



FOUNTAINHEAD
College of Technology

Disclosure of Consumer
Information

And

Student Financial Aid
Handbook

3203 Tazewell Pike
Knoxville, TN 37918

Updated April 2018

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Introduction

Fountainhead College of Technology (FCT) is required by the United States Department of Education to make readily available and to disclose consumer information to its prospective students and enrolled students. This handbook serves that function as well as to provide you with a guide to the financial aid available to FCT students.

Accreditation & Approvals

Fountainhead College of Technology is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC). The ACCSC is listed by the U.S. Department of Education as a nationally recognized accrediting agency.

Additionally, Fountainhead College of Technology is authorized by the Tennessee Higher Education Commission. This authorization must be renewed each year and is based on an evaluation by minimum standards concerning quality of education, ethical business practices, health and safety, and fiscal responsibility.

Students may review the college's accreditation, licensure or approvals by arranging an appointment with the Campus Director. Students can find information describing accreditation, approval, or licensing by visiting appropriate websites:

<http://www.accsc.org/Accreditation/Overview.aspx>

<https://www.tn.gov/thec/bureaus/student-aid-and-compliance/postsecondary-state-authorization/authorized-institutions-and-data.html>

Financial Aid

Fountainhead College believes that a quality education should be available to anyone who desires one. Fountainhead College's Financial Aid Office works with incoming students to help them navigate and simplify the financial aid process. To obtain institutional or financial aid information, contact the Financial Aid office by calling 865-688-9422.

Financial Aid Options for FCT Students

- **Grants:** Grants are generally not paid back. However, they are paid back if they are obtained through false information or if the student's withdrawal from school creates an over-award.

- Federal Pell Grant
- Tennessee Student Assistance Award
- Department of Human Services sponsorship

- **Federal Educational Loans:** Loans must be paid back regardless of whether or not a student graduates.
 - Subsidized Stafford
 - Unsubsidized Stafford
 - Parent Loan for Undergraduate Students – PLUS
- **Veterans Benefit Programs** (www.gibill.va.gov)
 - Chapter 30 Montgomery GI Bill
 - Chapter 31 Vocational Rehabilitation Tuition Assistance
 - Chapter 32 Veteran’s Educational Assistance Program
 - Chapter 33 Post - 9/11 GI Bill
 - Chapter 35 Survivors’ and Dependents’ Education Assistance
 - Chapter 1606 Montgomery GI Bill Selected Reservist
- **Private Loans**
 - Sallie Mae Smart Option Student Loan

Cost of Attendance

Before enrolling in school, students are encouraged to access the Cost of Attendance (COA) information (also known as “Shopping Sheet”) that is available online and through the Financial Aid office. Understanding potential costs up front allows students to make informed decisions about their education.

The Shopping Sheet is available at <http://www.fountainheadcollege.edu/17-18-shopping-sheet/> and also below:

Fountainhead College of Technology (FCT)

Joe Student

Costs in the 2017-18 year

| | |
|-------------------------------------|------------------------|
| Estimated Cost of Attendance | \$29,362.16 /yr |
| Tuition and fees | \$14,750.00 |
| Housing and meals | \$7,081.92 |
| Books and supplies | \$1,250.00 |
| Transportation | \$2,405.20 |
| Other education costs | \$3,875.04 |

Grants and scholarships to pay for college

| | |
|--|-----------------------|
| Total Grants and Scholarships (<i>"Gift" Aid; no repayment needed</i>) | \$5,920.00 /yr |
| Grants and scholarships from your school | \$0.00 |
| Federal Pell Grant | \$5,920.00 |
| Grants from your state | \$0.00 |
| Other scholarships you can use | \$0.00 |

What will you pay for college

| | |
|--|------------------------|
| Net Costs (Cost of attendance minus total grants and scholarships) | \$13,942.16 /yr |
|--|------------------------|

Options to pay net costs

Work Options

| | |
|---|-----|
| Work -Study (Federal, state or institutional) | N/A |
|---|-----|

Loan Options

| | |
|----------------------------------|------------|
| Federal Perkins Loan | N/A |
| Federal Direct Subsidized Loan | \$3,500.00 |
| Federal Direct Unsubsidized Loan | \$6,000.00 |

Other Options

| | |
|---------------------|--------|
| Family Contribution | \$0.00 |
|---------------------|--------|

(As calculated by the institution using information reported on the FAFSA or to your institution)

- Payment plan offered by the institution
- Military and/or National
- Parent of Graduate PLUS Loans
- Non-Federal private education
- American Opportunity Tax Credit

* Parents or students may qualify to receive up to \$2,500 by claiming the America Opportunity Tax Credit on their tax return during the following calendar year.

Graduation Rate

Percentage of full-time students who graduate within 6 years



92%

0 low 95.0 Med 100 High



Loan Default Rate

Percentage of borrowers entering repayment and defaulting on their loan

5.9

11.5

This institution National

Median Borrowing

Students who borrow at Fountainhead typically take out \$20,000 in Federal loans for their undergraduate study. The Federal loan payment over 10 years is approximately \$230.16 per month. Your borrowing may be different.

Repaying your loans

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: <http://studentaid.ed.gov/repay-loans/understand/plans>

For more information and next steps:

Fountainhead College of Technology
3203 Tazewell Pike
Knoxville, TN 37918



What is Federal Student Aid?

Federal Student Aid (FSA) is financial assistance for eligible students to help pay for their educational expenses while enrolled in college. FSA is the most common form of financial assistance students apply for and ought to be considered before private loans.

To determine eligibility for federal loans and grants, you must complete the Free Application for Federal Student Aid (FAFSA). FAFSA is NOT a loan application and applying does not require any credit checks into your financial history. The FAFSA simply gives you information on what the federal government will contribute to your education, so you and your family can plan and budget early and more accurately.

How to Apply for Federal Student Aid

You should complete the FAFSA even if you think you won't qualify, as many families ARE eligible for some form of federal student aid. We suggest that all incoming students apply for FAFSA at www.fafsa.ed.gov. You will need to choose FCT's school code 007439 so that your application will be sent to the college's Financial Aid Office.

When your FAFSA is processed, the system will determine your Expected Family Contribution (EFC) based on the financial information you provided. The EFC is used to determine your eligibility for federal student financial aid. Your *Student Aid Report* (SAR) will report your EFC to you.

Students are potentially eligible for two kinds of financial aid from the government: grants (which do not need to be repaid) and loans (which must be repaid with interest). The results of your FAFSA will allow the college to prepare a financial aid offer which may include grants, loans or both. The Financial Aid Office will explain to you how to partially or fully accept your offer, including your loans.

Before you apply for a Federal Direct Loan, you will need to complete entrance counseling at <http://studentloans.gov>. Then, you may apply for your loan by signing a Master Promissory Note at the same website.

For more information on student loans go to: <https://studentaid.ed.gov/sa/types/loans>
Students may also qualify for Federal Pell grants. Amounts change each award year. Specific information may be obtained here: <https://studentaid.ed.gov/sa/types/grants-scholarships/pell>

What is Entrance Counseling?

As a student loan borrower, you must complete Entrance Counseling so you can be completely informed before borrowing a loan. This process is designed to notify you of all of the important information about your Direct Subsidized Loan, Direct Unsubsidized Loan

or Direct Plus Loan. You may complete this process in approximately 30 minutes by visiting: www.studentloans.gov

Student eligibility requirements for Pell Grant

To be eligible for Federal Pell Grant you must:

- Be a US Citizen or other eligible noncitizen
- Provide your high school diploma or equivalent
- Be registered with Selective service if you are at least 18 years old and male.
- Have financial need
- Have **NOT** already earned a bachelor's degree
- Have **NOT** exceeded the lifetime eligibility for Pell Grant (600%)

Student eligibility requirements for Federal Student Loans

To be eligible for Federal Student Loans you must:

- Be a US Citizen or other eligible noncitizen
- Be enrolled at least half-time at Fountainhead in an eligible program, for the purpose of obtaining a degree
- Provide your high school diploma or equivalent
- Be registered with Selective service if you are at least 18 years old and male.
- Not be in default on any educational loan obtained while enrolled in another educational institution
- Have financial need (Except for Direct Unsubsidized and PLUS loans)

Criteria for selecting recipients from the group of eligible applicants

All students who meet the eligibility requirements for Federal Pell Grant and have an EFC ranging from 0 to 5328 are eligible for Federal Pell Grant. (Effective for the 17-18 award year.)

All students who meet the eligibility requirements for Federal Student Loans may be eligible for Subsidized and/or Unsubsidized Direct Loans depending on the student's EFC.

The Tennessee Student Assistance Award (state grant) is awarded: (1) first come, first-served and (2) to students having an EFC of 0 up to 2100. Applicants with a 0 EFC are given first priority.

Verification

If you are "selected for verification," you may be required to provide certain documents so that the school can verify the data on your application such as: taxable and non-taxable income, family size, number in college and any other items directed by the verification form you are given or as directed by the Financial Aid Officer.

Provide any requested documents

You are required to provide any requested document within 90 days of signing the FAFSA. You will be informed in writing of the documentation needed, and the deadline. If you fail to provide the required documentation within the specified time period, you may need to submit additional documentation.

Consequences of failure to meet deadline for submission of documentation

Failure to complete verification process may delay your aid, cause your student account to be locked, cause you to be referred to the Campus Director to discuss this failure and/ or result in termination.

