NATIONAL HOLISTIC INSTITUTE

A College of Massage Therapy

2027/2028 FINANCIAL AID CONSUMER INFORMATION

NATIONAL HOLISTIC INSTITUTE, INC. CAMPUS LOCATIONS

CLOVIS EMERYVILLE ONTARIO MODESTO REDDING

SACRAMENTO SAN JOSE SANTA ANA SANTA ROSA STUDIO CITY

BAUMAN COLLEGE

FINANCIAL AID CONSUMER INFORMATION

Financial Aid Information

It is a goal of The National Holistic Institute to assist every eligible student in the financial aid process that enables the student to attend college. The college participated in various federal and state financial assistance programs. The financial aid programs are designed to provide assistance to students who are currently enrolled or accepted for enrollment but whose financial resources are inadequate to meet the full cost of their education.

The majority of financial aid available to students is provided by the federal government and is called Federal Student Financial Aid (SFA). This includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), and Federal Direct Student Loan. The college also utilizes alternative source funding provided by the institution or private agencies. Alternate sources loans enable the student to contribute to his/her education while in college.

The primary responsibility for meeting the cost of education rests with individual students and their families. All financial aid is awarded on the basic of need, regardless of sex, age, race, color, religion, creed, or national origin. Need is defined as the difference between the cost of education for one academic year and the amount a student's family can be reasonable expected to contribute to this cost of education for the same period.

SFA-General Consumer Information

Most of the information dissemination activities required by the Higher Education Amendments of 1986 have been satisfied in the school catalog. However, student finance personnel are available, in accordance with federal regulations, to discuss consumer information in more detail with current and prospective students.

To be eligible for financial aid, a student must:

1) Be enrolled as a regular student in an eligible program of study on at least a half-time basis (with the exception of Pell, FSEOG, and FWS);
2) Have a high school diploma or an equivalent;
3) Be a U.S. citizen or national or an eligible non-citizen; verification of eligible non-citizen status may be required;
4) Have financial need (except for some loan programs) as determined by a need analysis system approved by the Department of Education;
5) Maintain satisfactory academic progress;
6) Provide required documentation for the verification process and determination of dependency status;
7) Have a valid Social Security Number;
8) Have borrowed less than the total aggregate loan limits for the Title IV financial aid programs;
9) Be registered for the Selective Service, if required; and
10) Not be in default on a FSA loan or owe an overpayment on a FSA grant or loan and have not made repayment arrangements for the default or overpayment.

What are my Rights and Responsibilities as a Financial Aid Recipient?

You have the following RIGHTS:

1. To know the names and organizations which accredit and authorizes the school to operate.
2. To know about the programs, the faculty, and the physical facilities at the school.
3. To know what Financial Assistance is available, including information on all Federal State, and Institutional Financial Aid programs.
4. To know the cost of attending the institution and the school's refund policies.
5. To know the criteria used by the institution in awarding financial aid to recipients.
6. To know how the school determines your Financial Need.
7. To know what resources are considered in the calculation of your financial aid and personal obligations.
8. To know how much of your financial need, as determined by the institution, has been met.
9. To request from the Financial Aid Office an explanation of the various programs in your student aid package. If you believe you have been given inadequate consideration, you may request re-consideration of the award made to you,
10. To know what portion of the financial aid you received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the repayment procedures, the length of time you have to repay the loan, and when repayment is to begin.
11. To know how the school determines your academic progress; and, what happens if your progress is not satisfactory.

You have the following RESPONSIBILITIES:

1. Review and consider all information about the school's program BEFORE YOU ENROLL. You should obtain information about attrition rates, placement rates, academic programs, facilities, etc. Remember, the final choice is yours.
2. Complete all application forms accurately and submit them on time, to the correct personnel. Errors or missing documents can result in long delays. Intentional misreporting of information on application forms for Federal Student Financial Aid is a violation of the law and is considered a criminal offense subject to penalties under the US Criminal Code.
3. Provide all additional documentation as requested.
4. Read and understand all forms that you are requested to sign; keep copies of them.
5. If you receive a loan, you must notify the lender of your changes in status, in enrollment status, in your address and any other relevant changes.
6. Know and comply with your school's refund procedures.
7. You must use all funds received for Educational Purposes only and will be required to sign a statement so stating before you can receive Federal financial aid.
8. You will be required to sign a statement that you do not owe a Refund on a Title IV program, nor are you in default on a student loan. Please confer with the Financial Aid Office, before you sign this statement, if you suspect that you may not be able to sign it truthfully. Some problems can be resolved. The Financial Aid Office will work with you.
9. Your eligibility for any of the Title IV Programs may be suspended or terminated by the court as a part of a conviction for possessing or distributing illegal drugs. You will be asked to sign a statement that you will not make, distribute, dispense, possess, or use illegal drugs during the period of your Federal Pell Grant. In addition, the President of **National Holistic Institute, Inc.** has been required to certify to the U.S. Federal Government that **National Holistic Institute, Inc.**, as a federal sub-contractor, maintains a "Drug-Free Work Place". This means that if you are convicted of a drug-related offense while on College property, that you will be terminated from school and/or asked to enter into a drug rehabilitation program.

Accreditation and Licensure Documents: The specific documents related to accreditation and licensures are maintained in the Office of the School Director. Copies also hang in the lobby.

Accreditation: Accrediting Council for Continuing Education & Training (ACCET)

Recognition: U.S. Department of Education for participation in Student Financial Assistance Programs

Licensure: State of California, Bureau for Private Postsecondary and Vocational Education

These documents are available for inspection, as appropriate, during regular business hours, by advance appointment only.

Application for Financial Aid: The procedures and forms for applying for financial aid will be furnished to interested persons by the Financial Aid Office. At **National Holistic Institute, Inc.**, adequate staff is on hand to assist those applicants in need of information during regular business hours.

National Holistic Institute, Inc. accepts the Free Application for Federal Student Aid (FAFSA) as the primary needs analysis document. This application is forwarded to the Department of Education and the resulting ISIR provides the school with information regarding your Pell eligibility and expected family contribution. In addition, you may be asked to provide some or all of the documents described under the Verification Policy of this brochure, as well as, proof of your identity, proof of your Social Security Number, your Alien Registration Documents (if you are not a US Citizen) or proof of your

US Citizenship (if you were not born in the USA), proof of your Selective Service Registration (See Selective Service below) and other items as requested by the Financial Aid Office. It is the policy of the Financial Aid Department at **National Holistic Institute, Inc.** to require that your application be complete prior to awarding Financial Aid.

U.S. VOTER REGISTRATION

Students may visit their local post office to obtain the required Voter Registration form and necessary requirements outline by their state or for a downloadable version of the form visit the U.S. Election Assistance Commission at http://www.eac.gov/voter_resources/register_to_vote.aspx

Documentation of Independence: Federal regulations determine that a financial aid applicant born before January 1, 2001, is automatically financially independent from his/her parents for fiscal year 2025-26. Any applicant for Financial Assistance who was born on or after this date who insists that consideration of his/her parents income and assets would unfairly state his family financial condition in the financial need analysis may attempt to document his/her independence under one of the following conditions:

1) Student was born before January 1, 2002.
2) Student is married or separated (but not divorced) as of the date of the application.
3) At the beginning of the 2025-2026 school years, the student will be enrolled in a master's or doctoral degree program (such as MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.).
4) Student is currently serving on active duty in the U.S. Armed Forces, or is a National Guard or Reserves enlistee called into federal active duty for other than training purposes.
5) Student is a veteran of the U.S. Armed Forces.
6) Student has one or more children who receive more than half of their support from him or her between July 1, 2027 and June 30, 2028.
7) Student has dependent(s) (other than children or spouse) who live with him or her and who receive more than half of their support from the student, now and through June 30, 2028.
8) At any time since the student turned age 13, both of the student's parents were deceased, the student was in foster care, or the student was a dependent/ward of the court.
9) As determined by a court in the student's state of legal residence, the student is now or was upon reaching the age of majority, an emancipated minor (released from control by his or her parent or guardian).
10) As determined by a court in the student's state of legal residence, the student is now or was upon reaching the age of majority, in legal guardianship.
11) On or after July 1, 2026, student was determined by a high school or school district homeless liaison to be an unaccompanied youth who was homeless.
12) On or after July 1, 2026, student was determined by the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development to be an unaccompanied youth who was homeless.
13) On or after July 1, 2026, student was determined by a director of a runaway or homeless youth basic center or transitional living program to be an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless.
14) Student was determined by the college financial aid administrator to be an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless.

