

## STUDENT RIGHT-TO-KNOW DISCLOSURES

### NOTICE OF REQUIRED DISCLOSURES

Each year Provo College distributes the Student Right-to-Know Disclosures to all current students and employees, and to prospective students upon request. Paper copies of the Student Right-to-Know Disclosures may be obtained from the Academic Department.

Following is a list of the required disclosures, summary description, and information on how to obtain a detailed copy of each disclosure.

Information	Description	Where It Can Be Found
Drug-Free Schools Policy	The College's expectations of student and employee conduct in regard to drug and alcohol use, the consequences of violating the policy, and options for students and employees who believe they have a problem.	College Catalog: <a href="http://www.provocollege.edu/catalog/">http://www.provocollege.edu/catalog/</a> or a printed copy may be requested on campus; Academic Department
Privacy of Student Records (Family Educational Rights and Privacy Act – FERPA)	FERPA, passed by Congress in 1974, gives students the right to access their educational records; consent to release a record to a third party; challenge information in their records, and be notified of their privacy rights.	College Catalog: <a href="http://www.provocollege.edu/catalog/">http://www.provocollege.edu/catalog/</a> or a printed copy may be requested on campus; FERPA Disclosure; Academic Department
Consumer Information on College Navigator Website	Information required to be posted by the Department of Education including general College information, tuition, enrollment data, programs offered, student diversity, retention and graduation rates, placement rates, accreditation, campus security, and cohort default rates.	College Navigator Website: <a href="http://nces.ed.gov/collegenavigator">http://nces.ed.gov/collegenavigator</a>
Students with Disabilities	Information regarding the College's compliance with the Americans with Disabilities Act of 1990 and Section 504 of the Rehabilitation Act of 1973.	College Catalog: <a href="http://www.provocollege.edu/catalog/">http://www.provocollege.edu/catalog/</a> or a printed copy may be requested on campus; Academic Department
Cost of Attendance	Cost of tuition and fees, books and supplies, and any additional costs for a program in which a student is enrolled.	College Catalog: <a href="http://www.provocollege.edu/catalog/">http://www.provocollege.edu/catalog/</a> or a printed copy may be requested on campus; College Website; Admissions Department
Net Price Calculator	A calculator that allows students to estimate the net price of an academic program, including disclaimers that such estimates are not binding or final, and may change.	College Website: <a href="http://www.provocollege.edu/financial-aid-admissions/net-price-calculator/">http://www.provocollege.edu/financial-aid-admissions/net-price-calculator/</a>

Textbook Information	Information for required textbooks including name, author, publisher, copyright date, ISBN number, and estimated cost.	College Syllabi; Academic Department; College Bookstore
Disbursement for Books and Supplies	Provisions regarding the policy for disbursement of books and supplies for Title IV eligible students.	College Catalog: <a href="http://www.provocollege.edu/catalog/">http://www.provocollege.edu/catalog/</a> or a printed copy may be requested on campus;
Academic Programs	The programs of study offered by the College including: <ul style="list-style-type: none"> <li>• Program description</li> <li>• Course list</li> <li>• Instructional, laboratory, and other physical plant facilities that relate to the academic program</li> <li>• Faculty and other instructional personnel</li> <li>• Graduation requirements</li> </ul>	College Catalog: <a href="http://www.provocollege.edu/catalog/">http://www.provocollege.edu/catalog/</a> or a printed copy may be requested on campus; College Website: <a href="http://www.provocollege.edu/">http://www.provocollege.edu/</a>
Transfer of Credit	Information regarding the College's policy for accepting transfer credits from other institutions and the transferability of the College's credits to other institutions.	College Catalog: <a href="http://www.provocollege.edu/catalog/">http://www.provocollege.edu/catalog/</a> or a printed copy may be requested on campus; Academic Department
Accreditation	Names of associations, agencies, or governmental bodies that accredit, approve, or license the College and its programs.	College Catalog: <a href="http://www.provocollege.edu/catalog/">http://www.provocollege.edu/catalog/</a> or a printed copy may be requested on campus; College Website: <a href="http://www.provocollege.edu/">http://www.provocollege.edu/</a>
Copyright Infringement	A policy regarding compliance with federal, state, and local laws as well as the College's expectations and sanctions against infringement violations, including peer-to-peer file sharing.	College Catalog: <a href="http://www.provocollege.edu/catalog/">http://www.provocollege.edu/catalog/</a> or a printed copy may be requested on campus
Vaccinations	College and programmatic requirements for vaccinations in regard to student admission, program progression, intern/externship and clinical placement, and disclosure of possible employer requirements.	College Catalog: <a href="http://www.provocollege.edu/catalog/">http://www.provocollege.edu/catalog/</a> or a printed copy may be requested on campus; Nursing Student Handbook; Admissions Department; Academic Department; Career Services Department

