Student Consumer Information

2025-2026

Published July 1, 2025

Contents

INTRODUCTION

To help students and families make better-informed decisions about higher education, American Institute (AI) is pleased to provide this guide to sources of consumer information, school policies and disclosures as required under the Higher Education Opportunity Act and other legislation. For more information about the Higher Education Opportunity Act, please refer to the U. S. Department of Education website (www.ed.gov). Additionally, the right to request and receive this information in writing is available by contacting the Campus President or designee at each location during regular business hours:

West Hartford Campus
99 South Street, West Hartford, CT 06110
Phone: 860.947.2299 Fax: 860.947.2290

Cherry Hill Campus
2201 NJ-38, 8th Floor Cherry Hill, NJ 08002
Phone: 856.444.5600 Fax: 856.444.5601

Clifton Campus
346 Lexington Avenue, Clifton, NJ 07011
Phone: 973.340.9500 Fax: 973.340.9050

Toms River Campus
2363 Lakewood Road Toms River, NJ 08755
Phone: 732.719.2730 Fax: 732.367.0971

Somerset Campus
80 Cottontail Lane, Suite 103, Somerset, NJ 08873
Phone: 732.201.8335 Fax: 732.201.8396

GENERAL INSTITUTIONAL INFORMATION

Academic Calendar

American Institute's academic calendar information is found in the Catalog Supplement. The Catalog, Addendum and Supplement are available on the American Institute website at: https://www.americaninstitute.edu/catalog/.

School Licensure, Accreditation and Approvals

Each location is approved by the state in which it operates.

The West Hartford main campus is authorized to offer both residential and distance education by the State of Connecticut, Office of Higher Education, and by the State of Connecticut Rehabilitation Commission.

The New Jersey locations of Cherry Hill, Lexington Ave-Clifton, Main Ave-Clifton, Somerset, and Toms River are authorized to offer both residential and distance education by the State of New Jersey Department of Education.

All programs at the Cherry Hill, NJ location are registered by the Pennsylvania State Board of Private Licensed Schools.

The Diagnostic Medical Sonography Program at the Toms River, NJ location is registered by the Pennsylvania State Board of Private Licensed Schools.

Institutional Accreditation

The American Institute locations in Cherry Hill, NJ, Clifton, NJ, Somerset, NJ, Toms River, NJ, and West Hartford, CT, are institutionally accredited by the Accrediting Bureau of Health Education Schools (ABHES).
Accrediting Bureau of Health Education Schools (ABHES)
6116 Executive Blvd., Ste 730, North Bethesda, MD 20852
Telephone: (301) 291-7550

ABHES Accreditation Numbers: West Hartford I-399 | Clifton I-399-01 | Somerset I-399-02
Toms River I-399-03 | Cherry Hill I-399-04

Computer File Sharing

An amendment to the Higher Education Act of 1965 requires institutions to have a plan to combat the illegal downloading of music, videos and other copyrighted works on institutional campus networks.

AI takes this responsibility seriously. Campus computers are monitored closely to address copyright violations related to illegal downloads. Each computer user should understand what material is illegal or legal and what sites are authorized distributors of copyrighted material. For example, popular sites such as iTunes, Rhapsody, Amazon, etc., have downloads available for a fee.

Any unauthorized or illegal downloads or unauthorized file sharing, including peer to peer file sharing, by any member of the AI community subjects that member to sanctions by AI up to dismissal from school or termination of employment. Individuals are subject to federal criminal offenses for copyright law violations. For a full list of offenses, visit
http://www.copyright.gov/title17/92chap5.html

Constitution Day

Institutions must comply with the "Consolidated Appropriations Act, 2005." The law states that "each educational institution that receives Federal funds for a fiscal year shall hold an educational program on the United States Constitution on September 17 of such year for the students served by the educational institution.'' The law requires that Constitution Day be held on September 17th of each year, commemorating the September 17, 1787, signing of the Constitution. However, when September 17th falls on a Saturday, Sunday, or holiday, Constitution Day is held during the preceding or following week. The National Archives has a website with a scan of the U.S. Constitution available online at: National Archives

Contact Information

If a student or parent has a question, he/she is encouraged to contact the Campus Director/ Director of Education at their location using the information below with any issues they may be encountering.

American Institute –West Hartford, CT
Kim Colbert, Campus Director/DPE

American Institute –Cherry Hill, NJ
Robert Moore, Campus Director/Director of Education

American Institute –Clifton, NJ
Angelique Bucoy-Oropel, Campus Director/Director of Education

American Institute –Toms River, NJ
Timothy M. Rodgers, Campus President/Director of Education

American Institute –Somerset, NJ
Darlene Dourney, Campus Director/Director of Education

Educational Programs

American Institute's educational programs are found in the Programs section of the School Catalog/Addendum. The Catalog, Addendum and Supplement are available on the American Institute website at: https://www.americaninstitute.edu/catalog/.

Faculty

American Institute's faculty is found in the School Catalog Supplement. The Catalog, Addendum and Supplement are available on the website at: https://www.americaninstitute.edu/catalog/.

Family Educational Rights and Privacy Act (FERPA)

American Institute's FERPA policy is located in the Student Catalog/Addendum. The Catalog, Addendum and Supplement are available on the website at: https://www.americaninstitute.edu/catalog/.