Financial Need: Before a recommendation of financial assistance of any kind can be made by this institution, the student's FINANCIAL NEED must be evaluated. In order to treat all financial aid applicants equitably, we use the standard formula for determining eligibility for financial aid:

	Standard Budget (1)
MINUS	Student Aid Index (SAI) (2)
MINUS	Other Financial Assistance (OFA_
EQUALS	"Need" (or maximum Financial Aid you can receive)

(1) See "Cost of Attendance of Budgets" section of this brochure
(2) See "Needs Analysis System" below

Needs Analysis System: Through the evaluation of Income, Assets, Expenses, and Debts the school determines the applicant's estimated "Family Contribution" toward his/her educational expenses (See Budgets of Cost of Attendance section of this brochure). Federal Pell Grant Methodology is used for the Campus-based and Subsidized Federal Direct Stafford Loan program for 2027-2028. The Federal Pell Grant formula is used to calculate eligibility for the Federal Pell Grant Program for 2027-2028. The Unsubsidized Federal Family Educational Stafford Loan, Federal Unsubsidized Direct Loan, Federal Family Educational PLUS, and Federal Direct PLUS programs are not need based; however, eligibility for the Federal Pell Grant and other need based programs (such as Federal Supplemental Educational Opportunity Grants and Subsidized Federal Family Educational Stafford Loans) must be established and accounted for prior to awarding an Unsubsidized Federal Stafford Loan or a Federal PLUS loan.

Professional Judgements: Students experiencing special or unusual circumstances should visit the financial aid office for review of their situation. All requests for "professional judgement" will be considered within 90 days of the student's request to the financial aid office.

There are two types of "Professional Judgements"; Special Circumstances and Unusual Circumstances

Special Circumstances: These are financial situations leading to changes in the data elements in the COA (COST of Attendance) or SAI calculation. Examples of such situations include changes to family income, assets, etc, recent unemployment, dislocated worker, housing change due to homelessness.

Unusual Circumstances: These are conditions leading to changes in the student's dependency status (dependency override). This could include situations such as human trafficking, refugee or asylee status, parental abandonment, incarceration, unable to contact parents or if contact with the parents would poses a significant risk to the safety of the student.

If you are experiencing any of the above situations, please reach out to the financial aid office as soon as possible t for additional guidance.

What is Verification: Your application for student financial assistance could be selected for verification. If so, you will need to provide the financial aid office with the documents which are needed to complete this process. The law requires us to complete verification on those applications selected by the U.S. Department of Education before we make any disbursement of any Federal student financial aid. An outline of the policies and procedures that govern the verification process is provided below. Your responsibilities and the deadlines you must meet are also provided. If you do not submit this information, you may not receive your financial aid. If you have any questions about the verification process, please call the school or refer to www.studentaid.gov website which is sponsored by the U.S. Department of Education for more detailed information.

Items subject to Verification:

Adjusted Gross Family Income (AGI)	U.S. tax paid	IRS deductions and Payments
Education credit	Income earned from work	Tax-exempt interest
Family/Household size	Foreign Income Exempt	Certain untaxed income and benefits
Untaxed Portions of Pensions	Child Support Paid	Untaxed Portions of IRA distributions

1. Time Period - Applicants are required to submit verification documentation to the Financial Aid Office within 28 days of notification by the school, or 14 days from the first day of class, whichever is sooner. Exceptions may be made at the discretion of the Financial Aid Officer. Please note the Federal Pell deadline dates listed below:

FEDERAL PELL GRANTS

Processing Deadlines	Institution Deadlines
ISIR Corrections must be sent to the processor by August 15 of the following award year	The institution must receive corrected reprocessed ISIRS within 60 days of last day of enrollment or September 2, whichever is first

2. CONSEQUENCES - Your failure to provide the required documentation within the specified time period could result in:
   - Loss of financial aid for part or all of the year;
   - Future applications for financial aid may not be processed;
   - Your financial aid application material may be forwarded to the U.S. Department of Education for review.
3. COMPLETION OF VERIFICATION - When the verification review is completed you may receive:
   - A follow-up form requesting you to make corrections on your application and in some cases, submit corrections to the processing center;
   - An award letter confirming your financial aid awards;
   - A letter indicating we have completed the verification process on your application.
4. CORRECTION INFORMATION - If you are required to correct information on your application, the following procedure will need to be followed:
   - Federal Pell Grant and Campus Based - Make corrections on your FAFSA online and return confirmation to the school.
   - Federal Student/PLUS Student Loan Programs - You may be requested to complete a new form if the changes cannot be made on your application.
5. OVER-AWARDS - Failure to report outside employment or other financial assistance may cause you to be over-awarded (i.e., resources exceeding need). You may have to repay a portion, or all, of your financial aid. Students owing over-award repayments or in default on student loans are ineligible for financial aid.

If during verification it is determined that a student has received funds which they were not eligible to receive, the student must repay this amount. If a repayment is not made, the overpayment will be referred to the U.S. Department of Education. No further applications for financial aid will be processed by the U.S. Department of Education or our office.

6. SUMMARY - The selection of an application for verification review does not mean that we believe your information is incorrect. Some applications are selected for review on a random sample basis. Some applications are selected based upon a set of common edits which check data against the Social Security Administration and Veterans Administration to ensure that these benefits are being reported correctly. During the time an applicant is completing the verification process, the school will not make any disbursements of Federal Pell Grants and Federal Supplemental Educational Opportunity Grants, or Federal student loans. If a student is seeking a Federal PLUS loan and is selected for verification, the application may not be certified by the institution or sent to the lender until verification is completed. This verification process is required by Federal regulation. We are required to adhere to these procedures.

What Financial Aid Programs Are Available at National Holistic Institute, Inc.: National Holistic Institute, Inc. participates in the following federal student financial assistance programs:

1. Federal Pell Grant
2. Federal Direct Loans
3. Federal Parent Loan for Undergraduate Study (PLUS)
4. Federal Supplemental Educational Opportunity Grant (FSEOG)
5. Federal Work Study (FWS)

Please obtain a Federal Student Aid Fact Sheet brochure published by the U.S. Department of Education for detailed information about each of the programs listed above.

How Is My Financial Aid Award Determined: Applicants are offered financial aid award packages composed of grants and loans. The school determines which programs to include in your package based on your need and availability of funds. A Student Financial Plan will be provided to you with a payment schedule. If there are special circumstances, they will be explained to you at that time.

Federal Pell Grant

This grant is designed to assist needy undergraduate students who desire to continue their education beyond high school. Federal Pell Grants are only awarded to undergraduate students who have not earned a bachelor's or professional degree. Each student is entitled to apply for a Federal Pell grant. Eligibility is determined by the student's need, the cost of attendance, and the amount of money appropriated by Congress to fund the program. The amount of the grant is determined by a standard formula used by the Department of Education. The amount of the grant available to the student will depend on the Student Aid Index (SAI), the cost of attendance, and the Pell Lifetime Eligibility Used (LEU).

For many students, the Federal Pell Grant provided a "foundation" of financial aid to which other aid may be added to defray the cost of college education. Students or prospective students may secure an application to participate in the Federal Pell Grant programs from the Financial Aid Office of the College or from a high school counselor. The application will be transmitted electronically through the Central Processing System which will determine the applicant's SAI.

Federal Supplemental Educational Opportunity Grant Selection Criteria: NATIONAL HOLISTIC INSTITUTE, INC. reasonably makes available (to the extent of available funds) Federal Supplemental Educational Opportunity Grants (FSEOG) to all eligible students. In determining the priority order in which students will be awarded FSEOG funds in any given year, the school must first, choose those students with exceptional financial need - that is those with the lowest SAIs who will also receive Federal Pell Grants in the award year.

The amount of the grant and the number of student who may receive this grant depends on the availability of funds from the U.S Department of Education.