Written Arrangements	<p>Information about any academic activities that are part of an approved program that are offered by another entity, including:</p> <ul style="list-style-type: none"> <li>• Portion of program not being offered by the degree/certificate granting school</li> <li>• Name and location of the other school/organization</li> <li>• Method of delivery not being offered by the degree/certificate granting school</li> <li>• Estimated additional costs that may incur due to arrangement</li> </ul>	<p>College Catalog:  <a href="http://www.provocollege.edu/catalog/">http://www.provocollege.edu/catalog/</a> or a printed copy may be requested on campus</p>
Campus Safety and Security	<p>Information including comprehensive statistics on campus related crimes that have occurred during the three most recent calendar years, policies and procedures for reporting crimes, policies concerning the security of and access to campus facilities, emergency notification and evacuation, and crime prevention information.</p>	<p>Posted Public Notices; Annual Crime Statistics are distributed to all students and employees annually; Academic Department; College Website:  <a href="http://www.provocollege.edu/why-provo-college/annual-security-report/">http://www.provocollege.edu/why-provo-college/annual-security-report/</a>; U.S. Department of Education Campus Safety and Security website:  <a href="http://ope.ed.gov/security/">http://ope.ed.gov/security/</a></p>
Retention, Graduation and Placement Rates	<p>Information about the number of students who start programs of study, remain enrolled, graduate, and secure employment in a field related to their program of study.</p>	<p>College Website:  <a href="http://www.provocollege.edu/gainful-employment-disclosures/">http://www.provocollege.edu/gainful-employment-disclosures/</a>; Academic Department; Career Services Department</p>
Voter Registration	<p>Voter Registration Forms are available to students.</p>	<p>Academic Department; Annual notification to all students with information on how to obtain Voter Registration Forms. Utah Voter Information is available at  <a href="http://vote.utah.gov/vote/menu/online.html">http://vote.utah.gov/vote/menu/online.html</a></p>

**Financial Services Information:**

Information	Description	Where It Can Be Found
Financial Services Information	<p>Information on all available federal, state, local, private and institutional financial need-based and non-need-based assistance programs, application procedures, award criteria and disbursement, satisfactory progress standards, student responsibilities, student privacy rights, deferment, and return of Title IV funds, including but not limited to:</p> <ul style="list-style-type: none"> <li>• All the need-based and non-need-based federal, state, local, private and institutional student financial assistance programs available to students who enroll at the school</li> <li>• Terms and conditions of the Title IV, HEA loans</li> <li>• Criteria for selecting recipients and for determining award amount</li> <li>• Eligibility requirements and procedures for applying for aid</li> <li>• Methods and frequency of disbursements of aid</li> <li>• Rights and responsibilities of students receiving Title IV, HEA student Financial Aid, including criteria for continued student eligibility and standards for Satisfactory Academic Progress</li> <li>• Terms of any loan received as part of financial aid package, sample loan repayment schedule, and the necessity for repaying loans</li> <li>• Procedures and forms by which students apply for assistance</li> <li>• General conditions and terms applicable to employment provided as part of financial aid package</li> <li>• The exit counseling information the school provides and collects</li> <li>• Any refund policy the school must comply with for the return of unearned tuition and fees or other refundable portions of costs paid to the school.</li> <li>• Requirements and procedures for official withdrawal</li> <li>• Requirements for Return of Title IV, HEA grant or loan aid</li> </ul>	<p>College Catalog:  <a href="http://www.provocollege.edu/catalog/">http://www.provocollege.edu/catalog/</a> or a printed copy may be requested on campus; College website:  <a href="http://www.provocollege.edu/financial-aid-admissions/financial-services/">http://www.provocollege.edu/financial-aid-admissions/financial-services/</a>;          Financial Services Department; Admissions Department</p>

<p>Student Loan Information</p>	<p>Information published by the U.S. Department of Education, including information about rights and responsibilities of students and schools under Title IV, HEA loan programs</p>	<p>College Catalog: <a href="http://www.provocollege.edu/catalog/">http://www.provocollege.edu/catalog/</a> or a printed copy may be requested on campus; College website: <a href="http://www.provocollege.edu/financial-aid-admissions/financial-services/">http://www.provocollege.edu/financial-aid-admissions/financial-services/</a>; Financial Services Department</p>
<p>National Student Loan Data System (NSLDS)</p>	<p>Schools that enter into an agreement with a potential student, student, or parent of a student regarding a Title IV, HEA loan are required to inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system</p>	<p>Financial Services Department; NSLDS website: <a href="https://www.nsls.ed.gov/nsls_SA/">https://www.nsls.ed.gov/nsls_SA/</a></p>
<p>Entrance Counseling for Student Loan Borrowers</p>	<p>Prior to the first disbursement, all students who are first-time borrowers of a Federal Direct Loan (other than consolidated or Parent PLUS loans) receive comprehensive information on the terms and conditions of the loan and of the borrower’s responsibilities, including:</p> <ul style="list-style-type: none"> <li>• The effect of the loan on the eligibility of the borrower for other forms of aid</li> <li>• An explanation of the use of the Master Promissory Note</li> <li>• The seriousness and importance of the students’ repayment obligation</li> <li>• Information on the accrual and capitalization of interest</li> <li>• Borrowers of unsubsidized loans have the option of paying interest while in school</li> <li>• Definition of half-time enrollment and the consequences of not maintaining half-time enrollment</li> <li>• Importance of contacting appropriate offices if student withdraws prior to completion of program of study</li> <li>• Sample monthly repayment amounts</li> <li>• The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower complete program or completes within regular time for completion, is unable to</li> </ul>	<p>U.S. Department of Education Federal Student Aid website: <a href="https://studentloans.gov/myDirectLoan/index.action">https://studentloans.gov/myDirectLoan/index.action</a>; Financial Services Department</p>

