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Introduction

The following is a compilation of valuable information concerning institutional information and financial assistance. This document contains information concerning the following topics:

- Student Financial Aid
- Family Educational Rights and Privacy Act
- National Voter Registration Act
- Ombudsman Notification
- National Student Loan Data System
- Campus Crime, Drug Awareness, and Campus Security Statement
- Constitution Day – September 17th

Please note that each section contains information and an overview description of the process. Questions should be addressed to the Auguste Escoffier School of Culinary Arts' Director of Financial Aid or Campus President.

Student Financial Aid

Basic Financial Aid Information

Auguste Escoffier School of Culinary Arts (AESCA) recognizes that some individuals and their families are unable to meet the entire cost of education and may need assistance with federal and private student aid as well as assistance with the application process. The Director of Financial Aid (DFA) is the designated official at AESCA for consumer information. If a student or parent has a question, they should not hesitate to contact the Student Finance Office.

Rights and Responsibilities of Students Receiving Federal Financial Aid

As a student, you have the right to know:

- The names and organizations which accredit and authorize the school to operate.
- About the programs, the faculty, and the physical facilities at the school.
- The cost of attending the school.
- The school's policy on refunds for students who drop prior to completion of a program.
- About the financial assistance available from federal, state, local, private, and institutional financial aid programs.
- The procedures and deadlines for submitting applications for each available financial aid program.
- The criteria used to select financial aid recipients.
- How financial need is determined.
- The amount of financial need that has been or will be met.
- The type and amount of assistance in your financial aid package. You have the right to ask that your financial aid package be reconsidered if you believe it to be in error or if you, or your family's financial circumstances have changed.
- How and when the federal financial aid funds will be paid to your account.
- The school's Satisfactory Academic Progress policy and how the policy affects your

eligibility for financial aid.

- The special facilities and services available to disabled students.
- The interest rate on any loans available through the school, the amount you must repay, the length of time you have to repay, when you must begin repayments, and any condition and deferment provisions that apply.

Responsibilities –

It is your responsibility as a student, if you are applying for Federal Student Aid, to:

- Complete your Free Application for Federal Student Aid (FAFSA) accurately and submit it on time. Errors can delay, and in some cases prevent you from receiving aid.
- If you have previously completed a 2020-21 FAFSA for the award year and coded 037276•00, we will receive a copy of your information.
- Provide all supporting documentation, corrections, and/or new information as requested by the Student Finance Office.
- Notify the Auguste Escoffier School of Culinary Arts of any information that has changed since you applied, such as income information, family members, contact information, etc.
- Accept/Decline any disbursements of loan funds.
- Read and understand all forms you are asked to sign

Names and Organizations Which Accredite and Authorize the School to Operate

AESCA – Austin is approved and regulated by the Texas Workforce Commission (TWC) <http://texasworkforce.org>, authorized for its degree programs by the Texas Higher Education Coordinating Board www.theccb.state.tx.us/, and accredited by the Council on Occupational Education (COE) www.council.org. Contact information for each of these entities is available via their website or the school catalog. AESCA posts the school's accreditation approvals in the administrative offices and will make available upon request a copy of the school's accreditation, licensure, or approval. To request a copy, students should submit a request in writing to the Campus President.

Institutional Programs, Faculty, and the Physical Facilities

Program, faculty, and physical facility information for AESCA is listed in detail in our school catalog. Our catalog is available to all potential and enrolled students upon request at any time. Additionally, the school catalog can be downloaded from our website at <http://www.escoffier.edu>

AESCA has the right, at its discretion, to make reasonable changes in program content, materials, schedules, sequences of courses in programs, or location in the interest of improving the student's education, or where deemed necessary due to industry changes, academic scheduling, or professional requirements.

Cost of Attendance

Program cost information is located on our website at <http://www.escoffier.edu>. Program cost information is also itemized on the program enrollment agreements.

Refund Policies for Non-Completers

AESCA follows the Texas Workforce Commission and the federal Return to Title IV refund policy. Both policies are detailed in the AESCA school catalog. The calculation concerning federal financial aid is separate and distinct from the institutional refund policy. As a result of the federal calculation required by federal regulation, you may owe additional funds to the institution to cover tuition and charges previously paid by unearned federal financial aid prior to your withdrawal.

If you plan to withdraw from school, please contact the Student Finance and Business Offices to determine the amount of funds, if any, which must be returned to the federal student aid programs on your behalf.

TWC Refund Policy

The cancellation and refund policies of all schools must comply with the minimum cancellation and refund provisions of the Texas Education Code (TEC), Chapter 132 and the Career Schools and Colleges Rules, Texas Administrative Code (TAC), Chapter 807. Below is sample refund policy language for programs at residence schools that do not take attendance, based on these requirements (does not apply to seminars – for seminars, see PS•023S). Schools **may** use another refund policy that results in a cancellation period or refund that exceeds the minimum. If a school chooses to do this, it must still calculate and provide documentation for the calculation of refunds demonstrating compliance with the minimum policy standards outlined in this form and using the statutory method, shown in the Sample Refund Calculation Worksheet (PS-1040R-NA) and print this statement with the school's cancellation and refund policy: "In all cases, refunds will meet or exceed the requirements of TEC, §§132.061 and 0611 and TAC Chapter 807, Subchapter N." Therefore, schools are **strongly encouraged** to use this sample language in their Cancellation and Refund Policy for residence programs.

