

# 2023



## CONSUMER INFORMATION (YOUR RIGHTS TO KNOW)

**Presbyterian Theological Seminary in America**  
15605 Carmenita Rd. Santa Fe Springs, CA 90670  
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Revised on June 2023 by Sunny Kim (Director of Financial Aid)

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## **FERPA (Family Educational Rights and Privacy Act)**

FERPA is the Family Educational Rights and Privacy Act of 1974, a federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. One purpose of FERPA is to protect the privacy of information concerning individual students by placing restrictions on the disclosure of information contained in an individual student's educational record. FERPA provides students certain rights with respect to their educational records. This means that access to your information is limited to yourself and authorized individuals.

The Office of Financial Aid is responsible for reviewing and updating information regarding FERPA. The Director of Financial Aid, Sunny Kim, updated this information in June 2022. Students can obtain the information at the campus office.

In compliance with FERPA, PTSA releases no personally identifiable information (PII) of students without the express written consent of the student. Exceptions to this practice are information defined as "Directory Information," including student's name; dates of attendance; enrollment status and curriculum; academic honors; and degrees, diplomas or certificates awarded. Student addresses and phone numbers are released per request to the U.S. Military. Students who wish to block this "Directory Information" may do so by written request to the PTSA Office during the first two weeks of initial enrollment. PTSA discloses educational records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests.

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in §99.31 of the FERPA regulations. §99.32 of FERPA regulations requires the institution to record all disclosure except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student. Eligible students have a right to inspect and review the record of disclosures. The institution may disclose PII from the education records without obtaining prior written consent of the student.

### **Notification of Rights under FERPA for Postsecondary Institutions**

FERPA affords eligible students certain rights with respect to their education records. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution.)

#### **These rights include:**

1. The right to inspect and review the student's education records within 45 days of requesting access. A student should submit a written request identifying the record they wish to inspect to the registrar, dean, head of the academic department, or other appropriate official. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, the official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request an amendment of the student's education records for information that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write [the school official responsible for the record], clearly identify the part of the record the student wants changed, and specify why it should be changed.

If School decides not to amend the record as requested, School will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before the school discloses PII from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The School discloses education records without a student’s prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is typically includes a person employed by the School in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the School who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the [School].

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

Student Privacy Policy Office  
U.S. Department of Education  
400 Maryland Avenue,  
SW Washington, DC 20202

**FERPA** permits the disclosure of PII from students’ education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within [School] whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student’s enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university’s State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as “directory information” under § 99.37. (§ 99.31(a)(11))

- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

### **How Does FERPA Impact Financial Aid?**

FERPA prohibits the Office of Financial Aid from sharing information about a student's application to anyone other than the student. Even if the student is considered independent and provided information from their parents, PTSA cannot share this information with them without prior consent from the student.

### **How Can I Authorize Individuals to Inquire About My Financial Aid?**

You can authorize individuals by signing a release form. Completion of the form indicates that you consent to the staff in the Office of Financial Aid at PTSA reviewing and discussing any information contained in your educational records related to or impacting your ability to receive financial aid with the authorized individual.

## **INSTITUTIONAL AND FINANCIAL ASSISTANCE INFORMATION FOR STUDENTS**

PTSA is accredited by BPPE, ABHE, and ATS. A complete and detailed listing of the school's degree programs and completion requirements can be found in the catalog. Full- time faculty members, with their degree qualifications, are listed by program area in the catalog. Contact information for school faculty is on PTSA's website.([www.ptsa.edu](http://www.ptsa.edu)\_

PTSA is committed to helping students apply and receive Federal Student Aid (FSA) based on their eligibility. The financial aid office at PTSA will do its best to assist students in the application process for the FSA, answer questions, and process all FSA in a professional and timely manner.

## **NOTICE OF AVAILABILITY OF INSTITUTIONAL AND FINANCIAL AID INFORMATION**

In accordance with federal regulations set by The Higher Education Act of 1965, as amended, below is a summary of consumer information that must be made available to all students at PTSA. Each topic listed gives a brief description of the information that must be disclosed and explains how it can be obtained. If you need assistance obtaining information listed or you would like a paper copy, please **contact the Financial Aid Office by email at: [fsa@ptsa.edu](mailto:fsa@ptsa.edu) or by phone at (562) 926-1023 extension 302.**

## **CONTACT INFORMATION FOR ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION**

The Financial Aid Office at PTSA is here to provide students and the community a better understanding of financial aid programs and services available. Our office is responsible for the review and dissemination of financial resources to assist students in meeting their educational expenses and achieving their educational goals. We are committed to administering our programs with integrity and professionalism. We value and take pride in the diversity of our students and the support we provide in promoting students' successes. The Financial Aid Office is located on the 2nd floor of the PTSA building.