Leave of Absence

American Institute's Leave of Absence policy is found in the Catalog/Addendum. The Catalog, Addendum and Supplement are available on the website at: https://www.americaninstitute.edu/catalog/.

Net Price Calculator

Using both student-entered and institution-provided data, American Institute's net price calculator allows prospective students to calculate an estimated net price at an institution using the following basic formula: *Estimated Net Price = Cost of Attendance - Grant Aid*

Based on the information entered by a student, an average net price of attendance is generated based on what similar students paid in the previous year. The estimates generated do not represent a final determination, or actual award, of financial assistance or a final net price. They are only estimates based on price of attendance and financial aid provided to students in an institution's largest program in a given year. The estimates are not binding on the Secretary of Education, the institution of higher education, or the State.

American Institute's Net Price Calculator can be accessed at the following website:

Cherry Hill: https://www.americaninstitute.edu/npc/cherry-hill.htm
Clifton: https://www.americaninstitute.edu/npc/clifton.htm
Somerset: https://www.americaninstitute.edu/npc/somerset.htm
Toms River: https://www.americaninstitute.edu/npc/toms-river.htm
West Hartford: https://www.americaninstitute.edu/npc/west-hartford.htm

Satisfactory Academic Progress

The Satisfactory Academic Progress standards are found in the Student Catalog/Addendum. The Catalog, Addendum and Supplement are available on the website at: https://www.americaninstitute.edu/catalog/.

Textbook Information

The American Institute website includes a listing of required textbooks by course which may be found at:

www.americaninstitute.edu/consumer-info

Students have the option to opt out of receiving textbooks and may purchase textbooks on their own. If a student chooses to opt out, AI will adjust the tuition for each course based on the AI price for the textbook. To opt out from receiving textbooks and/or the subscription, a request must be made to the Campus Director/Director of Education.

Transfer of Credit

The Transfer of Credit section is found in the American Institute Catalog/Addendum. The Catalog, Addendum and Supplement are available on the American Institute website at https://www.americaninstitute.edu/catalog/.

Tuition, Fees and Cost of Attendance

Tuition, fees and cost of attendance for American Institute programs are found in the American Institute Catalog/Addendum. The Catalog, Addendum and Supplement are available on the website at: https://www.americaninstitute.edu/catalog/.

Vaccination

As students in an allied health program, our externship sites or clinical sites may require proof of satisfactory health status, including immunizations, TB test or chest x-rays prior to allowing a student to begin at the site. For additional information, please contact the program director.

Voter Information

American Institute encourages its students to be active participants in their communities. Voting is a privilege that allows citizens to have a voice in their government and their laws. The National Mail Voter Registration Form can be used to register U.S. citizens to vote, to update registration information due to a change of name, make a change of address or to register with a political party. You must follow the state-specific instructions listed for your state. After completing the form, you must sign your name and send it to your state or local election office for processing.

The national form also contains voter registration rules and regulations for each state and territory. For more information about registering to vote, contact your state election office at https://www.eac.gov/voters/register-and-vote-in-your-state.

Register to vote by following your state-specific instructions and using the National Mail Voter Registration form at http://www.eac.gov/voter_resources/register_to_vote.aspx.

Withdrawal and Refund Policies

American Institute's cancellation policy, withdrawal policy, institutional refund policy, and Return to Title IV policy are found in the American Institute Catalog/Addendum. The Catalog, Addendum and Supplement are available on the website at: https://www.americaninstitute.edu/catalog/.

Student Services and Resources

Career Services

American Institute does not guarantee or imply the guarantee of employment or of any certain wage or salary as a result of attendance at or graduation from American Institute.

Career Services Specialists provide job search assistance. Job search assistance includes advising about job search strategies, assisting with résumé preparation and helping improve interviewing skills and may be provided individually, in groups or both at the discretion of the school. It also includes contacting employers on behalf of our graduates. However, no assurance is made that a specific (or any) employer contact will be made on behalf of you as an individual. About half of our graduates who are employed achieve this through contacts we make and about half through contacts they make. The best results are achieved by graduates who view the job search process, which typically takes several months but may take longer, as a personal goal, with assistance from the school, and who put as much effort into job search preparation and conduct as they did for school.

Placement assistance is offered to graduates; however, ultimately the securing of employment is the student's responsibility. Potential employers will consider many factors when hiring. These factors include but are not limited to a student's attendance, attitude, grades, work background, educational background, personal performance on an interview, and other intangible factors.

All graduates have the advantage of ongoing refresher training; resume preparation, and placement assistance during any scheduled school term.

The Career Services Office functions as a referral center that attempts to match graduating students with positions in the local area. For more than 100 years, employers have recognized the quality of graduates from American Institute. They continue to contact the Career Services Office when job openings occur. Interviews are arranged and students are counseled in interviewing techniques and resume preparation.

Graduates seeking job search assistance through American Institute are expected to comply with Director of Career Services' directives. Failure to comply, will result in the institution no longer providing job search assistance to the graduate.

Advising

The administration conducts advising from registration through graduation on an as-needed basis. Students are invited to set up academic advising appointments whenever they feel the need to do so. Academic advising is provided to students by the Campus Director/Director of Education and/or faculty.

Student Parking

The school carries no insurance on, nor can accept any responsibility for, the loss of personal effects or damage to any motor vehicle parked in any designated parking area or in an area surrounding or near the school. Students who park in areas designated for other tenants of the building or surrounding streets may be subject to having their car towed at the student's expense and/or receive a parking ticket from the local Police Department. Students are solely responsible for the safe operation of motor vehicles while on school grounds.