Cancellation Policy

A full refund will be made to any student who cancels the enrollment contract within 72 hours (until midnight of the third day excluding Saturdays, Sundays, and legal holidays) after the enrollment contract is signed. A full refund will also be made to any student who cancels enrollment within the student's first three scheduled class days, except that the school may retain not more than \$100 in any administrative fees charged, as well as items of extra expense that are necessary for the portion of the program attended and stated separately on the enrollment agreement.

Refund Policy

Refund calculations, as described in the following Refund Policy, are based on the total scheduled clock hours in the portion of the program in which the student has been enrolled.

1. Refund computations will be based on scheduled course time of class attendance through the last date of attendance. Leaves of absence, suspensions, and school holidays will not be counted as part of the scheduled class attendance.
2. The effective date of the termination for refund purposes will be the earliest of the following:
 - a. The last day of attendance, if the student is terminated by the school;
 - b. The date of receipt of written notice from the student; or
 - c. Ten school days following the last date of attendance.
3. If tuition and fees are collected in advance of entrance, and if after expiration of the 72-hour cancellation privilege the student does not enter school, not more than \$100 in any administrative fees shall be retained by the school for the entire residence program or synchronous distance education course.
4. If a student enters a residence or synchronous distance education program and withdraws or is otherwise terminated, the school or college may retain not more than \$100 in nonrefundable administrative fees for the entire program. The minimum refund of the remaining tuition and fees will be the pro rata portion of tuition, fees, and other charges that the number of hours remaining in the portion of the course or program for which the student has been charged after the effective date of termination bears to the total number of hours in the portion of the course or program for which the student has been charged, except that a student may not collect a refund if the student has completed 75 percent or more of the total number of hours in the portion of the program for which the student has been charged on the effective date of termination.
5. Refunds for items of extra expense to the student, such as books, tools, or other supplies should be handled separately from refund of tuition and other academic fees. The student will not be required to purchase instructional supplies, books and tools until such time as these materials are required. Once these materials are purchased, no refund will be made. For full refunds, the school can withhold costs for these types of items from the refund as long as they were necessary for the portion of the program attended and separately stated in the enrollment agreement. Any such items not required for the portion of the program attended must be included in the refund.
6. A student who withdraws for a reason unrelated to the student's academic status after the 75 percent completion mark and requests a grade at the time of withdrawal shall be given a grade of "incomplete" and permitted to re-enroll in the course or program during the 12-month period following the date the student withdrew without payment of additional tuition for that portion of the program.
7. A full refund of all tuition and fees is due and refundable in each of the following cases:
 - a. An enrollee is not accepted by the school;
 - b. If the course of instruction is discontinued by the school and this prevents the student from completing the course; or
 - c. If the student's enrollment was procured as a result of any misrepresentation in advertising, promotional materials of the school, or representations by the owner or representatives of the school.

A full or partial refund may also be due in other circumstances of program deficiencies or violations of requirements for career schools and colleges.

Refund Policy for Students Called to Active Military Service

8. A student of the school or college who withdraws from the school or as a result of the student being called to active duty in a military service of the United States or the Texas National Guard may elect one of the following options for each program in which the student is enrolled:
 - a. if tuition and fees are collected in advance of the withdrawal, a pro rata refund of any tuition, fees, or other charges paid by the student for the program and a cancellation of any unpaid tuition, fees, or other charges owed by the student for the portion of the program the student does not complete following withdrawal;
 - b. a grade of incomplete with the designation “withdrawn-military” for the courses in the program, other than courses for which the student has previously received a grade on the student’s transcript, and the right to re-enroll in the program, or a substantially equivalent program if that program is no longer available, not later than the first anniversary of the date the student is discharged from active military duty without payment of additional tuition, fees, or other charges for the program other than any previously unpaid balance of the original tuition, fees, and charges for books for the program; or
 - c. the assignment of an appropriate final grade or credit for the courses in the program, but only if the instructor or instructors of the program determine that the student has:
 - i. satisfactorily completed at least 90 percent of the required coursework for the program; and
 - ii. demonstrated sufficient competency of the program material to receive credit for completing the program.

A copy of the student’s Military Orders must be submitted to the Registrar to complete this process.

The payment of refunds will be totally completed such that the refund instrument has been negotiated or credited into the proper account(s), within 45 days after the effective date of termination.

Return to Title IV Funds (R2T4)

Title IV funds are awarded to students under the assumption that the student will attend school for the entire period. When a student withdraws, the student may no longer be eligible for the full amount of the financial aid funds awarded and a return calculation must be performed to determine the amount of “unearned aid” and how much, if any, of the funds need to be returned. All unearned aid is determined using the U.S.E.D. Return to Title IV calculation. Unearned funds will be returned to the appropriate programs.

If the student is required to return any grant aid (Federal Pell Grant), the student is considered to be in overpayment and thus ineligible for any additional federal aid until that amount is repaid, either to the school or to the U.S. Department of Education. Any student who owes an overpayment will be notified in writing by the school within thirty days of the date of determination of withdrawal.

Student Withdrawal Process

A student receiving federal financial aid (Title IV funds) may have his/her financial aid adjusted based on his/her date of official or unofficial withdrawal. Title IV consists of Federal Pell Grants, Federal Supplemental Educational Grants, Federal Work-study, Federal Direct Student Loans and Federal Direct PLUS loans.

A complete withdrawal is defined as dropping all classes for a given block. A student's official withdrawal date is defined as the date the Registrar receives a written signed notice, fax, or e-mail or other form of communication that the student is no longer in attendance in all of his/her classes.