Method institution uses to notify applicant of verification results

The Financial Aid Office will notify you of the verification results via telephone call or email as soon as possible, but no longer than 30 days after your documentation is received.

Procedures the institution requires to make corrections

Once the proper verification form has been completed and the associated documentation collected, the Financial Aid Office may need to access your FAFSA online to update the information you provided originally. If there is conflicting information as a result of verification or other information contained in a student's record, the Financial Aid Office may initiate contact with a student via a call, email, text, social media message or other electronic means to contact the department immediately by phone or appointment. The Financial Aid officer will provide the student with instructions to offer an explanation of the discrepancy and/or to provide additional documentation. When conflicting information exists, the college will suspend your future disbursements until the information can be reconciled and in some cases you may need to repay aid already disbursed.

Procedures for making referrals under 668.16(g)

If a student purposely provides false or inaccurate information on the FAFSA or anything that otherwise affects a student's eligibility for financial aid, the Financial Aid Office will likely deem this behavior as fraud. A student may be referred to the Office of Inspector General and/or flagged in the National Student Loan Database System.

Criteria for determining the amount of a student's award

Need-based and non-need-based federal financial aid is available. The Financial Aid office will take Fountainhead's cost of attendance (COA) and subtract your EFC. This will allow the office to determine if you have need and qualify for need-based aid. The Federal Pell Grant and Federal Direct Subsidized Loans are considered need-based aid. Once that is determined, you may also qualify for additional aid that is not need-based.

It is important to note that the COA will vary from school to school, but your EFC is specific to you and will not change regardless of the school you choose to attend.

The amount a student borrows cannot exceed the Expected Family Contribution (EFC) minus other financial aid. The EFC will determine a student's Direct Subsidized Loan eligibility. Students are limited in the amount they can borrow annually based on their academic level/ semester credits earned.

The Federal Direct Loan terms and conditions

Subject to a student's eligibility, a borrower may qualify for Direct Loans as follows:

| Direct Subsidized and Unsubsidized Loans | | |
|--|------------|-------------------------------------|
| Dependent Undergraduates (excluding dependent students whose parents can't get PLUS) | Subsidized | Total (subsidized and unsubsidized) |
| First Year (up to 24 credits, 2 year program) | 3,500 | 5,500 |
| Second Year (25-59 credits, 2 year program) | 4,500 | 6,500 |
| Third Year and Beyond (60 or more credits, 4 year program) | 5,500 | 7,500 |
| Independent Undergraduates & Dependent Students whose parents can't get PLUS | Subsidized | Total (subsidized and unsubsidized) |
| First Year (up to 24 credits, 2 year program) | 3,500 | 9,500 |
| Second Year (25-59 credits, 2 year program) | 4,500 | 10,500 |
| Third Year and Beyond (60 or more credits, 4 year program) | 5,500 | 12,500 |
| Aggregate Limits for Sub/Unsub Loans (maximum total borrowing) | | |
| | Subsidized | Total (subsidized and unsubsidized) |
| Dependent Undergraduates (excluding those whose parents can't borrow PLUS) | 23,000 | 31,000 |
| Independent Undergrads & Dependent Students whose parents can't get PLUS | 23,000 | 57,500 |

Borrowers will be charged interest on the loan, which is an expense for the use of borrowed money. The Direct Subsidized and Direct Unsubsidized loan interest rate on loans disbursed after July 1, 2017 and before July 1, 2018 is 4.45%. The rate is fixed.

Additionally, most federal student loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you actually borrow. You're responsible for repaying the entire amount you borrowed and not just the

amount you received. Below are Direct Subsidized, Unsubsidized, and PLUS Loan fees first disbursed on or after Oct. 1, 2016 and Oct. 1, 2017 respectively.

| Type of Loan | First Disbursement | Loan Fee |
|---------------------|--|----------|
| Direct Subsidized | On or after 10/1/16 and before 10/1/17 | 1.069% |
| Direct Unsubsidized | On or after 10/1/17 and before 10/1/18 | 1.066% |
| Direct PLUS | On or after 10/1/16 and before 10/1/17 | 4.276% |
| | On or after 10/1/17 and before 10/1/18 | 4.274% |

There are different loan fees for Direct Loans disbursed before 10-1-2016. These rates can be found at: <https://studentaid.ed.gov/sa/types/loans/interest-rates#are-there-any-other-fees-for-federal-student-aid>.

Disbursement of Financial Aid

Once financial aid has been applied for and awarded in the Financial Aid office, it is applied to a student’s account when the funds and the accompanying documentation arrive in the Business Office. Generally, aid is electronically disbursed to a student’s account once per semester, per eligible program. Arrival dates vary depending on the source.

Subsidized Usage Limit Applies (SULA)

As of July 1, 2013, a first-time borrower is subject to additional provisions authorized under the Moving Ahead for Progress in the 21st Century Act (MAP-21). SULA eligibility for a Direct Subsidized Loan cannot go beyond 150% of the length of the program the borrower is enrolled in. Exceeding the 150% lifetime limit may cause the borrower to lose Direct Subsidized Loan eligibility.

Master Promissory Note

The document used to execute a legally binding agreement federal student loan is known as a Master Promissory Note (MPN). Your rights and responsibilities as a borrower as well as the terms and conditions of your loan(s) are located on this document. It can be used for one or more academic years. The standard repayment term for Direct Loans is 10 years.

Borrower Rights and Responsibilities

Your Rights: As a borrower of a Federal Student Loan, you have the right to know the following:

- The names and addresses of your lender, guaranty agency, secondary market, and servicer (if any)
- Notification, in writing, if your loan is sold or transferred, which indicates the name, address, and telephone number of the new loan holder. From that point forward, you should direct all future correspondence to the new holder of your loan.
- Principal and interest rate (or combined interest rates) and fees on every loan.
- Your repayment schedule, prior to when your first payment is due, which specifies the total amount of your monthly principal and interest payments, when they start, number dollar amount and frequency of payments.
- You may prepay all or any part of your student loans without penalty.
- Minimum monthly loan payments are \$50 per month and the amount may vary depending on how much you have borrowed.
- You have a maximum of ten years, under Standard Repayment, to repay your student loans unless you choose a different repayment option.
- You may request a deferment from your lender or the holder of your loan.
- You may request forbearance from your lender or the holder of your loan during periods of hardship.
- You may consolidate your loans, which may extend your repayment terms and increase your overall debt.
- Default and its consequences, including reports to credit agencies and the probability of damaged credit for seven years or more.
- Note: You are obligated to the terms and conditions for repayment of your loan(s) even if your lender and/or school do not make the required disclosures, or if your loan is sold. Make sure you are well-informed. Any loan borrowed by the student or parent will be submitted to the National Student Loan Database System (NSLDS), and will be accessed by guaranty agencies, lenders, and schools as determined to be authorized users of the data system.

Your Responsibilities

To Your School

- Complete financial aid and loan forms accurately, truthfully and on time.
- Read and keep forms you have signed, and copies of letters you have sent.
- If requested, provide additional information or documentation.
- Notify your school if there is a change in your name, address, phone number or attendance status; or if your (or your family's) financial situation changes.
- If you participate in the work study program, do your job satisfactorily.
- Attend an exit interview before leaving school and provide all information that is requested.

To Your Lender: You must notify your lender

- You must notify your lender if you change your name, address, phone number, Social Security Number or graduation date.

- You must notify your lender when you graduate, drop out, re-enroll in school, transfer to another school, or you drop below half-time status.
- You must notify your lender if anything changes your ability to repay your loan and seek a deferment or forbearance.
- You must notify your lender before the due date of any monthly payment you will not be able to make.
- Note: You are obligated to repay your loan and all accrued and/or capitalized interest and fees according to the established repayment schedule even if you:
 - Drop out of do not complete your educational program
 - Are unable to find employment
 - Are dissatisfied with the education you received or other services you purchased from a school.
- If you cannot resolve a dispute over a loan with the school, you have the right to contact the Ombudsman Group.

Methods of Contact:
 Phone: 1-877-557-2575
 Fax: 202-275-0549
 Postal Mail:
 FSA Ombudsman Group,
 830 First Street, NE,
 Mail Stop 5144,
 Washington, DC 20202-5144

Your rights and responsibilities as a borrower are further explained on your MPN.

Criteria for continued student eligibility

The FAFSA will be available in January of each year, and completing a new FAFSA may be required to maintain eligibility. Additionally, students must remain enrolled at least half-time, meet attendance requirements, and make Satisfactory Academic Progress.

Satisfactory Academic Progress (SAP)

Students are required to demonstrate Satisfactory Academic Progress in order to remain eligible for enrollment at FCT and to receive Federal Student Aid. Students' progress will be evaluated at the end of each semester. Both the quantitative (time-based) and qualitative (grade-based) standards are reviewed at each evaluation point.

Quality of Work: Students are required to maintain a 2.0 Cumulative GPA or higher to meet

qualitative SAP requirements. Students with a semester GPA OR a cumulative GPA of lower than 2.0 are not making acceptable SAP and are subject to the following:

Academic Warning: Students who score below a cumulative GPA of 2.0 (C) for a semester will be placed on academic warning for the following semester. Students will remain eligible for Financial Aid during the warning period. Students must score 2.0 (C) or higher for the warning semester to be removed from Warning status.

