

# The Culinary School of Fort Worth

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## FEDERAL CONSUMER INFORMATION HANDBOOK & RULES AND REGULATION FOR The Culinary School of Fort Worth

### The Culinary School of Fort Worth

Effective: February 20, 2018

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## Main Office Staff Organizational Chart

### Ownership and Management Staff

<b>Weiser Resolution – CSFW, LP dba The Culinary School of Fort Worth</b>	<b>Owner/Owner</b>
Scott Wade	President / Director of School
Biven Burgoon	Director of Admissions / Director of Financial Aid
Danielle Rueter	Director of Compliance / Office Manager
Brad Waier	Director of Education / Head of Faculty / Senior Chef Instructor
Mark Hitri	Chef Instructor
Lauren Buffa	Chef Instructor
Edward Gutierrez	Chef Instructor
Jeff Thompson	Adjunct Chef Instructor
D’Ann Spraggins	Adjunct Chef Instructor
Maddie Sharp	Adjunct Chef Instructor
Carl Phillips	Adjunct Chef Instructor
Tracy Francois	Maintenance
James Creange	Marketing Coordinator

# Federal Consumer Information

as of February 2018

## Disclosure of Consumer Information – Your Right to Know

***The Culinary School of Fort Worth*** is committed to providing its students, their families, and their campus communities, full disclosure of all consumer information as required by State and Federal laws and regulations. The consumer information provided is intended to satisfy students' right to know and to give students the opportunity to make fully informed choices regarding the institution. It is the student's responsibility to review the information below to ensure they have a full understanding of "Your Right to Know" as it relates to disclosure of consumer information at The Culinary School of Fort Worth.

If you need clarification or additional information, please let your instructor know so an appointment to contact **The Culinary School of Fort Worth, School Director or the Director of Financial Aid at your institution.**

## School Location(s)

**The Culinary School of Fort Worth**  
**6550 Camp Bowie Blvd, Suite 110**  
**Fort Worth, Texas 76116**

## Basic Financial Aid Information

The **Culinary School of Fort Worth** offers a quality education at surprisingly affordable cost. However, many qualified students will need financial assistance in the form of Federal Aid in order to attend our School listed above.

Each location is approved to offer Federal Financial Aid to qualified students who wants a post- secondary education, but do not have adequate financial means to do so. Federal Student Aid makes it easier to secure the need money for your dreams to secure a higher education.

Different types of aid (private scholarships, state grants, and federal aid) have different rules, called eligibility criteria, to determine who may receive the aid.

## Need-based and Non-need Based Local Aid Program

- N/A

## Need-based and Non-need based State Aid Pprogram

- Texas Workforce Solutions

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- CapWorks

## Need-based & Non-need based School Aid Programs

- At this time, the school does not offer in house school scholarships.

## Need-based & Non-need Based other Private Aid Program

- Students should discuss with their local High School Counselor on how to apply for other private scholarships.

## ***Title IV, HEA Aid Programs offered at The Culinary School of Fort Worth***

### **Federal Pell Grant**

A ***Federal Pell Grant***, unlike a loan, does not have to be repaid by the student to the Federal Government. Federal Pell Grants are awarded to undergraduate students who have not earned a bachelor's or a professional degree. You are not eligible to receive a Federal Pell Grant ***if you are incarcerated*** in a federal or state penal institution or are subject to an involuntary civil commitment upon completion of a period of incarceration for a forcible or non-forcible sexual offense.

### **The U.S. Department of Education has two federal student loan programs:**

The William D. Ford Federal ***Direct Loan*** (Direct Loan) Program is the largest federal student loan program. Under this program, the U.S. Department of Education is your ***lender***. There are three types of Direct Loans program available at The Culinary School of Fort Worth:

- **Direct Subsidized Loans** are loans made to eligible undergraduate students who demonstrate ***financial need*** to help cover the costs of higher education at a college or career school.
- **Direct Unsubsidized Loans** are loans made to eligible undergraduate, graduate, and professional students, but in this case, the student does not have to demonstrate financial need to be eligible for the loan.
- **Direct PLUS Loans** are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.

### **Why should I take out Federal student loans instead of a private loan?**

Federal student loans are an investment in your future. You should not be afraid to take out federal student loans, but you should be smart about it. Federal student loans offer many benefits compared to other options you may consider when paying for college:

- The [interest rate on Federal student loans](#) is almost always lower than that on private loans—and much lower than that on a credit card!
- You do not need a credit check or a cosigner to get most federal student loans.
- You do not have to begin repaying your federal student loans until after you leave school or drop below half time.
- If you demonstrate financial need, you can qualify to have the government pay your interest while you are in school.
- Federal student loans offer flexible repayment plans and options to postpone your loan payments if you are having trouble making payments.
- If you work in certain jobs, you may be eligible to have a portion of your federal student loans forgiven if you meet certain conditions.

### **Federal Supplemental Educational Opportunity Grant is a grant for undergraduate students with exceptional financial need.**

To get an FSEOG, you must fill out the [Free Application for Federal Student Aid \(FAFSA\)](#) so your Institution can determine how much *financial need* you have. Students who will receive **Federal Pell Grants** and have the most financial need will receive **Federal Supplemental Educational Opportunity Grand (FSEOG)** first. The FSEOG does not need to be repaid.

The FSEOG program is administered directly by the *financial aid office* at each participating school and is therefore called “campus-based” aid.

## **How students apply for Federal Student Aid and how eligibility is determined**

### **Student eligibility criteria for the Federal Student Aid (FSA) programs**

Most students are eligible to receive Title IV, HEA financial aid from the federal government to help pay for college or career school. Your age, race, or field of study will not affect your eligibility for federal student aid. While your income is taken into consideration, it does not automatically prevent you from getting federal student aid.

### **How Eligibility is determined**

#### **To receive Federal Student Aid, you will need to:**

1. Qualify to obtain a college or career school education, either by having a high school diploma or **General Educational Development (GED) certificate**, or by completing a high school education in a **homeschool** setting approved under state law.
2. Be enrolled or accepted for enrollment as a **regular student** in an eligible degree or certificate program.
3. Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25).

4. Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.
5. Sign certifying statements on the **FAFSA** stating that:
  - you are not in **default** on a **federal student loan**
  - do not owe a refund on a **federal grant**
  - Sign the required statement that you will use federal student aid only for educational purposes
6. Maintain **satisfactory academic progress (SAP)** while you are attending college or a career school.

**In addition, you must meet one of the following:**

1. Be a U.S. CITIZEN or U.S. NATIONAL  
You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or Swains Island, then you are a U.S. national.
2. Have a GREEN CARD  
You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.
3. Have an ARRIVAL-DEPARTURE RECORD  
Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:
  - Refugee
  - Asylum Granted
  - Cuban-Haitian Entrant (Status Pending)
  - Conditional Entrant (valid only if issued before April 1, 1980)
  - Parolee
4. Have BATTERED IMMIGRANT STATUS  
You are designated as a “**battered immigrant-qualified alien**” if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the **Violence Against Women Act**.
5. Have a T-VISA  
You are eligible if you have a T-visa or a parent with a T-1 visa.

The U.S. Department of Education’s office of Federal Student Aid provides more than \$150 billion every year in grants, federal loans, and work-study funds to students attending college or career school. Visit [www.StudentAid.gov](http://www.StudentAid.gov) today to learn how to pay for your higher education.