Personal Property

The safeguarding of personal effects in the school is the responsibility of each individual student. The school carries no insurance on, nor can accept any responsibility for, the loss of personal effects including cash. Students must remove any personal property including books, tools, computers or clothing from the school within two (2) days of the student's last day in class.

STUDENT RIGHT-TO-KNOW INFORMATION

Retention and Placement information for each location by American Institute location, as reported to the Accrediting Bureau of Health Education Schools (ABHES) can be located at Consumer Info | American Institute | Student Consumer Information.

Recently Hired Positions of American Institute graduates by Program, as reported to the Accrediting Bureau of Health Education Schools (ABHES) can be located at Consumer Info | American Institute | Student Consumer Information.

A report of the graduation rate of all first-time, full-time students who enrolled and completed their program of study at each American Institute location within 150 percent of the published program length for each campus for each location is located at Consumer Info | American Institute | Student Consumer Information. Graduates are listed by ethnicity and gender as reported on the Graduation Rates Survey to IPEDS using IPEDS ethnicity criteria.

A breakdown of the first time–full time student body diversity by ethnicity and gender at each American Institute location is available at Consumer Info | American Institute | Student Consumer Information

COPYRIGHT REGULATIONS

Copyright is a form of legal protection provided by U.S. law, Title 17 U.S.C. §512(c) (2), which protects an owner's right to control the reproduction, distribution, performance, display and transmission of a copyrighted work. The public, in turn, is provided with specific rights for fair use of copyrighted works. Copyrighted works protect original works of authorship and include:

Books, articles and other writings Songs and other musical works Movies and television productions Pictures, graphics and drawings Computer software Pantomimes and choreographic works

Sculptural and architectural works

Specific information on copyright law and fair use may be found at the following sites:

The U.S. Copyright Office: http://www.copyright.gov The Electronic Frontier Foundation fair use frequently asked questions: http://w2.eff.org/IP/eff_fair_use_faq.php

Copyright Infringement The copyright law provides the owner of a copyright the exclusive right to do the following:

Reproduce the work in copies. Prepare derivative works based upon the work. Distribute copies of the work to the public by sale or other transfer of ownership, or by rental, lease or lending. Perform the work publicly. Display the copyrighted work publicly. Perform the work publicly by means of a digital audio transmission in the case of sound recordings.

The copyright law states, “Anyone who violates any of the exclusive rights of the copyright owner is an infringer of the copyright or right of the author.” Generally, under the law, one who engages in any of these activities without obtaining the copyright owner’s permission may be liable for infringement.

Peer-to-Peer File Sharing

Peer-to-Peer (P2P) file sharing is a general term that describes software programs that allow computer users, utilizing the same P2P software, to connect with each other and directly access digital files from one another’s hard drives. Many copyrighted works may be stored in digital form, such as software, movies, videos, photographs, etc. Through P2P file sharing it has become increasingly easy to store and transfer these copyrighted works to others, thus increasing the risk that users of P2P software and file-sharing technology will infringe the copyright protections of content owners. If P2P file-sharing applications are installed on your computer, you may be sharing someone else’s copyrighted materials without realizing you are doing so. As a user of the School network, recognizing the legal requirements of the files that you may be sharing with others is important. You should be careful not to download and share copyrighted works with others. The transfer and distribution of these works without authorization of the copyright holder is illegal and prohibited.

Violations and Penalties under Federal Law In addition to school sanctions under its policies as more fully described below, 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.

Combats Unauthorized Distribution of Copyrighted Material; Student Sanctions

A student’s conduct in the school’s classrooms and websites is subject to and must fully conform to the school policy. American Institute may monitor traffic or bandwidth on the networks utilizing information technology programs designed to detect and identify indicators of illegal P2P file-sharing activity. In addition to, or as an alternative, American Institute may employ other technical means to reduce or block illegal file sharing and other impermissible activities. American Institute will also provide for vigorous enforcement and remediation activities for those students identified through the School Digital Millennium Copyright Act policy as potential violators or infringers of copyright. Disciplinary sanctions will be based on the seriousness of the situation and may include remediation based on a comprehensive system of graduated responses designed to curb illegal file sharing and copyright offenses through limiting and denial of network access or other appropriate means. These sanctions may be in conjunction with additional sanctions through the School Catalog and applicable to the particular situation. Students who are subject to professional codes of conduct that apply to their enrollment at American Institute shall be sanctioned according to the requirements of the respective code.

Education and Awareness

American Institute uses a variety of means to inform students, faculty and other network users about copyright laws and the response to copyright infringement claims by the School. American Institute informs its campus community through the Consumer Information Guide and other periodic communications that unauthorized distribution of copyrighted material, including unauthorized P2P file sharing, may subject students and faculty to civil and criminal liabilities and the extent of the possible liabilities. Student Consumer Information is available herein, is provided to potential students and employees, and is sent by email annually to current students, faculty and employees.