Academic Probation: Students who score below a cumulative GPA of 2.0 (C) for any second semester during a program will be dismissed from the school, OR can remain enrolled but will be ineligible for student aid OR can file an appeal to remain enrolled with financial aid eligibility restored. The Request for Reinstatement must be in writing to the Director of Education and must include the reasons for the poor academic performance as well as an explanation of any measures that will be taken to ensure success in subsequent semesters. Any student who has scored less than 2.0 for a second semester will be placed on academic probation for all subsequent semesters while enrolled in the program and will be required to enter into an academic plan as developed by the DOE. Students will be granted only one probationary semester each during their enrollment with the college. Therefore, if a student scores below 2.0 (C) after having served a Probationary semester, the student's enrollment will be terminated.

Reinstatement of Financial Aid: Students who become ineligible to receive federal and/or state financial aid may be reinstated only by taking action that brings them into compliance with FCT's satisfactory progress standards. In order to do so, students must, at minimum 1.) apply for reinstatement by completing a "Request for Reinstatement" form. The request will be evaluated by the Campus Director, and the results will be forwarded to the student within 15 days. Reinstatement is at the discretion of the Campus Director; or 2.) complete a semester of training without receiving Financial Aid and earn a minimum 2.0 GPA for the semester.

Quantity of Work, Maximum Timeframe: Students must complete their respective programs in no more than 150 percent of the normal credit hours required to graduate. For example, students in a 60-semester credit hour program must complete their program within 90 semester credit hours of attendance. Students will be dismissed if it is determined that their maximum timeframe cannot be met. Transfer credits will be factored into the maximum timeframe allowed (Quantitative SAP determination) to ensure quality of work standards.

Repeated Courses: Failed courses (less than 1.0 GPA) must be repeated at the expense of the student. Students will also be charged tuition for repeating courses taken to improve a grade, but federal financial aid may be provided. The repeated course grade will replace the original grade for the purpose of making the GPA calculations. Failed courses will be factored when making Quantitative SAP determinations.

Transfer Credits: Credits transferred for previous training and/or experience are not

counted in GPA calculations but will be factored into Quantitative SAP measurements.

SAP Determinations and Changes in Programs

When students change programs, as indicated by executing a new Enrollment Agreement, courses and grades that do not count toward the new program will not be included in SAP determinations.

Withdrawal

Students who find it necessary to terminate their enrollment must notify the Director of Education in writing. It is recommended that students meet with the Director of Education and the Financial Aid Office to determine the impact of withdrawing with regards to grades, financial aid funds and the student's account balance. Students who fail to notify the DOE of intent to withdraw will be dismissed from the school after 14 days with no measurable participation or attendance.

The student transcript will reflect a withdrawal from a class depending on the last date of attendance. Students who drop prior to completing 80% of the course will receive a "W" for the course and the "W" will not be factored into the GPA calculation. Students who drop after 80% of the course has been completed will receive an "F" for the course. Students who receive a "W" after withdrawing will be placed on either academic warning or academic probation upon returning.

In determining the student's Quantitative SAP, withdrawals (grades of W) will be counted in the maximum time frame.

What is Exit Counseling?

After you have taken a federal student loan, you will need to prepare to repay it. Exit Counseling will provide you with the important information you will need. This process will take 20-30 minutes to complete and you will be able to do so by visiting: www.studentloans.gov, logging in and Completing Exit Counseling. You are required to do this when you graduate, leave school or reduce your course load to below half-time status (less than 6 hours). You will need your FSA ID as well as names, addresses, email addresses and phone numbers for your next of kin, two references who live in the US and your future employer (if known). You will review and sign your Borrower's Rights and Responsibilities and be reminded of all of the terms and conditions of your loans. More specific information regarding Exit Counseling may be found at: <https://studentaid.ed.gov/sa/>

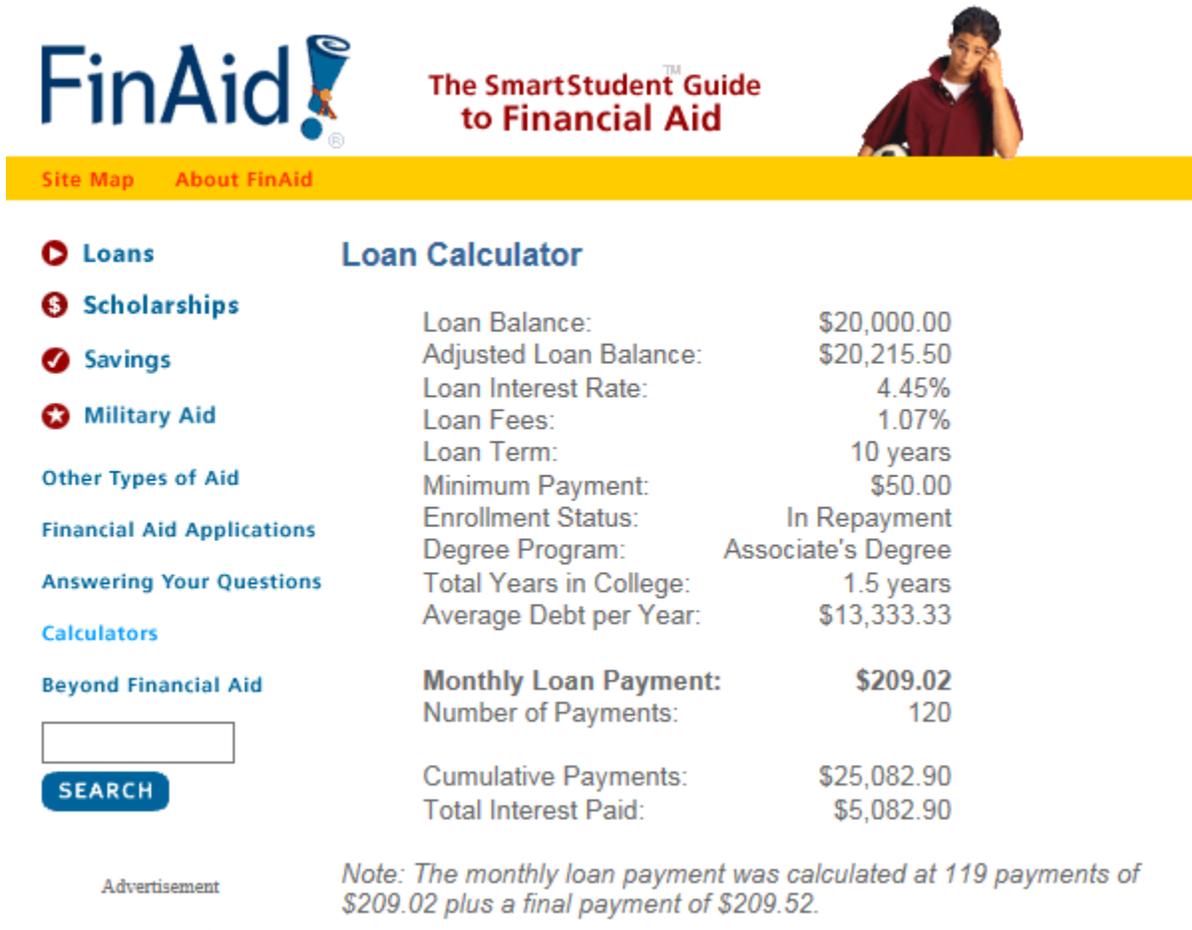
Repayment Options

Repayment begins 6 months from the time you leave college or drop below half-time. (Note that the six month time frame includes any time you were not in school. For example, if you

drop out of school for a semester and then re-enroll, the time you were out will be considered part of the 6 month period.)

Payment of the loan principle plus Interest is expected during the repayment of your loan. There are several types of repayment options: Standard repayment offers the lowest interest and shortest term. Extended repayment may go beyond 10 years and reduce monthly payments but increases the interest repaid. Graduated repayment begins with a lower payment and at specified times, that payment amount will increase. Income Based repayment sets the borrower's repayment based on their income after the student leaves college and does not exceed 25 years.

A sample repayment calculation for an independent student obtaining an associate's degree is as follows:



FinAid! The SmartStudent™ Guide to Financial Aid

Site Map About FinAid

Loans **Loan Calculator**

Scholarships

Savings

Military Aid

Other Types of Aid

Financial Aid Applications

Answering Your Questions

Calculators

Beyond Financial Aid

SEARCH

| | |
|------------------------------|--------------------|
| Loan Balance: | \$20,000.00 |
| Adjusted Loan Balance: | \$20,215.50 |
| Loan Interest Rate: | 4.45% |
| Loan Fees: | 1.07% |
| Loan Term: | 10 years |
| Minimum Payment: | \$50.00 |
| Enrollment Status: | In Repayment |
| Degree Program: | Associate's Degree |
| Total Years in College: | 1.5 years |
| Average Debt per Year: | \$13,333.33 |
| Monthly Loan Payment: | \$209.02 |
| Number of Payments: | 120 |
| Cumulative Payments: | \$25,082.90 |
| Total Interest Paid: | \$5,082.90 |

Advertisement

Note: The monthly loan payment was calculated at 119 payments of \$209.02 plus a final payment of \$209.52.