### **How to apply for Federal Student Aid**

To apply for federal student aid, you need to complete the **Free Application for Federal Student Aid (FAFSA)**. Completing and submitting the **FAFSA** is free and easier than ever, and it gives you access to the largest source of financial aid to pay for college or career school. In addition, many states and colleges use your **FAFSA** data to determine your eligibility for state

and school aid, and some private financial aid providers may use your **FAFSA** information to determine whether you qualify for their aid.

You should use [FAFSA4caster](#) to learn more about the financial aid process and get an early estimate of your eligibility for federal student aid. [FAFSA4caster](#) will help you understand your options for paying for college. It will also provide some basic information and it will estimate your eligibility for federal student aid. Your estimate will be shown in the "College Cost Worksheet" where you can also provide estimated amounts of other student aid and savings that can go towards your college education.

You can access the [FAFSA4caster](#) at: [www.fafsa4caster.ed.gov/F4CAPP/index.inex.jsf](http://www.fafsa4caster.ed.gov/F4CAPP/index.inex.jsf)

## **Free Application for Federal Student Aid**

If you're ready to [fill out the FAFSA](#) go for it at: <http://www.fafsa.ed.gov>! If you'd like more information first, contact the Director of Financial Aid at your school.

## **High School Seniors**

High school seniors in their last semester of school should start filling out a FAFSA to determine their eligibility for financial aid.

## **How the school distributes aid among students**

Most Federal Financial Aid is awarded on the basis of financial need with the exception of Parent Plus Loan (PLUS). Need is the difference between your cost of education (educational expenses such as tuition, room board, books, supplies and other expenses) and the amount you and/or your family are expected to contribute toward your education.

A standard formula is used for all applicants to determine this amount, which is called the expected family contribution (EFC). If there is anything left over after subtracting the expected family contribution from your cost of education you are then considered to have unmet financial need.

## **Rights and Responsibilities of a Student receiving Federal Student Aid**

### **The Student has the right to ask the school:**

- The name of its accrediting and licensing agency.
- About its programs, its instructional, laboratory, its physical facilities, and its faculty.
- What the cost of attending is, and the institutions policies concerning Refunds and Return to Title IV (R2T4) to students who withdrawal (drop out).
- What financial assistance is available at The Culinary School of Fort Worth; including information on all federal, state, local, private and institutional financial aid programs.
- What the procedures and deadlines are for submitting an application for each available financial aid program.



- How it determines a student's eligibility and need for financial aid.
- How much of your financial need, as determined by the school, has been met.
- To explain each type and amount of assistance in your financial aid package.
- What the interest rate is on any student loan you have, the total amount you must repay, when a student must start repaying.
- What is a deferment of repayment or forbearance for certain defined periods. How to find out if you qualify and what steps you must take to request a Title IV, HEA loan deferment or forbearance.
- How the school provides written information on student's loan obligations and information on your rights and responsibilities as a borrower.
- Whom you must contact to have your aid package reevaluated, if you believe a mistake has been made; or if your enrollment or financial circumstances have changed.
- How the school determines whether you are making satisfactory progress (SAP) and what happens if you fail to maintain SAP.
- How failing to maintain SAP affect your title IV, HEA eligibility and funding.
- What special facilities and services are available to student with disabilities and how to request a [reasonable accommodation](#).

### **It is the Student's Responsibility to:**

- Review and consider all the information about the programs offered by the Institution before you enroll.
- Pay special attention to the application process for Federal Student Financial Aid, complete the [FAFSA](#) accurately, and submit it on time to the right place. Errors on the [FAFSA](#) can delay or prevent you from receiving Title IV, HEA funding timely.
- Know and comply with all deadlines for applying and reapplying for aid. A student must reapply each year for the next Title IV, HEA award year. **Speak with your school's [Director of Financial Aid](#) for addition information and guidance.**
- Provide all enrollment and verification documentations, corrections, and/or new information requested by either the financial aid officer or the agency timely to which you submitted the application.
- Notify the school of any information that has changed since you initially applied.
- [Read, understand, and keep copies](#) of all forms you were asked to sign!
- Ensure you understand that you must start making monthly repayment on your student Title IV, HEA loans after your grace period ends, unless you have a deferment or forbearance.  
Note: When you sign your [master promissory note \(MPN\)](#), you are agreeing to repay your loan.
- You **must** attend an [exit](#) interview at the time you leave the school to determine the net balance of your account with the school as well as the net balance of any student loans.
- Notify the school of a change in your name, address, phone number, or attendance status (full/part-time student). Note: If you have student loans, you must notify your lender of these changes also!
- Ensure you understand your school's [refund policy](#).
- Ensure you understand and comply with the enrollment status, financial charges, financial terms, time allowed to complete, refund policy and termination procedures as specified in the enrollment contract you will be asked to sign.
- Understand that you may also be responsible for any Return to Title IV (R2T4), HEA funds return by the institution on your behalf.
- Understand that there could be liabilities when errors are made because of inconsistent information, which was provided by you the student. That this could result in an [over award of Title IV, HEA funding](#) that the student was not eligible for and were advanced to you or credited to your student account.

## How and when will Financial Aid Can be Disbursed

Currently The Culinary School of Fort Worth only has one program that is eligible for Title IV, HEA funding.

[Professional Culinary Program](#) which is 900 clock hours and 35 weeks of instruction of instruction, the funding will be disbursed at:

Payment Period	Clock hours	Weeks	Note:
1	0	0	Direct loan has a 30-day delay for first time borrowers.
2	450	17.5	*

Note:

\* Students must meet their **clock hour, weeks of instruction, attendance and grade point average (GPA)** requirements in order to be eligible for the next Title IV, HEA funding disbursement. Each student will be evaluated at the end of each payment period to determine eligibility.

***Also note, that if the student is not meeting the SAP requirements, they will place their Title IV, HEA funding in jeopardy which could also result in a loss of Title IV, HEA funding.***

## The Terms and Conditions of any Employment that is part of the Financial Aid Package

The Culinary School of Fort Worth does not employ any students who are currently receiving financial aid and are attending the school programs.

## How much money can I borrow in federal student loans?

### If you are an Undergraduate Student:

- \$5,500 to \$12,500 per year in Direct Subsidized Loans and Direct Unsubsidized Loans depending on certain factors, including your year in college.

### If you are a Parent of a Dependent Undergraduate Student:

- The remainder of your child's college costs that are not covered by other financial aid. Note: A credit check is required for a parent loan (called a **PLUS loan**). The parent may not have adverse credit to borrow a PLUS.

## How much should I borrow?

You may borrow only as much as you need to help cover your **Cost of Attendance (COA)**, which includes direct and in-direct costs.

## Required borrower information on the MPN:

The MPN contains **personally identifying information (PII)** which includes the following: name, permanent address, a date of birth, social security number, driver's license number, and two personal non-student adult references with U.S. addresses. The borrower must read, sign and date the MPN, the school maintains that copy and the student should maintain a copy with their student records for future reference.

## How much interest do I have to pay?

The interest rate on **Direct subsidized and Unsubsidized Loans** is a variable rate that is adjusted each year on July 1. As a result, your interest rate may change annually, but it will never exceed 8.25 percent. You will be notified annually of the actual interest rate for each loan that you receive.

Interest is not charged on your subsidized loan while you are enrolled at least half-time, during your grace period and during deferment periods. Interest is charged on your Direct Subsidized Loan during all other periods, starting on the day after your grace period ends, (including forbearance periods). Interest is charged on your unsubsidized loan during all periods, starting on the day it is disbursed.

