 and 34 CFR part 84, Subpart F), this institution is committed to maintaining a drug-free workplace and school. Drugs and alcohol can lead to liver, heart, and other chronic disease, low birth weight, birth defects, and infant mortality in expectant mothers, and death. The unlawful manufacture, distribution, dispensing, and possession or use of drugs, alcohol or other controlled substances at this institution is strictly prohibited. Students and employees are required, as a condition of enrollment and/or employment to abide by this policy.

This institution, as required by federal regulations (CFR 85.635 and Appendix C) will report all employees convicted of a criminal drug offense in the workplace to the US Department of Education to extent allowed by local, state, and federal laws. This institution will impose disciplinary action against any student and/or employee for violating these standards of conduct. These actions may include suspension, expulsion, and termination of employment, referral for prosecution and/or required completion of a drug and alcohol rehabilitation and/or similar program.

In addition, students receiving Pell Grants who are convicted of a criminal drug offense during the period of enrollment for which the Pell Grant was awarded, are required to report that conviction in

writing to:        Director of Grants and Services  
                          US Department of education  
                          400 Maryland Ave., SW  
                          Rook 3124, GSA regional Office, Bldg. #3  
                          Washington, DC 20202-4571

The report must be completed within 10 days after the conviction.

Besides institutional sanctions, students and employees convicted of the unlawful possession or distribution of illicit drugs or alcohol could face local, state, and federal legal penalties which include loss of eligibility for federal financial aid, fines, imprisonment and the seizure of drug related assets.

IDI continues to make a good faith effort to provide a school and workplace free from the illicit use, possession or distribution of drugs and alcohol. IDI keeps track of incidents referred to any of the departments on campus. IDI evaluates the performance and records of IDI's procedures every two years. As needed, the data is updated biannually and provided to prospective and current students via IDI's catalog online. Drug awareness programs, counseling, treatment, rehabilitation, and other related services are available to students and employees of this institution at these facilities:

1. Orange County 2-1-1  
[www.211OC.org](http://www.211OC.org)  
Phone: 211
2. Orange County Healthcare Agency Alcohol/Drug Abuse Services
3. Mareblu St., Aliso Viejo, CA 92656  
Phone: 949-643-6930
4. Hillside Laguna  
Phone: 310-445-5743
5. Broadway Treatment Center  
18582 Beach Blvd., Huntington Beach, CA 92648  
Phone: 714-443-8218

Students and/or employees are not solely limited to these four agencies; it is the discretion of the student and/or employee to make the appropriate plans when seeking counseling.

**Constitution Day:**

IDI holds a session in each class on September 17<sup>th</sup> for the student body to gain observance of the formation and signing of the Constitution of the United States on September 17, 1787. This event is an annual event. All students are required to complete a short quiz.

**Student Disability Services:**

IDI provides reasonable accommodation to students with disabilities in compliance with state and federal legislation. The school adheres to the Rehabilitation Act of 1973, including Section 508 and the Americans with Disabilities Act (ADA). Students who need accommodations should contact Tammy Solomons, Executive Director for more information and further advisement. IDI does not have a Comprehensive Transition Postsecondary (CTP) program for students with intellectual disabilities.

**Vaccinations:**

IDI adheres to the latest CDC (Center for Disease Control and Prevention) guidelines. It is not mandatory to wear a mask at IDI. However, if the student is ill they should consider the other students, professors, and staff. It is strongly encouraged to wear a mask in indoor spaces especially when ill. Physical distancing is not required, though in areas of masks removal such as break rooms and lunch breaks, individuals who are not vaccinated should remain six feet apart from others while indoors or outdoors.

It is highly recommended that students, staff and professors do the following when it comes to COVID:

- Stay up to date with COVID vaccines.
- Wash hands thoroughly and as often as possible.
- Maintain ventilation improvements.
- Avoid contact with people who have suspected or confirmed COVID.
- Follow recommendations for isolation if the student have suspected or confirmed COVID.
- Follow the recommendations for what to do if exposed to someone with COVID by consulting a healthcare provider.
- If at high risk of getting very sick, speak with a healthcare provider about additional prevention actions.
- Students should be tested for COVID if they believe they have been exposed or are at high risk.

While cleaning reduces the health risks of COVID, it is IDI's responsibility as a community to sanitize the work area and shared resources which includes lunch or break areas, meeting rooms, and commonly touched surfaces. IDI provides disinfecting materials for these areas.



**Veterans Affairs Disclosures:**

Public Law 115-407, Section 103:

IDI permits any covered individual to attend and participate in the course of education during the period beginning on the date in which the individual provides IDI proof of eligibility. The Certificate of Eligibility for entitlement of educational benefits under various Chapters within the Veterans Affairs Administration may be obtained from their website or a VAF 28-1905 form for Chapter 31 may be used. This Certificate of Eligibility must be provided within the following times:

1. The date on which payment from the VA is made to the institution or,
2. 90 days after the date the institution certified tuition and fees with the VA.

IDI will not impose any penalty, including the assessment of late fees, the denial of access to classes, library, or other institutional facilities, or the requirement that a covered individual borrow additional funds to meet their financial obligations to IDI due to the delayed disbursement of VA funds under any Chapter.

Public Law 111--377, Section 204:

Any reporting fee paid to IDI after the date of the enactment of the Post 9/11 Veterans Educational Assistance Improvements Act of 2011, shall be utilized by IDI solely for the making the certifications required under the VA Chapters 31, 34 and 35 of this title or for otherwise supporting programs for Veterans. When IDI uses reporting fees, IDI ensures that they are being used for the purposes identified in Public Law 111-377. Also, IDI ensures these fees cannot be received for general expenses.

**Voter Registration:**

IDI encourages students to register to vote. Students can go online to the following website to receive instructions on how to vote: <https://www.usa.gov/voter-registration-card>. This website contains facts about the requirements to be allowed to vote. Also, it provides information on how to become a registered voter as well as the deadlines for submission of the applications. The website for California: [www.registertovote.ca.gov/](http://www.registertovote.ca.gov/).