An unofficial withdrawal is defined as a student who violates the attendance policy or is otherwise administratively withdrawn from the campus. Auguste Escoffier School of Culinary Arts will assume the student unofficially withdrew and will calculate Return to Title IV Funds accordingly. If it is determined that the unofficial withdrawal date is earlier than the 60 percent point of the payment period, the student may owe funds to the Title IV financial aid programs and/or the institution. For a student who withdraws without notifying the school, (unofficially withdraws or drops out), the withdrawal date is the last date of attendance.

Students have 10 days from the date Auguste Escoffier School of Culinary Arts notifies them to clarify their enrollment status. Unless the student can provide acceptable documentation that shows the student was enrolled more than 60 percent of the payment period, the student will be responsible for returning the unearned funds. Students have 45 days from the date the institution notifies them in writing to make payment arrangements. The student is responsible for payment of any institutional charges and/or Title IV funds resulting from the R2T4 calculation.

Students should meet with the Student Finance Office for a Withdrawal Evaluation before making a decision to withdraw or stop attending classes.

An official or unofficial withdrawal will result in a "W" grade being recorded on the student's academic transcript for any current courses dropped after the add/drop period.

Types of Federal Financial Aid Programs Grants

Federal Pell Grant

The Pell grant is grant assistance which does not have to be repaid. Pell is awarded to students who have demonstrated financial need as determined by the U.S. Department of Education standards. Annually, the U.S. Department of education determines student eligibility for this grant. For the 2021-22 award year, the minimum grant is \$650 and the maximum grant is \$6,495.

Federal Supplemental Education Opportunity Grant (FSEOG)

The FSEOG program is a program that provides grant assistance which does not have to be repaid. FSEOG is awarded to students who demonstrate exceptional financial need as determined by the U.S. Department of Education standards. Students with the lowest "Expected Family Contribution" (EFC) are awarded FSEOG before students with higher EFCs.

Employment Federal Work Study

Federal Work Study offers students the opportunity to assist themselves with a portion of expenses by working part-time on or off campus, for at least minimum wage. Federal Work Study funds are limited and so the number of assignments that are available are limited as well. Priority is given to students with the greatest financial need who are qualified for the job assignments available. Please see the Student Finance Office for availability of funds and participation.

Loans

Subsidized Federal Direct Loans

Direct Subsidized Loans are awarded based on financial need. The Auguste Escoffier School of Culinary Arts will determine eligibility for the Direct Subsidized Loan program based on the results from your FAFSA. The maximum annual loan amount for the first academic year is \$3,500, less origination and other fees (if applicable). Awards will change upon eligibility and program. The federal government pays the interest for you during in school (at least half-time attendance), in grace, and deferment periods. Interest does not accrue until the student enters repayment six (6) months after leaving school or dropping below a half-time enrollment status. The minimum repayment amount is \$50 per month; however, Direct Subsidized Loans provide many flexible repayment plans as outlined in the loan counseling materials located in the Student Finance Office. Payments are based on the repayment plan selected by the student. See the charts below for interest rate information. For additional information, www.studentaid.gov.

Unsubsidized Federal Direct Loan

If you do not qualify for a full or partial Direct Subsidized Loan based on your financial need, you may qualify for a Direct Unsubsidized Loan. This loan is not based on need; however, the federal government does not pay the interest on the Direct Unsubsidized Loan(s) while you are in school or have loans in a deferred status. Student loan borrowers are eligible 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 (6) months after leaving school or dropping below a half-time enrollment status. Independent students can borrow up to \$9,500 (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. The minimum repayment amount is \$50 per month; however, Direct Subsidized Loans provide many flexible repayment plans as outlined in the loan counseling materials located in the Student Finance Office. Payments are based on the repayment plan selected by the student. See the charts below for interest rate information.

Consolidation

Borrowers with other outstanding loans may be eligible to consolidate eligible loans into one consolidated payment. Refer to your Loan Entrance counseling brochure and information for additional details.

Federal Direct Parent (PLUS) Loan

The Direct PLUS loan is available to parents who wish to apply for additional assistance for their dependent child’s education. The Direct PLUS loan is made through the federal government. The amount of the PLUS loan cannot exceed the student’s cost of attendance less other student aid awarded. See the charts below for interest rate information.

Direct Loan Interest Rates

Academic Year	Direct Subsidized Loan (Undergraduate)	Direct Unsubsidized Loan (Undergraduate)	Direct Unsubsidized Loan (Graduate)	Direct Plus Loan (Parent and Graduate)
2023-2024	5.50%	5.50%	7.05%	8.05%
2022-2023	4.99%	4.99%	6.54%	7.54%
2021-2022	3.73%	3.73%	5.28%	6.28%
2020-2021	2.75%	2.75%	4.30%	5.30%
2019-2020	4.53%	4.53%	6.08%	7.60%

State and Local Aid, School Aid, and other Private Aid Programs

The school catalog lists institutional grants and awards, as well as other aid programs which may be available such as State and Local Aid, School Aid, and other Private Aid programs. Students should review the school catalog and visit the Student Finance Office for up to date and additional information on current aid programs. The Student Finance Office also maintains a list of scholarship and resource websites. The AESCA School Catalog is available at www.escoffier.edu.

The Criteria Used to Select Financial Aid Recipients

Applying for Federal Student Financial Aid

Each student interested in receiving federal financial assistance must submit the “Free Application for Federal Student Aid” (FAFSA) or provide a copy of the Student Aid Report (SAR) if the FAFSA was previously completed within the award year. The Student Finance Office will utilize the results of the FAFSA to estimate and determine the student’s financial aid eligibility.