\*If a student obtains a loan, the student will have to repay the full amount of the loan plus interest, less the amount of any refund and if student receives federal student financial aid funds the student is entitled to a refund of the money not paid from federal financial aid funds.

## Additional Title IV, HEA Funding Information

### CONTACT

U.S. Department of Education  
Direct Loan Servicing Center  
P.O. Box 4609  
Utica, NY 13504-4609  
1 (800) 848-0979  
[www.dl.ed.gov](http://www.dl.ed.gov)

## Adverse Credit History of Borrowers of PLU Loans

**The parent may not have adverse credit to borrow a PLUS.** This is defined in the regulations as the applicant being 90 days or more delinquent on a debt or having been subject

in the last five years to a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment or write off of an FSA debt. The absence of any credit history is not considered adverse credit. Lenders may establish more restrictive credit standards for determining adverse credit.

If the parent borrower has an adverse credit history the applicant has the option of receiving a PLUS using a creditworthy endorser. If an endorser is used a separate Endorser Addendum is required for each PLUS loan. If an endorser is involved, a new MPN must be used. The endorser is only liable for the specific loan or loans he/she has agreed to endorse.

### **School Certifies/Originates the Loan:**

The school's primary responsibilities in the loan application process are to ensure the completeness and accuracy of the MPN based on information it has available.

### **Checklist for loan certification:**

#### **For all Federal Direct Loans programs applications; the school must:**

- Confirm that the student and parent meet the definition of eligible borrower. This would include the student's grade level, loan period and the amounts of the disbursements as well as the student's enrollment status and anticipated completion/graduation date. The school must confirm the student's dependency status for PLUS. Check on NSLDS to check the student's financial aid history, including loan limits. It must document the student's COA, EFC and estimated Financial Aid in the student's file. It must be available to the lender, guarantor, or the Department.
- Determine the student's enrollment status and SAP
- Review NSLDS information on ISIR to ensure that the student (or both the student and parent in the case of PLUS loan) is not in default on any FSA loan and does not owe a refund on any FSA grant or scholarship and will not exceed the annual or aggregate loan limits applicable to borrowers.
- Ensure the amount of the loan in combination with other aid will not exceed the student's financial need or the annual or aggregate loan limit.

### **Guidelines for determining Student's Eligibility for a PLUS Loan:**

- Parent's unwillingness to borrow a PLUS does not make the dependent student eligible
- The aid administrators belief that a parent should not borrow a PLUS does not make the student eligible
- Only one parent must apply for a PLUS and be denied based on adverse credit history. However, if both parents apply independently and one is approved and one denied, the student is not eligible for increased loan amounts.
- The parents denied of PLUS based on adverse credit in one year does not support the dependent's eligibility in subsequent years.

- The dependent student may become eligible at any time during an academic year if the parent has been approved and later denied.

The dependent student may be eligible for increased unsubsidized loan amounts if it is determined by the Director of Financial Aid and can be document that other exceptional circumstances exist that will prevent a student from borrowing:

- The parent is incarcerated and therefore ineligible
- Parent's whereabouts are unknown
- Parents income limited to Public Assistance or disability and
- You have evidence that the lender that makes loans to students and parents at the school has denied a PLUS loan or will not make a PLUS loan to a parent under its lending policy due to the parent's existing debt burden, income to debt ratio, likely inability to repay or other credit standards.

## Calculating Title IV, HEA Funding:

### Direct Loan Programs

- The formula for determining the amount of Title IV, HEA loan funding is:
  - $\text{COA (Cost of Attendance) - Minus EFC (estimated financial assistance)}$   
= (Need for subsidized Stafford)
  - An unsubsidized loan can replace the EFC.

Note: you have the above formula for DL but did not speak to PELL and SEOG. You need to draft the process and put it in the follow sections.

### Pell Program

The formula for determine the amount of Title IV, HEA PELL funding:

- $\text{COA (Cost of Attendance) - Minus EFC (estimated financial assistance)}$   
= (Need for subsidized Stafford)
- An unsubsidized loan can replace the EFC.

### Supplement Educational Opportunity Grant Program

The formula for determine the amount of Title IV, HEA PELL funding:

- $\text{COA (Cost of Attendance) - Minus EFC (estimated financial assistance)}$   
= (Need for subsidized Stafford)
- An unsubsidized loan can replace the EFC.

## **Scheduling Disbursements:**

Disbursements will be established with the lender by the institutions financial aid department. This is the date that the funds can be disbursed to the student by the institution to the student. In keeping with the three-day turnaround time for payment of FSA funds to the student.

## **Entrance Counseling for Student Loan Borrowers**

Prior to the first disbursement, each student must complete entrance counseling. You will need to provide a signed copy of the completion form to the Financial Planner as part of your entrance counseling. This can be found on the [Web](#).

## **Exit Counseling for Student Loan Borrowers**

All students who are graduating or withdrawing from school must receive exit counseling.

The school will ensure that students receive exit counseling before they leave school. Counseling may be provided in person (individually or in groups) or using audiovisual materials. As with entrance counseling, exit counseling is offered on the [Web](#) by guarantors and lenders. Student borrowers should be advised to complete online exit counseling or come to the counseling session at the school shortly before graduating or ceasing at least half-time enrollment. The Director of Financial Aid and officers at The Culinary School of Fort Worth are reasonably available to answer questions from student borrowers. One of the borrowers' obligations is to participate in an exit counseling session.

Some of the same material presented at the entrance counseling session will again be presented during exit counseling. The emphasis shifts to more specific information about loan repayment and debt-management strategies. The following information will be provided as part of exit counseling:

1. Exit counseling emphasizes the seriousness and importance of the repayment obligation.
2. The lender sends payment coupons or billing statements as a convenience for the borrowers. Not receiving them does not relieve the borrower of his or her obligation to make payments.
3. Many lenders encourage borrowers to set up electronic debiting of bank accounts to repay their loans.

The regulations require that exit counseling describe the likely consequences of default, including adverse credit reports, and litigation. Students will be informed of the charges that might be imposed for delinquency or default, such as lenders or guarantor's collection expenses (including attorney's fees). Defaulters often find that repayment schedules for loans that have been accelerated are more stringent than the original repayment schedule.

A defaulter is no longer eligible for any deferment provisions, even if he or she would otherwise qualify. The defaulter's federal and state tax refunds may be seized and wages garnished, and the borrower loses eligibility or any further funding from the FSA programs.

The student will receive an explanation of the use of the Master Promissory Note. The student will be advised to read carefully the MPN and the Borrowers Rights and responsibilities statement again.

Emphasis will be given that repayment is required, regardless of educational outcome or subsequent employability. The student borrower will be informed that they are obligated to repay the full loan even if they did not finish the program, cannot obtain a job after graduation, or is dissatisfied with the school's educational program or other services.

Sample monthly repayment accounts will be provided. The borrower will be given an estimate of the average anticipated monthly payments based on their indebtedness. The borrower will receive a sample loan repayment schedule based on their total indebtedness. A loan repayment schedule will usually provide more information than just the expected monthly payment. For instance, it would show the varying monthly amounts expected in a graduated repayment plan. The lending organization is not required to send the repayment schedule to the student until the grace period.