Financial aid forms can be submitted by mail to: PTSA, Financial Aid 15605 Carmenita Rd., CA 90670 or fax to (562) 926-1025, or submit in person during our office hours. There is also a drop-box available in the Business Office for your convenience or by email to [Fsa@ptsa.edu](mailto:Fsa@ptsa.edu).

Regular Financial Aid Office Hours: Monday through Friday 9:00 a.m. to 5:00 p.m.

For their convenience, students can make an appointment, also. \*\*Office hours are subject to change.

### **FINANCIAL AID PROGRAMS:**

Financial Aid is available for eligible students. We are committed to helping students apply and receive aid based on their eligibility.

PTSA offers the Federal Pell Grant, Federal Supplemental Education Opportunities Grant(FSEOG), Federal Work Study(FWS), and Federal student loan program. Besides of that, PTSA offers Veterans Benefits and California State Grants to eligible students.

All eligible students should complete the FAFSA (Free Application for Federal Student Aid) each academic year in order to be considered for financial aid. Application links and forms are available on the Financial Aid Office website. Students are encouraged to file online at [www.studentaid.gov](http://www.studentaid.gov).

### **Federal Pell Grant**

Pell Grants provide financial assistance to eligible part-time and full-time students based on need. Applicants must be U.S. citizens or eligible non-citizens and complete the FAFSA and other required supplemental materials. Students may apply for a Federal Pell Grant any time after October 1st of each year for the subsequent Fall semester.

### **Award Limitations**

All students are limited to receiving Title IV aid for a maximum of 12 full-time semesters. There is no process of appeal for the 12 semester maximum eligibility. Students who have graduated from the College with a BA degree will no longer be eligible for financial aid.

### **NOTICE**

The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. The 6-year limit is based on full-time attendance. All semesters in which you have received a Pell Grant at any college or post-secondary institution count toward the 6-year limit. You may have received a notice from the U.S. Department of Education indicating your level of Pell Grant usage. A full-time Pell Grant for a school year (Fall & Spring) is calculated as 100% and the entire 6-year limit is 600%. Students enrolled for the summer who have not received 100% of their Pell Grant award for the year may be eligible for an award based on their remaining eligibility for the year.

### **ELIGIBILITY**

To become eligible to receive financial aid at PTSA, students must submit a completed FAFSA to the Department of Education (DOE) to establish eligibility, complete a Financial Aid file, and adhere to the following requirements:

1. Be a Citizen/Eligible Non-Citizen
2. Enroll in a Title IV eligible program for the purpose of completing an Associate Degree, an eligible certificate program, or transfer requirements.
3. Demonstrate financial need. Financial need is the difference between the cost of attending the College and the amount of resources you expect to contribute toward your education as determined by the Federal Methodology.
4. Have a high school diploma or equivalency.

5. All male students born after December 31, 1959 must register with Selective Service. If you believe that you are not required to be registered, call the Selective Service office at 1-847-668-6888 for information regarding exemptions. You can register online at [www.sss.gov](http://www.sss.gov).
6. You must not owe a refund on any grant received at any institution or be in default on any student loan, such as the Perkins Loan or Stafford Loan.
7. If you are incarcerated, have a conviction for a drug offense, or are subject to an involuntary civil commitment after completing a period of incarceration for a sexual offense, your eligibility for federal student aid may be limited.
8. Maintain a PTSA cumulative GPA of 2.0 or above.
9. Complete 67% of the total number of units attempted cumulatively at PTSA, irrespective of whether aid was received.
10. Complete an educational program within the maximum time-frame (150%) of the published program's required units at PTSA.

### **HOW ELIGIBILITY FOR NEED-BASED AID IS DETERMINED AND HOW NEED-BASED AID IS AWARDED**

The Federal Methodology (FM) is the formula used by the federal government to determine your Expected Family Contribution (EFC) for a Federal Pell Grant and campus-based programs. Depending on your financial circumstances (either independent or dependent), the FM uses one of three models to determine your EFC: regular, simplified, and automatically-assessed formulas. Your financial situation determines which formula is applied.

#### **The regular formula for federal student aid**

The formula applied for a majority of students and/or parents. It evaluates assets and income and determines how much your family can contribute to your cost of education. That amount is then used to determine the amount and type of aid — such as grants, self-help, or loans — that you are eligible to receive.

The formula combines student earnings with family assets (checking accounts, savings accounts, etc.), by making the following assessments:

#### **Asset assessment**

Assets reported on the FAFSA are added together to determine the student's family's financial strength. (If less than zero, it is calculated as zero). If the student or the family owns a farm or business, the net worth is adjusted to help protect the farm/business assets. The FM then waives a portion of the net worth for education savings and asset protection. What is left over is the discretionary net worth, or liquid cash and what may be converted to cash. (It is possible that your discretionary net worth could be less than zero.) This amount is multiplied by an asset conversion rate — the portion of your assets the federal government thinks you will be able to contribute to the cost of education. If the amount comes out as less than zero, then your asset contribution is set at zero.