Federal Work Study (FWS): FWS employment must be governed by employment conditions, including pay, that are reasonable according to the type of work performed, the geographic region, the employee's proficiency, and any applicable Federal, State, and/or local laws. Under FWS, eligible students have the opportunity to perform community service jobs. To qualify for Federal Work Study program funds, the student must meet the eligibility requirements for Federal Student Aid. The amount of FWS for which a student is eligible depends upon: Degree of demonstrated financial need, availability of FWS funds at the school, availability of jobs and

scheduling which do not conflict with the student's class schedule. Students who wish to participate in this program should contact the school Financial Aid Officer and/or the Coordinator of Student Affairs.

Scholarships: Students are encouraged to visit their library or research on the Internet as a source for additional scholarship programs not administered or awarded by the institution.

Veterans Benefits: The College is approved to offer designated programs for veterans training. Applications for veteran's benefits are available online at http://vabenefits.vba.va.gov/vonapp/about_vonapp.asp or by contacting the Department of Veterans Affairs. Approval of training and benefits to be awarded is the responsibility of the Department of Veterans Affairs. All students applying for veterans benefits through National Holistic Institute must supply all postsecondary education from an accredited institution official college transcript to be evaluated.

Method of Disbursement: All Financial Aid programs (with the exception of FWS) offered by this institution have their proceeds disbursed during each payment period by posting funds to the students' school record. A notification is sent to the borrower at the time of disbursement. In order to receive Federal loan processed the student (parent in the case of PLUS loans) must complete and sign a valid promissory note. A first time, first time borrower's account will not be credited with Stafford loans until 30 days after their first day of class and completed a loan entrance interview. The loan proceeds are used to satisfy the student's tuition and fees for each payment period. Any questions regarding your student loan should be directed to the Financial Aid Office.

The school as part of the regular payroll process pays students who receive FWS funds directly by check. They are considered employees - the procedures, rules, and regulations for employees of **NATIONAL HOLISTIC INSTITUTE, INC.** are covered in the employee manual.

Subsidized Federal Stafford Loan

The subsidized Federal Stafford Loan program provided low interest loans that are insured by a guarantee agency and made available through the U.S. Department of Education's Direct Loan Program. The Subsidized Stafford Loan is awarded based on financial need. The maximum annual loan amount for the first academic year is $3500 for undergraduate students less origination and other fees (if applicable). The federal government pays the interest for you during in-school, in grace, and deferment periods. Interest does not accrue until the student enters repayment six months after leaving school or dropping bellowing half-time enrollment status. The minimum repayment amount is $50 per month; however, subsidized federal Stafford loans provide many flexible repayment plans as outlined in the loan counseling materials. Payments are based on the repayment plan selected by the student.

Please see your Financial Aid Administrator to receive further information regarding the maximum annual loan amount for second or subsequent academic years.

Unsubsidized Federal Stafford Loan

If you do not qualify for a full or partial Subsidized Staff Loan based on your financial need, or need additional loan funding, you may qualify for an Unsubsidized Stafford Loan. The federal government does not pay the interest on unsubsidized loans while you are in school or have loans in a deferred status. Student loan borrowers accrue interest on unsubsidized loans while you are in school or have loans in a deferred status. Student loan borrowers are responsible for all interest that accrues on the loan while enrolled, during your grace period, and any deferment periods. You may elect to make interest payments while in school to avoid the capitalization of interest and lower the overall repayment debt. Loan repayment begins six months after leaving school or if you elect to attend less than half time. Independent students can borrow up to $9500 (Subsidized and Unsubsidized combined) for the first academic year. Dependent students can borrow up to $5,500 (Subsidized and Unsubsidized combined) for the first academic year.

Please see your Financial Aid Administrator to receive further information regarding the maximum annual loan amounts for second or subsequent academic years.

Parent PLUS Federal Loan

The Federal PLUS loan is available to parents who wish to apply for additional assistance for their dependent child's education. Parents of dependent students include the biological or adoptive mother or father. The PLUS loan is also available to stepparents if their income and assets are taken into consideration when calculating the students SAI. PLUS loans are not based on need; however when combined with other resources the loan cannot exceed the student's cost of attendance less other student aid awarded. Re-payment begins within 60 days after the final loan disbursement unless the parent qualifies for and is granted a deferment by the lender. There is no grace period on these loans. Interest begins to accumulate at the time the first disbursement is made, and parent will begin repaying both the principal and the interest while the student is in school. Although the minimum payment amount is $50 per month with at least five years but no more than ten years of repayment, the actual payment and schedule is determined by the amount borrowed.

Interest Rate and Fees for Federal Stafford Loans

Beginning July 1, 2008, the interest rate on Stafford loans made to undergraduate students was different from year to year. Rates changes from year to year apply to Stafford loans first disbursed on or after July 1 of each year through June 30 of the next year.

For more information on prior and current interest rates visit: http://studentaid.ed.gov/types/loans/interest-rates.

Stafford loans have a loan fee assessed that the borrower is responsible to repay. For more information on prior and current fees visit:

http://studentaid.ed.gov/types/loans/interest-rates.

New Interest Rate Cap for Military Members

Interest rate on a borrower's loan may be changes to 6 percent during the borrower's active military service. This applies to both FFEL and Direct loans. Additionally, this law applies to borrowers in military service as of August 14, 2008. Borrowers must contact the creditor (loan holder) in writing to request the interest rate adjustment and provide a copy of the borrower's military orders.

Borrower Confirmation for Loans in Subsequent Academic Year: Subsidized and Unsubsidized Master Promissory Note (MPN) Students have the ability to obtain loan funds not to exceed the established loan limited through the Subsidized and Unsubsidized Federal Stafford Loan program without having to sign a new Master Promissory Note for each academic year. The institution will notify the borrower of the loan amounts awarded through the Estimated Student Financial Aid Award Letter.

Parent PLUS Master Promissory Note (PLUS MPN): For Parent PLUS loans made under the multi-year feature of the MPN, the regulations that govern the loan program require the financial aid office at the school to document an active confirmation of Parent PLUS funds loan funds via an estimated financial aid award letter. The confirmation process is to provide a means for the parent borrower to accept or decline a PLUS loan made for a student's subsequent academic year. This assists in providing the parent borrower with greater control and understanding of PLUS loan debt.

Active confirmation can be completed via a signed plus loan pre-approval form or documented by telephone or electronically.

Credit Balance Procedures: If the total of all resources applied to the student's account, as described above, exceeds the student's total charges, the overage will be paid to the student in (as agreed upon on the Student Financial Aid Certification Form) after the student's tuition is paid in full. A student statement regarding tuition account and application of Title IV credit balance is provided to students by the Financial Aid Office soon after enrollment. Student and parents (of a dependent student applying for PLUS loans) review that certification, select the appropriate authorization category, and provide the signed form to the Financial Aid Office. For continuing students who previously signed this statement, the initial authorization will continue to be valid for subsequent award years or enrollment periods. The application may be changes by completed and signing a new form at any time, however it is not retroactive. The authorization categories available for student/parent selection are as follows:

- Return any credit balance to the appropriate lender to reduce loan debt.
- Return any credit balance to the student (within 14 days).
- Retain any existing credit balance on the account to cover any institutional charges; tuition and fees that may incur prior to the end of the student's loan period/award year. In addition, once all charges for the current award year/applicable loan period are settled on the account, that any remaining credit balance (up to $200) will be applied towards any institutional charges incurred from the immediately preceding year.

Handicapped Student Services: No special services are provided for Handicapped Students. However, all doors, hallways, pay telephones, and restroom facilities are in compliance with standards for access to Handicapped persons existing at the time of their construction or installation. Please feel free to visit the campus to determine its adequacy to your special needs. Express any additional assistance you may require to the Director of the campus who will attempt to assist you.

Vaccination Policy: The Institute requires no information regarding vaccinations from potential students to attend school.