<p>Entrance Counseling for Student Loan Borrowers (cont.)</p>	<p>obtain employment upon completion, or is otherwise dissatisfied with or does not receive the educational or other services the borrower purchased from the school</p> <ul style="list-style-type: none"> <li>• Consequences of default</li> <li>• Information about the NSLDS and how the borrower can access the borrowers records</li> <li>• Name and contact information for individual the borrower may contact with questions about the borrower’s rights and responsibilities or the terms and conditions of the loan</li> </ul>	
<p>Exit Loan Counseling for Student Loan Borrowers</p>	<p>The College provides counseling to borrowers of loans under the Federal Direct Loan, or Perkins Loan programs (other than consolidated or Parent PLUS loans) shortly before the student borrower graduates or ceases at least half-time study at the school. Exit counseling includes information on:</p> <ul style="list-style-type: none"> <li>• Average anticipated monthly repayment amount</li> <li>• Repayment plan options</li> <li>• Options to prepay or pay on shorter schedule</li> <li>• Debt Management Strategies</li> <li>• Use of Master Promissory Note</li> <li>• The seriousness and importance of student’s repayment obligation</li> <li>• Terms and conditions for forgiveness or cancellation</li> <li>• Copy of information provided by the U.S. Department of Education</li> <li>• Terms and conditions for deferment or forbearance</li> <li>• Consequences of default</li> <li>• Options and consequences of loan consolidation</li> <li>• Tax benefits available to borrowers</li> <li>• The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes program or completes within regular time for completion, is unable to obtain unemployment upon completion, or is otherwise</li> </ul>	<p>U.S. Department of Education Federal Student Aid website: <a href="https://studentloans.gov/myDirectLoan/index.action">https://studentloans.gov/myDirectLoan/index.action</a>; Financial Services Department; Direct emails with links to exit loan counseling sent to each student when enrollment status drops below half-time</p>

<p>Exit Loan Counseling for Student Loan Borrowers (cont.)</p>	<p>dissatisfied with or did not receive the educational or other services the borrower purchased from the school</p> <ul style="list-style-type: none"> <li>• Availability of the Student Loan Ombudsman’s office</li> <li>• Information about NSLDS. The U.S. Department of Education is required to provide a disclosure form for students and prospective students about NSLDS</li> </ul>	
<p>Code of Conduct for Education Loans</p>	<p>A code of conduct that prohibits a conflict of interest with the responsibilities of an agent of the school with respect to FFELP or private education loans, including:</p> <ul style="list-style-type: none"> <li>• Revenue-sharing arrangements with any lender</li> <li>• Receiving gifts from a lender, a guarantor, or a loan services</li> <li>• Contracting arrangement providing financial benefit from any lender or affiliate of a lender</li> <li>• Directing borrowers to particular lenders, or refusing or delaying loan certifications</li> <li>• Offers of funds for private loans</li> <li>• Call center or financial aid office staffing assistance</li> <li>• Advisory board compensation</li> </ul>	<p>College website:  <a href="http://www.provocollege.edu/provo_pdfs/formsFA/STUDENT_LENDING_CODE_OF_CONDUCT.pdf">http://www.provocollege.edu/provo_pdfs/formsFA/STUDENT_LENDING_CODE_OF_CONDUCT.pdf</a></p>

## PERFORMANCE FACT SHEET

	Overall Graduation Rate*	Graduate Employment/ Placement Rate**
Provo College Main Campus	54%	84%

\*Provo College Overall Graduation Rate for full-time, first-time degree- or certificate seeking students who began their studies in Fall 2011. Please refer to the College Navigator for disaggregated data (<http://nces.ed.gov/collegenavigator/>).

\*\*Provo College Annual Placement data for reporting period 07/01/2016 – 06/30/2017 as reported as reported to Accrediting Bureau of Health Education Schools (ABHES). Provo College does not guarantee placement or salaries for future graduates. Complete placement statistics are available at the Career Services Office.