#### **Income assessment**

Your asset contribution is added to your available income to establish your "adjusted available income." This total is multiplied by a rate that varies depending on your adjusted available income — the more you have, the higher the percentage. Finally, the FM arrives at your EFC for that year. If more than one child in a family attends college at least part-time, the EFC is divided equally among them. So, if two children are in college and the EFC is \$5,000, then \$2,500 is allotted to the EFC for each child. The simplified formula for federal financial aid

Sometimes, the FM ignores your family's assets altogether and uses your income only to calculate your EFC. Once again, as with the regular formula, the amount that you can contribute is used to determine what kind of student aid, such as federal work study or the FSEOG, you are eligible to receive.

## The automatically assessed formula for federal student aid

For the last FM model, there isn't much to evaluate. If you or your family qualifies, the EFC assessed is automatically \$0. If you're an undergraduate student, that makes you eligible for the maximum Federal Pell Grant.

### PRICE OF ATTENDANCE

Enrollment fees for the student are \$100. FEES ARE SUBJECT TO CHANGE. Students who studies at B. A. Th. program will be assessed \$260 per unit. Student Activity Fee is \$50.00 per year. PTSA offers free parking for all students.

### **COST OF ATTENDANCE**

The following shows the 2023-2024 full-time two-semester student budgets for B.A.Th. students : Dependents and Independents(off-campus). Keep in mind that only the Tuition Fees are direct expenses. All other costs are indirect and may vary depending upon the individual student needs.

Two-Semester Budget Off-Campus (with family)

Tuition	Fees	Books	STRF	Room/Board	Personal Expenses	transportation	Total
\$8,151	\$410	\$1,300	\$20	\$10,671	\$4,900	\$1,600	\$27,052

Two-Semester Budget Off-Campus (not with family)

Tuition	Fees	Books	STRF	Room/Board	Personal Expenses	transportation	Total
\$8,151	\$410	\$1,300	\$20	\$17,475	\$4,900	\$1,600	\$33,856

### **NET PRICE CALCULATOR**

Financial Aid Cost of Attendance (COA) including estimated tuition and fees, books and supplies, room and board, and personal/miscellaneous expenses are available at: <http://ch.ptsa.edu/en/net-price-calculator>

### STEPS TO COMPLETING THE FINANCIAL AID PROCESS:

- ✓ Complete the FAFSA application online at [www.fafsa.gov](http://www.fafsa.gov) and list PTSA's school code, which is **041228**.
- ✓ IRS Data Retrieval Match on FAFSA: Students are strongly encouraged to select the IRS Data Match on the FAFSA to expedite the processing of their financial aid file.
- ✓ Complete any supporting documentation as requested by email from the Financial Aid Office.
- ✓ After the FAFSA form is completed, there may be several steps a student must take to ensure their financial aid file is complete. Students are placed in categories based on the results of their FAFSA and may be either non-verified or verified. Students who don't have any other conflicts on their application and who are not selected for Verification will not need to submit any additional paperwork to our office.
- ✓ Students will complete forms online, upload necessary requirements, and provide electronic signatures. Students may be required to upload their IRS income tax forms. The Financial Aid Office encourages you to select the IRS Data Match, if applicable, on our FAFSA application in order to expedite the processing of your financial aid file.
- ✓ Note: Students not meeting SAP and who need to appeal will have the awarding process delayed pending outcome of a successful appeal.



## GRANT DISBURSEMENT INFORMATION

The school office will contact you for the grant disbursement. All awards are based on your continued progress in your program of study. Aid will be suspended for lack of satisfactory academic progress.

*WARNING: YOU MUST ATTEND ALL OF YOUR CLASSES TO BE ELIGIBLE FOR FUNDS FROM FEDERAL GRANTS! YOU MUST DROP YOUR CLASSES PRIOR TO THE FIRST DAY OF CLASS IF YOU CHOOSE NOT TO ATTEND OR YOU WILL BE RESPONSIBLE FOR PAYING TUTION.*

Tuition is \$260.00 per credit hour for 2023-2024. The typical tuition cost for 12 (full time) credit hours is \$3,120.00. To estimate the balance left for books, supplies, transportation, please subtract your expected tuition cost from your total award per semester.

Pell grants are broken down into 4 categories based on your enrollment per semester. \*Some students enrolled less than 12 credit hours may be ineligible for Pell Grant.