A student may be chosen for the *verification* process of the information submitted on the FAFSA by the

U.S. Department of Education or the school. A student may be selected by the U.S. Department of Education's Central Processor (CPS) following procedures established by federal regulation. If, during the application process, the file is selected for "verification" by the U.S. Department of Education, the student and their family must submit all documents required to validate the information listed on the FAFSA application. AESCA may also select the information submitted for verification. The Student Finance Office will inform the student of the requirement for verification. Students should refer to <http://www.studentaid.gov/>

website which is sponsored by the U.S. Department of Education for more detailed information.

Applying for AESCA, Local and State Financial Aid

Students should visit the Student Finance Office for information and application(s) regarding various scholarship/grant opportunities available for eligible students. The Student Finance Office also has a list of resource websites available.

The Type and Amount of Assistance in your Financial Aid Package Criteria for Selection

A person must be enrolled as a *regular student* in an eligible program to receive Federal Student Assistance funds. A regular student is someone who is enrolled or accepted for enrollment in an eligible institution for the purpose of obtaining a degree or certificate offered by the school.

How Financial Need is Determined

Students must apply for federal aid by completing the current award year FAFSA. The Student Finance Office will review the results of the FAFSA and determine your "need" and eligibility for various federal programs. The student may accept or decline all, or a portion, of the aid eligibility.

Amount of Financial Need

The Student Finance Office will attempt to package full eligibility based on the student's need and the academic year clock hours of the program enrolled. Your right as a student is to accept, decline or reduce any portion of the aid packaged. Students should always schedule a follow up appointment with the Student Finance Office for personal review and explanation of awards offered.

You have the right to ask that your financial aid package be reconsidered if you believe it to be in error or if you, or your family's, financial circumstances have changed.

Students may request an appeal of any financial aid awarded by contacting the Student Finance Office. Always contact the Student Finance Office for any questions/clarification on the awarding, packaging, and eligibility process.

How and When Federal Financial Aid Funds will be Paid Federal Aid

Federal Aid is distributed to students who complete the Free Application for Federal Student Aid (FAFSA) and meet the eligibility criteria as further described within the application instructions. Students should visit www.studentaid.gov/h/apply-for-aid/fafsa or the Student Finance Office for an Application.

AESCA awards and disburses aid based on clock hours in the academic year(s) of the program enrolled. See below for an overview of the nonterm disbursement method. Students should visit the Student Finance Office for additional details regarding disbursement. Students receiving federal aid are encouraged to visit the Student Finance Office.

The disbursement of aid is by payment period and varies by the type of assistance and program.

In order to receive federal loan proceeds the student (parent in the case of PLUS loans) must complete and sign a valid promissory note. Disbursements will be made at the beginning and once at the mid-point of the academic year as measured in clock hours earned and weeks attended. A second disbursement of loan funds for the academic year is made after the student has completed half of their academic workload for the academic year and reached the calendar midpoint. Once tuition and fees charged by the institution have been met, the student may receive the excess amount of federal student aid that creates a credit on the account. A first year, first time borrower's account will not be credited with Direct loans until 30 days after their first day of class and completed a loan entrance interview.

For those who qualify for aid, a student in the Culinary Diploma Program will receive two (2) disbursements of aid, credited to the student's account twice during the academic year – one at the beginning and once at the mid-point of the academic year as measured in credit hours earned and weeks attended.

For those who qualify for aid, a student in the Pastry Program a student will receive two (2) disbursements. Two (2) disbursements credited to the student's account twice during the academic year – one at the beginning and once at the mid-point of the academic year as measured in clock hours earned and weeks attended.

For those who qualify for aid, a student in the Culinary or Pastry AAS Programs will receive four (4) disbursements of aid; Two (2) disbursements for the AY1 credited to the student's account twice during the academic year – one at the beginning and once at the mid-point of the academic year as measured in credit hours earned and weeks attended. AY 2 consists of two (2) disbursement credited once at the beginning of AY2 as and once at the mid-point of the academic year as measured in credit hours and weeks attended.

State Aid

State Aid is distributed to students who meet the eligibility criteria as described in the specific state aid program requirements. Students should visit the Student Finance Office for additional information on state aid programs available to enrolled students of the institution and application.

Institutional Aid (Scholarships/Grants)

Colleges may offer various types of scholarships to students enrolled in specific programs of study, participating in campus athletics, having met specific academic standards, etc. The number of scholarships recipients varies from year to year depending on the funding available and the number of eligible applicants. For additional information on available institutional scholarships students are encouraged to visit/contact the Student Finance Office at the campus. A list of scholarships/grants available is also listed in the AESCA Catalog.

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

Students will receive an estimated award letter listing their aid eligibility. All students need to read and understand all forms that you are asked to sign. Contact the Student Finance Office for

review of your eligibility and aid amounts, and for clarification/questions on any forms or awards.

Diversity of Pell Recipients

Federal regulations require school to provide on an annual basis data on the diversity of its Pell recipients by July 1st. Students should visit the AESCA Student Finance Office for campus specific Pell Diversity information. Go to <http://nces.ed.gov/collegenavigator> for information on our school.

Borrower Confirmation for Loans

Subsidized and Unsubsidized Master Promissory Note (MPN)

Students have the ability to obtain loan funds not exceeding the established loan limits through the Subsidized and Unsubsidized Federal Direct Loan program without having to sign a new Master Promissory Note for each academic year.