Repayment options will be reviewed with the student. The counseling will review the payment options, such as the standard, extended, graduated and income-contingent income sensitive plans. The option of consolidating loans will also be discussed. Consolidation loans are available through the Federal Direct Student Loan Program.

Debt Management Strategies will be discussed. The counselor will stress the importance of developing a realistic budget, based on the student's minimum salary requirements. It is helpful to have the student's budget reflect the loan payment as a fixed cost, like rent and utilities.

## **On Line Loan Exit Counseling**

Loan Exit Counseling is located on [www.studentloans.gov](http://www.studentloans.gov) or you can secure a copy of the Exit Counseling guide during your institutions exit counseling.

## **Forbearance, deferment and cancellation options**

1. If a student cannot make scheduled payments and does not qualify for a deferment, the lender may allow the student to temporarily make smaller payments or temporarily stop making payments. Interest continues to be charged during forbearance. Some reasons why forbearance may be granted are financial hardship and/or illness. The lender must grant forbearance if the student has a monthly debt burden for Title IV loans that collectively equals or exceeds 20% of their total monthly gross income (for up to three years) There are several other reasons listed in the Borrowers Rights and Responsibilities.
2. Deferments mean that the student does not have to make payments in certain circumstances. If the student is attending school at least half-time, or if the student is unemployed, if the



student is experiencing economic hardship as determined by federal law for up to three years. (See student's rights and responsibilities).

## **The terms and conditions under which students receiving federal education loans may obtain deferments**

The following lists of deferments are available to students who have federal student loans.

### **Deferment Definitions**

- 1. Action Programs Deferment**  
Borrowers may postpone payments with this deferment type while serving full-time in the Action Programs for at least one year.
- 2. Armed Forces Deferment**  
This deferment type may be used to postpone payments for a borrower serving in the military on active duty status.
- 3. Dependent Student Enrolled at Least Half-time Deferment**  
Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is enrolled at least half time at an eligible school.
- 4. Dependent Student Enrolled Full-time Deferment**  
Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is enrolled full-time at an eligible school.
- 5. Dependent Student in a Full-time Rehabilitation Training Program - Deferment**  
Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is engaged in a full-time rehabilitation-training program.
- 6. Economic Hardship Deferment**  
This deferment postpones payments for a borrower during times of financial difficulty where the borrower receives public assistance, serves in the Peace Corps, receives the deferment on a Direct or Perkins loan, or meets specific income criteria.
- 7. Full-time Student Deferment**  
Any borrower who is certified by an eligible school as enrolled on a full-time basis may receive this deferment.
- 8. Graduate Fellowship Deferment**  
This deferment type postpones payments for borrowers engaged in a full-time course of study in a Graduate Fellowship program.
- 9. Internship/Residency Deferment**  
This deferment type postpones payments for a borrower engaged in an Internship/Residency program.
- 10. Less than Full-time but at Least Half-time Student**  
In order to qualify for this deferment, an eligible school must certify that the borrower is enrolled at least half time.
- 11. National Oceanic and Atmospheric Administration (NOAA) Deferment**  
Borrowers serving in the National Oceanic and Atmospheric Administration (NOAA) on active duty status may use this deferment type to postpone payments.



**12. Parental Leave Deferment**

This deferment type may postpone payments for a pregnant borrower or one caring for a newborn child or a newly adopted child.

**13. Peace Corps Deferment**

Borrowers may postpone payments with this deferment type while serving in the Peace Corps for at least one year.

**14. Public Health Service Deferment**

This deferment type postpones payments for borrowers serving full-time as an officer in the Commissioned Corps of the Public Health Service.

**15. Rehabilitation Training Deferment**

This deferment type is available for borrowers engaged in a full-time rehabilitation training program.

**16. Tax-exempt Organization Deferment**

This deferment type may postpone payments for full-time paid volunteers in a tax-exempt organization.

**17. Teacher Shortage Area Deferment**

This deferment type is available to borrowers when teaching in a designated teacher shortage area.

**18. Temporary Total Disability Deferment**

This deferment type may postpone payments for a borrower with a condition that prevents them from working or going to school, or who is caring for a disabled person.

**19. Unemployment Deferment**

This deferment type postpones payments for borrowers who are seeking full-time employment through registry with an employment agency or are receiving unemployment benefits.

**20. Working Mother Deferment**

This deferment type may postpone payments for mothers who recently re-entered the workforce.

## **The National Student Loan Data System**

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV, HEA loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV, HEA loans and/or grant data.

The website is located at [www.nsls.ed.gov](http://www.nsls.ed.gov)

The student will be informed of the Availability of Loan Information on NSLDS and the availability of the FSA Ombudsman's Office. The borrower's loan history can be reviewed on NSLDS (PIN required for access). Students without Internet access can identify their loan holder by calling 1-800-4-fed-aid. The borrower will be made aware that the information on the NSLDS site is updated by lenders and guarantors and may not be as current as the latest information from the loan holder. The Ombudsman's office is a resource for borrowers when

other approaches to resolving student loan problems have failed. Normally the bank and/or guarantor can help with any problem.

## **Students MPN Rights and Responsibility**

**Review the Student's Rights and Responsibilities:** The student received this with the MPN at the beginning of the loan process and it should be reviewed again at the exit interview.

The importance of keeping loan records will be reinforced with the student. The borrower should keep the loan repayment schedule provided by the lender when repayment begins as well as records of loan payments—including cancelled checks, money order receipts. The student should keep copies of any requests for deferment or forbearance, or any other correspondence with the loan holder.

The School will collect and update personal and contact information: During exit counseling, the aid office will obtain the borrower's expected permanent address after leaving school, the address of the borrower's next of kin, and the name and address of the borrower's expected employer (if known). A school will correct its records to reflect any changes in the borrower's name, address, Social Security Number, or references and will obtain the borrower's current driver's license number and state of issue. Within 60 days after the exit interview, the financial aid office will provide this information to the loan vendor.

The student will also be provided with the current name and address of the borrower's lender (or Federal Vendor), based on the latest information. An explanation will be given of how to complete deferment forms and how to prepare correspondence to the lender or vendor will also be included. Emphasis will be made that the borrower should always keep copies of all correspondence from and to them about their loans. It will be stressed that a borrower must make payments on their loans even if the borrower does not receive a payment booklet or a billing notice.

If the student borrower drops out without notifying the school, we will confirm that the student has either completed online counseling, or exit-counseling material will be mailed to the borrower at their last known address. The material must be mailed within 30 days of learning that a borrower has withdrawn or failed to participate in an exit counseling session. When we mail these exit materials, we are not required to use certified mail with a return receipt requested, but we must document in the student's file that the materials were sent. If the student fails to return the Exit Counseling material including the contact information, we are not required to take any further action.

Grace Period: Once the student withdraws, leaves school or graduates on the subsidized loans there is a grace period of six months. During this time, no interest accrues on the subsidized loan. On an unsubsidized loan, the interest is paid during the loan period but the principal is not paid until after the grace period. The borrower has a choice of paying the interest or having it capitalized – adding the accrued interest to the original loan principal. In addition, PLUS loan repayment begins sixty days after the second disbursement and interest begins at that point.

Repayment on all loans is up to ten years with a minimum repayment of \$50.00 per month.

## Satisfactory Academic Progress Policy

The satisfactory academic progress (SAP) policy applies to all students enrolled in an **ACCREDITING AGENCY** and **STATE AGENCY** approved program whether receiving Federal Title IV, HEA funds.