Who are... Where are... and How Do I Contact The Administrative Personnel: All administrative personnel are available during regular business hours, to the extent reasonable and practical, by telephone and email. They prefer that you make an appointment so they can be prepared to answer any questions you may have; but, there is a strict open-door policy and you are welcome to call or drop in at any time. During other hours, they are available by a mutually agreed upon scheduled appointment. The Additional Education and Financial Aid Department Support employees listed support all ten of our campuses. Most communication is done by phone and email. They are housed in different locations, however they do travel to all campuses to make themselves available in person when necessary.

Emeryville, Campus
Trena Foster, Campus Manager
Lalishma Maharaj, Student Services
Crystal DeMello, Financial Aid

Santa Rosa Campus
David Bloomer, Campus Manager
David Bloomer, Student Services
Nancy Torres, Financial Aid

Sacramento Campus
Jackie Short, Campus Manager
Adriana Zeff, Student Services
Kylie Hillard, Financial Aid

San Jose Campus
Josh Ramos, Campus Manager
Cielo Smith, Student Services
Kayla Mendoza, Financial Aid

Ontario Campus
Tracy Frazier, Campus Manager
Gabriela Rodriguez, Student Services
Jhanna Abrio, Financial Aid

Studio City Campus
Casey Murphy, Campus Manager
Genevieve Spilotro, Student Services
Ronnie Clark, Financial Aid

Redding Campus
Fred Anguera, Campus Manager
Fred Anguera, Student Services
Marcella Hernandez-Scott, Financial Aid

Clovis Campus
Samantha Manning, Campus Manager
Jonathan Monzon, Student Services
Nancy Torres, Financial Aid

Santa Ana Campus
John Gorman, Campus Manager
Lynna Tang, Student Services
Mariana Ocampo, Financial Aid

Modesto Campus
Samantha Manning, Campus Manager
Janelle Padilla, Student Services
Marcella Hernandez-Scott, Financial Aid

Additional Education Department Support
Ariane Capa, Director of Education
Sara Frazier, Director of Faculty and Students
Sandra Espino, Registrar

Additional Financial Aid Department Support
Jason Daniels, Financial Aid Compliance Director
Lupita Ruiz, Financial Aid Team Director
Heather Ygnacio, Student Accounts Specialist

How Does Satisfactory Progress Affect My Financial Aid: Satisfactory Progress standards and procedures are applied consistently to all **National Holistic Institute, Inc.**, students, regardless of whether you have applied for Financial Aid. Please see the catalog for **National Holistic Institute, Inc.**'s Satisfactory Progress policy.

However, when you accept a Financial Aid Award, you agree to achieve Satisfactory Progress toward your educational goal, as a condition of continued receipt of Federal Student Financial Assistance.

Academic Year: The academic year consists of at least 40 credit hours and 30 weeks of instruction. Students are generally funded for two payment periods. The first payment period is composed of at least half of the coursework in the academic year as measured in clock hours and weeks of instruction. The second payment period comprises of the remaining coursework in the academic year. Students must successfully complete their first payment period AND be in current attendance before student loan funds will be released for the second payment period and be in current attendance. Because students apply for and are awarded aid during different times of the year, each student's academic year may be different.

Student Loan Repayment: YES!!! You must repay your student loans. Furthermore, repaying your student loan is good for you! It will help you to establish credit to permit future borrowing and will provide money for other students to borrow.

Entrance and Exit Interviews: An **Entrance Interview** is conducted as a part of your financial aid process with the Financial Aid Office and during the first week of school. The information distributed at that time is very important and attendance is mandatory at these discussions. The following information will be included in the Loan Entrance counseling, which will be presented to a first-time student borrower prior to the first disbursement of loan funds.

- Repayment plans available and a comparative analysis of the features of each of the plans available, including average projected monthly payments under each plan and the difference in interest and total payments the student can expect to pay under each plan.
- How interest accrues and is capitalized when not paid by the student or the Department.
- Option to pay interest on unsubsidized Stafford and Plus loans while in school.
- Definition of half-time enrollment for all terms, including summer, and the consequences of not maintaining half-time enrollment.
- Importance of contacting the appropriate office at the school if the student plans to withdraw before completing the program, so the school can provide exit counseling.
- Obligation to repay the loan even if the student does not complete the program or does not complete the program within the regular time for program completion, is unable to obtain employment, is dissatisfied with the school or does not received the services from the school.
- Debt management strategies to assist the student in repaying their loans.
- Effects of accepting the loan on eligibility for other aid.
- Use of the Master Promissory Note (MPN).
- Seriousness and importance of the repayment obligation.
- Consequences of defaulting, including adverse credit report, federal offset, other federal delinquent debt collection procedures and litigation.
- Information concerning NSLDS for students and how the student can access his or her record on the NSLDS site.
- Information on the availability of the Student Loan Ombudsman's Office.

An **Exit counseling session** is required to complete prior to graduating or shortly before the student ceases enrollment of at least half-time study. Students who seek to withdraw from the campus should see the Financial Aid Office to obtain exit counseling. Several topics presented at the entrance counseling session are covered again during exit counseling. During this counseling session, the following information will be covered:

- Repayment plans available and a comparative analysis of the features of each of the plans available, including average projected monthly payments under each plan and the difference in interest and total payments the student can expect to pay under each plan.
- A review of the use of the Master promissory Note (MPN) and the student's obligation to repay the loan.
- Explanation of the student's responsibility to repay the loan even if the student did not complete the program, did not complete the program within the regular completion time for that program, is unable to obtain employment, or is dissatisfied with the education received.
- Terms and conditions to obtain full or partial loan forgiveness or discharge. Provide a copy of US Department of Education publication that describes assistance programs.
- Terms and conditions to obtain deferments and forbearance.
- Explanation that the student can prepay their loan, request a shorter repayment schedule, and change repayment plans.
- Debt management strategies to assist the student in repaying their loans.
- Effects of loan consolidation.
- Tax benefits available to students.
- Consequences of defaulting, including adverse credit report, federal offset, other federal delinquent debt collection procedures and litigation.
- Information concerning NSLDS for students and how the student can access his or her record on the NSLDS site.
- Information on the availability of the Student Loan Ombudsman's Office

Sample Repayment Schedules: Sample repayment schedules can be found in the Student Guide which is published by the U.S. Department of Education.

Loan Deferments for Borrowers: Students should visit the Financial Aid office for the terms and conditions under which students receiving federal education loans may obtain a deferment for repaying student loan debt.

Loan Deferments for Certain Individuals: Loan deferments terms and conditions are further defined for those serving in the Peace Corps; under the Domestic Volunteer Service Act; and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the fields of community service. These individuals should visit the Financial Aid office for additional information.

National Student Loan Data System

National Student Loan Data System (NSLDS) is the U.S. Department's central database for student aid. Student financial aid information is submitted to the NSLDS. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, the Pell Grant program, and other ED programs. NSLDS Student Access provides centralized, integrated view of Federal Student Aid Loans and grants so that recipients of funds from these programs can access and inquire about the Federal Student Aid loans and/or Grant data. Once the data is reported to NSLDS, this site and all information contained within is accessible to Financial Aid Administrators, Guarantee Agencies, and students. All users must sign-in and be an authorized user. To access the site, visit www.nslds.ed.gov

Federal Student Aid Ombudsman Notification

Students should contact the Financial Aid Administrator at the institution who is always ready to assist with any questions or concerns regarding Federal Family Education Subsidized or Unsubsidized Loans.

Is a situation exists that a Financial Aid Administrator cannot resolve; students should follow procedures in the school catalog regarding "Student complaint/grievance procedure".

In addition, the U.S. Department of Education's Office of the Ombudsman for student's issues is available. The ombudsman resolves disputes from a neutral and independent viewpoint. The Office of Student Financial Assistance Ombudsman will informally research borrower's issues and suggest solutions to resolve. Student borrowers can contact the Office of Ombudsman by:

Via Email:	fsaombudsman@ed.gov
Via Online Assistance:	http://studentaid.gov/repay-loans/disputes/prepare
Via Toll-Free Telephone:	1-877-557-2575
Via fax:	202-275-0549
Via mail:	U.S. Department of Education, FSA Ombudsman Group, 830 First Street, N.E., Mail Stop 5144 Washington, D.C. 20202-5144

What Will It Cost To Attend NATIONAL HOLISTIC INSTITUTE, INC.:

A. Direct Costs of Attendance

Please refer to the School Catalog for Tuition and Fees

Please refer to the School Catalog for Books and supplies, Uniforms, etc. for the course in which you are interested in.