The Auguste Escoffier School of Culinary Arts awards educational loans based on student eligibility. Students and Parents (in cases of a PLUS loan) always have the right to reduce or cancel any student loan. For the student loan process, AESCA uses the "Passive" Confirmation option. Passive confirmation means that AESCA will not disburse the loan until the borrower is notified of the proposed loan package and the time given to respond has elapsed. The borrower only needs to act if he/she wishes to decline the loan or adjust the type or amount of the loan.

Parent PLUS Master Promissory Note (PLUS MPN)

For Parent PLUS loans made under the multi-year feature of the MPN, confirmation of the loan occurs upon parent completion of the Plus MPN via studentloans.gov. AESCA will only process the requested amount of an approved Plus loan. Plus loan borrowers are notified by receipt upon posting of the Plus loan proceeds. Borrowers have at least fourteen (14) days to cancel or reduce the loan.

Statement Regarding Credit Balances

An "Authorization to Retain" is provided to students by the Student Finance Office soon after enrollment and during the financial aid process. Students and parents (of a dependent student applying for PLUS loans) need to review this statement, select the appropriate authorization category, and provide the signed form to the Student Finance 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 authorization categories available for student/parent selection are as follows:

- Based on student's authorization, the institution will retain any existing credit balance on the account to be applied to allowable future charges to assist students in managing those funds or to be disbursed at their request.
- In the event that funds are not requested prior to leaving the institution, the institution will return the credit balance to the lender as prepayment of the student loan.

Terms and Conditions of Federal Work Study Employment

The Federal Work Study (FWS) program provides jobs to undergraduate and graduate students to assist them in meeting their educational expenses. 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

Federal Work Study jobs may be located on or off campus. The school may set the work schedule. The Director of Financial Aid will take into consideration need, class schedule, health, and academic progress prior to arranging a job and assigning work hours. The school must inform the student of the terms and condition of employment that is part of your financial aid package.

Undergraduate students will be paid on an hourly basis. They are paid at least the current federal minimum wage and at least once a month. AESCA pays twice a month.

If FWS is part of the student's aid package, they will receive notification via the Job Description and other notification which lists the amount of the award scheduled for the student.

Terms and Conditions Under Which the Student Receives Student Loans

The Federal Loan programs provide funds to undergraduate and graduate students to assist them in meeting their educational expenses. To qualify for Federal Loan program funds, the student must meet the eligibility requirements for Federal Student Aid as well as the loan program specific terms and conditions specified below:

Direct Loans (DL)

- Student must be enrolled at least half-time during the period of enrollment to retain their eligibility for the Direct Loan program funds. Students whose enrollment status is below half-time are not eligible for DL program funds. If eligibility is lost due to being enrolled less than half-time, a student can regain eligibility if enrolled at least half-time during a subsequent period of enrollment.
- All students are required to complete student loan entrance counseling prior to the first disbursement of the loan. For first time borrowers, the first disbursement of a loan cannot be made earlier than thirty (30) days after the start of the term or period of enrollment. This 30-day delayed disbursement for first time borrowers does not apply to Plus loans.
- DL Loans are not credit based and so a credit check will not run unless it is a Parent PLUS Loan.
- A student borrower who is in default on an FSA loan is not eligible for additional DL loan funds unless eligibility is regained.

Perkins Loan

AESCA does not participate in the Perkins Loan Program.

Financial Loan Management

Each first-time student borrower is required to attend/complete a loan entrance interview

conducted individually, in a group, or online. The interview will include an explanation of the use of a Master Promissory Note (MPN), the importance of the repayment obligation, a description of the consequences of default, sample repayment schedules, information about borrower's rights and responsibilities, as well as other terms and conditions.

Upcoming graduates, students who officially withdraw, or students who cease to attend at least halftime will be required to complete/attend the exit counseling session. Students who leave school without attending an exit counseling session will receive an exit counseling package mailed by the campus. Exit counseling addresses topics such as the requirement to repay the loan, repayment plans, updating contact and demographic information, the consequences of default. Please see The Financial Aid Loan Exit Counseling section for additional information.

The Student Loan Entrance Counseling

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.

- Explanation and use of the Master Promissory Note (MPN)
- Effect of accepting the loan on eligibility for other aid
- Seriousness and importance of the repayment obligation
- Option of the borrower to pay interest on Unsubsidized Stafford and Graduate PLUS loans while in school
- Interest accrual process and interest capitalization when a borrower elects not to pay interest or if the interest is not paid by the US Department of Education
- Definition of half-time enrollment
- 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 academic program to allow the school to provide exit counseling to the borrower
- Obligation to repay the loans even if: the borrower does not complete the program or does not complete the program within the regular time for completion, is unable to find employment, is dissatisfied with the school/program, or does not receive the services purchased from the school
- Consequences of default, including adverse credit reports, federal offset, and other federal delinquent debt collection procedures and litigation
- Sample monthly repayment amounts based on a range of levels of indebtedness or the average cumulative indebtedness of other loan borrows within the same academic program as the borrower
- Information regarding the National Student Loan Data System (NSLDS) and how a borrower can access and monitor his or her loan records
- Name and contact information of the person the student may contact with questions regarding rights and responsibilities or loan terms and conditions

The Student Loan Exit Counseling

Several topics presented at the entrance counseling session are again presented at the exit counseling. Exit counseling is required for all graduated, withdrawn, or dismissed students

prior to exiting the institution. If a student leaves school or chooses to postpone their education, the student should meet with a Financial Aid Administrator to understand the financial impact of this decision and attend loan exit counseling.