Less than half time (1-5 hours) 25%

Half time (6-8 hours) 50%

Three quarter time (9-11 hours) 75%

Full time (12+ hours) 100%

## SCHOLARSHIP

Every semester, Presbyterian Theological Seminary in America awards scholarships to worthy, qualified students. The total scholarship amount cannot exceed the student's total amount of tuition. The recipients will receive the credit for the scholarship toward their tuition. (Detailed information on scholarship aid is available at the main office, or from the Dean of Student Affairs).

### **Scholarship Committee**

The Scholarship Committee has the task of screening the awarding for scholarships. It is organized by these officials as follows: the President, the Dean of Academic Affairs, the Dean of Student Affairs, the Chief Financial Officer, the Managing Treasurer, and the Financial Aid Officer. All scholarships are awarded based on the individual's acceptance as a full-time student at the PTSA. In the case that several selected students happen to have the same GPA, the scholarship will be based on the total score and the attendance rate for chapel in the previous semester. Most scholarships are awarded once per semester only. The student must reapply each academic semester and indicate a desire to maintain the scholarship. However, in the case where the selected recipient is graduating, he or she will not be eligible to receive the scholarship as the funding is paid in tuition fees only.

The PTSA offers scholarships for spouses/family members, pastors/missionaries, pastors'/missionaries' sons or daughters (under 22, single), and family members of the faculty and staff (please see tuition and fees). PTSA also offers several limited scholarships to students based on need.

Students who have been selected to receive multiple scholarships may only be awarded a scholarship that complies with the decision of the Scholarship Committee.

Many types of scholarships are available for students; please see the Scholarship Chart for further details at our New Student Orientation book.

**Academic Achievement Scholarship:** Full-time students with the highest grade point average (GPA) from the previous semester will each receive a scholarship for their next semester. If a student's GPA is not higher than 3.0 or chapel attendance requirement is not met, the student is not eligible. The number of recipients from each

program will be determined by the number of full-time enrollments. Programs with 15 full-time enrollments will receive one scholarship; a program with 20 full-time enrollments will receive two scholarships.

**Financial Need Scholarship:** Students who have financial needs are invited to obtain an application from the school office. They are to complete the application and submit it to the Student Dean. The Scholarship Committee will consider the applications for the following academic semester.

**Active Pastor and Missionary Scholarship:** Active pastors and missionaries abroad may also receive scholarship benefits. Active pastors must submit a verification of ministry and its position from their respective church authority. The missionaries must send a form of identification correlating with their sponsoring organization or church. After officials review the submitted application and verify the provided information, active pastors and their children, missionaries abroad and their children may potentially receive a tuition discount. The spouse of an active pastor/missionary may also receive a tuition discount if they are taking full-time courses and are studying at the same time as their spouse. Finally, the discount applies for their lowest degree.

To receive this scholarship, the application must be received before the Registration period. Any application submitted after this period will take effect during the following semester. The PTSA's Scholarship Committee will make the scholarship award decision and the amount based on the availability of the existing scholarship fund.

**Designated Scholarship:** A church or organization may choose a student to support, or they may provide a scholarship for a particular type of student which will be announced when available. Students should see the student dean to apply for a designated scholarship.

### **SATISFACTORY ACADEMIC PROGRESS POLICY FOR FINANCIAL AID STUDENTS**

One of the eligibility requirements for Federal Student Financial Aid is maintenance of Satisfactory Academic Progress (SAP) and being in good academic standing. At the end of each semester, PTSA will measure the student's performance according to the Satisfactory Academic Progress Policy. Those who fail to make satisfactory progress will be given one semester of financial aid warning for Federal Student Financial Aid.

1. Financial aid warning - PTSA will notify students in writing for failing to make satisfactory academic progress and place the students on financial aid warning at the end of each semester. This warning status lasts only one semester, during which the student may continue to receive Federal Student Financial Aid. Students who fail to make satisfactory progress after the warning period will lose their aid eligibility unless they successfully appeal and are placed on probation.

2. Financial aid probation - When a student loses Federal Student Financial Aid eligibility because he or she failed to make satisfactory progress, they may appeal that result on the basis of: injury or illness, the death of a relative, or other special circumstance. The appeal must explain why the student failed to make satisfactory progress and what has changed in their situation that will allow them to make satisfactory progress at the next evaluation.

If, based on the appeal, PTSA determines that the student should be able to meet the SAP standards by the end of the subsequent semester, PTSA may place the student on financial aid probation without an academic plan. This probation status lasts only one semester.

If, based on the appeal, PTSA determines that the student will require more than one semester to meet progress standards, PTSA may place them on probation and develop an academic plan for the student. PTSA will review the student's progress at the end of each semester as is required of a student on probation status, to determine if the student is meeting the requirements of the academic plan. If the student is meeting the requirements of the academic plan, the student is eligible to receive Title IV aid as long as the student continues to meet those requirements and is reviewed as specified in the plan.