Digital Millennium Copyright Act Policy

American Institute’s computer networks, including its classroom environment, are critical assets. Accordingly, American Institute respects the rights of the copyright owners and expects its faculty, staff, students and other network users to comply with U.S. copyright laws. Federal law prohibits the reproduction, distribution, public display or performance of copyrighted materials over the Internet without permission of the copyright owner, except in compliance with fair use or other copyright applicable statutory exceptions. In addition to sanctions that may be applicable under the School Catalog, American Institute may terminate the network accounts or access to users who have repeatedly infringed on the copyrights of others. American Institute, in compliance with the federal Digital Millennium Copyright Act (DMCA), has established a mandated process for receiving and tracking alleged incidents of copyright infringement. American Institute has designated an agent who will investigate notices of alleged copyright infringement and take appropriate actions. Such actions may include terminating repeat infringers’ accounts under the Digital Millennium Copyright Act (DMCA). The copyright infringement notices must be given in writing, preferably by email, or by U.S. mail to the agent listed below:

> American Institute Attn: Copyright Agent Subject: Copyright Compliance 711 Westchester Ave, White Plains, NY 10604 Email: lthomas@americaninstitute.edu

If a valid DMCA notification is received, American Institute will respond under this process by taking down the infringing content found on our networks. On taking down content under the DMCA, American Institute will take reasonable steps to contact the owner of the removed content so that a counter notification may be filed. Upon receiving a valid counter notification, American Institute will generally restore the content in question, unless the school receives notice from the notification provider that a legal action has been filed seeking a court order to restrain the alleged infringer from engaging in the infringing activity. Please note that the DMCA provides that you may be liable for damages including costs and attorneys’ fees if you falsely claim that someone is infringing on your copyright. Alternatively, you can also be liable for damages including attorneys’ fees if you materially misrepresent that an activity is infringing on the copyright of another. Therefore, American Institute recommends contacting an attorney if you are unsure whether your work or the work of another is protected by copyright laws.

Filing Notice of Alleged Infringement

Following is the process for filing a notification under the DMCA. Notice must be given in writing to the designated agent as specified above and contain the following information:

1. Identify in sufficient detail the copyrighted work that you believe has been infringed upon; for

example, describe the work that you own.
2. Identify the material that you claim is infringing on your copyright as set forth in number one and provide detailed information that is reasonably sufficient to locate the infringing item; for example, provide the link to the infringing material.
3. Provide sufficient contact information: phone number, address and email address.
4. If possible, provide information that allows the School to notify the alleged infringing party of notice of the alleged infringement.
5. The following statement must be included in your notice: “I have a good faith belief that the use of the copyrighted materials described above and contained on the service is not authorized by the copyright owner, its agent or by protection of law.”
6. The following statement must be included in your notice: “I swear, under penalty of perjury, that the information in the notification is accurate and that I am the copyright owner or am authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.”
7. The notice must be signed.

Filing Counter Notification of Alleged Infringement

The person or provider of the alleged infringing material may present a counter notification pursuant to the DMCA. Upon proper counter notification, the School may reinstate the removed content. Notice must be given in writing to the designated copyright agent as specified above and contain the following information:

1. Identify the material that has been removed. This may include providing the location or the URL when possible.
2. Provide your name, address, telephone number and email address if available.
3. Provide a statement that you consent to the jurisdiction of Federal District Court for the judicial district in which you reside, or for any address outside the United States or any judicial district, in which the service provider may be found, and that you will accept service of process from the person who provided notification to the School of the alleged infringement or an agent of such person.
4. Provide the following statement: “I swear, under penalty of perjury, that I have a good faith belief that the material identified above was removed or disabled as a result of a mistake or misidentification of the material to be removed or disabled.”
5. The notice must be signed.

Upon receiving a valid counter notification, American Institute will provide the person who filed the original notification with a copy of the counter notice and inform him or her that the material will be reinstated or access to it restored between 10 and 14 business days following receipt of the counter notice, pursuant to the DMCA unless the school receives notification that legal action to seek a court order restraining the alleged infringer from further engaging in the infringing activity has been filed.

STUDENT FINANCIAL ASSISTANCE

Prior to enrolling at American Institute, prospective students are encouraged to explore the availability of financial aid funds through state and federal agencies. Financial aid information and application assistance are provided by Student Finance to help prospective students and their families clearly understand the student’s financial situation before entering into a contractual agreement. American Institute students should speak with the Student Finance staff at the campus.

American Institute is approved for the following loans and grants for eligible students who qualify:

Loans

- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Federal Parental PLUS Loan

Grants

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grant

Work

- Federal Work Study

Students who receive loans to pay for their program are responsible for repaying the full amount of the loans, plus interest, less the amount of any refund.

Defaulting on loans guaranteed or reinsured by a state or the federal government could result in damage to credit ratings, loss of eligibility for future student loans and other forms of financial aid, loss of deferment and monthly payment options, withholding of state and federal income tax refunds, initiation of court action and garnishment of wages.

Additional information on eligibility requirements, alternate financing, amounts available, interest rates, grants and repayment schedules is available from the Student Finance Office (see contact information above).

Cost of Attendance

A student's cost of attendance is one of the key determining factors in establishing a student's need for federal student aid funds. The cost of attendance also sets the limit of total aid that a student may receive for purposes of Campus-Based Programs and Direct/Direct Plus Loans and is one of the basic components of the Pell Grant calculation.

The cost of attendance includes an estimate of the student's educational expenses for the period of enrollment. Cost of attendance components include tuition and fees, books, supplies, transportation (for ground students), room and board, dependent care and loan fees. For Pell Grant purposes, the cost of attendance is based on the cost of full-time attendance for a full academic year. For campus-based programs and federal student loans, a student's cost of attendance is determined by the student's enrollment status. Students attending less than half time are limited on the cost of attendance components.