Defaulting on Student Loans

It is a necessity to repay your loans in full plus all accrued interest. Not repaying your loans is considered a default which may have negatively impact you. The consequences of default can be severe:

- The entire unpaid balance of your loan and any interest will be immediately due and payable.
- You will lose eligibility for *deferment, forbearance*, and repayment plans.
- You will lose eligibility for additional *federal student aid*.
- Your loan account will be assigned to a collection agency.
- The loan will be reported as delinquent to credit bureaus, damaging your credit rating. This will affect your ability to buy a car or house or to get a credit card.
- Your federal and state taxes may be withheld through a *tax offset*. This means that the Internal Revenue Service can take your federal and state tax refund to collect any of your defaulted student loan debt.
- Your student loan debt will increase because of the late fees, additional interest, court costs, collection fees, attorney's fees, and any other costs associated with the collection process.
- Your employer (at the request of the federal government) can withhold money from your pay and send the money to the government. This process is called wage garnishment.
- The *loan holder* can take legal action against you, and you may not be able to purchase or sell assets such as real estate.
- Federal employees face the possibility of having 15% of their disposable pay offset by their employer toward repayment of their loan through Federal Salary Offset.
- It will take years to reestablish your credit and recover from default.
- *Source: <https://studentaid.ed.gov/sa/repay-loans/default>

Private Loans

If students require funds for education, in addition to their federal financial aid package, they may consider an alternative student loan. Private Loans are distinct from Title IV and HEA program loans. These are private educational loans offered by a lender and are not federally guaranteed. Approval for this type of loan is based on your credit, often requiring a co-signer. Students may qualify for loans and other assistance under the Title IV, HEA programs. These loans should be explored first as private loans generally offer less advantages and benefits than federal Direct Loans.

If students wish to pursue private loans, Fountainhead identifies the following preferred lenders based on reputation, interest rates, services and convenience to our students. Fountainhead neither has affiliation with nor receives benefits or incentives from any lender, regardless of a preferred lender designation. None of the lenders on the list are affiliated. Students are welcome to choose a lender not on the preferred lender list.

Our preferred lenders for private loans are:

- Sallie Mae - [Smart Option Student Loan](#)

Fountainhead will provide upon request to students seeking private loans the Private Education Loan Applicant Self-Certification form and information from the school that is necessary for completion of the form. The form is available in the Financial Aid office.

Private Educational Lenders are governed by the **Truth in Lending Act** [15 U.S.C. 1638(e)]:

(e) Terms and disclosure with respect to private education loans

(1) Disclosures required in private education loan applications and solicitations

In any application for a private education loan, or a solicitation for a private education loan without requiring an application, the private educational lender shall disclose to the borrower, clearly and conspicuously-

(A) the potential range of rates of interest applicable to the private education loan;

(B) whether the rate of interest applicable to the private education loan is fixed or variable;

(C) limitations on interest rate adjustments, both in terms of frequency and amount, or the lack thereof, if applicable;

(D) requirements for a co-borrower, including any changes in the applicable interest rates without a co-borrower;

(E) potential finance charges, late fees, penalties, and adjustments to principal, based on defaults or late payments of the borrower;

(F) fees or range of fees applicable to the private education loan;

(G) the term of the private education loan;

(H) whether interest will accrue while the student to whom the private education loan relates is enrolled at a covered educational institution;

(I) payment deferral options;

(J) general eligibility criteria for the private education loan;

(K) an example of the total cost of the private education loan over the life of the loan-

(i) which shall be calculated using the principal amount and the maximum rate of interest actually offered by the private educational lender; and

(ii) calculated both with and without capitalization of interest, if an option exists for postponing interest payments;

(L) that a covered educational institution may have school-specific education loan benefits and terms not detailed on the disclosure form;

(M) that the borrower may qualify for Federal student financial assistance through a program under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 et seq.) [and 42 U.S.C. 2751 et seq.], in lieu of, or in addition to, a loan from a non-Federal source;

(N) the interest rates available with respect to such Federal student financial assistance through a program under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 et seq.) [and 42 U.S.C. 2751 et seq.];

(O) that, as provided in paragraph (6)-

(i) the borrower shall have the right to accept the terms of the loan and consummate the transaction at any time within 30 calendar days (or such longer period as the private educational lender may provide) following the date on which the application

for the private education loan is approved and the borrower receives the disclosure documents required under this subsection for the loan; and

(ii) except for changes based on adjustments to the index used for a loan, the rates and terms of the loan may not be changed by the private educational lender during the period described in clause (i);

(P) that, before a private education loan may be consummated, the borrower must obtain from the relevant institution of higher education the form required under paragraph (3), and complete, sign, and return such form to the private educational lender;

(Q) that the consumer may obtain additional information concerning such Federal student financial assistance from their institution of higher education, or at the website of the Department of Education; and

(R) such other information as the Bureau shall prescribe, by rule, as necessary or appropriate for consumers to make informed borrowing decisions.

(2) Disclosures at the time of private education loan approval

Contemporaneously with the approval of a private education loan application, and before the loan transaction is consummated, the private educational lender shall disclose to the borrower, clearly and conspicuously-

(A) the applicable rate of interest in effect on the date of approval;

(B) whether the rate of interest applicable to the private education loan is fixed or variable;

(C) limitations on interest rate adjustments, both in terms of frequency and amount, or the lack thereof, if applicable;

(D) the initial approved principal amount;

(E) applicable finance charges, late fees, penalties, and adjustments to principal, based on borrower defaults or late payments, including limitations on the discharge of a private education loan in bankruptcy;

(F) fees or range of fees applicable to the private education loan;

(G) the maximum term under the private education loan program;

(H) an estimate of the total amount for repayment, at both the interest rate in effect on the date of approval and at the maximum possible rate of interest offered by the private educational lender and applicable to the borrower, to the extent that such maximum rate may be determined, or if not, a good faith estimate thereof;

(I) any principal and interest payments required while the student for whom the private education loan is intended is enrolled at a covered educational institution and unpaid interest that will accrue during such enrollment;

(J) payment deferral options applicable to the borrower;

(K) whether monthly payments are graduated;

(L) that, as provided in paragraph (6)-

(i) the borrower shall have the right to accept the terms of the loan and consummate the transaction at any time within 30 calendar days (or such longer period as the private educational lender may provide) following the date on which the application for the private education loan is approved and the borrower receives the disclosure documents required under this subsection for the loan; and

(ii) except for changes based on adjustments to the index used for a loan, the rates and terms of the loan may not be changed by the private educational lender during the period described in clause (i);

(M) that the borrower-

(i) may qualify for Federal financial assistance through a program under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 et seq.) [and 42 U.S.C. 2751 et seq.], in lieu of, or in addition to, a loan from a non-Federal source; and

(ii) may obtain additional information concerning such assistance from their institution of higher education or the website of the Department of Education;

(N) the interest rates available with respect to such Federal financial assistance through a program under title IV of the Higher Education Act of 1965 (20 U.S.C. 1070 et seq.) [and 42 U.S.C. 2751 et seq.];

(O) the maximum monthly payment, calculated using the maximum rate of interest actually offered by the private educational lender and applicable to the borrower, to the extent that such maximum rate may be determined, or if not, a good faith estimate thereof; and

(P) such other information as the Bureau shall prescribe, by rule, as necessary or appropriate for consumers to make informed borrowing decisions.

(3) Self-certification of information

(A) In general

Before a private educational lender may consummate a private education loan with respect to a student attending an institution of higher education, the lender shall obtain from the applicant for the private education loan the form developed by the Secretary of Education under section 155 of the Higher Education Act of 1965 [20 U.S.C. 1019d], signed by the applicant, in written or electronic form.

(B) Rule of construction

No other provision of this subsection shall be construed to require a private educational lender to perform any additional duty under this paragraph, other than collecting the form required under subparagraph (A).

(4) Disclosures at the time of private education loan consummation

Contemporaneously with the consummation of a private education loan, a private educational lender shall make to the borrower each of the disclosures described in-

(A) paragraph (2)(A) (adjusted, as necessary, for the rate of interest in effect on the date of consummation, based on the index used for the loan);

(B) subparagraphs (B) through (K) and (M) through (P) of paragraph (2); and

(C) paragraph (7).

(5) Format of disclosures

(A) Model form

Not later than 2 years after August 14, 2008, the Bureau shall, based on consumer testing, and in consultation with the Secretary of Education, develop and issue model forms that may be used, at the option of the private educational lender, for the provision of disclosures required under this subsection.

(B) Format

Model forms developed under this paragraph shall-

(i) be comprehensible to borrowers, with a clear format and design;

(ii) provide for clear and conspicuous disclosures;

- (iii) enable borrowers easily to identify material terms of the loan and to compare such terms among private education loans; and
- (iv) be succinct, and use an easily readable type font.

(C) Safe harbor

Any private educational lender that elects to provide a model form developed under this subsection that accurately reflects the practices of the private educational lender shall be deemed to be in compliance with the disclosures required under this subsection.

(6) Effective period of approved rate of interest and loan terms

(A) In general

With respect to a private education loan, the borrower shall have the right to accept the terms of the loan and consummate the transaction at any time within 30 calendar days (or such longer period as the private educational lender may provide) following the date on which the application for the private education loan is approved and the borrower receives the disclosure documents required under this subsection for the loan, and the rates and terms of the loan may not be changed by the private educational lender during that period.

(B) Prohibition on changes

Except for changes based on adjustments to the index used for a loan, the rates and terms of the loan may not be changed by the private educational lender prior to the earlier of-

- (i) the date of acceptance of the terms of the loan and consummation of the transaction by the borrower, as described in subparagraph (A); or
- (ii) the expiration of the period described in subparagraph (A).