B. Indirect Costs of Attendance

The following are estimated indirect costs of attendance for the fiscal year 2027-28 provided by CSAC:

	6-Months in Length		8-Months in Length		12-Months in Length	
	Student living at parents' home without dependents	Student living away from parents' home OR Student living at parents' home with dependents	Student living at parents' home without dependents	Student living away from parents' home OR Student living at parents' home with dependents	Student living at parents' home without dependents	Student living away from parents' home OR Student living at parents' home with dependents
Food**	$8,670	$5,436	$11,560	$7,248	$17,340	$10,872
Housing****	Included in above	$11,574	Included in above	$15,432	Included in above	$23,148
Transportation******	$810	$1,116	$1,080	$1,488	$1,620	$2,232
Personal/Misc.*******	$3,096	$3,870	$4,128	$5,160	$6,192	$7,740
Child/Dependent Care	Reasonable expenses with adequate documentation provided by the student, depending upon age and number of children					
Loan Fees	For student loan borrowers, actual loan origination and insurance fees.					
Total (excluding allowance based on institutional charges), rounded to the nearest dollar	$12,576	$21,996	$16,768	$29,328	$25,152	$43,992

*Includes all mandatory fees

**Includes food, snacks and meals

***Includes rent and utilities

****Includes travel to and from parent's residence and transportation costs to and from classes (e.g. bus fare, gas, tolls, parking)

*****Includes clothing, laundry and dry-cleaning, personal care, gifts, recreation, medical, etc.

These budgets are estimates and will vary with course length.

Title IV Refund Policy: You have the right to withdraw from school at any time. If you withdraw from the course of instruction after the cancellation period any refund amount will be determined from the Federal "Return of Title IV Aid".

Students receiving federal funds: If you are receiving Title IV Federal Funds while you are attending this institution, if you terminate your enrollment prior to completing the course of study of your choice, Federal Regulations may demand that all or a portion of the funds received, be returned to the original aid programs as unearned aid. Unpaid institutional charges will be the sole responsibility of the student. Delinquent accounts will be turned over to a collection agency. For more information request a copy of the form entitled "Treatment of Title IV Funds When a Student Withdraws" from the financial aid office.

No refund can exceed the amount disbursed in that program. If the student does not complete the payment periods relevant to his/her student loan, the portion of the loan attributable to those incomplete payment periods will also be refunded to the bank. This could leave an open tuition balance with the school for which the student is responsible.

Please see the catalog for **National Holistic Institute, Inc.**'s refund policy.

Family Education Rights and Privacy Act of 1974, as Amended

Statement of Compliance

1. **General Policy**

   Under the authority of the Family Education Rights and Privacy Act of 1974, as amended (FERPA), a student has the right to examine certain records concerning the student which are maintained by the school. The school must permit the student to examine such records within 45 days after the school receives a written request from the student. The school will also permit the student to obtain a copy of such records upon payment of a reproduction fee. A student may request that the school amend his or her education records on the grounds they are inaccurate, misleading or in violation of the student's right of privacy. In the event the school refuses to so amend the records, the student may, after complying with the Student Complaint/Grievance procedure, request a hearing. If the outcome of a hearing is unsatisfactory to the student, the student may submit an explanatory statement for inclusion in his or her education record. A student has the right to file a complaint with the Family Policy Compliance Office, U. S. Department of Education, 400 Maryland Avenue, S. W., Washington, DC 20202-4605, concerning the school's alleged failure to comply with FERPA.

2. **Education Records**

   Education records are maintained by the school which contains information directly related to the student. Examples of education records are the student's education, career services and financial aid files. The only persons allowed to access such records are those who have a legitimate administrative or education interest.

3. **Exemptions**

   The following records are exempt from FERPA regulations:

   a) Financial records of the student's parents.
   b) Confidential letters and recommendations relating to admission, employment or honors to which the student has waived his or her right to inspect.
   c) Records about students made by faculty or administrators which are maintained by, and accessible only to, the faculty and administration.
   d) Records made or maintained by a physician, psychiatrist, psychologist, or other recognized professional or paraprofessional acting or assisting in such capacity, and which are available only to persons providing the treatment.
   e) Employment records for school employees who are also current or former students.
   f) Records created or received after an individual is no longer a student at the school and are not directly related to the individual's attendance as a student at the school.
   g) Grades on peer-graded papers that have not been collected and recorded by an instructor.

4. **Review of Records**

   It is the policy of the school to monitor educational records to insure that they do not contain information which is inaccurate, misleading or otherwise inappropriate. The school may destroy records which it determines, in its discretion, are no longer useful or pertinent to the student's circumstances.

5. Directory Information

Directory information (as defined below) is that information which may be unconditionally released without the student's consent, unless the student specifically requests in writing such information not be released. The school requires that such request must (I) specify what categories of Directory information are to be withheld by the student and (II) be delivered to a school official at the time of enrollment. Any such request must be reviewed by the student annually. "Directory Information" is information contained in the student's education record which would generally not be considered an invasion of privacy if disclosed. Directory Information includes but is not limited to, the student's name; address; telephone number, electronic email address; photograph; grade level; enrollment status; date and place of birth; program of study; extracurricular activities; credentials, awards and recognition; last school attended; dates of attendance (enrollment period); and student or user ID number (only if the identifier cannot be used to gain access to education records except when used in conjunction with one or more factors that authenticate the user's identity which are known or possessed only by the authorized user.

6. Access Without Student Consent

The school may release a student's education records without consent of the student to:

a) Other school officials who have a legitimate educational interest.

b) Other schools where the student has applied for admission, so long as the information is for purposes related to the student's attendance at those schools.

c) Authorized representatives of the U. S. Department of Education, state and local education authorities, the Comptroller General of the United States or the Attorney General of the United States.

d) Providers of financial aid (and services in connection herewith) for which the student has applied or received, including, without limitation, lenders, guaranty agencies, Veterans Administration, state vocational rehabilitation agencies and collection agencies.

e) State and local authorities where required.

f) Accrediting agencies.

g) A parent (whether a natural parent, guardian or an individual acting as a parent in the absence of a parent or guardian) of a student who is a dependent of the parent for purposes of the Internal Revenue Code. The school is not required, however, to release such records.

h) Any court in which the student or parent of a student initiates a legal action against the school, but only with respect to the student's education records that are relevant for the school to defend itself.

i) Any court in which the school initiates a legal action against the student, or a parent of the student, but only with respect to the student's education records that are relevant for the school to prosecute the legal action.

j) Any person pursuant to and in compliance with a judicial order or subpoena provided that the school reasonably attempts to notify the student prior to compliance (unless the order or subpoena specifies that the student must not be notified).

k) Appropriate persons or agencies in the event of a health or safety emergency, where such release without consent is deemed necessary by the school under the circumstances.

l) Organizations conducting studies to develop validate and administer predictive tests, to administer student aid programs or to improve instruction.

m) The public, if the school determines at its discretion, that the student, as an alleged perpetrator, has committed a Crime of Violence (as defined below) or a Non-forcible Sex Offense (as defined below) in violation of the Conduct section of the school catalog, but only the following information from the student's education records: the student's name, the violation committed; any sanction imposed by the school on the student. A Crime of Violence means an act that would, if proven, constitute any of the following offenses or offenses to commit any of the following offenses: arson; assault offenses; burglary; criminal homicide, whether manslaughter by negligence, murder or non-negligent manslaughter; the destruction, damage or vandalism of property; kidnapping or abduction; robbery; or forcible sex offense. A Non-forcible Sex Offense means an act that would, if proven, constitute statutory rape or incest.

n) The purported victim, regardless of whether the school determines that the student, as an alleged perpetrator, committed a Crime of Violence or a Non-forcible Sex Offense in violation of the Conduct section of the catalog, but only the following information from the student's education records: the student's name; the violation committed; and any sanction imposed by the school on the student.

o) Any person, if the education records disclosed are Directory Information on the student.

p) The Student or the student's parents if the student is less than 18 years old.

q) A parent of the student regarding the student's violation of any federal, state or local law or any rule or policy of the school concerning the use or possession of alcohol or a controlled substance, if the student is under the age of 21 and

the school has determined that the student has violated the Conduct section of the school catalog with respect to that student's use or possession.

r) The United States Attorney General (or designee not lower than Assistant Attorney General) pursuant to an ex parte court order concerning investigations or prosecutions of an offense listed in 18 U. S.C. 23332b(g)(5)(B) or an act of domestic or international terrorism as defined in 18 U. S. C. 2331.

s) The public, if the disclosure concerns an individual required to register under section 170101 of the Violent Crime Control and Law Enforcement Act of 1994, 42 U. S. C. 14701,and the information was provided to the school under 42 U. S. C. 14701 and applicable under federal guidelines.