A student's financial need is determined based on the student's cost of attendance minus the student's expected family contribution.

Federal Aid Programs Available

Federal Pell Grants

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded to undergraduate students who have not earned a bachelor's or a professional degree. Pell Grants are considered a foundation of federal financial aid, to which aid from other federal and non-federal sources might be added.

The maximum Pell Grant award for the 2025-2026 award year (July 1, 2025 to June 30, 2026) is $7,395. The Pell Grant is not a loan and does not have to be paid back; however, a student may be required to pay back part of the grant if the student does not complete a term for which the grant was issued. The exact amount of a Pell Grant depends on financial information provided by a student on a Free

Application for Federal Student Aid (FAFSA).

Federal regulations limit an eligible student's maximum Lifetime Eligibility Used (LEU) in Pell Grants to 600%. Students who have attended other higher education institutions and/or programs should speak with the Student Finance office to determine their remaining eligibility.

Federal Supplemental Educational Opportunity Grant (FSEOG)
FSEOG is a grant program for undergraduate students with exceptional needs, priority given to students with Federal Pell Grant eligibility. The federal government allocates FSEOG funds to participating schools. Once the full amount of FSEOG funds have been awarded to students, no more FSEOG awards can be made for the award year. Students must complete the Free Application for Federal Student Aid (FAFSA).

Federal Direct Subsidized Loans
These are low-interest loans. The interest is "subsidized" or paid by the federal government while a student is in school and during a six-month grace period after student leaves school or graduates. The following chart contains 2025 – 2026 interest rates for Federal Direct Student Loans.

For each academic year, dependent students may be eligible to borrow up to $3,500 as first year and $4,500 as second year undergraduates. The subsidized loan is need-based, and eligibility depends on a student's financial need as determined by information supplied on a FAFSA. The actual amount of a subsidized loan is affected by several factors, including number of credits enrolled and other financial aid funding.

Federal regulations limit the length of time a student may be eligible to receive Federal Direct Subsidized Loans. Eligible students may not receive Direct Subsidized Loans for a period that exceeds 150% of the published length of the academic program in which the student is currently enrolled, including any prior subsidized loans the student received. This length of time is known as the maximum eligibility period.

Federal Direct Unsubsidized Loans
Most students eligible to participate in Federal Student Aid qualify for an unsubsidized loan. With an unsubsidized loan, interest is charged from the time loan funds are disbursed. Interest may be paid while in school and during a grace period or may be added to the principal balance of the loan (capitalized). For each academic year, first and second year undergraduate independent students may be eligible to borrow up to $6,000. Dependent students may be eligible to borrow up to $2,000 in unsubsidized loans. Dependent students may be eligible to borrow up to $6,000 (includes the $2,000) in unsubsidized loans in instances when a parent's PLUS loan is denied. The Student Finance Office will work with each student to determine eligibility. The following chart contains 2025-2026 interest rates for Federal Direct Student Loans.

Federal Direct PLUS
If additional funds are needed beyond these base amounts, parents of dependent students may borrow through the PLUS loans (PLUS) program. The chart on the following page contains 2025-2026 interest rates for Federal Direct Student Loans.

Federal Work Study
American Institute receives an annual Work Study allocation. Federal Work Study funds are used to place students in community service or student services jobs that allow them to work 10-20 hours per week. Students in the Federal Work Study program are paid at least the current minimum wage rate. Students must have an unmet financial need to qualify for this program.

Federal Direct Student Loans 2025-2026 Interest Rates

Effective for Loans with a First Disbursement on or After July 1, 2025 or First Disbursement before July 1, 2026.

Loan Type	**Student Grade Level**	**Cohort**		**2025-2026 Fixed Interest Rate**
		First Disbursed On/After	**First Disbursed Before**	
Direct Subsidized Loans	Undergraduate Students	7/1/2025	7/1/2026	6.39%
Direct Unsubsidized Loans	Undergraduate Students	7/1/2025	7/1/2026	6.39%
Direct PLUS Loans	Parents of Dependent Undergraduate Students and Graduate/Professional Students	7/1/2025	7/1/2026	8.94%
Direct Consolidation Loans	N/A	Consolidation Loan Application Received on or after July 1, 2013		Interest rate remains the weighted average of the interest rates of the loans included in the consolidation, rounded up to the next higher one-eighth of one percent. There is no cap on the interest rate of a Direct Consolidation Loan.

Outside Aid Programs Available

Military Benefits

Students who are active duty military, veterans or veteran spouses and dependents may be eligible for special pricing. Students are advised to contact their Veteran's Educational Representative for information on benefits and other veteran programs for which they may be eligible. Additional information can be located in the Catalog/Addendum. The Catalog, Addendum and Supplement are available on the website at: https://www.americaninstitute.edu/catalog/.

Institutional Aid

Please visit your Student Finance Office for additional information regarding aid types, eligibility requirements.

Applying for Federal Student Financial Aid

STEP 1:

Create a FSA ID at Federal Student Aid ID. Before an applicant can submit a Free Application for Federal Student Aid (FAFSA), the applicant must apply for a FSA ID. This ID is used each year to electronically apply for federal student aid and to access a student's U.S. Department of Education records online. It serves both as an electronic signature and provides access to personal records online.