### **Consequences of Failing**

Failing to maintain SAP can adversely affect a student's eligibility for current and future financial aid. The student will not be eligible to receive PTSA scholarships, Pell or Campus Based funds until they regain eligibility, or a petition is approved on his/her behalf. Even if a student's petition receives approval, they may not be eligible to receive funds from past semesters.

## **Financial Aid SAP Petition Policy**

PTSA acknowledges that there are certain circumstances that may limit a student completing his/her courses or maintaining SAP. Students can request a petition for a SAP waiver if they meet one of the following criteria:

- Death in the family.
- Illness or medical emergency; and
- Other performance factors beyond a student's control.

To petition, a student must submit the following documentation:

- A letter explaining the exceptional circumstances that affected the student's ability to meet the Financial Aid SAP requirements.
- A resolution or plan of action explaining how the student will assure future academic success.
- A statement from the student's academic advisor confirming his/her ability to meet the SAP requirements.
- Documentation of illness or medical condition: The student must provide a letter from his/her attending physician confirming that his/her condition will no longer hinder the student's ability to succeed academically. The letter must include the dates the condition occurred. The dates must coincide with the period in which the student failed to meet Financial Aid SAP requirements.

The Academic Committee will decide and notify the student in writing of a decision within 30 days of submission. Decisions of The Academic Committee are final.

## **WITHDRAWAL AND RETURN OF TITLE IV FUNDS**

Return of Title IV funds is a federal law regarding a student's responsibility in paying money back if the student leaves school. If a student receives a grant and then withdraws from all their classes, that student may owe money back to the Federal Program. When a student who receives Federal Student Aid funds withdraws from the PTSA prior to completing 60% of a payment period (Fall and Spring Semesters), the student - after the return calculation - may be required to return a portion of the received Aid within 45 days of withdrawing.

A return is only required of those students who withdraw from the school/who cease to be enrolled. A student who reduced his/her course load is considered a reduction and not a withdrawal. A return calculation is not required for such students.

The required calculation determines a student's earned and unearned Title IV aid based on the percentage of the enrollment period completed by the student. The percentage of the period that the student remained enrolled is derived by dividing the number of days the student attended by the number of days in the enrollment period.

If the withdrawal date is after the 60% point in the payment period or period of enrollment, a student is considered to have earned 100% of the Title IV funds he or she was scheduled to receive during the period. For such a student, there are no unearned funds. PTSA will still complete a return calculation in order to determine whether the student is eligible for a post-withdrawal disbursement.

PTSA must determine the student's withdrawal date. The withdrawal date is defined as:

1. The date the student began the withdrawal process or officially notified PTSA of his/her intent to withdraw; or
2. The last date of attendance at an academically related activity by a student who does not notify PTSA.

Based on the date of the withdrawal, the Financial Aid Office will determine the actual date of the student's withdrawal and, using the Return of Title IV form provided by the Department of Education, they will calculate the amount, if any, the student must return. The student will then be notified by mail of the amount the Federal

Student Financial Aid stated that they must return. In some cases, both the school and the student may be required to return unused or unearned portions of Federal Aid to the Federal Title IV program.

### **Overpayments and Over-awards**

There are times when a student's award package exceeds the student's need. There may also be circumstances that change a student's award package after the aid has been awarded that result in an overpayment. For example, a student may receive a scholarship or grant from an outside source or organization, or the student may want to extend his or her work-study employment. In case of overpayments or over-awards, the PTSA financial aid office will adjust other Federal Student Financial Aid in the package.

Pell Grants are never adjusted to consider other forms of aid. Therefore, the adjustments will be made to the Stafford Loans and/or Campus-Based programs. Students who owe funds due to overpayment or over-award will be required to make payment of those funds within 30 days of receiving a written notice from the Financial Aid office.

Students can send in the overpayment or over-award to the PTSA, and the payment will be forwarded to the U.S. Department of Education. If a student is unable to pay their overpayment in full, they can set up a repayment plan with the U.S. Department of Education. Before doing this, they must contact the PTSA Financial Aid Office. They will need to make sure the school has referred their situation to the U.S. Department of Education before any repayment plan can be set up.

If the student whose overpayment case has been accepted by the Department of Education wishes to establish a repayment schedule, the student should contact Borrower Services by calling 1-800-621-3115 or write to:

U.S. Department of Education  
Borrower Services – Default Resolution  
P.O. Box 5609  
Greenville, Texas 75403

For examples of the Return of Title IV Funds calculations or questions regarding the overpayment policy, please contact the Financial Aid Office.