Exit counseling includes the following information:

- Explanation of all repayment plans available
- Comparative analysis of the features of each type of repayment plan, including average projected monthly payments and the difference in interest and total payments.
- Explanation of the terms and conditions to obtain full or partial loan forgiveness or discharge.
- Explanation of the terms and conditions the borrower may obtain a deferment or forbearance.
- Debt management strategies to assist the student in successful loan repayment.
- Information regarding the average anticipated monthly repayment amount based on the student loan borrower's actual indebtedness or the average indebtedness of student borrowers in the same academic program receiving the same types of loans.
- 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.
- Explanation regarding the consequences of default, including adverse credit reports, federal offset, other federal delinquent debt collection procedures and litigation.
- Effects of loan consolidation, including the effect on total interest and fees to be paid, length of the repayment term, effect on borrower benefits on underlying loans (grace periods, deferment, loan forgiveness, and loan discharge), option to prepay or change repayment plans, and how borrower benefits may differ between lenders.
- Explanation of the tax benefits available to the students.
- Information concerning the National Student Loan Data System (NSLDS) and how the student can utilize NSLDS to access his or her records.
- Information regarding the availability of the Student Loan Ombudsman's Office

In addition, the Student Finance Office is responsible to collect the following information as part of the exit counseling and provide the information to the Guarantor Agency (GA) within sixty (60) days of receipt:

- Name
- Address
- Social Security Number
- References
- Driver's License Number and State
- Expected Permanent Address
- Name and address of next-of-kin
- Name and address of the student's employer or expected employer.

This information is reported through NSLDS.

Loan Deferments for Borrowers

Students should visit the Student Finance Office for the terms and conditions under which students receiving federal education loans may obtain a deferment for repaying student loan debt. In addition, students can visit www.studentloans.gov for information on federal student loans.

Loan Deferments for Certain Individuals

Loan deferment 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 field of community service. These individuals should visit the Student Finance Office for additional information.

National Student Loan Data System

National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED'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. Unauthorized use of this site is strictly prohibited. To access the site, visit www.nsls.ed.gov/npas/index.htm.

Federal Student Aid Ombudsman Notification

Students should contact the Director of Financial Aid who is always ready to assist with any questions or concerns regarding financial aid programs. If a situation exists that the Director of Financial Aid cannot resolve, students should follow procedures in the school catalog.

After all above options are exhausted and the Federal Student Aid Loan issue cannot be resolved, the U.S. Department of Education's Office of the Ombudsman for federal financial aid program issues is available. The ombudsman resolves disputes from a neutral and independent viewpoint. The Office of Student Financial Assistance Ombudsman will informally research a borrower issue and suggest solutions to resolve. Student borrowers can contact the Office of the Ombudsman by:

Via Online Assistance: www.studentaid.gov/feedback-ombudsman/disputes/prepare

Via Toll-Free Telephone: 1.877.557.2575

Via Fax: 1.606.396.4821

Via Mail: U.S. Department of Education, FSA Ombudsman Group, P.O. Box 1843, Monticello, KY 42633

Consumer Information from the Department of Education

The U.S. Department of Education has various websites available to students and financial aid staff which provide information regarding the regulations, requirements, and application for Federal

Student Aid. There is *no* user fee for using ED Financial Aid sites.

U.S. Department of Education: www.ed.gov

Applying for Federal Student Aid: www.studentaid.gov/h/apply-for-aid/fafsa Information for Students: www.studentaid.gov,

Information for Financial Aid Professionals and Schools:

www.ifap.ed.gov/, Information on Student Loans:

www.studentaid.gov/understand-aid/types/loans and

www.nsls.ed.gov/npas/index.htm

Satisfactory Academic Progress

Students should refer to the school catalog or the Registrar for more information regarding the institution's Satisfactory Academic Progress Policy. The Auguste Escoffier School of Culinary Arts Satisfactory Academic Progress Policy is also listed on our website at <http://www.escoffier.edu>

Services for Disabled Students

Auguste Escoffier School of Culinary Arts (AESCA) is committed to full compliance with both the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act regarding equal opportunities for students with disabilities. Students with known or suspected disabilities are encouraged to reach out to the Registrar regarding services available for disabled students attending the institution.

Costs of Attending AESCA

Students can access <http://www.escoffier.edu>, reference the school catalog, or contact any administrator for detailed information regarding the costs of attending the Auguste Escoffier School of Culinary Arts (tuition and fees, books and supplies, room and board) & any other applicable costs of the program in which the student is enrolled or has expressed an interest.

Programs of Study Offered at the Institution

Students should refer to the school catalog for institution specific information regarding programs of study offered at the institution. AESCA has the right, at its discretion, to make reasonable changes in program content, materials, schedules, sequences of courses in programs, or location in the interest of improving the student's education, or where deemed necessary due to industry changes, academic scheduling, or professional requirements.

The school is required to make changes in programs or policies when ongoing federal, state, or accrediting changes affect students currently in attendance.

General Educational Development (GED) Information

Students who have not earned a High School Diploma may be eligible to take the General Educational Development (GED) tests to earn the GED credential. Students should visit their state's website for additional information and nearby testing center locations. The AESCA Registrar's office is also available for assisting students who seek information on GED tests. Students should refer to the school catalog for program specific admissions requirements as some programs of study may require a H.S. Diploma or GED for admission.

School Facilities Associated with Academic Programs

Students should refer to the school catalog for institution specific information regarding school facilities. The AESCA school catalog can be accessed at www.escoffier.edu

Campus Faculty and Other Instructional Personnel

Students should refer to the school catalog for a listing of campus faculty and other instructional personnel. The AESCA school catalog can be accessed at www.escoffier.edu.