STEP 2:

Complete the FAFSA online at https://studentaid.gov/h/apply-for-aid/fafsa.

STEP 3:
Complete the Information and Authorization Form. A Student Finance Advisor provides this document which must be completed and submitted back to him/her to ensure timely processing of financial aid. This form collects personal information, references and provides guidance on the treatment of excess funds.

STEP 4:
Complete an Entrance Interview. Students who borrow loans under the Federal Direct Loan program are required to complete an entrance interview before loan proceeds are released. A Student Finance Advisor provides this document which must be completed and submitted back to him/her to ensure timely processing of financial aid.

STEP 5:
Complete and Sign a Master Promissory Note. To receive loans from the federal government, a signed master promissory note must be on file. Applicants may electronically sign a master promissory note online at: Master Promissory Note (MPN).

STEP 6:
Submit requested documentation to a Student Finance Financial Aid Advisor. Once this step is completed, a Student Finance Advisor may require additional documentation. If so, applicants receive an e-mail from their Financial Aid Advisor. A financial aid file is not complete until this requested information is reviewed and processed.

Awarding Title IV Aid

American Institute Student Finance Advisors work with aid applicants to assist them in completing the required paperwork for the awarding of Title IV aid. Planners determine a student budget based on an applicant's program of study. They then determine an applicant's eligibility for Federal Pell Grant and Federal Direct Loans. Financial aid award letters are provided to applicants, who have completed required paperwork such as Master Promissory Notes, entrance interviews and authorization forms. These proposed packages of aid are reviewed by a financial aid quality assurance team for accuracy and completeness.

Federal Financial Aid Eligibility

Financial aid eligibility is defined as the amount remaining after subtracting family contribution and outside resources from the cost of attendance. Eligibility for financial aid at American Institute is based on need.

The information provided on the Free Application for Federal Student Aid (FAFSA) is used by Student Finance to calculate a Student Aid Index (SAI). The difference between the cost of attendance, student aid index and outside resources is a student's eligibility for financial aid.

The following items may affect the award: student and parental income, student and parental assets (including trust funds), number in household, number in college, and amount a parent contributes to a sibling's college costs. Income includes all taxable income and non-taxable income: child support and contributions to a tax-deferred retirement plan.

Counseling for Federal Direct Loans

Entrance Counseling for Federal Direct Loans

Before disbursements of Federal Direct Loans are made, American Institute's Student Finance Department conducts Entrance Counseling to each borrower. The interview includes:

- an explanation of the use of a master promissory note (MPN);
- importance of repayment obligation;
- description of the consequences of default;
- sample repayment schedules;
- information in reference to a borrower's rights and responsibilities; and
- other loan terms and conditions.

A sample loan repayment calculator can be found at the following link: https://studentaid.ed.gov/sa/

Exit Counseling for Federal Direct Loans

Prior to graduating or leaving school, Direct Loan borrowers are sent via email, an exit counseling to understand their rights and responsibilities. The Web link to complete exit counseling is: https://studentloans.gov/myDirectLoan/counselingInstructions.action?counselingType=exit

Repayment, Deferment, Cancellation and Consolidation for Borrowers

Repayment begins six months after a student graduates, leaves school or drops below half-time status. As explained in the Master Promissory Note, there are several repayment, deferment, cancellation and consolidation options. If you have several types of federal loans you may be eligible to consolidate these loans into one payment. There are several repayment plans that are based on a borrower's current income level. However, the longer a loan repayment is extended, the more interest a borrower pays. Types of repayment plans are Standard, Extended, Graduated, Income Driven Repayment Plans which include: Saving on a valuable education (SAVE), Pay as You Earn (PAYE), Income-Based Repayment.(IBR) and Income-Contingent Repayment (ICR). For more information, the following websites are provided:

Repayment: Repayment Plans | Federal Student Aid
Deferment/Forbearance:https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment
Loan Forgiveness: https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation
Consolidation: https://studentaid.ed.gov/repay-loans/consolidation

If a borrower is having trouble making their Direct loan payment(s), he/she should contact the Student Finance Team at their location. Borrowers may monitor their loan borrowing online through the National Student Loan Data System (NSLDS) at NSLDS Student Access.

Cohort Default Rate

A cohort default rate is the percentage of a school's borrowers who enter repayment on Federal student loans during a federal fiscal year (October 1 to September 30) and default within the cohort default period. The United States Department of Education (ED) releases official cohort default rates once per year.

The Department of Education calculates the school's cohort default rate by dividing the number of borrowers from the school entering repayment in a cohort year and default within a 3-year period divided by the number of borrowers from the school entering repayment in the cohort year.

Academic Year Cohort	Official Cohort Default Rate	National Average Official Cohort Default Rate (Private 2-3 Years)
2019–20 (FY20)	0.0%	0%

96% of American Institute students receive federal student loans.

Verification

Students may be selected in a process called verification. Federal student applicants are chosen to participate in the verification process by the U.S. Department of Education Central Processing System (CPS), following procedures established by federal regulations. CPS prints an asterisk next to the expected family contribution (EFC) on the Institutional Student Information Report (ISIR) to identify students selected for verification. If a student is selected for verification, a Student Finance Planner requests from the student, a tax transcript from the IRS, signed by the student and, if applicable, parent(s) or spouse, and a verification worksheet. Additional documents may be requested to complete the verification process. A student selected for verification receives written notification from American Institute of verification requirements and timelines for completion of the process.