Financial Aid Director: Sunny Kim (email: [fsa@pts.edu](mailto:fsa@pts.edu), tel.: 562-926-1023 ext. 302)

#### \* Related Links:

- Free Application for Federal Student Aid (FAFSA) : <https://www.studentaid.gov>
- California Student Aid Commission: <https://www.csac.ca.gov/>

### **CURRENT VALID ID**

Please bring a valid, unexpired photo ID with you each time you visit the Financial Aid Office. You must have a current driver's license or State issued (DMV) ID card, or school ID to receive personal financial aid assistance. Confidential student information will not be released without proof of your identification.

### **TERMS AND CONDITIONS OF FINANCIAL AID AWARDS**

Although the primary responsibility for paying for an education rest with the student and their families, financial aid is available to help you. It is intended to supplement, not replace, the resources students and their families have. Your Financial Aid is based both on your predetermined need and the funds available at the college at the time you complete your file. Your need is determined by taking the Cost of Education at the college and subtracting your EFC from your SAR. The Department of Education has an established formula and the information you provide on your FAFSA is used to determine your EFC. The Cost of Education includes not only direct expenses (tuition and fees), but also an estimate of indirect costs (transportation, books, and living expenses). Financial aid awards are based on the assumption that students and parents have submitted truthful and correct information. If information used in awarding financial aid is determined to be incorrect, the financial aid awarded may be adjusted or changed.

This applies to instance where incorrect information is used in the calculation due to:

- Estimated information which proves to be incorrect
- Incorrect information due to misunderstanding of instructions
- Additional outside grants or scholarships received from any source
- Data entry errors on the part of the FAFSA processor

## **False Information**

In cases of fraudulent information, any financial aid awarded will be cancelled and the case referred to the proper authorities. Students must inform the Financial Aid Office of any change in unit load from that initially reported on the financial aid application. Financial aid awards are based in part on unit load, and any change may result in a change in eligibility. Regardless of the amount of financial aid anticipated, students are expected to arrive on campus with sufficient cash for expenses that will be incurred at the beginning of the year. Financial aid proceeds should not be used as the primary means of support. There is often a delay between the time an application is filed and when payment is received. Students should have adequate funds to pay their day to day living expenses, including books and supplies, until disbursement is received. Due to the availability of funds and the demand for these funds, students are sometimes left with an unfulfilled unmet need. Federal regulations prohibit us from paying you for classes prior to ten days from the scheduled start date.

## **RIGHTS AND RESPONSIBILITIES**

As a financial aid recipient, you have certain rights and responsibilities.

### Your Rights Are

- ✓ You have the right to know what financial aid programs are available at your school.
- ✓ You have the right to know the deadlines for submitting applications for each of the programs available.
- ✓ You have the right to know how financial aid will be distributed, how decisions on distribution are made, and the basis for these decisions.
- ✓ You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
- ✓ You have the right to know how much of your financial need has been met.
- ✓ You have the right to know what resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
- ✓ You have the right to request an explanation of the various programs in your student aid package.
- ✓ You have the right to know the school's refund policy.
- ✓ You have the right to know how the school determines whether or not you are making satisfactory progress and what happens if you are not.

### Your Responsibilities Are

- ✓ You must complete all application forms accurately.
- ✓ You must submit them on time to the correct destination.
- ✓ You must provide correct information. In most instances, misreporting information on financial aid applications is a violation of law and may be considered a criminal offense.
- ✓ You must return all additional documentation, verification, corrections, and/or new information requested by the Financial Aid Office.
- ✓ You are responsible for reading and understanding all forms that you were asked to sign.
- ✓ You must perform the work that is agreed upon in accepting a Federal Work-Study award.

✓ You must be aware of PTSA's refund procedures.

✓ All information contained in a student's financial aid application and file is handled confidentially by the Financial Aid Office. This is governed under the terms of the Family Educational Rights and Privacy Act of 1974 (FERPA). All documentation submitted becomes part of the student's file and will not be returned. Due to FERPA, we are unable to answer specific questions on a student's file by the 3rd party.

## **TEXTBOOK INFORMATION**

### **Library**

Our Library holds required textbooks, suggestion books, and reference materials. In the fall and spring semesters, PTSA library open hours are: 9:00 A.M. – 6:00 P.M. on Monday through Thursday. Library operation hours vary during the beginning of classes, graduation, vacation, and other special events.

For additional information, please call the Library at (562) 926-1023, ext. 307 or visit their website at: <http://ptsa.libp.net/subhomepage1/usmn000.jsp>

### **Textbook Reserve**

The PTSA library reserves selected textbooks for same-day check-out. The reserved textbooks must be returned on the same day as when they are checked out. Any reserved textbooks not returned to the library by the due date will be charged an overdue fine plus a processing fee if those books have any damages or missing parts. Renewals are not applicable to reserved textbooks and there may be a limit to the number of books a patron may borrow at once. PTSA does not operate the bookstore.