The **Professional Culinary Program** (900 clock hours and 35 weeks) is the only course that is currently eligible for Title IV, HEA funding.

All students entering The Culinary School of Fort Worth must make satisfactory academic progress (SAP) toward their program completion. Satisfactory academic progress is measured both qualitatively and quantitatively. These measurements include cumulative results during all periods of the student's education.

All students will have full access to their grades and assignments on Gradelink, the online course management program which is located at [www.gradelink.com](http://www.gradelink.com). Students will be given a username and password to access their courses. Any discrepancies or questions about grades should be made in writing or by email to [info@csftw.edu](mailto:info@csftw.edu).

## ATTENDANCE PROGRESS = Work Ethics

Late arrivals may enter school until 20 minutes after class/scheduled shift begins, students who are more than 20 minutes late must meet with the School Director to obtain authorization to remain in school for the day. Continued tardiness may result in disciplinary action up to and including termination. Students who are going to be absent are expected to call the school prior to the beginning of their scheduled shift.

Attendance will be recorded every single class day. It is the chef instructors' responsibility to mark each student on the attendance sheet as present or absent. An operations team member will then take the grade/attendance sheet after each day and enter the attendance into the school's online student portal. This will tally the student's attendance percentage into one final percentage for each semester. The student is responsible for class material and/or tests missed while absent. Students who miss 6 school days in a single semester without communicating with the School Director/designee may be terminated on the 6th missed school day as an unofficial withdrawal.

Students who persist in repeating patterns of absenteeism will be advised and will be subject to appropriate disciplinary action. Students who have excessive absences may be terminated; re-enrollment is at the discretion of the school.

## Quantitative Requirements = Maximum Time Frame (150% process):

The maximum time frame is equal to 1.5 times the published length of the course. Authorized leaves of Absences (LOA) will not be considered in the maximum time frame evaluation. You need to be aware that an LOA will extend the student's contract period and max time frame by the same number of days taken in the LOA.

Example for Professional Culinary Program would be 900 + 450 clock hours = 1350 scheduled hours

COURSE	MAXIMUM TIME ALLOWED	
	Scheduled Hours	Weeks
Professional Culinary Program - 900 clock hours	1350	<u>52.5</u>

## Title IV, funding and SAP Evaluation points

SAP evaluation periods are based on actual contracted hours at the school. Students will be notified of all SAP Evaluation results at the end of each payment period. The following is an example of the minimum number of hours and weeks that a student must complete at the end of each payment period to be considered eligible to receive the next Title IV, HEA Aid payments.

**Professional Culinary Program which is 900 clock hours and 35 weeks of instruction, the funding will be disbursed at:**

<i>Payment Period</i>	<i>Clock hours</i>	<i>Weeks</i>	<i>Note:</i>
<i>1</i>		<i>30 days after 1<sup>st</sup> day of attendance</i>	<i>*</i>
<i>2</i>	<i>450</i>	<i>17.5</i>	<i>*</i>

Note:

\* Students must meet their clock hour, weeks of instruction, attendance and grade point average (GPA) requirements in order to be eligible for the next Title IV, HEA funding disbursement. Each student will be evaluated at the end of each payment period to determine eligibility. Please note: that If the student is not meeting the SAP requirements, they will place their Title IV, HEA funding in jeopardy which could also result in a loss of Title IV, HEA funding.

## Transfer Hours

Transfer students from outside The School will be evaluated only on the work completed while at The Culinary School of Fort Worth. A transfer student must complete their program of study within 150% of the time of a student making normal academic progress.

## ACADEMIC PROGRESS

### Quantitative Progress:

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The student must maintain a grade point average in each subject of at least 70% in each subject based on all classes, homework, written final exam and final practicum and completion of all required lab practicum hours. When a course is repeated, the new grade will replace the original grade for the purposes of the calculation of the GPA. Students are limited to attempting a course (2) times to pass. Additional tuition and fees will apply.

**Quantitative Progress:**

Students are required to make quantitative progress toward program completion. To be making satisfactory academic progress, a student must attend at least 80% of the scheduled class hours on a cumulative basis during each evaluation period.

The school uses a 0-100% grading system to grade homework assignments, the written final exam, and final practicum. Grades will be weighted in the following categories: Classroom/Lab Hours (70% of overall grade). Midterm Exam (5% of overall grade). Final Written Exam (10% of overall grade). Final Cooking Exam (15% of overall grade).

	Grade	Interpretation	Average	Grade Point
A	Excellent	90%-100%	4.0	
<b>B</b>	<b>Good</b>	<b>80%- 89%</b>	<b>3.0</b>	
<b>C</b>	<b>Average</b>	<b>70%- 79%</b>	<b>2.0</b>	
F	Failing Below	<b>60%- 69%</b>	<b>0.0</b>	
I	Incomplete			

Each student must attend class, participate in the lab/externship work, and prove to the instructor that the daily topic was understood through question answering and actually cooking. Each student will be given a grade for each lab based on the food they produced as well as the student’s attention to detail, uniform, safety and sanitation practices, team work and adaptability. Homework assignments will be graded and returned. Student progress will be evaluated twice each semester.

**Academic Year Definition:**

***The Culinary School of Fort Worth*** academic year is defined as, 900 clock hours and 35 weeks for Title IV, HEA purposes. For Title IV, HEA payments the student must meet both clock hours and weeks of instruction as well as complying with all standards for Satisfactory Academic Progress before they can receive further Title IV, HEA payments.

**Professional Culinary Program** academic year is defined as: 900 clock hours and 35 weeks of instruction for Title IV, HEA purposes.

For Title IV, HEA payments, the student must meet both clock hours and weeks of instruction as well as complying with all standards for SAP before they can receive further Title IV payments.

## DETERMINATION OF PROGRESS

Satisfactory academic progress is evaluated one time per semester. The grading periods for individual classes are defined in the class structure section for each program on pages 20 in this catalog. Each evaluation will include an assessment of the qualitative and quantitative measure of student's progress.

## Financial Aid Warning

Students who fail to meet minimum requirements (80% cumulative attendance and a C or 70% GPA) for attendance and academic progress until the end of the grading period will be placed on a [Financial Aid Warning the first time](#). Any student on **Financial Aid Warning** may continue to receive assistance under the Title IV, HEA programs for one payment period only. If grades are restored to SAP status at the end of the grading period, the warning will be lifted.

Grading Periods: Grades will be evaluated after (3) weeks and (5) weeks for PCP I, PCP II & PCP III and after (7) weeks and (14) weeks for PCP IV

If the student is not meeting SAP at the end of the Financial Aid Warning Period; there will be a loss of Title IV, HEA eligibility; **with the right to appeal**. The student will be placed on an [Academic development Status](#), with a [loss](#) of Title IV, HEA funding and will be required to meet specific criteria of an improvement plan to assist them in regaining SAP and Title IV, HEA eligibility. In conjunction, if a student does not attain SAP by the end of the grading period (grading period defined above), the student will fail the class and will be required to retake the class the following semester. If the student does not pass the class by the end of the repeated semester, he/she will be withdrawn from the school due to failure to meet satisfactory academic progress (SAP).

If a student is not eligible to receive Title IV, HEA funds, he/she may continue on a cash pay basis with an approved payment plan. Arrangements for payment must be approved within 10 school days of notification of development status.

## Appeal Procedures

A student who loses their financial aid eligibility due to not making SAP at the end of a financial aid warning has the right to file an appeal regarding their SAP Evaluations.