The purpose of verification is to maintain the integrity of federal financial aid programs by verifying the information provided by students and parents on financial aid applications. Federal regulations require verification be completed for selected students awarded federal financial need-based aid. Verification is not required to be completed in cases where the student is awarded only non-need-based aid such as Unsubsidized Federal Direct Stafford loans and Federal Direct PLUS loans. **Failure to comply with the request for verification documents can result in disqualification for federal financial aid.**

Overpayments may be created as the result of changes to information presented during the verification process. If a student has received more Federal Pell Grant funds than the student was eligible to receive, American Institute will try to eliminate the overpayment by adjusting later disbursements for the award year. American Institute does not make interim disbursements before verification is completed. If a student has received Federal Pell Grant funds for living expenses, the student is individually liable for any overpayment when the original amount of the overpayment is greater than $25. Students may arrange a repayment plan with American Institute or they may be referred to the U.S. Department of Education for collection.

As required by federal regulation, American Institute will refer any suspected fraud, fraud allegations, or misconduct in the application process, discovered through the verification process, to the US Department of Education Office of Inspector General. Student Finance will notify the Compliance Department of any suspected students for their review and referral.

Federal Student Aid Disbursements

Federal student aid funds are disbursed directly to American Institute by Electronic Funds Transfer (EFT) in multiple disbursements based upon a student's progression through his/her program and maintaining satisfactory academic progress. American Institute reviews the student's eligibility and requests the eligible funds on behalf of the student from the US Department of Education. The US Department of Education will provide the funds to American Institute. American Institute, upon receipt of the funds, will credit the student's account with the date the funds were received and the amount of the funds received by fund type.

Federal Student Aid Living Expense/Credit Balance Disbursements

A Federal Student Aid (FSA) credit balance occurs whenever the school credits FSA program funds to a student's account and the total amount of those FSA funds exceeds the student's allowable charges. Students must complete an Information and Authorization form regarding their excess funds. If FSA disbursements to a student's account create an FSA credit balance, American Institute returns excess funds as directed by the student on his/her signed authorization form within 14 days. If a student directs that credit balances be issued directly to the student, American Institute issues the funds to the student.

Federal Student Aid Ombudsman

If a situation exists that American Institute Cares or other school personnel cannot resolve, students have the right to contact the Office of the Ombudsman with the U.S. Department of Education. Questions or concerns regarding Federal Direct Loans that cannot be answered by American Institute or your lender should be directed to:

Internet: https://studentaid.ed.gov/repay-loans/disputes/prepare/contact-ombudsman
Telephone: 1-877-557-2575
Fax: 1-202-275-0549
Mail:
U.S. Department of Education FSA
Ombudsman Group
830 First Street, N.E. Mail Stop 5144
Washington, DC 20202-5144

Student Rights and Responsibilities

A student applicant for, or a recipient of, federal financial aid has a right to:

- confidentiality; as outlined in the Family Educational Rights and Privacy Act (FERPA);
- reasonable access to his/her financial aid record;
- reasonable access to all application forms on a timely basis;
- a written notification of financial aid eligibility, including the Cost of Attendance (COA) and Expected Family Contribution (EFC) used to determine the amount of eligibility;
- request a re-evaluation of COA and EFC based on unusual circumstances;
- written information that describes the terms and conditions of all awards;
- return any portion of a disbursed Federal Direct Loan within the period identified by federal regulations; and
- appeal his/her financial aid and scholarship status.

A student applicant for, or a recipient of, federal financial aid has a responsibility to:

- read and understand all communications received;
- be aware of all eligibility requirements and application procedures for financial aid and scholarships;
- comply with requests for information regarding his/her application;
- submit all necessary documentation, if selected for verification;
- understand and comply with the terms and conditions of all awards received;
- maintain satisfactory academic progress;
- officially withdraw from American Institute if he/she does not attend or stops attending during a course for which federal financial aid was received;
- complete exit counseling and notify his/her lender(s) of his/her withdrawal;
- inform Student Finance of changes affecting eligibility for federal financial aid, scholarships,

stipends, waivers and/or benefits assisting with educational costs received from outside agencies;

- use federal financial aid for educational purposes only; ensure tuition and fees are paid;
- ensure his/her address information is kept current with the school; and
- develop a personal budget plan to maintain the lowest possible student loan debt.

National Student Loan Data System (NSLDS)

If American Institute enters into an agreement with a potential student, student or parent of a student regarding a Title IV, HEA Loan, the loan is submitted to the National Student Loan Data System and is accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system. Students may view their student loan information by visiting: https://nslds.ed.gov/nslds/nslds_SA/

CAMPUS SAFETY, HEALTH AND SERVICES

Jeanne Clery Disclosure of Campus Security and Campus Crimes Annual Campus Safety and Security Report

By October 1 of each year, American Institute publishes and distributes its annual security report. It is distributed to all ground campus students and current employees by posting to the American Institute website and by notification emails to students, faculty and staff of the report's availability and URL address. New students are informed of the report's availability when they enroll. The report can be accessed at
Campus Safety and Security

Campus Safety - Emergency Response Plan

American Institute maintains an Emergency Response Plan for each of its locations. The Plan addresses various emergency situations such as severe weather, facility problems (power loss/contamination threats) and/or events involving students, faculty and staff (safety or health threats). The Plan is available to students on campus (see Campus Director), on American Institute's website Student Consumer Information and at the administrative offices (see Facilities Managers).