(7) Right to cancel

With respect to a private education loan, the borrower may cancel the loan, without penalty to the borrower, at any time within 3 business days of the date on which the loan is consummated, and the private educational lender shall disclose such right to the borrower in accordance with paragraph (4).

(8) Prohibition on disbursement

No funds may be disbursed with respect to a private education loan until the expiration of the 3-day period described in paragraph (7).

(9) Bureau regulations

In issuing regulations under this subsection, the Bureau shall prevent, to the extent possible, duplicative disclosure requirements for private educational lenders that are otherwise required to make disclosures under this subchapter, except that in any case in which the disclosure requirements of this subsection differ or conflict with the disclosure requirements of any other provision of this subchapter, the requirements of this subsection shall be controlling.

(10) Definitions

For purposes of this subsection, the terms "covered educational institution", "private educational lender", and "private education loan" have the same meanings as in section 1650 of this title.

(11) Duties of lenders participating in preferred lender arrangements

Each private educational lender that has a preferred lender arrangement with a covered educational institution shall annually, by a date determined by the Bureau,

in consultation with the Secretary of Education, provide to the covered educational institution such information as the Bureau determines to include in the model form developed under paragraph (5) for each type of private education loan that the lender plans to offer to students attending the covered educational institution, or to the families of such students, for the next award year (as that term is defined in section 481 of the Higher Education Act of 1965 [20 U.S.C. 1088]).

Dependency Override

The use of this process is rare and is determined on a case-by-case basis by the financial aid administrator. Dependency overrides are generally used if a student can be documented as lacking parental support due to being abused, being abandoned or experiencing some other type of parental neglect. This process allows a student who is normally categorized as dependent to be re-categorized as independent.

Professional Judgement

This process allows the financial aid administrator to use discretion to address a student’s ability to pay educational expenses due to unusual circumstances. On a case-by-case basis, with significant documentation and justification, adjustments may be made in the student’s file when warranted.

National Student Loan Database System Disclosure

Any loan borrowed by the student or parent will be submitted to the National Student Loan Database System (NSLDS), and will be accessed by guaranty agencies, lenders, and schools as determined to be authorized users of the data system.

Estimated Student Costs

Fountainhead Tuition and Fees:

| | Health Information Management: Medical Coding Associate of Occupational Science | Health Information Management: Health Information Technology Associate of Occupational Science | Electronic Technology Associate of Applied Science | Information Technology Associate of Occupational Science | Computer Programming Associate of Occupational Science | Computer Technology: Application Development Bachelor of Applied Science | Network Security and Forensics Bachelor of Applied Science | Electronic Wireless Communication Bachelor of Applied Science |
|-------------------------------------|--|---|---|---|---|---|---|--|
| Semester Credit Hours | 60 | 60 | 68 | 60 | 60 | 62 | 66 | 62 |
| Credit Hour Rate | \$ 435.00 | \$ 435.00 | \$ 485.00 | \$ 485.00 | \$ 485.00 | \$ 485.00 | \$ 485.00 | \$ 485.00 |
| Enrollment Fee | \$ 100.00 | \$ 100.00 | \$ 100.00 | \$ 100.00 | \$ 100.00 | \$ 100.00 | \$ 100.00 | \$ 100.00 |
| Total Tuition, includes EF | \$ 26,200.00 | \$ 26,200.00 | \$ 33,080.00 | \$ 29,200.00 | \$ 29,200.00 | \$ 30,170.00 | \$ 32,110.00 | \$ 30,170.00 |
| Average Semester Tuition* | \$ 6,525.00 | \$ 6,525.00 | \$ 8,245.00 | \$ 7,275.00 | \$ 7,275.00 | \$ 7,518.00 | \$ 8,003.00 | \$ 7,518.00 |
| Textbooks** | \$ 2,200.00 | \$ 2,200.00 | \$ 2,000.00 | \$ 2,500.00 | \$ 2,500.00 | \$ 2,000.00 | \$ 2,500.00 | \$ 2,200.00 |
| Fees | \$ 400.00 | \$ 400.00 | \$ 400.00 | \$ 400.00 | \$ 400.00 | \$ 400.00 | \$ 400.00 | \$ 400.00 |
| Total Supplies & Fees | \$ 2,600.00 | \$ 2,600.00 | \$ 2,400.00 | \$ 2,900.00 | \$ 2,900.00 | \$ 2,400.00 | \$ 2,900.00 | \$ 2,600.00 |
| Total Tuition & Supplies | \$ 28,800.00 | \$ 28,800.00 | \$ 35,480.00 | \$ 32,100.00 | \$ 32,100.00 | \$ 32,570.00 | \$ 35,010.00 | \$ 32,770.00 |

FCT also provides a Net Price Calculator that estimates total cost of attending school, including tuition and required fees, books and supplies, room and board (meals), and other related expenses — minus estimated grant and scholarship aid) to current and prospective students and their families based on what similar students paid in a previous year.

The Net Price Calculator is available at:

<http://fountainheadcollege.edu/npcalc.htm>

Refund Policy

Refunds are governed by regulating bodies and will vary according to the time frame that a student's enrollment is terminated.

Students Rejected by the College:

Full amount of the enrollment fee is refunded to the Student.

Students Canceling Enrollment Prior to Starting Training:

After signing an enrollment agreement, the Student may cancel enrollment by notifying the Campus Director in writing.

- If notification is received within (3) three days, 100% of the enrollment fee will be returned to the Student.
- After (3) three days, the enrollment fee is non-refundable.

Students Dismissed/Withdrawn After Starting Training:

State Refund Policy Calculations and Return of Title IV Calculations (if applicable) will be performed by the financial aid office as part of the withdrawal process. Refunds will be made within 45 days of the College's determination that the Student has withdrawn. The College will calculate refunds of tuition and fees for students that withdraw in accordance with the requirements of the Tennessee state law. All refunds are made less an administrative fee of \$100.

- If withdrawal occurs before expiration of (10%) of the semester, the College will refund 75% of the tuition charges for that semester.
- If withdrawal occurs after expiration of 10% but before 25% of the semester, the College will refund 25% of the tuition charges for the semester.
- If withdrawal occurs after expiration of the first 25% of the semester, no refund of tuition will be made. The student will be deemed obligated for 100% of the tuition charges assessed by the College for the semester.

Return of Title IV Funds

If the Student withdraws from the College prior to the 60% point in any payment period and received or could have received federal financial aid in the form of grant or loan funds,

federal law requires that the College, and in some cases, the Student return funds that are unearned to the fund source. Up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV Funds the Student has earned at the time of withdrawal. After the 60% point, the Student has earned 100% of the Title IV Funds. This calculation concerning federal financial aid is separate and distinct from the state refund policy and may result in the student owing additional funds to the College previously paid by federal financial aid prior to withdrawal.

Date of Withdrawal

The date of withdrawal is defined as the last day of attendance at an academic event or the date of the last submission of assignments or the date of notification by student, whichever is later.

Procedure for Official and Unofficial Withdraw

Students who find it necessary to terminate their enrollment must notify the Director of Education in writing. It is recommended that students meet with the Director of Education and the Financial Aid Office to determine the impact of withdrawing with regards to grades, financial aid funds and the student's account balance. Students who fail to notify the DOE of intent to withdraw will be dismissed from the school after 14 days with no measurable participation or attendance.

When A Student Fails to Earn a Passing Grade

When a student who began attendance and failed to earn a passing grade in at least one course offered over an entire period, it is assumed by the institution the student had unofficially withdrawn, unless the institution can document that the student completed the period or is returning for another semester.

Example Calculation

Legolas stopped attending classes on February 13th. The term began on January 3 and is 106 days long. Legolas completed 42 days and earned 39.62% of his financial aid. Legolas received \$1732 in Subsidized Stafford Loan and \$2968 in Unsubsidized Stafford and Pell Grant \$2907.50.

1. The amount of federal aid earned is $39.6\% \times \$7607.50 = \3012.57
2. Total federal aid unearned is $\$7607.50 - \$3012.57 = \$4594.93$
3. The second calculation determines percentage of amount unearned based on school charges for tuition and books. Legolas was charged \$7275.00 in tuition and \$495.00 in books. Percentage of unearned aid for this second calculation is $100\% - 39.6\% = 60.4\%$. Therefore, based on the tuition and books charged for the term, $\$7770 \times 60.4\% = \4693.08
4. The amount of federal aid Legolas must return is the lesser of step 2 & 3, which would be \$4594.93
5. Federal guidelines determine the order of aid types to be reduced: Unsubsidized Stafford Loan, Subsidized Stafford, and then Pell Grant until \$4594.93 has been repaid.

6. Therefore Legolas' aid will be reduced to:

| | | | |
|-----------------------------------|-----------|-----------------------|-------------|
| Unsubsidized Direct Stafford Loan | \$2968.00 | -\$2968.00 | = \$0.00 |
| Subsidized Direct Stafford Loan | \$1732.00 | -\$1626.93 | = \$105.07 |
| Pell Grant | \$2907.50 | -\$0 | = \$2907.50 |
| Total returned | | =\$4594.93 | |
| Total earned | | | =\$3012.57 |

The total returned amount reflects the amount to be billed to Legolas' student billing account from his financial aid. Any refunds from tuition that are determined and applied to his account may affect the amount that Legolas owes for spring semester.