PTSA library subscribes to the DBpia online database. (<http://dbpia.co.kr>, Log in with ID: ptsa; Password: ptsa2014)

For more information regarding the textbook and reserved materials, please refer to the PTSA library website at <http://ptsa.libp.net/subhomepage1/usmn000.jsp>

## **EDUCATIONAL PROGRAMS**

Information on the college's academic programs, degree offerings, and plans for future programs is available from the PTSA Catalog or the Office of Academic Affairs:

Hours: Fall and Spring Session: M-F, 9:00 am to 5:00 pm, Summer Session: Subject to change, please call.

Location: Office of Academic Affairs  
Phone: (562) 926-1023 ext. 303

## **INSTRUCTIONAL FACILITIES**

Information on the PTSA's instructional facilities is available from the PTSA Catalog at: <http://www.ptsa.edu>.

### **FACULTY**

Information on the PTSA's faculty and instructional personnel is available from the PTSA Catalog at: <http://www.ptsa.edu>

## **COPYRIGHT INFRINGEMENT INFORMATION**

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the 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 the 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, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

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

For more information, please see the U.S. Copyright Office website at [www.copyright.gov](http://www.copyright.gov), especially their FAQs at [www.copyright.gov/help/faq](http://www.copyright.gov/help/faq)

In 1998, the DMCA (Digital Millennium Copyright Act) was added to address the digital distribution of copyrighted material through the Internet. PTSA does not monitor its networks for the purpose of discovering illegal activity. However, the school conducts an ongoing educational campaign to inform about PTSA's commitment to upholding copyright law, deterring copyright infringement, and following DMCA procedures during student orientation.

PTSA does not tolerate unethical conduct in regard to cheating, plagiarism, copyright infringement, falsification or misrepresentation of material information in any records, financial documents or sign-in sheets, whether inadvertent or deliberate. Engaging in the unauthorized use or distribution of copyrighted material may result in probation, suspension, or termination/expulsion.

### **STUDENT ACTIVITIES**

The purpose of the Student Activities Program is to complement the academic program and enhance the overall educational experience of students through participation in social, cultural, intellectual, recreational, health and governance programs.

The Student Dean Office provides students with general information on student government, campus organizations, student services, recognition of clubs, posting, and spiritual relationships.

A balanced life includes recreation and opportunities to build friendships. Therefore, a variety of activities are planned by the student government:

Students chapel (once a week/Fall, Spring Semester)

Student Revival Day (Once a semester/Fall, Spring)

Intercollegiate Thesis Competition (with other Korean schools in Southern California)

Welcome Parties Honoring New Students (beginning of each semester)

Graduation Party

Additional social activities are provided through student clubs.

The Dean of Student Affairs provides an open office for student's questions, concerns, emergencies, and referrals. For information regarding Student Activities programs, please call 562-926-1023, ext. 312.

### **ALCOHOL AND DRUG ABUSE PREVENTION INFORMATION**

The unlawful manufacture, distribution, dispensation, possession, or use of alcohol or any controlled substance is prohibited on campus property, during field trips, activities or workshops, and in any facility. In accordance with the Drug-Free Workplace Act of 1988 (P.L. 100-690), the Drug-Free Schools and Communities Act of 1989 (P.L. 101-226) and 34 Code of Federal Regulation Part 85, Subpart F, this institution is committed to maintaining a drug-free workplace and a drug-free school.

Information concerning drug and alcohol abuse education programs is provided at the orientation and is distributed annually to students and staff. (Institutions are advised to make available to students and staff

members information on an agency that provides counseling and help on drug and alcohol abuse education). Individual counseling with Prof. Myung Lee (Dean of Planning & External Cooperation) is available upon the student's request.

The following statements on illegal drugs and alcohol are designed to address the PTSA's concern about substance use and abuse, and to ensure PTSA's compliance with the Drug Free Schools and Communities Act. Substance abuse is harmful to student's health. The effects of using illegal drugs include, but are not limited to: anxiety, depression, insomnia, hallucinations, hyperactivity, loss of appetite, convulsions, coma, and possible death. Alcohol consumption can also result in changes in behavior, including impaired judgment and coordination, aggressiveness, depression, and memory loss. Repeated use of alcohol can lead to dependence and damage to vital organs. The PTSA will make available its counseling resources to help students involved with substance abuse.