The report includes American Institute's policies for notifying American Institute's campus communities of a significant emergency or dangerous situation involving an immediate threat to the health or safety of students or staff occurring on campus. This information is published at

The Campus Director has copies of the plan, as do many of American Institute's administrative staff and management. Since all employees and students must understand and cooperate with the Plan, American Institute schedules a minimum of three annual training exercises that familiarize students, faculty and staff with American Institute emergency policies and procedures.

Resources for Victims of Sexual Misconduct

Community resources for victims of sexual misconduct are reviewed periodically and can be found in the Annual Disclosure report, posted on the Student Consumer Information page of American Institute's web site.
To access this information, go to: Student Consumer InformationRAINN (Rape, Abuse & Incest National Network) is the nation's largest anti-sexual violence organization The National Sexual Assault Hotline is available 24/7:
Telephone: 1-800-656-HOPE (4673)

Online chat: https://www.rainn.org/
State specific resources: https://www.rainn.org/state-resources

National Sex Offender Registry:

The following link is sponsored by the US Department of Justice and contains information regarding the national sex offender registry. National Sex Offender Website

Disability Support Services

No person shall be excluded from participation, denied any benefits, or subjected to any form of discrimination because of sex, religion, race, age, creed, national origin, or physical handicap or disability. American Institute makes reasonable accommodation to meet the needs of disabled prospective students when their physical or intellectual disability affects the performance of functions relative to training/career. Procedures for requesting accommodation are contained in American Institute's Disability Support Services Manual, available on campus and in administrative offices.

The American Institute Catalog/Addendum contains additional information. The Catalog, Addendum and Supplement are available on the American Institute website at American Institute

Drug and Alcohol Abuse Policies

American Institute supports and endorses the Federal Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act amendments of 1989. The unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance or abuse of alcohol by students on American Institute's property or as part of any American Institute activity is prohibited. The reports can be accessed at Drug-and-Alcohol-Abuse-Prevention.

Drug-Free Work Environment Policy

American Institute supports and endorses the Federal Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act amendments of 1989. The unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance or abuse of alcohol by students on American Institute's property or as part of any American Institute activity is prohibited.

It is the purpose of American Institute to help provide a safe and drug-free work environment for our students and our employees. With this goal in mind American Institute explicitly prohibits:

- The use, possession, solicitation for, purchase or sale of narcotics or other illegal drugs, alcohol, or prescription medication without a prescription on Company or customer premises or while performing an assignment.
- Being impaired or under the influence of legal or illegal drugs or alcohol away from the Company or customer premises, if such impairment or influence adversely affects the employee's work performance, the safety of the employee or of others, or puts at risk the Company's reputation.
- Possession, use, solicitation for, purchase or sale of legal or illegal drugs or alcohol away from the Company or customer premises, if such activity or involvement adversely affects the employee's work performance, the safety of the employee or of others, or puts at risk the Company's reputation.
- The presence of any detectable amount of prohibited substances in the employee's system while at work, while on the premises of the company or its customers, or while on company business. "Prohibited substances" include illegal drugs, alcohol, or prescription drugs not taken in accordance with a prescription given to the employee.

American Institute may conduct drug testing for employees under any of the following circumstances:

- **FOR CAUSE TESTING:** American Institute may ask an employee to submit to a drug test any time it feels that the employee may be under the influence of drugs or alcohol, including, but not limited to, when there is evidence of drugs or alcohol on or about the employee's person or in the employee's vicinity; following observance of unusual conduct on the employee's part that suggests impairment or influence of drugs or alcohol; following negative performance patterns, or excessive and unexplained absenteeism or tardiness.
- **POST-ACCIDENT TESTING:** Any employee involved in an on-the-job accident or injury under circumstances that suggest possible use or influence of drugs or alcohol in the accident or may be asked to submit to a drug and/or alcohol test. "Involved in an on-the-job accident or injury" means not only the one who was injured, but also any employee who potentially contributed to the accident or injury event in any way.

American Institute reserves the right to ask students selected at random to take tests for the presence of illegal drugs. Any American Institute student found to be abusing alcohol or using, possessing, manufacturing or distributing controlled substances in violation of the law on American Institute property or at American Institute events shall be subject to disciplinary action up to and including dismissal.

American Institute urges any student struggling with drug or alcohol abuse (either in his/her own life or the life of a friend or family member) to contact the National Clearinghouse for Alcohol and Drug Information (NCADI) at 800-729-6686. NCADI is a national, 24/7 resource for information about substance abuse prevention and treatment. NCADI distributes the latest studies, surveys, guides and materials on substance abuse from various agencies, such as the U.S. Departments of Education and Labor, the Center for Substance Abuse Prevention, the Center for Substance Abuse Treatment, the National Institute on Alcohol Abuse and Alcoholism, and the National Institute on Drug Abuse. There are English- and Spanish-speaking information specialists to recommend appropriate services and information.

A summary of the health risk associated with the major categories of drugs along with information regarding counseling, treatment, rehabilitation programs and legal sanctions are included in the Drug and Alcohol Prevention disclosure located at https://www.americaninstitute.edu/consumer-info/.