Refund Distribution

Students must understand that they may not receive a refund directly and that federal regulations require refunds be made in the following order: Unsubsidized Federal Stafford loans; Subsidized Federal Stafford loans; Federal PLUS loans; Federal Pell Grants; other SFA programs; other federal, state, private, or institutional sources of aid; then, lastly, to the student. Refunds will be made within 45 days of the college receiving written notice of cancellation, withdrawal, or dismissal, or within 45 days of the date of determination. Students receiving a refund will be informed by letter as to the amount of the refund and to which program it was applied, and they may receive a refund check.

Students whose funds have not been posted to their account may be eligible for a post-withdrawal disbursement (PWD). If the student is determined by the school as eligible for a PWD, grant funds may be disbursed; however, loan funds will need to be authorized by the student in writing within a proscribed timeframe.

Process for an Overpayment

An overpayment happens when Federal Aid is disbursed to a student's account in excess of what the student is eligible for. Upon discovery of an overpayment, the school will correct the ineligible funds via decrease in a subsequent disbursement, reallocation or return of funds to the appropriate program. If the student is determined liable for the overpayment (in excess of \$25), the school will notify the student in writing of the amount owed to the school. After 90 days, the school will refer the student to the Department's Debt Resolution Group.

Gainful Employment Information

34 CFR 668.6(b), that requires institutions to disclose, for each of their GE Programs, certain information about the programs to prospective students. Gainful Employment Templates, Standard Occupational Classification (SOC) codes and O*NET data are located on the FCT website www.fountainheadcollege.edu on each program's page and below:

Computer Programming

<http://www.fountainheadcollege.edu/wp-content/uploads/2017/10/11.0201-Gedt-1.html>

SOC Code 15-1131.00

O*NET <http://www.onetonline.org/link/summary/15-1131.00>

Application Development

<http://www.fountainheadcollege.edu/wp-content/uploads/2018/03/11.0201-Gedt.html>

SOC Codes: 15-1132.00

O*NET <http://www.onetonline.org/link/summary/15-1133.00?redir=15-1032.00>

Information Technology

<http://www.fountainheadcollege.edu/wp-content/uploads/2017/10/11.1001-Gedt.html>

SOC Codes: 11-3021.00 & 15-1081.00

O*NET <http://www.onetonline.org/link/summary/11-3021.00>

Network Security and Forensics

<http://www.fountainheadcollege.edu/wp-content/uploads/2017/10/11.1003-Gedt.html>

SOC Code: 15-1122.00.

O*NET <http://www.onetonline.org/link/summary/15-1122.00?redir=15-1071.01>

Electronic Technology

<http://www.fountainheadcollege.edu/wp-content/uploads/2017/10/15.0303-Gedt.html>

Electronic Wireless Communications

<http://www.fountainheadcollege.edu/wp-content/uploads/2017/10/15.0399-Gedt.html>

SOC Code: 17-3023.00

O*NET <http://www.onetonline.org/link/summary/17-3023.00>

Health Information Management – Medical Coding

<http://www.fountainheadcollege.edu/wp-content/uploads/2017/10/51.0713-Gedt.html>

SOC Codes (Standard Occupational Classification) related to Health Information

Technology careers: 29-2071.00

O*NET <http://www.onetonline.org/link/summary/29-2071.00>

Health Information Management – Health Information Technology

<http://www.fountainheadcollege.edu/wp-content/uploads/2017/10/51.0707-Gedt-1.html>

SOC Codes (Standard Occupational Classification) related to Health Information

Technology careers: 29-2071.00

O*NET <http://www.onetonline.org/link/summary/29-2071.00>

On-Time Graduation Rates and Retention Rates

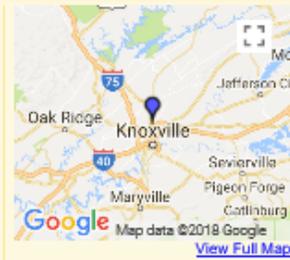
On time Graduation Rates and Retention rates of first time, full-time degree seeking students as reported to IPEDS are below: The normal timeframe for graduating an educational program is 150% times the length of the program. For example: a 16 month program would need to be completed in 24 months to be considered on time.

Fountainhead College of Technology

3203 Tazewell Pike, Knoxville, Tennessee 37918



General information: (865) 688-9422
Websites: www.fountainheadcollege.edu
Type: 4-year, primarily associate's, Private for-profit
Awards offered: Associate's degree
Bachelor's degree
Campus setting: City: Midsize
Campus housing: No
Student population: 109 (all undergraduate)
Student-to-faculty ratio: 10 to 1



IPEDS ID: 221795
OPE ID: 00743900

[Expand All](#) | [Collapse All](#)

GENERAL INFORMATION

TUITION, FEES, AND ESTIMATED STUDENT EXPENSES

FINANCIAL AID

NET PRICE

ENROLLMENT

ADMISSIONS

RETENTION AND GRADUATION RATES

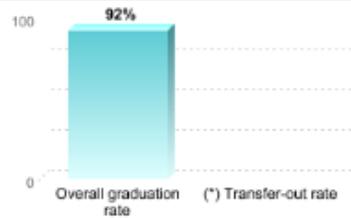
OVERALL GRADUATION RATE AND TRANSFER-OUT RATE

The overall graduation rate is also known as the "Student Right to Know" or IPEDS graduation rate. It tracks the progress of students who began their studies as **full-time, first-time degree- or certificate-seeking students** to see if they complete a degree or other award such as a certificate within 150% of "normal time" for completing the program in which they are enrolled.

Some institutions also report a transfer-out rate, which is the percentage of the full-time, first-time students who transferred to another institution.

Note that not all students at the institution are tracked for these rates. Students who have already attended another postsecondary institution, or who began their studies on a part-time basis, are not tracked for this rate. **At this institution, 37 percent of entering students were counted as "full-time, first-time" in 2016.**

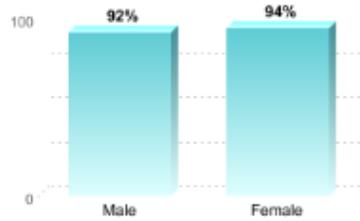
OVERALL GRADUATION AND TRANSFER-OUT RATES FOR STUDENTS WHO BEGAN THEIR STUDIES IN FALL 2010



Percentage of Full-time, First-time Students Who Graduated or Transferred Out Within 150% of "Normal Time" to Completion for Their Program

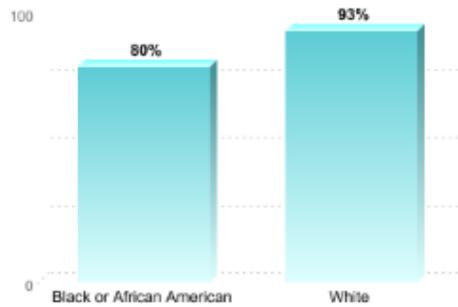
- (*) Not all institutions report transfer-out rates.

OVERALL GRADUATION RATE BY GENDER



Percentage of Full-time, First-time Students Who Began Their Studies in Fall 2010 and Graduated Within 150% of "Normal Time" to Completion for Their Program

OVERALL GRADUATION RATE BY RACE/ETHNICITY

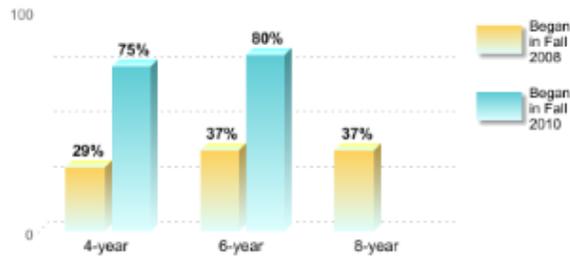


Percentage of Full-time, First-time Students Who Began Their Studies in Fall 2010 and Graduated Within 150% of "Normal Time" to Completion for Their Program

BACHELOR'S DEGREE GRADUATION RATES

Bachelor's degree graduation rates measure the percentage of entering students beginning their studies full-time and seeking a bachelor's degree, who earn a bachelor's degree within a specified amount of time. At this institution, 22 percent of the overall cohort were pursuing bachelor's degrees in 2010.

GRADUATION RATES FOR STUDENTS PURSUING BACHELOR'S DEGREES



Percentage of Full-time, First-time Students Who Graduated in the Specified Amount of Time

International Standard Book Number (ISBN) Listing of Required Books

Prior to the beginning of each semester, Fountainhead College will publish the course schedule along with the required textbook ISBNs, required supplemental materials and retail price information associated with each course. If an ISBN is not available, Fountainhead College will publish the Author, title, publisher and copyright ate for the textbook or supplemental material. The document with this information will be located at: <http://ecampus.fountainheadcollege.edu/>

The list allows students the opportunity to purchase books from vendors other than the FCT bookstore. However, if students intend to purchase books, they are required to bring them to school on the first day of class. Any student that does not have the required books in their possession on the first day of class will be required to purchase books from the bookstore on the first day of class.

Pell eligible students may access available funds in order to purchase books and supplies only after they have earned the funds via attendance. Students must sit in all classes and attend at least 60% of the term to fully earn Pell.

Withdrawal from School

Students who find it necessary to terminate their enrollment must notify the Director of Education in writing. It is recommended that students meet with the Director of Education and the Financial Aid Office to determine the impact of withdrawing with regards to grades, financial aid funds and the student's account balance.