The school will obtain the written consent of the student prior to releasing the student's education records to any other person or organization, except with respect to Directory Information.

What About Placement Rates: National Holistic Institute, Inc. provides placement assistance to its graduates in their field of training. This service is offered free of charge. However, it should be understood that **National Holistic Institute, Inc.** cannot promise or guarantee employment to any student or graduate. Please see the "How Our Students Are Doing" Track Record Disclosure.

What About Attrition Rates: National Holistic Institute, Inc. is proud of the school's exciting and timely career training programs and of the many graduates working in their newly chosen professions. Therefore, **National Holistic Institute, Inc.** is proud to provide prospective students with information regarding completion rates. Please see the "How Our Student Are Doing" Track Record Disclosure.

What About (IPEDS)Completion, Graduation and Transfer out Rates: National Holistic Institute publishes detailed completion, graduation and transfer out rates annual on its website. This information can be found at https://nhi.edu/disclosure

Copyright Infringement Information:

Copyright laws protect original works of authorship. The owner of a copyright has the exclusive right to the original work, including the right to copy the work, distribute the work, display or perform the work publicly, and create derivative works. A copyright interest attaches to an original work that is "fixed in any tangible medium of expression," including traditional works like books, photographs, architectural drawings, music, drama and sculpture, as well as works affected by new technologies, like movies, electronic media, web pages, software, multimedia works and databases. The use of file-sharing networks to download and share copyrighted works without permission from the copyright owner, like software, music, movies, TV shows, games and images, violates copyright laws. In most instances, a student must obtain permission from the copyright owner in order to copy, distribute, display or perform a copyrighted work in any medium for any purpose.

Any copyright infringement, including, without limitation, distribution of copyrighted material through unauthorized peer- to-peer file sharing, in connection with a student's enrollment in a program of study at the school or conducted by a student through the use of the school's equipment or information systems is prohibited and violates both the Conduct section of the school catalog and the law. Any student who engages in copyright infringement will be subject to discipline by the school, which may include, without limitation, the suspension or termination from one or more courses the student is taking or the student's entire program of study at the school and the referral to the proper authorities. Copyright infringement may also subject the student to civil and criminal liabilities. A summary of the penalties for violating federal copyright laws include:

- Unlimited actual damages proven for each act of copyright infringement.
- Up to $30,000 for each act of copyright infringement that is determined not to be willful.
- Up to $150,000 for each act of copyright infringement that is determined to be willful.
- Criminal penalties.

Transferring National Holistic Institute credit to other institutions

As a student at the National Holistic Institute you should consider the greatest value of your education as leading to a career based on a specific field of study. You should not expect the units, diplomas or degrees earned at National Holistic Institute to automatically transfer to another college or university. It is the right of the receiving institution to determine the transferability of units earned at other colleges. National Holistic Institute makes no guarantee as to the transferability of units or educational credentials earned at the College.

Evaluation of Credit from Accredited Institutions Prior to Attending National Holistic Institute

National Holistic Institute may accept prior coursework completed at other accredited colleges or universities for courses required for diploma or degree programs. The transferability of the credit is entirely at the discretion of the National Holistic Institute and subject to evaluation by the Vice President of Education prior to acceptance. General education credit will be evaluated individually prior to approval for transfer.

The following terms and conditions apply:

1.) You must request the transfer of previous credit by notifying the Sr. Vice President.

2.) You must provide *official* transcripts from the college or university where the previous training.

3.) Credits transferred in to fulfill course requirements must be a grade of "C" or higher.

4.) Transfer of credit evaluations must be completed prior to the academic year in which the courses are scheduled.

A tuition credit is applied to the student account for prior college credit. (as per contractual agreement, a tuition credit rate exception applies to courses accepted for transfer in compliance with VA requirements). All transcripts submitted become the property of the National Holistic Institute and cannot be returned or forwarded to another institution.

* Please refer to the Student Catalog and published Addenda for the complete text of the school Transfer of Credits and Evaluation Policy and Procedures.

Student Services and Activities

Student Advising

Students are encouraged to bring school and personal problems to the attention of their Instructors, Mentors, Student Life and Career Coordinator (SLCC), or the Campus Manager. **National Holistic Institute, Inc.** staff will attempt to assist all students in resolving those problems interfering with the successful completion of their program. Tutors, labs, and other personal guidance, and planning is available for areas of academics in which students may be experiencing trouble. For those students who seek help in other areas (i.e. housing, budgeting, or are in need of counseling agencies), NHI maintains a referral list available through your SLCC.

Tutoring Services

Students who find they have difficulty understanding the material presented, are strongly urged to seek tutoring help. Each campus has a Tutor support bulletin board, upon which Tutor Request forms may be found. All tutoring can be scheduled through the SLCC. There is no charge for tutoring.

In addition to tutoring study labs are available on campus to provide students with basic academic tutoring and resource support. Should a higher level of academic assistance be required, an official Request for Accommodation will be required of the student. As a result, the Campus Manager, Mentor and Dean of Students will discuss resources and methods available on campus, including the development of an individualized training plan.

Career Services

The Career Services office is open at varying hours each week in order to provide accessibility to all students across all schedules.

The Student Life and Career Coordinator will assist students with:

1. Resume preparation
2. Interview techniques and conduct mock interviews
3. Assist students locating job leads and scheduling interviews
4. Provide companies an opportunity to interview students on campus
5. The provision of the weekly updated Jobs List.
6. And support for the application process for State certification through CAMTC.

Student Activities

The Student Services Department at each campus organizes and/or supports a number of student body activities throughout the year. These activities include but are not limited to:

- Student provided massage at sporting events.
- Work-Study Clinic and Federal Work-Study opportunities.
- Giving Tree project during the winter months to provide holiday gifts to needy families.
- Ride-share opportunities, and other transportation support.
- Holiday celebrations.
- Community-building potlucks
- Budget support for students struggling with finances.
- Seminars conducted by local self-help agencies.
- Student Appreciation Days activities.
- Graduation ceremonies.
- Food Drives
- Clothing Drives
- And much more …

Substance Abuse Prevention: National Holistic Institute, Inc. is concerned about the effect of substance abuse in the school environment, in the work place, and in the lives of those involved.

Staff and students are prohibited from the unlawful manufacture, distribution, possession, or use of illicit drugs or alcohol. This prohibition applies while on the property of the school or participating in any institutional activity. Students or employees who violate this policy will be subject to disciplinary action up to and including expulsion or termination from employment.

There are numerous legal sanctions under local, state, and federal laws which can be used to punish violators. Penalties can range from suspension, revocation and denial of a driver's license, to 20-50 years imprisonment at hard labor without benefit of parole. Property may be seized. Community service may be mandated. Examples of penalties found in federal law for drug trafficking are included in Appendix A.

Recent federal anti-drug laws affect a number of areas in everyone's lives. Students could lose eligibility for financial aid and could be denied other federal benefits, such as Social Security, Retirement, Welfare, Disability, and Veterans Benefits. The Department of Housing and Urban Development, which provides funds to states and communities for public housing, now has the authority to evict residents and members of their household who are involved in drug-related crimes on or near the public housing premises. Businesses could lose federal contracts if the company does not promote a drug-free environment. Finally, a record of a felony or conviction in a drug-related crime may prevent a person from entering certain careers.

