NORD COAST

Health Career Training School
39-07 Prince St. Unit 2B-1 Flushing, NY 11354
Tel: 718-888-1016 | office@nordcoastusa.com

Information for Students
DISCLOSURE PAMPHLET

What You Should Know About Licensed Private Schools and Registered Business School in New York State

What is the purpose of this pamphlet?
All prospective and enrolled students in a non-degree granting proprietary school are required to receive this pamphlet. This pamphlet provides an overview of students' rights with regard to filing a complaint against a school and accessing the tuition reimbursement fund if they are a victim of certain violations by the school.

Trade schools which are licensed by the New York State Education Department and business schools which are registered by this Department are required to meet very specific standards under the Education Law and the Commissioner's regulations. These standards are designed to help ensure the educational appropriateness of the programs which schools offer. It is important for you to realize that the New York State Education Department's Bureau of Proprietary School Supervision closely monitors and regulates all non-degree granting proprietary schools. The schools are required to have their teachers meet standards in order to be licensed by the Department. Schools are also required to have their curriculum approved by the New York State Education Department every three years, thereby helping to ensure that all curriculum offered in the schools is educationally sound.

In addition, staff members of the Bureau of Proprietary School Supervision are often in the school buildings monitoring the educational programs being offered. The interest of the New York State Education Department is to insure that the educational program being offered meets your needs and that your financial investments are protected.

The New York State Education Department's Bureau of Proprietary School Supervision wishes you success in your continued efforts to obtain the necessary skill training in order to secure meaningful employment. In addition, Bureau staff will continue to work with all the schools to help insure that a quality educational program is provided to you.

Who can file a complaint?
If you are or were a student or an employee of a Licensed Private or Registered Business School in the State of New York and you believe that the school or anyone representing the school has acted unlawfully, you have the right to file a complaint with New York State Education Department.

What can a student or employee complain about?
You may make complaints about the conduct of the school, advertising, standards and methods of instruction, equipment, facilities, qualifications of teaching and management personnel, enrollment agreement, methods of collecting tuition and other charges, school license or registration, school and student records, and private school agents.

How can a complaint be filed by a student or an employee?
You should try to resolve your complaint directly with the school unless you believe that the school would penalize you for your complaint. Use the school's internal grievance procedure or discuss your problems with teachers, department heads, or the school director. We suggest that you do so in writing and that you keep copies of all correspondence to the school. However, the school cannot require you to do this before you file a complaint with the New York State Education Department. If you do file a complaint with the Department, please advise the Bureau of any action that you have taken to attempt to resolve your complaint.

The steps you must take to file a complaint with the New York State Education Department are:

1. Write to the New York State Education Department at 116 West 32nd Street, 5th Floor, New York, NY10001 or telephone the Department at (212) 643-4760, requesting an interview for the purpose of filing a written complaint. Bring all relevant documents with you to the interview, including enrollment agreement, financial aid application, transcripts, etc. An investigator from the Department will meet with you and go through your complaint in detail.
2. If you cannot come for an interview, send a letter or call the office to request a complaint form. You must complete and sign this form and mail it to the office. Please include copies of all relevant documents. You should keep the originals. You must file your complaint within two years after the alleged illegal conduct took place. The Bureau cannot investigate any complaint made more than two years after the date of occurrence.

3. The investigator will attempt to resolve the complaint as quickly as possible and may contact you in the future with follow-up questions. You should provide all information requested as quickly as possible; delay may affect the investigation of your complaint. When appropriate, the investigator will try to negotiate with the school informally. If the Department determines that violations of law have been committed and the school fails to take satisfactory and appropriate action then the Department may proceed with formal disciplinary charges.

What is the tuition reimbursement fund?
The Tuition Reimbursement Fund is designed to protect the financial interests of students attending proprietary school. If a school closes while you are in attendance, prior to the completion of your educational program, then you may be eligible for a refund of all tuition expenses which you have paid. If you drop out of school prior to completion and you file a complaint against the school with the State Education Department, you may be eligible to receive a tuition refund if the State Education Department is able to provide factual support that your complaint is valid and to determine that there was a violation of Education Law or the Commissioner's Regulations as specified in Section 126.17 of the Commissioner's Regulations. To file a claim to the Tuition Reimbursement Fund, you must first file a complaint with the State Education Department at the address included in this pamphlet. The staff of the State Education Department will assist you in the preparation of a tuition reimbursement form (a sample of this form should have been provided to you upon enrollment).

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What is the Tuition Refund and Cancellation Policy?

All schools must have a tuition refund and cancellation policy for each program included in the catalog and the enrollment agreement. Read and understand the school's policy regarding tuition refund and cancellation before you sign the enrollment agreement. If you do not understand it, or are confused by the schools explanation, get help before you sign. You may ask for assistance from the Department at the address included in this pamphlet.

What should students know about private school agents?

Private School Agents are employed by schools for the purpose of recruiting or enrolling students in the school; they are not school counselors. Private School Agents cannot require a student to pay a placement or referral fee. Each school agent must be licensed by the New York State Education Department, must have an Agent identification card and must be a salaried employee of the school. School Agents who cannot show an Agent Identification Card are breaking the law if they try to interest students in enrolling in a school or group of schools. The Name(s) of the Agent(s) who enrolled a student must appear on that student's enrollment agreement. Therefore, you should write down the name of the agent who talked to you. Each student will be required to confirm the name(s) of the agent(s) when signing the enrollment agreement. A full refund shall be made to any student recruited by an unlicensed private school agent or even by a licensed agent if that agent made fraudulent or improper claims. To find out if you are eligible to receive a refund, you must follow the complaint procedures included in this pamphlet.

What should students know about "Grants and Guaranteed Student Loans"?

A grant is awarded to a student based on income eligibility, and it does not need to be repaid (for example, New York State Tuition Assistance Program (TAP) grants or Pell grants provided by the Federal Government). Guaranteed student loans are low interest loans provided under the Federal Guaranteed Student Loan Program. The decision to apply for such a loan is yours- the school cannot require that you apply for a loan. You should understand that if you pay school tuition with money loaned to you from a lender you are responsible for repaying the loan in full, with interest, in accordance with the terms of the loan agreement. A failure to repay the loan can hurt your credit rating and result in legal action against you. Even if you fail to complete your educational program, you are still responsible for repaying all of the money loaned to you.

It is your right to select a lender for a guaranteed student loan. The school cannot require you to apply to a particular lender or lending institution. However, the school can recommend a lender, but if it does, the school must also provide you with a statement about your right and ability to obtain a loan from another lender and the insurance premiums charged on these loans. Read and understand all the information and applications for financial aid grants and loans before signing.

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Where can students file a complaint, file a claim to the tuition reimbursement fund, or get additional information?

Contact the New York State Education Department at:

NEW YORK STATE EDUCATION
DEPARTMENT BUREAU OF
PROPRIETARYSCHOOL
SUPERVISION 116 WEST 32ND
STREET, 5TH FLOOR, NEW YORK, NY10001
Attention: Bureau of Proprietary School Supervision
(212) 643-4760

This pamphlet is provided to you by the New York State Education Department (NYSED). The NYSED regulates the operation of licensed Private Schools and Registered Business Schools/ Computer Training Facilities.

I have read and understood this notice and I have received a signed original of this notice.

_____ _____
Student Signature Date

_____ _____
Signature of School Official Date