Academic Improvement Plans

Students should refer to the school catalog and/or enrollment agreement for institution specific information regarding academic improvement plans.

Copyright Infringement (Peer to Peer File Sharing)

It is the policy of the Auguste Escoffier School of Culinary Arts to comply with all copyright laws and not exceed the bounds of permissible copying under the fair use doctrine. All faculty, staff, and students are expected to comply with this policy, with state and federal law, and with the terms of application contracts and license agreement(s) in reproducing copyrighted materials. Civil and/or criminal charges are associated with the unauthorized use/distribution of copyrighted materials. Additional information can be found at: <http://www.copyright.gov/circs/circ01.pdf>.

Fire Safety Plan

AESCA does not offer campus housing. Campuses which offer on campus housing are required to disclose the Fire Safety Plans with all residents of such housing. Students should refer to the institutional fire safety information made available by the Campus Registrar or Campus President.

Vaccination Policy

Specific programs of study may require students to adhere to a Vaccination Policy. Currently, AESCA students are not required to vaccinate.

Student Right to Know Act

The Student Right-to-Know Act requires institutions participating in Federal Student Aid to provide additional disclosures to students. The additional disclosures include Graduation, Completion, and Transfer-Out Rates. In addition, schools that have athletic teams and award athletically related aid are required to disclose the Graduation, Completion, and Transfer-Out Rates for Student Athletes. The Student Right-to-Know Disclosures are distributed to students by July 1 of each year to prospective and enrolled students. Our disclosures are posted on our website, www.escoffier.edu/consumer-information/.

Constitution and Citizenship Day (September 17th)

Section 111(b) states "each educational institution that receives Federal funds for a fiscal year shall hold an educational program on the United States Constitution on September 17 of such year for the students served by the educational institution." For purposes of the Department's implementation of this requirement, "educational institutions" includes but is not limited to "local educational agencies" and "institutions of higher education" receiving Federal funding from the Department. Section 111 applies to all educational institutions receiving Federal funding, not only those receiving Federal funding from the Department. However, the Department's authority only extends to those educational institutions receiving funding from the Department, and consequently the Department can only regulate those institutions. Section 111 requires that Constitution Day be held on September 17 of each year, commemorating the September 17, 1787, signing of the Constitution. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week.

Family Education Rights and Privacy Act Student Records Access and Release

The Family Educational Rights and Privacy Act (FERPA) is a federal law designed to protect the privacy of a student's educational records. Because AESCA is a post-secondary institution, the rights described in FERPA belong to the students at the school, rather than the parents. The term "student" as used in the following FERPA policy applies to currently enrolled and former AESCA students who were accepted, began attending classes, and either graduated, withdrew or did not graduate. Questions about FERPA or FERPA rights should be addressed to the Campus President, Registrar or Student Finance Office.

Student Rights Under FERPA

Students have the right to inspect and review their educational records according to the following procedures:

- Request amendment of their educational records— Students may ask the school to amend a record that they believe is inaccurate or misleading. They may submit a written request for amendment of their record(s) to the Registrar, specifying why they believe the record is inaccurate or misleading. The Registrar will notify the student of the decision made on the request for amendment.
- Consent to disclosure of their educational records—the exceptions to disclosure of student records only with written consent are noted below.
- File a complaint with the U.S. Department of Education—Individuals who have questions about FERPA or who wish to file a complaint should contact:
Family Policy Compliance Office
U.S. Department of Education 400 Maryland Avenue,
SW Washington, D.C. 20202-5920

US Voter Registration

Auguste Escoffier School of Culinary Arts encourages all students that are US citizens and of eligible age to vote in federal and state elections. Students residing in TX while attending school at AESCA can obtain voter information by visiting the following site: www.votetexas.gov/register-to-vote/. In addition, voter registration forms are available on campus or by going to www.webservices.sos.state.tx.us/vrapp/index.asp. Students that wish to vote in a home state other than TX can find voter information on the following website: www.eac.gov/.

Drug and Alcohol Abuse Prevention Information

Federal regulation requires an institution that participates in any Federal Student Aid program to provide information to its students, faculty, and employees to prevent drug and alcohol abuse. Students should refer to the Campus Security and Drug-Free Campus/Workplace report.

Auguste Escoffier School of Culinary Arts – Austin recognizes the responsibility as an educational institution to promote a productive and healthy environment. This responsibility demands implementation of programs and services to facilitate that effort.

In order to meet these responsibilities, AESCA Austin's policy is summarized:

1. Requires all students and employees to abide by the terms of this policy as a condition of an initial and continued enrollment/employment.
2. Recognizes that the illegal use of drugs and alcohol is a direct violation of local, state, and federal laws as well as school policies set forth within this policy
3. Strictly prohibits the illegal use, possession, manufacture, dispensing, or distribution of alcohol, drugs, or controlled substances in the workplace, on its premises, or as a part of any school sponsored activities.
4. Considers a violation of this policy to be a major offense, which may result in requirement for satisfactory participation in a drug or alcohol rehabilitation program, referral for criminal prosecution, and/or immediate disciplinary action up to and including termination from employment and suspension or expulsion from the school. A criminal conviction is not required for sanctions to be imposed upon an employee or student for violations of this policy.
5. Recognizes that violations of applicable local, state, and federal laws may subject a student or employee to a variety of legal sanctions including but not limited to fines, incarceration, imprisonment and/or community service requirements. Convictions become a part of an individual's criminal record and may prohibit certain career and professional opportunities.
6. Requires an employee to notify the Campus President in writing of a criminal conviction for drug or alcohol related offenses occurring in the workplace no later than five calendar days following the conviction.
7. Provides referral assistance for counseling services access to AESCA Austin's **Employee/Student Assistance Program or the Student Resource Service and will refer employees/students for counseling services programs** that inform students and employees about the dangers of drug and alcohol abuse. Voluntary participation in or referral to these services is strictly confidential.