The laws of the State of California are adequate to protect the innocent, but stringent enough to ensure that persons involved with illegal dealing of drugs or excessive use of alcohol can be adequately punished. For example, a small amount of drugs found on a person may lead to an arrest which could require the person to make payment of all court costs as well as participate in mandatory community service. A person found with drugs with the intention to distribute could be imprisoned. A person found to be intoxicated while driving could be forced to pay court costs, lawyer's fees, participate in community service, receive an increase in the cost of automobile insurance or even lose their driver's license and end up in prison.

In addition to local and state authorities, the federal government has four agencies employing approximately 52,500 personnel engaged in fighting illicit drugs.

These agencies are: The Drug Enforcement Agency, U.S. Customs Service, Federal Bureau of Investigation, and the U.S. Coast Guard.

Here are a few legal facts of which you should be aware. It is a crime to hold someone else's dope. It is a crime to sell fake dope. You can be arrested if you are in a house (or a school) where people are using drugs, even though you are not. You can be charged with possessing dope even if it is not on you. You are considered to possess, under legal terms of "constructive possession", dope that is in your purse, car, or house.

Drug Abuse is the utilization of natural and/or synthetic chemical substances for non-medical reasons to affect the body and its processes, the mind and nervous system and behavior. The abuse of drugs can affect a person’s physical and emotional health and social life. Alcohol is the most abused drug in the United States.

Drugs can be highly addictive and injurious to the body as well as one's self. People tend to lose their sense of responsibility and coordination. Restlessness, irritability, anxiety, paranoia, depression, acting slow moving, inattentiveness, loss of appetite, sexual indifference, comas, convulsions, even death can result from overuse or abuse of drugs. Not only does the person using the drug subject himself to all sorts of health risks, drug use can and, in many instances does, cause grief and discomfort to innocent people. A drug-dulled brain, for example, affects the wide range of skills needed for safe driving, such as thinking. Further, reflexes are slowed, making it hard for drivers to respond to sudden, unexpected events. Alcohol-related highway deaths are the top killer of 15-24 year olds. Appendix B provides a description of controlled substances and their effects.

There are drug or alcohol counseling, treatment, and rehabilitation facilities available in our area where you can seek advice and treatment. An excellent source is the yellow pages of the local telephone book. Look under the heading "Drug Abuse & Addiction - Information and Treatment". You may also contact the California Department of Alcohol and Drug Programs at 916-322-6690 for further information on drug and alcohol rehabilitation centers in our area.

There are national organizations one can contact for help. The Alcoholism and Drug Abuse Hotline is open 24 hours (800) 252-6465. The Cocaine Hotline (800) 444-9999 is open 24 hours a day. The National Institute on Drug Abuse Hotline is available 8:00 AM to 2:00 AM, Monday through Friday and 11:00 AM to 2:00 AM, on weekends (800) 662-4357.

Treatment is available and may be expensive. For example, a typical live-in program lasting four weeks can cost from $5,000 to $15,000. Outpatient programs cost from $1,000 to $5,000. Who pays for these treatments? There may be programs which cover the costs. One way or another, the person and the taxpayer pay! It has been proven that an individual "hooked" cannot just stop, but requires professional care to kick the habit.

There are classic danger signals that could indicate the first sign of drug use. The primary ones that could call attention to one's use of drugs are:

- Abrupt changes in mood or attitude
- Continuing slump at work or school
- Continuing resistance to discipline at home or school
- Cannot get along with family or friends
- Unusual temper flare-ups
- Increased borrowing of money
- Heightened secrecy
- A complete new set of friends

We recommend that any person observing any of the above changes in either staff or students immediately notify the Director. Caution must be observed not to wrongly accuse a person suspected of taking drugs as an improper accusation could lead to embarrassment both to the individual and the school.

Once it has been determined by management that assistance to overcome a drug problem is a necessity, the individual and his/her family should be counseled on the need for assistance.

Records must be maintained of any counseling provided to the individual.

There are clinics in the school's vicinity which can render assistance. Treatment must be an expense borne by the patient. The school can only offer advice in a limited manner. If the individual is in immediate danger of harming either him/herself or others, local law authorities should be immediately contacted.

Staff and students who violate these standards of conduct subject themselves to disciplinary actions. Students are reminded that as a pre-condition to accepting a Federal Pell Grant that they sign a certificate stating they would not engage in the unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance during the period covered by a Federal Pell Grant. A Federal Pell Grant recipient convicted of a criminal drug offense resulting from a violation occurring during the period of enrollment covered by the Federal Pell Grant must report the conviction, in writing, within 10 calendar days of the conviction, to the Director, Grants and Contracts Service, U.S. Department of Education, 400 Maryland Avenue, S.W., Room 3073, FOB-6, Washington, DC 20202-4571. Failure to report the conviction could lead to LS&T or debarment.

Staff, upon being hired by **National Holistic Institute, Inc.** receives a briefing and acknowledgment in writing that they understand the provisions of the Drug-Free Workplace Act of 1988. Employees must notify the Director of the school in writing of a conviction of a criminal drug statute occurring in the workplace, within five (5) days after receiving the conviction. Appendix C provides the Drug-Free Workplace Statement. Disciplinary action will take place within 30 days of notification and can range from a letter of admonishment, suspension from school or work, and/or enrollment in a rehabilitation program, to termination from either school or employment.

APPENDIX A

FEDERAL PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE

21. U.S.C. 844(a)

1st conviction: Up to 1 year imprisonment and fined at least $1,000 but not more than $100,000, or both.

After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined at least $2,500 but not more than $250,000 or both.

After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least $5,000 but not more than $250,000 or both.

Special sentencing provisions for possession of crack cocaine: Mandatory at least 5 years in prison, not to exceed 20 years and fined up to $250,000 or both, if:

(a) 1st conviction and the amount of crack possessed exceeds 5 grams.

(b) 2nd crack conviction and the amount of crack possessed exceeds 3 grams.

(c) 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram.

21. U.S.C. 853(a) (2) and 881(a) (7)

Forfeiture of personal and real property used to possess or to facilitate possessions of a controlled substance if that offense is punishable by more than 1 year imprisonment. (See special sentencing provisions re: crack)

21. U.S.C. 881(a) (4)

Forfeiture of vehicles, boats, aircraft, or any other conveyance used to transport or conceal a controlled substance.

21. U.S.C. 844a

Civil fine of up to $10,000 (pending adoption of final regulations).

21. U.S.C. 853a

Denial of Federal benefits, such as student loans, grants contracts, and professional and commercial licenses, up to 1 year for first offense, up to 5 years for second and subsequent offenses.
18. U.S.C. 922(g)

Ineligible to receive or purchase a firearm.

Miscellaneous

Revocation of certain Federal licenses and benefits, e.g., pilot licenses, public housing tenancy, etc., are vested within the authorities of individual Federal agencies.

Note: These are only Federal penalties and sanctions. Additional State penalties and sanctions may apply.

APPENDIX B

HEALTH RISKS ASSOCIATED WITH ALCOHOL

Alcohol consumption causes a number of marked changes in behavior. Even low doses significantly impair the judgment and coordination required to drive a car safely, increasing the likelihood that the driver will be involved in an car accident. Low to moderate doses of alcohol also increase the incidence of a variety of aggressive acts, including spouse and child abuse. Moderate to high doses of alcohol cause marked impairments in higher mental functions, severely altering a person's ability to learn and remember information. Very high doses cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce the effects just described.

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms, including severe anxiety, tremors, hallucinations, and convulsions. Alcohol withdrawal can be life- threatening. Long-term consumption of large quantities of alcohol, particularly when combined with poor nutrition, can also lead to permanent damage to vital organs such as the brain and the liver.

Mothers who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. These infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risk than other youngsters of becoming alcoholics.

As described in What Works: Schools Without Drugs (1989 Edition, Department of Education)

National Holistic Institute, Inc.