A student, who wished to appeal **Academic development Status** and loss of Title IV, HEA eligibility, must submit a *written request* to the Director of Financial Aid within two (2) business days of being notified that they are in a non-satisfactory progress status.

**The student must describe any unusual circumstance(s)** that the student believes deserve special consideration. **The basis on which a student may file an appeal: death of a relative, an injury, or illness of the student or other special circumstance.** The student must provide a written statement and information as to why they did not make SAP and what has changed that will allow them to make SAP by the next evaluation point.

Once the Director of Financial Aid receives the appeal, they will evaluate the appeal and provide a decision within two (2) business days. The Director of Financial Aid will notify the student in writing of the decision and all decisions are final.

If the student wins the appeal they will then be placed on *Financial Aid Probation*, which is a status assigned by the Federal regulations to a student who fails to make SAP, who has appealed and has had their Title IV, HEA eligibility for aid reinstated for one payment period only.

### Financial Aid Probation

Any student that prevails upon the appeal process shall be placed on **Financial Aid probation** and will be eligible to receive Title IV, HEA during this period. A student placed on **Financial Aid Probation** may receive Title IV, HEA program funds for one payment period only. While on Title IV, HEA Financial Aid Probation, the student must meet the institutions SAP standards and complete the requirements of the Academic Improvement Plan, which was developed by the institution to assist the student in regaining their Title IV, HEA eligibility.

Those who are not making SAP at the end of the Title IV, HEA Financial Aid probation period will be ineligible to receive Title IV, HEA funds for the following payment periods. A student must meet SAP prior to having eligibility reinstated.

### Requirements for the Academic Improvement Plan:

An academic plan will be developed by the Director of Education and the student to ensure that the student is able to meet the school's SAP requirements. The plan may include more frequent SAP evaluations before the end of the normal evaluation period. The plan may include (not limited to) the following:

- Maintain an attendance percentage that will ensure the student will meet Satisfactory Academic Progress by the next payment period.
- Maintain a 75% grade point average. (The higher-grade point is required to raise the standard to help the student make up for areas that may have been previous lacking.)
- Complete all required test and projects assigned (test and projects must be completed and turned in when requested).
- The academic improvement plan will be monitored by the Director of Education.
- The school will notify the student each month on their academic improvement status during the monthly progress report/advising session. Status of the student's report will be written on the progress report form for the student to sign.
- Students choosing to remain in school while requesting an appeal will be responsible for charges accrued whether or not the appeal is granted.

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## REESTABLISHMENT OF STATUS

A student determined NOT to be making Satisfactory Progress may reestablish Satisfactory Progress by:

1) Making up missed tests and assignments and increasing grade average to 70% or better, and/or 2) Increasing cumulative attendance to 80% by the end of a Warning or Probation period.

\*Note student's make-up work may not exceed 20% of the coursework missed.

## REINSTATEMENT OF FINANCIAL AID

Title IV, HEA aid will be reinstated to students who have prevailed upon appeal regarding the status of SAP or who have reestablished SAP. Students on suspension of funds will be monitored daily via an electronic SAP report to determine when they reestablish SAP.

## COURSE INCOMPLETES, REPETITIONS AND NON-CREDIT REMEDIAL COURSES

Course incompletes, repetitions and non-credit remedial courses have no effect on the institution's SAP.

## REENTRY STUDENTS/INTERRUPTIONS

Students who have been terminated or withdrew from school may re-enroll (if determined eligible) within 180 days and will not incur additional charges, however these students will be responsible to pay any remaining balance from the previous enrollment that cannot be covered with reinstated federal funds.

Students who have been terminated or withdrew from school and re-enroll (if determined eligible), after more than 180 days will pay a \$100 application fee and will be charged for contracted hours at the current tuition rate. All re-enrolling students will be provided the school's re-enrollment policy and will be evaluated by the school Director of Admissions for placement in the curriculum and kit needs. Re-enrolling students may be required to purchase the current school kit. Students applying for re-entry or transfer-in from other schools will be required, as a condition of enrollment, to bring delinquent prior student loans to a current status.

The School's re-enrollment policy is as follows:

Under *Title 40, Texas Administrative Code, Section 807.171.175*, a student terminated for unsatisfactory progress cannot be readmitted until a minimum of one course has passed. To be readmitted, the student must have a meeting with the Director of Admissions and get approval



to be admitted again. If a student is terminated due to poor attendance, then the student may not reenter before the start of the next semester.

A determination of SAP will be made and documented at the time of withdrawal or beginning of a LOA. That determination of status will apply to students at the time they return to school. The student may appeal a negative Satisfactory Progress determination according to the appeal policy. Elapsed time during a LOA does not affect SAP and will extend the contract period by the same number of days as the LOA. Students re-entering after exiting the school will not be evaluated as new students and consideration will be given to the student's progress status at the time of previous withdrawal. Re-enrollment is at the discretion of the school administration.

## General Information about the school

See catalog for the name, addresses and phone numbers of all agencies that have approval over The Culinary School of Fort Worth.

By putting a request in writing to the school Director, you may review the letter of accreditation and the license or letter of approval from the state agency that approves the school. This request will be honored within 30 days of receiving the written request.

## Facilities and Services Available to Students with Disabilities

No individual with a disability (*Physical or mental impairment*), because of their disability, will be excluded from enrolling in a course of instruction, if it can be determined that the student **can benefit** from the training. Additionally, the Culinary School of Fort Worth will exert its best effort to provide requested **reasonable accommodation**. If you would like to request a reasonable accommodation, please contact the Director of Admissions and the Director of Education. You may request a reasonable academic adjustments or auxiliary aids at any time. The Director of Education is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title II of the Americans with Disabilities Act of 1990.

Applicants with a disability, as defined in paragraph 34 C.F. R. 104.3 (j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The Culinary School of Fort Worth will work with the student to determine whether a reasonable accommodation can be granted to enable a student to benefit and thus qualify for federal funding.

Any qualified individual with a disability requesting a reasonable accommodation should follow this procedure:

- 1) Notify the Director of Admissions in writing of the type of accommodation(s) needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aids.
- 2) The request should be made at least four weeks in advance of the date needed.

- 3) You may contact the Director of Admissions by telephone at 817-737-8427.
- 4) The Director of Admissions will respond in writing within two weeks of receiving the request letting the student know if a reasonable accommodation can be granted.

## **Price of Attendance and Cost of Attendance**

Each school must make available to prospective and enrolled students information about the price of attendance, including tuition and fees, books and supplies, room and board, transportation costs, and any additional costs for a program in which the student is enrolled or expresses an interest.

The cost of attendance for each of the programs offered at The Culinary School of Fort Worth can be found in the intuitions current School Catalog. You should also not hesitate to contact the schools Director of Financial Aid who can also address this issue with you.