8. AESCA Austin is a “**smoke free**” campus. “**Smoke**” is a general term which encompasses the use of all tobacco products, whether smoked or chewed, as well as the use of vapor-inhaled products. Students and employees may not use any of these products on school grounds, including in parked cars.
9. Contact the Campus President at 512-451-5743 for referral assistance. AESCA Austin employees may also contact our health insurance provider for various assistance. Contact information may be obtained from the Campus President.
10. The Campus President is responsible for notifying federal funding agencies within ten calendar days whenever an employee is convicted of a drug-related crime that occurred in the workplace.
11. AESCA forbids an employee from performing sensitive safety functions while a prohibited drug(s) is in his or her system.
12. AESCA could mandate drug testing of employees prior to employment, when there is reasonable cause, after an accident, on a random basis, and before returning to duty after refusing to take a drug test or after not passing a drug test. Health risks generally associated with alcohol and drug abuse can result in but are not limited to a lowered immune system, damage to critical nerve cells, physical dependency, lung damage, heart problems, liver disease, physical and mental depression, increased infection, irreversible memory loss, personality changes and thought disorders.
13. AESCA provides for annual distribution of this policy to all staff, faculty, and students.

Your Role in the Drug-Free Workplace Program

- Know AESCA Austin’s policy and program.
- Follow AESCA Austin’s drug-free policy.
- Report to class and/or work fit for duty. Come to the school free of alcohol and other drugs.
- Do not abuse alcohol or use illegal drugs in the workplace, on school property, or as part of any AESCA Austin school sponsored or required activity.
- Seek help if you think you have a problem.

Talk to the Campus President if you think a coworker or student may need help or if you see a policy violation.

Crime and Punishment – Alcohol and Drug Offenses

Misdemeanors (M) are punishable by imprisonment in county jail for not more than one year and/or a fine not exceeding \$500 unless a different amount is specified for the offense.

Felonies (F) are punishable by imprisonment in the state corrections system for up to two years and/or a fine not exceeding \$1,000 unless a different amount is specified for the offense.

AESCA maintains a standard of conduct that prohibits the unlawful use, possession, or distribution, of drugs or alcohol by students and employees on school property, or at school

activities.

Policy violations are taken seriously and AESCA Austin will impose sanctions on students and employees (consistent with local, state, and federal law). Disciplinary action(s) for violation of this standard of conduct could include expulsion from school, termination of employment and referral for prosecution.

Campus Security/Clery Act

Federal regulation requires an institution to compile an Annual Security Report disclosing the institution's security policies and reporting of Crime Statistics. Students should refer to the Campus Crime section of the campus website at: www.escoffier.edu/consumer-information/ for the latest copy of the AESCA Annual Security Report.

Prevention of Financial Aid/Scholarship Fraud

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

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

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

To file a complaint, or for free information, students or parents should call 1.877.FTC.HELP (1.877.382.4357) or visit: <http://ftc.gov/bcp/menus/consumer/education.shtm>

Statement of Non-Discrimination

AESCA does not discriminate on the basis of race, color, gender, age, national or ethnic origin, or physical disabilities in the administration of its educational or admissions policies, financial assistance programs, job placement services, or any other school sponsored program. Admission of applicants is based solely on the potential of the applicant to succeed in the foodservice industry or benefit from the course of study.

Title VI of the Civil Rights Act of 1964 prohibits discrimination based on race, color, or national origin in programs or activities receiving federal financial assistance. All federal agencies that provided grants of assistance are required to enforce the Title VI regulation.

Know Your Rights – Title IX:

Title IX of the Education Amendments of 1972 (“Title IX”), 20 U.S.C. §1681 *et seq.*, is a Federal civil rights law that prohibits discrimination on the basis of sex in education programs and activities. All public and private elementary and secondary schools, school districts, colleges, and universities (hereinafter “schools”) receiving any Federal funds must comply with Title IX. Under Title IX, discrimination on the basis of sex can include sexual harassment or sexual violence, such as rape, sexual assault, sexual battery, and sexual coercion.

All students are encouraged and welcome to visit the Administrative Office for any questions, clarification, or additional information regarding any of the Auguste Escoffier School of Culinary Arts' policies & procedures.

Appendix A: Placement, Retention and Completion Rates

Placement Rates

Auguste Escoffier School of Culinary Arts reports placement rates to the Council on Occupational Education (COE) and the Texas Workforce Commission (TWC). The reported rates are available on the campus website (<https://www.escoffier.edu/consumer-information/>) and are updated annually.

Retention Rate

Per IPEDS definition, retention rates “examine the percentage of first-time students enrolled in the fall of the prior year that are still enrolled in the fall of the current year,” measures the percentage of first-time students who return to the institution to continue their studies the following fall. The retention rate reported for First-Time, Full- Time students entering in Fall 2019 in the IPEDS Fall Enrollment Survey for Auguste Escoffier School of Culinary Arts in Austin and reported on the [College Navigator](#) website is **59%**.

Completion Rate

The completion rate described in these disclosure documents is determined by using U.S. Department of Education guidance for disclosures and is not the same as used for IPEDS. Graduation rates for each campus can be found on the IPEDS database, searching for each institution on the following site: <https://nces.ed.gov/ipeds/use-the-data>.