NOTICE TO STUDENTS – DRUG-FREE STATEMENT

1. **National Holistic Institute** (hereinafter referred to as "this institution") has a policy of maintaining a Drug-Free Workplace. All students are hereby notified that the unlawful manufacture, distribution, dispensing, possession, or use of controlled substances (drug and alcohol) is prohibited in this institution's workplace. The workplace for this institution is as defined in Paragraph 2 (below)
2. In compliance with the Drug-Free Workplace Act of 1988, this institution's "workplace" consists of the following locations:
    a. The entire campus facility and the parking lot;
    b. Any location used for an off-site school function;
    c. Students must comply with the policy while off-site, if they are in the service of the institution in any capacity.
3. Non-compliance with the terms in Paragraph 1 (above) will result in the following action being taken by this institution:
    a. Termination of enrollment.
4. All students must read, understand, and sign the following statement.
    - I understand that National Holistic Institute, by participating in Title IV Federal Funds Programs, must establish a policy of a Drug-Free Workplace and as a student of National Holistic Institute, I must acknowledge and agree to abide by the terms of Paragraph 1 (above)
    - I understand that this institution has established a Drug-Free Awareness Program to inform student's about:
        a. The dangers of drug abuse in the workplace;
        b. This institution's policy of maintaining a Drug-Free Workplace;
        c. Any available drug counseling, rehabilitation, and employee assistance programs;
        d. and
        e. The penalties that may be imposed upon employees for a drug abuse violation occurring in the workplace (see Paragraph 3 above).

I have read and understand the conditions explained in Paragraph 4 (above). I have received a copy of this statement, and I agree to willingly participate in the Drug-Free Workplace Program.

_____ _____

Signature of Student Date

_____ _____

Signature & Title of Witness Date

INCIDENT REPORT

Policy

It is the policy of National Holistic Institute to document circumstances surrounding any unusual or uncommon occurrence that is not consistent with the routine operation of the college through the mechanism of the Incident Report (see appendix J). The purpose of an incident report is not to assign blame, but rather to document clearly and concisely the circumstances surrounding a particular event related to students, visitors, employees and their property. Incidents involving employees are documented according to local, state, and federal employment regulations.

All staff and students are directed to report any incidents occurring on campus property, regardless of severity. Students shall be trained in reporting and reacting as part of their orientation process to the college. Staff shall be adequately trained in reporting and handling emergencies. Any violation of these policies could lead to termination or expulsion.

The following are some specific examples of occurrences that generate an incident report and in some cases additional, more detailed reports after an investigation.

1. Accident of any kind to student, visitor, or employee.
2. Any physical injury to student, visitor, or employee.
3. Any violation of established policy or procedure.
4. Fire
5. Any natural disaster.
6. Bomb threat
7. Crime of any type. (Crimes will be reported as per PL 101-542).
8. Sexual harassment.
9. Student or staff complaints regarding issues of personal safety or health. (i.e. threatening suicide, emotional distraught).
10. Drug or alcohol policy violations.
11. Weapons violations
12. Workplace hazard posing immediate danger.
13. Damaged, stolen or missing property, either personal or belonging to National Holistic Institute.
14. Equipment failure.
15. Unauthorized or suspicious individuals on campus.
16. Any illness or medical emergency occurring on campus.
17. Any problems with the heating, roofing, ventilating, plumbing or electrical systems.
18. Power outage
19. Any unusual odors in the building.
20. Any vandalism.
21. Any incident involving emergency services.
22. Suspected child abuse.
23. Any unhealthy conditions (i.e. no toilet paper in restrooms).

The incident reporting system is the mechanism whereby the College Safety Committee and the Campus Manager, review College practices, and occurrences that may impact the quality of student/staff safety. For this reason, confidentially must be strictly enforced. Because this is an in- depth evaluation of internal College affairs, all staff will adopt the following measures:

1. Incident reports should never be copied except by those authorized to do so. They are the Campus Manager and/or Campus Safety Coordinator, or designee.

2. Incident reports are forwarded to the Campus Safety Coordinator of National Holistic Institute. Under no circumstances should any person outside of the normal routing procedures review an incident report. This is especially germane in reference to attorneys and insurance representatives.
3. Incidents are only discussed with individuals who are required to have that information such as the Campus Manager or Safety Committee members. Incidents are not to be discussed with outside persons except when required by law or policy.

Employee Witnessing/ Discovering Incident

1. Report all incidents to immediate supervisor, Campus Manager, management personnel or other identified personnel. Follows all other emergency procedures outlined by policy.
2. Acts, as directed by the Campus Manager, supervisor, or identified personnel. In the absence of the above named individuals. Employees will act per established procedures for the given situation and then notify management as soon as possible.
3. Once the emergency has been stabilized, and all emergency procedures have been completed, the employee shall complete the general incident form and return it to the Campus Manager.

Campus Manager

1. If notified of an emergency, the CM takes immediate emergency action as prescribed by procedures. If the incident is a non-emergency, the CM ensures that the campus returns to normal safe operating conditions.
2. Reviews all incidents and makes decisions regarding any further action to be taken. Directs involved personnel as to those actions.
3. Reports all incidents to the proper committees, agencies, and the Corporate Office.
4. Handles any inquiries from the public or news media.

Immediate Supervisor

1. If informed of an incident will take immediate appropriate action and follow established emergency procedures.
2. Inform the Campus Manager and appropriate committees of the incident.
3. Take direction from the Campus Manager regarding further action. File the proper reports as directed.
4. Take measures to prevent incidents from occurring in their assigned areas.

Designated Staff Contacted in an Emergency

1. Assess the situation and make decisions regarding appropriate action to be taken.
2. Follow emergency procedures as established by policy.
3. Direct others as to what actions they are to take in an emergency.
4. Complete the appropriate reports.

Campus Safety Coordinator

1. Coordinate emergency efforts in the absence of the Campus Manager.
2. Review all incident reports regarding safety issues and ensure they are reviewed by, and acted upon, by the appropriate personnel.

NATIONAL HOLISTIC INSTITUTE

INCIDENT REPORT

Today's Date: _____ Date of Incident: _____ Time of Incident: _____

Affected Person is: _____ Employee _____ Student _____ Visitor _____ Other

Place of Occurrence (Address and Location): _____

Name of Affected Person: _____ Phone No.: _____

SS#: _____ DL#: _____

Street Address: _____ City: _____ State/Zip: _____

NATURE OF INCIDENT
Malicious Mischief
Building Intrusion
Arrests
Burglary - Breaking & Entering
Murder
Theft
Disorderly Conduct
Fire - Non Arson/Alarms
Liquor Laws
Intoxicated
Confiscated
Consumption
D.U.I.
Possession
Medical/Safety/Health
Ambulance
Narcotics Confiscated
Under the Influence
Sex Offenses - Forcible
Rape
Assault
Aggravated Assault
Sex Offenses - Non-Forcible
Exposure
Obscene Phone Calls
Sexual Harassment
Suspicious Circumstance
Domestic Violence - Assault
Suspected Child Abuse
Bomb Threat/Phone Call
Threat - Verbal
Harassment
Unsecured Areas
Vehicle
Collision
Assault/Collision
Reckless Endangerment
Abandonment
Workplace Hazards
Equipment Failure
Unhealthy Conditions
Chemical Exposure
Vandalism
Theft

HOW DID THE INCIDENT OCCUR

IF MEDICAL, SEX OFFENSE, OR ACCIDENT, WHAT PART(S) OF THE BODY WAS AFFECTED?

IF WORK RELATED INJURY OR ACCIDENT:
Was Supervisor notified? Yes No Date:

LIST ANY WITNESSES TO THE INCIDENT

Name: _____
Phone: _____

Name: _____
Phone: _____

Name: _____
Phone: _____

Was 9-1-1 Called? Yes No
By Whom: _____

First Aid
Was Additional Treatment Suggested? Yes No
By Whom: _____

Was Emergency Contact Called? Yes No
By Whom: _____

Was Injured Asked How They Felt? Yes No
By Whom: _____

Was a Police Report Filed? Yes no
Case No.: _____

Was First Aid Rendered? Yes No
By Whom: _____

Was Injured Transported for Care? Yes No
By Whom: _____

Were Pictures Taken? Yes No (if yes. Please attach report)

Other Comments or Notes:
If additional space is needed, please use back of report

_____
_____
_____

Signature of Affected Person: _____ Date: _____

IT Authorized Signature: _____ Date: _____

NATIONAL HOLISTIC INSTITUTE

INCIDENT REPORT

WITNESS NARRATIVE

Witness Signature: _____ Date: _____