## **Refund Policy**

### **REFUND POLICY**

1. Refund computations will be based on scheduled course time\* of class attendance through the last date of attendance. Leaves of absence, suspensions and school holidays will not be counted as part of the scheduled class attendance.
2. The effective date of termination for refund purposes will be the earliest of the following:
  - a) The last day of attendance, if the student is terminated by the school;
  - b) The date of receipt of written notice from the student; or
  - c) (10) school days following the last date of attendance.
3. If tuition and fees are collected in advance of entrance, and if after expiration of the (72) hour cancellation privilege the student does not enter school, not more than \$100 in any administrative fees charged shall be retained by the school for the entire residence program or synchronous distance education course.
4. If a student enters a residence or synchronous distance education program and withdraws or is otherwise terminated after the cancellation period, the school or college may retain not more than \$100 in any administrative fees charged for the entire program. The minimum refund of the remaining tuition and fees will be the pro rata portion of tuition, fees, and other charges that the number of hours remaining in the portion of the course or program for which the student has been charged after the effective date of termination bears to the total number of hours in the portion of the course or program for which the student has been charged, except that a student may not collect a refund if the student has completed 75 percent or more of the

total number of hours in the portion of the program for which the student has been charged on the effective date of termination.

5. Refunds for items of extra expense to the student, such as books, tools, or other supplies are to be handled separately from refund of tuition and other academic fees. The student will not be required to purchase instructional supplies, books and tools until such time as these materials are required. Once these materials are purchased, no refund will be made. For full refunds, the school can withhold costs for these types of items from the refund as long as they were necessary for the portion of the program attended and separately stated in the enrollment agreement. Any such items not required for the portion of the program attended must be included in the refund.
6. A student who withdraws for a reason unrelated to the student's academic status after the 75 percent completion mark and requests a grade at the time of withdrawal shall be given a grade of "incomplete" and permitted to re-enroll in the course or program during the 12-month period following the date the student withdrew without payment of additional tuition for that portion of the course or program. Refund worksheets will be processed based on portions. Each semester is equal to one portion. More simply, the refund is based on the precise number of course time hours the student has paid for, but not yet used, at the point of termination, up to the 75% completion mark, after which no refund is due. Form PS-1040R provides the precise calculation.
7. A full refund of all tuition and fees is due and refundable in each of the following cases:
  - a) An enrollee is not accepted by the school;
  - b) If the course of instruction is discontinued by the school and this prevents the student from completing the course; or
  - c) If the student's enrollment was procured as a result of any misrepresentation in advertising, promotional materials of the school, or representations by the owner or representatives of the school.

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

8. REFUND POLICY FOR STUDENTS CALLED TO ACTIVE MILITARY SERVICE. A student of the school or college who withdraws from the school or college as a result of the student being called to active duty in a military service of the United States or the Texas National Guard may elect one of the following options for each program in which the student is enrolled:
  - a) If tuition and fees are collected in advance of the withdrawal, a pro rata refund of any tuition, fees, or other charges paid by the student for the program and a cancellation of

any unpaid tuition, fees, or other charges owed by the student for the portion of the program the student does not complete following withdrawal;

- b) A grade of incomplete with the designation "withdrawn-military" for the courses in the program, other than courses for which the student has previously received a grade on the student's transcript, and the right to re-enroll in the program, or a substantially equivalent program if that program is no longer available, not later than the first anniversary of the date the student is discharged from active military duty without payment of additional tuition, fees, or other charges for the program other than any previously unpaid balance of the original tuition, fees, and charges for books for the program; or
  - c) The assignment of an appropriate final grade or credit for the courses in the program, but only if the instructor or instructors of the program determine that the student has: (1) satisfactorily completed at least 90 percent of the required coursework for the program; and (2) demonstrated sufficient mastery of the program material to receive credit for completing the program.
9. The payment of refunds will be totally completed such that the refund instrument has been negotiated or credited into the proper account(s), within 45 days after the effective date of termination.

## **Return to Title IV, HEA Policy**

This policy applies to students' who **withdraw officially, unofficially or fail to return from a leave of absence or are dismissed from enrollment** at The Culinary School of Fort Worth. It is separate and distinct from the Culinary School of Fort Worth refund policy. (Refer to institutional refund policy)

The calculated amount of the Return of Title IV, HEA (R2T4) funds that are required for the students affected by this policy, are determined according to the following definitions and procedures as prescribed by regulations.

The amount of Title IV, HEA aid earned is based on the amount of time a student spent in academic attendance, and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the order of return of **unearned** funds do not include funds from sources other than the Title IV, HEA programs.

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally

scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

The institution has 45 days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. The school is required to notify the student if they owe a repayment via written notice.

The school must advise the student or parent that they have 14 calendar days from the date that the school sent the notification to accept a post withdraw disbursement. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV, HEA programs.

### **“Official” Withdrawal from the School**

A student is considered to be “Officially” withdrawn on the date the student notifies the Financial Aid Director or School Director in writing of their intent to withdraw. The date of the termination for return and refund purposes will be the earliest of the following for official withdrawal:

1. Date student provided official notification of intent to withdraw, in writing or orally.
2. The date the student began the withdrawal from The Culinary School of Fort Worth, records. A student is allowed to rescind his notification in writing and continue the program. If the student subsequently drops, the student’s withdrawal date is the original date of notification of intent to withdraw.

Upon receipt of the official withdrawal information, The Culinary School of Fort Worth, will complete the following:

1. Determine the student’s last date of attendance as of the last recorded date of academic attendance on the school’s attendance record;
2. Two calculations are performed:
  - a. The student’s ledger card and attendance record are reviewed to determine the calculation of Return of Title IV, HEA funds the student has earned, and if any, the amount of Title IV funds for which the school is responsible. Returns made to the Federal Funds Account are calculated using the Department’s Return of Title IV, HEA Funds Worksheets, scheduled attendance and are based upon the payment period.
  - b. Calculate the school’s refund requirement (see school refund calculation):
3. The student’s grade record will be updated to reflect his/her final grade.
4. The Culinary School of Fort Worth will return the amount for any unearned portion of the Title IV funds for which the school is responsible within 45 days of the date the official notice was provided.
5. The School will provide the student with a letter explaining the Title IV, HEA requirements:
  - a. The amount of Title IV assistance the student has earned. This amount is based upon the length of time the student was enrolled in the program based on scheduled attendance and the amount of funds the student received.
  - b. Any returns that will be made to the Title IV, HEA Federal program on the student’s behalf as a result of exiting the program. If a student’s scheduled attendance is more than 60% of the payment period, he/she is considered to have earned 100% of the Federal funds received for the payment period. In this case, no funds need to be returned to the Federal funds.
  - c. Advise the student of the amount of unearned Federal funds and tuition and fees that the student must return, if applicable.
6. Supply the student with ledger card record noting outstanding balance due to the school and the available methods of payment. A copy of the completed worksheet, check, letter and final ledger card will be kept in the student’s file.

In the event a student decides to rescind his or her official notification to withdraw, the student must provide a signed and dated written statement that he/she is continuing his or her program of study and intends to complete the payment period. Title IV, HEA assistance will continue as originally planned. If the student subsequently fails to attend or ceases attendance without completing the payment period, the student's withdrawal date is the original date of notification of intent to withdraw.

### **Unofficial Withdrawal from School**

In the event that the school unofficially withdraws a student from school, the School Director and/or Admissions Director must complete the Withdrawal Form using the last date of attendance as the drop date.

Any student that does not provide official notification of his or her intent to withdraw and is absent for more than 6 consecutive calendar days, fails to maintain satisfactory academic progress, or fails to comply with the school's attendance and will be subject to termination and considered to have unofficially withdrawn.