Academic Program Information

Each school must make available to prospective and enrolled students information about the academic program of the school, including:

- Current degree programs and other educational and training programs
- Instructional, laboratory, and other physical plant facilities that relate to the academic program
- Faculty and other instructional personnel

Information regarding Academic Programs, facilities and personnel can be found at the FCT website: www.fountainheadcollege.edu

The information is also available in the college catalogue, which is available in the Admissions office and on the FCT Learning Management System (MOODLE) at: <http://ecampus.fountainheadcollege.edu/>

The school continuously strives for improvement, and our operations are guided by weekly, monthly and yearly assessment and improvement activities. Currently, academic programs are reviewed each semester by the school, and twice yearly by our Program Advisory Committee. When determinations are made regarding changes to our Academic Programs, students and staff will be notified in a timely manner.

Academic Program (Educational Program, Instructional Facilities, and Faculty)
Information regarding Current degree programs and other educational and training programs, Instructional, laboratory, and other physical plant facilities that relate to the academic program, Faculty and other instructional personnel can be found on the college website and in the college catalogue.

Transfer Credit Policy

Fountainhead College of Technology has established a transfer credit policy which is consistent with the standards established by the Accrediting Commission of Career Schools and Colleges.

In evaluating credit earned by students for transfer, the college adheres to the following principles:

- Fountainhead has established appropriate criteria (in areas such as comparability, applicability, source, and age of the previously earned credit; academic preparedness of the student at the time of credit transfer; grade earned for the credit to be transferred; etc.) and applies a systematic, consistent process for determining whether to accept credit earned at other institutions for transfer.
- The acceptance of credit for transfer is primarily based on the competencies achieved by the student in previously completed coursework and whether the competencies reasonably align with the coursework and the program into which the credit is to be transferred.
- Accreditation of the institution or program from which the student is seeking to transfer credits is a consideration for credit transfer decisions; however, the source of accreditation of the institution or program from which the student is seeking to transfer credits is not the sole basis for accepting or denying credit for transfer.

Transfer credit requirements:

- Transcripts must be official and must be mailed directly from the school to Fountainhead College. Fountainhead College does not accept transcripts issued to the student.
- Acceptable accreditation of the school at which the credits have been earned is required.
- Credits from the awarding school must compare in content, expectations, and credit hours.

- Credits for technical courses earned more the seven years prior are not accepted. General credits earned more than 10 years prior are evaluated on a case-by-case basis and may not be accepted.
- The grade earned in the course must be at least a “C” (or 2.00 on a scale of 4.00)
- Developmental courses cannot be transferred.
- Quarter hour credits are converted to semester hour credits by multiplying the quarter credits by .667. For example, a 3 credit course based on the quarter system is equivalent to 2 semester credits.
- Transfer credit for FCT General Education English and Math courses may ONLY be earned by equitable English and Math courses. Credits for other FCT General Education classes may be earned by comparable Humanities courses.
- All transfer credit determinations are made by the office of the Director of Education. Awarding of credits will be based on the policy articulated herein and is at the sole discretion of the DOE office.

Policies regarding Transfer Credits

- If a student disagrees with a transfer credit evaluation, the student may appeal the decision by providing additional course information that includes a course syllabus, course outline, required and textbook.
- Transfer credits must be evaluated and accepted by the institution prior to a student beginning a program. Credits earned or demonstrated after the start date of the program will not be accepted.
- Students may submit other sources of credit for classes:
 - Recognized CompTIA certifications
 - CLEP or DAN TES examination (FCT follows ACE scoring recommendations and recommended semester credit hours for students earning CLEP credits.)
 - Higher Education Transfer Alliance
- Students may not transfer more than 66% of the total semester credit hours needed to complete a program at FCT.
- Transfer credits are not calculated into FCT GPAs.
- Transfer credits are factored into the maximum time frame allowed for Satisfactory Academic Progress to ensure quality of work standards.

Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)

Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject students to civil and criminal liabilities.

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, see the U.S. Copyright Office website at www.copyright.gov.

Unauthorized peer-to-peer file sharing is prohibited at FCT. Students who engage in illegal downloading or unauthorized distribution of copyrighted materials using the school's information technology system will be subject to disciplinary action, ranging from Probation to Dismissal from the school.

Students using electronic material on the FCT network and/or equipment that is copyrighted, including textbooks, will be required to submit a copy of the receipt demonstrating legal purchase of the material. Failure to do so will result in denial by the school of usage or access of the material. Continued accessing of or use of the material will result in disciplinary action, ranging from conduct to dismissal. Extreme cases or repeated offenses may be forwarded to appropriate legal authorities for action.

Vaccination Policy

FCT does not require employees, prospects or enrolled students to obtain vaccinations as a condition of their employment or enrollment at the school. The school reserves the right to modify this policy at any time.

Fountainhead Statistics and Student Body Diversity

FCT reports data yearly to the U.S. Department of Education, which is compiled into the College Navigator for the school. The information provided includes:

- Student activities offered by the school
- Services offered by the school for individuals with disabilities
- Career and placement services offered to students during and after enrollment
- Policies of the school related to transfer of credit from other schools
- Retention rate of certificate or degree seeking, first-time, undergraduate students as reported to IPEDS.
- Percentage of enrolled, full-time students in the following categories:
 - Male
 - Female
 - Self-identified members of a major racial or ethnic group
 - Federal Pell Grant recipients

The College Navigator also includes Graduation Information, including:

- The completion or graduation rate of certificate or degree-seeking, first-time, full-time, undergraduate students
- Graduation rates disaggregated by
- Gender
- Major racial and ethnic subgroup
- Recipients of a Federal Pell Grant
- Recipients of a subsidized Stafford Loan who did not receive a Pell Grant
- Students who did not receive either a Pell Grant or a subsidized Stafford Loan

The College Navigator is available for viewing at

<https://nces.ed.gov/collegenavigator/?q=fountainhead&s=all&id=221795>

Placement and Continuing Education

Information regarding the employment of, and types of employment obtained by, graduates of the school's degree programs is available in Career Services and via the Career Services bulletin board in the school.

Tennessee Higher Education Commission (THEC) Placement Rates

Calculated placement rates from fiscal year (FY) 2015-2016 to the most currently available published rates as required by THEC are located at:

https://www.tn.gov/content/dam/tn/thec/secpr/1277_Fountainhead_-_APR_FY16.pdf

This report is published annually and the FY is from the July 1 to June 30 time frame.

ACCSC Graduation and Employment Rates

Graduation and Employment figures are calculated and submitted annually to the ACCSC. The figures as submitted in the 2016 Annual Report are as follows:



2016 ACCSC Annual Report Summary: *Graduation and Employment Figures*

Class Start Dates: 05/13, 09/13, 01/14

| Program | Class Starts | Graduation Rate | Employed In Field | Graduate Employment Rate | Comment* |
|-------------------------------|--------------|-----------------|-------------------|--------------------------|--------------------------------|
| Computer Programming | 18 | 65% | 6 | 75% | |
| Application Development | 7 | 43% | 2 | 67% | |
| Electronic Technology | 5 | 40% | 2 | 100% | |
| Electronic Wireless | 4 | 50% | 1 | 100% | |
| Health Information Technology | 13 | 38% | 2 | 40% | |
| Medical Coding* | 0 | 0% | 0 | 0% | No enrollments No graduates |
| Information Technology | 70 | 57% | 23 | 79% | |
| Network Security | 40 | 63% | 22 | 96% | |

*No students began or graduated program during reporting period.

Types of Graduate and Professional Education

Information regarding the types of graduate and professional education in which graduates of the institution's 4-year degree programs have enrolled is available in Career Services and via the Career Services bulletin board in the school and on the FCT website: www.fountainheadcollege.edu/career-services/

After graduating from Fountainhead College of Technology with their baccalaureate degree, a number of graduates have continued their education. Following is a list of schools and graduate programs that FCT graduates have reported attending or from which they have earned their Master's degrees. This information is comprised from data collected over the last five years.

- Capella, Master of Science in Information Assurance & Security
- Capitol Technology University, Master of Cyber and Information Security
- Colorado Technical University, Master of Science in Information Technology with concentration in Security Management
- Lincoln Memorial University, Doctor of Jurisprudence
- Stayer University, Master of Science in Information Systems
- University of Management and Technology, Master of Science in Engineering Management

- University of Phoenix, Master of Business Administration
- Western Governor's University, Master of Science, Computer and Information Systems Security/ Information Assurance

Privacy of Student Records – Family Educational Rights and Privacy Act (FERPA)

FERPA affords students the following rights with respect to their education records:

- The right to inspect and review the student's education records within 45 days of the day the college receives a request for access. Students should submit to the registrar, director of the college or other appropriate official written requests that identify the record(s) they wish to inspect. The college official will make arrangements for access and notify students of the time and place where the records may be inspected. If the records are not maintained by the college official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
- The right to request the amendment of the student's education records that the student believes are inaccurate or misleading. Students may ask the college to amend records they believe are inaccurate or misleading. They should write the college official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading. If the college decides not to amend the record as requested by the student, the college will notify the student of the decision and advise the student of his or her 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.
- The right to a consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent. One exception that permits disclosure without consent is disclosure to school officials with legitimate educational interests. A school official is a person employed by the college in an administrative, supervisory, academic or research, or support staff position (including law-enforcement unit personnel and health staff); a person or company with whom the college has contracted (such as an attorney, auditor or collection agent); or a person serving on the Board of Directors. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility. Upon request, the college discloses education records without consent to officials of another school in which a student seeks or intends to enroll.
- The school has the right to disclose directory information without prior consent. Directory information is defined as information that can be released without the student's written consent. Personally identifiable information that is not generally considered harmful or an invasion of privacy if disclosed includes but is not limited to:

- name, address, telephone listing, electronic mail address;
- date and place of birth;
- photographs;
- participation in officially recognized activities and sports;
- field of study;
- weight and height of athletes;
- enrollment status (full-, part-time, undergraduate, graduate);
- degrees & awards received;
- dates of attendance;
- most recent previous school attended; and
- grade level.