Southern California Drug and Alcohol Programs, Inc (SCADP)  
13205 South St, Cerritos, CA 90703  
(562) 402-2466

Criminal penalties for the illicit use of controlled substances vary with the type of drug. Penalties may range from fines or suspended sentences and parole to a minimum of ten years imprisonment for first offenders. Penalties for the manufacture and distribution of drugs, or possession of a large quantity of drugs, are more severe. PTSA cannot and will not protect students from arrest or prosecution if they illegally use, possess or sell alcohol or drugs.

The Office of Financial Aid is responsible for reviewing and updating this information. This report was updated by Sunny Kim (Director of Financial Aid) in March 2022. Students can obtain more information at the office.

## **VACCINATION**

PTSA does not provide vaccination services and asks all students to acquire the information at a nearby medical center. If students need vaccinations, they may go to:

Walgreens  
13331 Telegraph Rd, Whittier, CA 90605  
562- 906-0973

Walmart Supercenter #2948  
13310 Telegraph Rd, Santa Fe Springs, CA 90670  
562-946-6343

Rite Aid #5505  
12319 South Norwalk Boulevard, Norwalk, CA 90650  
562-863-3688

## **DISABILITY**

PTSA is committed to providing equal educational opportunities and full participation for students with disabilities. No qualified student will be excluded from participation in any program or be subject to any form of discrimination based on disability. PTSA provides reasonable accommodations to students with disabilities in order to reduce or eliminate any disadvantages that may exist due to said disability by providing all the necessary arrangements on the 1st floor.

## **SECURITY REPORT (INCLUDING EMERGENCY RESPONSE), TIMELY WARNINGS, AND CRIME LOG**

The following information is provided as part of PTSA's continuing commitment to safety and security on campus in compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act.

The Crime Statistics and Security Report can be found at the web site: <http://ch.ptsa.edu/en/annual-clery-report-2>

Information for this reporting requirement is available under Data Collection and Reporting at: <http://www.ed.gov/about/offices/list/ope/policy.html>.

NCES conducts IPEDS. Complete information about the IPEDS surveys and the College Navigator website is available at: <http://nces.ed.gov/ipeds>.

## **SECURITY REPORT – MISSING PERSON NOTIFICATION POLICY**



This does not pertain to PTSA as the school does not have On-Campus Student Housing Facilities.

### **FIRE SAFETY POLICIES, FIRE STATISTICS AND FIRE LOG (ON-CAMPUS HOUSING FACILITIES)**

This does not pertain to PTSA as the school does not have On-Campus Student Housing Facilities.

### **RETENTION RATES**

Information on the college's retention rates is available from the school website.

### **On-Time GRADUATION RATES (STUDENTS RIGHT-TO-KNOW ACT)**

In compliance with the student-Right-to-Know and Campus Security Act of 1990 (Public Law 101-542), it is school policy to make our completion rates available to all current and prospective students annually. Completion rates are listed on the website linked above. These rates do not represent the success rates of the entire student population at the school.

### **STUDENTS Completing After Published Program Length (101-150% Completion Rate)**

In compliance with the student-Right-to-Know and Campus Security Act of 1990 (Public Law 101-542), it is school policy to make our completion rates available to all current and prospective students annually. Completion rates are listed on the website linked above.

### **Placement Rates**

In compliance with the student-Right-to-Know and Campus Security Act of 1990 (Public Law 101-542), it is school policy to make our rates available to all current and prospective students annually. Placement Rates are listed on the website linked above. Prospective students may obtain a list of employment positions of graduating students from the main office.

### **Salary and Wage Information**

In compliance with the student-Right-to-Know and Campus Security Act of 1990 (Public Law 101-542), it is school policy to make the information available to all current and prospective students annually. Salary and Wage Information are listed on the website linked above. Students are entitled to a list of the objective sources of information used to substantiate the salary disclosure. To obtain this list, please ask an institutional representative.

### **GRADUATION RATES FOR STUDENTS RECEIVING ATHLETICALLY RELATED STUDENT AID (STUDENTS RIGHT-TO-KNOW ACT)**

This section does not pertain to PTSA as the school does not offer athletically related student aid.

### **TRANSFER-OUT RATES FOR STUDENTS RECEIVING ATHLETICALLY RELATED STUDENT AID (STUDENTS RIGHT-TO-KNOW ACT)**

This section does not pertain to PTSA as the school does not offer athletically related student aid.

### **VOTER REGISTRATION**

You may register to vote by downloading the online voter registration form at <https://www.eac.gov/voters/national-mail-voter-registration-form> and then mailing it to the pre-printed address on the form. You may also register to vote whenever you apply for or renew your driver's licenses or state-issued ID card. For more information, please visit the California Secretary of State website at: [www.sos.ca.gov/elections/elections\\_vr.htm/](http://www.sos.ca.gov/elections/elections_vr.htm/)

The information contained in this brochure is correct as of the time of publication 06/2023.  
However, information is subject to change without notice.