Note: Students have the right to withhold directory information by sending a written request to the Campus Director within 7 days of beginning classes at FCT. This restriction is permanent unless revoked by the student.

- The right to file a complaint with the U.S. Department of Education concerning alleged failures by College to comply with the requirements of FERPA. The name and address of the office that administers FERPA is: Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue, SW., Washington, DC 20202-4605.
- Institutions are required to advise the campus community of the location of information about sex offenders provided by the state. This information can be found at http://www.tbi.state.tn.us/sex_ofender_reg/sex_ofender_reg.shtml.

Title IX and VAWA (Violence Against Women Act)

Title IX of the Education Amendments of 1972 protects people from discrimination based on sex in education programs or activities that receive Federal financial assistance. Title IX states that:

“No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance.”

Title IX exists to protect students, employees, applicants for admission and employment, and other persons from all forms of sex discrimination, including discrimination based on gender identity or failure to conform to stereotypical notions of masculinity or femininity. All students (as well as other persons) at recipient institutions are protected by Title IX—regardless of their sex, sexual orientation, gender identity, part- or full-time status, disability, race, or national origin—in all aspects of a recipient’s educational programs and activities.

The Violence Against Women Act (VAWA) requires the college to handle, prevent and report occurrences of sexual assault and relationship abuse which includes dating violence, domestic violence and stalking.

Fountainhead provides students, employees, applicants for admission and employment and other persons with equal educational program opportunities for all genders at all levels with freedom from sexual discrimination, sexual harassment, sexual violence and hostile environments.

Definition of Terms:

Consent: To give your permission or to be in agreement for something to happen. Drug use, threats and coercion nullify consent.

Hostile environment: A hostile environment can result from the unwelcome conduct of supervisors, co-workers, customers, contractors, or anyone else with whom the victim interacts on the job, and the unwelcome conduct renders the workplace atmosphere intimidating, hostile, or offensive. Examples of behaviors that may contribute to an unlawful hostile environment include:

- discussing sexual activities;
- telling off-color jokes concerning race, sex, disability, or other protected bases;
- unnecessary touching;
- commenting on physical attributes;
- displaying sexually suggestive or racially insensitive pictures;
- using demeaning or inappropriate terms or epithets;
- using indecent gestures;
- using crude language;
- sabotaging the victim's work;
- engaging in hostile physical conduct

Welcomeness: To gladly accept or receive.

Sex discrimination: Sex discrimination involves treating someone unfavorably because of that person's gender or because of his or her connection with an organization or group that is generally associated with people of a certain sex. It also includes discrimination against an individual because of gender identity, including transgender status, or because of sexual orientation.

Sexual harassment: Sexual harassment is conduct that: 1) is sexual in nature; 2) is unwelcome; and 3) denies or limits a student's ability to participate in or benefit from a school's education program. Comments that are unwelcomed and inappropriate, requests for sexual favors and sexual violence are all examples of sexual harassment.

Sexual violence: refers to physical sexual acts perpetrated against a person's will or where a person is incapable of giving consent (*e.g.*, due to the student's age or use of drugs or alcohol, or because an intellectual or other disability prevents the student from having the

capacity to give consent). A number of different acts fall into the category of sexual violence, including rape, sexual assault, sexual battery, sexual abuse, and sexual coercion.

Diversity Issues

Meeting compliance with Title IX can, at times, be challenging for administrators. If a diversity issue arises and the administration is made aware of it, they may be able to make accommodations. For example, a transgendered student (who identifies as a man) wishes to use the men's restroom. In this example, the school may perhaps deny use of the men's room to him but also designate a bathroom facility as unisex. This provides compliance with Title IX to all other male residential students who find the his use of the facilities "unwelcomed" but not deny the transgendered student's use of bathroom facilities based on his gender.

Students with disabilities may also present compliance challenges. Again if the administration is made aware, this will give them an opportunity to uniquely accommodate the student without violating his or her rights.

Impact of Sexual Violence on Victims

Sexual violence can have lasting and harmful consequences social, physical, psychological, for communities, victims, families. The statistics are alarming:

- For every five women in college, one will experience sexual assault.
- 13% also report being stalked.
- Male and female students report experiencing domestic violence with a past partner at a rate of over 30%.

Drug and Alcohol Use and Sexual Violence

The use of drugs or alcohol can impair judgement. By drinking alcohol with a friend, for example, you are in a situation where you are invalidating your or someone else's consent if sexual activity takes place. This could result some type of sexual violence. You should not allow yourself to participate in activities such as these, which could impair or eliminate your ability to make good decisions. Abstain from using drugs or alcohol if you consent to sexual activity and make sure your partner has done the same.

Sexual Violence Reports on the FCT Campus

There have been no current or prior reports of sexual violence on campus. The incident does not have to have occurred on campus for you to get help.

How to Report an Incident

There are three ways to report an incident including notifying the police, the campus Title IX Coordinator or making an anonymous report.

Knoxville Police Department
911 for emergencies
675-4000 for the Nonemergency Dispatch Center

Contact the college's Title IX Coordinator. The Title IX Coordinator is Fran Clemmons. Contact her by calling 865-688-9422 or emailing Fran.Clemmons@fountainheadcollege.edu Fran will work with the individual to record the incident.

Keeping your identity anonymous is one way you can be protected from retaliation. You can accomplish this by reporting an incident to a pastor, a licensed healthcare worker, a mental health counselor, a rape crisis centers or a victim's advocate.

Title IX Coordinator

The Title IX coordinator has a responsibility to coordinate the recipients efforts to comply with its obligations under Title IX and the Title IX regulations. These responsibilities include coordinating any investigations of complaints received pursuant to Title IX and the implementing regulations.

The Title IX Coordinator is Fran Clemmons. Contact her by calling 865-688-9422 or emailing Fran.Clemmons@fountainheadcollege.edu

Possible Disciplinary Actions

The college has a number of actions it can take depending on the incident and its severity and whether it involves another student. Possible disciplinary actions may include: Written reprimands, probation, suspension and expulsion. Prior to an investigation interim actions that can be taken include: orders of protection, no contact orders, assistance in making changes to your living arrangements and/or changing class schedules.

Student Services

Fountainhead College's Student Services Department exists to help students learn about services that support their academic and personal progress while attending school. We want your college experience here to count, and we know that your success in finding a good job depends on making multiple informed decisions while on this path.

If you want support with life skills, counseling, disability services, budgeting and financial planning, housing, childcare, transportation or information about student records, visit the online resources available to enrolled students through the Student Services Department or pick up a Student Services Manual in the library.

Students can login to the eCampus and select the category and course for Student Services to find these resources.

For more information, contact Casey Rackley, Student Services Coordinator, at casey.rackley@fountainheadcollege.edu or 865-688-9422.

Disability Services

The college strives to meet the needs of all students. Easy access and special amenities are available.

Prospective students who have special needs are encouraged to contact the college prior to visiting to ensure our facilities meet their requirements. Students with permanent or temporary handicaps may request, in writing, permission to park in reserved or handicap parking.

Students with disabilities should meet with the Campus Director to discuss and arrange accommodations that will aid them in completing their education.

Annual Security Report

Fountainhead College of Technology is required by the United States Clery Act to disclose annually to students and employees recent crime statistics and its crime-related policies. The Clery Act is incorporated into the U.S. Code as Title 20, Chapter 28, Subchapter IV, Part F-1, Paragraph (§) 1092. Please find attached the 2015 Security Report and Policies.

Fountainhead College distributes annual a security report to all current students and employees via the Learning Management System (Moodle). The report includes campus crime statistics, policies and procedures for crime reporting, campus policies regarding law enforcement, awareness and training information, the school policy regarding Drug-Free campus and workplace, policies regarding emergency response and evacuations, and awareness and training resources regarding sexual crimes and sexual harassment.

Students who would like a copy of the report should make the request in writing to the Campus Director.

Voter Registration

In compliance with HEA Section 487(a)(23) and 20 USC1094 (a)(23) Fountainhead College distributes paper voter registration forms to students on campus and through electronic messages via email and postings on the college LMS.

Facts about Tennessee Voter Registration process can be found at:

<http://www.aacrao.org/resources/compliance/voter-registration/voter-registration->

[mandate](#)

A printable copy of the Tennessee voter registration form is available for download at:
<http://factn.org/wp-content/uploads/2012/06/Tennessee-Voter-Registration-Form.pdf>

A printable copy of the Knox County voter registration form is available for download at:
<https://www.knoxcounty.org/election/pdfs/registration.pdf>

Constitution Day

On September 17 (or the following week if the 17th falls across the weekend), Fountainhead College holds an educational program on the United States Constitution.