Within one week of the student's last date of academic attendance, the following procedures will take place:

1. The education office will make three attempts to notify the student regarding his/her enrollment status;
2. Determine and record the student's last date of attendance as the last recorded date of academic attendance on the attendance record;
3. The student's withdrawal date is determined as the date the day after 6 consecutive calendar days of absence;
4. Notify the student in writing of their failure to contact the school and attendance status resulting in the current termination of enrollment;
5. The Culinary School of Fort Worth, calculates the amount of Federal funds the student has earned, and, if any, the amount of Federal funds for which the school is responsible.
6. Calculate the school's refund requirement (see school refund calculation);
7. The Culinary School of Fort Worth, Director of Financial Aid will return to the Federal fund programs any unearned portion of Title IV funds for which the school is responsible within 45 days of the date the withdrawal determination was made and note return on the student's ledger card.
8. If applicable, The Culinary School of Fort Worth, will provide the student with a refund letter explaining Title IV requirements:
  - a) The amount of Title IV aid the student has earned based upon the length of time the student was enrolled and scheduled to attend in the program and the amount of aid the student received.
  - b) Advise the student in writing of the amount of unearned Title IV aid and tuition and fees that he/she must return, if applicable.
  - c) Supply the student with a final student ledger card showing outstanding balance due the school and the available methods of payment.
9. A copy of the completed worksheet, check, letter, and final ledger card will be kept in the student's file.

### **Withdraw Before 60%**

The institution must perform a R2T4 to determine the amount of earned aid through the 60% point in each payment period or period of enrollment. The institution will use the Department of Education's prorate schedule to determine the amount of the R2T4 funds the student has earned at the time of withdraw.

## Withdraw After 60%

After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV, HEA funds he or she was scheduled to receive during this period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

The Culinary School of Fort Worth measures progress in Clock Hours and uses the payment period for the period of calculation.

## The Calculation Formula:

Determine the amount of Title IV, HEA aid that was disbursed plus Title IV, HEA aid that could have been disbursed.

Calculate the percentage of Title IV, HEA aid earned:

- a) Divide the number of clock hours scheduled to be completed in the payment period as of the last date of attendance in the payment period by the total clock hours in the payment period.

$$\frac{\text{HOURS SCHEDULED TO COMPLETE}}{\text{TOTAL HOURS IN PERIOD}} = \% \text{ EARNED}$$

- b) If this percentage is greater than 60%, the student earns 100%.
- c) If this percent is less than or equal to 60%, proceeds with calculation.

Percentage earned from (multiplied by) Total aid disbursed or could have been disbursed = AMOUNT STUDENT EARNED.

Subtract the Title IV aid earned from the total disbursed = AMOUNT TO BE RETURNED.

100% minus percent earned = UNEARNED PERCENT

Unearned percent (multiplied by) total institutional charges for the period = AMOUNT DUE FROM THE SCHOOL.

If the percent of Title IV aid disbursed is greater than the percent unearned (multiplied by) institutional charges for the period, the amount disbursed will be used in place of the percent unearned.

If the percent unearned (multiplied by) institutional charges for the period are less than the amount due from the school, the student must return or repay one-half of the remaining unearned Federal Pell Grant.



Student is not required to return the overpayment if this amount is equal to or less than 50% of the total grant assistance that was disbursed /or could have been disbursed. The student is also not required to return an overpayment if the amount is \$50 or less.

The Culinary School of Fort Worth will issue a grant overpayment notice to student within 30 days from the date the school's determination that student withdrew, giving student 45 days to either:

1. Repay the overpayment in full to The Culinary School of Fort Worth or
2. Sign a repayment agreement with the U.S. Department of Education.

### **Order of Return**

The Culinary School of Fort Worth is authorized to return any excess funds after applying them to current outstanding Cost of Attendance (COA) charges. A copy of the Institutional R2T4 work sheet performed on your behalf is available through the office upon student request.

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 Funds is allocated in the following order:

- Parent Plus loans
- Direct PLUS loans
- Federal Pell Grants for which a Return is required
- Iraq and Afghanistan Service Grant for which a Return is required
- Federal Supplemental Educational Opportunity Grant
- Other Title IV assistance
- State Tuition Assistance Grants (if applicable)
- Private and institutional aid
- The Student

### **Earned AID:**

Title IV, HEA aid is earned in a prorated manner on a per diem basis (calendar days or clock hours) up to the 60% point in the semester. Title IV, HEA aid is viewed as 100% earned after that point in time. A copy of the worksheet used for this calculation can be requested from the financial aid director.

### **Post Withdraw**

If you did not receive all of the funds that you have earned, you may be due a post-withdraw disbursement. The Culinary School of Fort Worth may use a portion or all of your post-withdraw disbursement for tuition and fees (as contracted with The Culinary School of Fort Worth).



The institution will offer any post-withdrawal disbursement of loan funds within 45 days of the date it determines the student withdrew.

The institution must disburse any Title IV, HEA grant funds a student is due as part of a post-withdrawal disbursement within 45 days of the date the school determined the student withdrew and disburse any loan funds a student accepts within 180 days of that date.

For all other school charges, The Culinary School of Fort Worth needs your permission to use the post-withdraw disbursement. If you do not give permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

The post-withdrawal disbursement must be applied to outstanding institutional charges before being paid directly to the student.

### **Time frame for returning an unclaimed Title IV, HEA credit balance**

If a school attempts to disburse the credit balance by check and the check is not cashed, the school must return the funds no later than 240 days after the date the school issued the check.

If a check is returned to a school or an EFT is rejected, the school may make additional attempts to disburse the funds, provided that those attempts are made not later than 45 days after the funds were returned or rejected.

When a check is returned, or EFT is rejected, and the school does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period.

The school must cease all attempts to disburse the funds and return them no later than 240 days after the date it issued the first check.

### **Institution Responsibilities in regard to return of Title IV, HEA funds**

The Culinary School of Fort Worth's responsibilities in regard to Title IV, HEA funds follow:

- Providing students information with information in this policy;
- Identifying students who are affected by this policy and completing the return of Title IV, HEA funds calculation for those students;
- Returning any Title IV, HEA funds due to the correct Title IV, HEA programs.

The institution is not always required to return all of the excess funds; there are situations once the R2T4 calculations have been completed in which the student must not return the unearned aid.

### **Overpayment of Title IV, HEA Funds**

Any amount of unearned grant funds that you must return is called overpayment. The amount of grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangement with The Culinary School of Fort Worth or Department of Education to return the amount of unearned grant funds.

## **Student Responsibilities in regard to return of Title IV, HEA funds**

- Returning to the Title IV, HEA programs any funds that were dispersed to the student in which the student was determined to be ineligible for via the R2T4 calculation.
- Any notification of withdraw should be in writing and addressed to the appropriate institutional official.
- A student may rescind his or her notification of intent to withdraw. Submissions of intent to rescind a withdraw notice must be filed in writing.
- These notifications, either to withdraw or rescind to withdraw, must be made to the official records/registration personnel at your school.

## **Refund vs. Return to Title IV, HEA Funds**

The requirements for the Title IV, HEA program funds when you withdraw are separate from any refund policy that The Culinary School of Fort Worth may have to return to you due to a cash credit balance. Therefore, you may still owe funds to the school to cover unpaid institutional charges. The Culinary School of Fort Worth may also charge you for any Title IV, HEA program funds that they were required to return on your behalf.

If you do not already know what The Culinary School of Fort Worth refund policy is, you may ask your Schools Director of Financial Aid for a copy.

## **Return to Title IV, HEA questions?**

If you have questions regarding Title IV, HEA program funds after visiting with your financial aid director, you may call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). TTY users may call 800-730-8913. Information is also available on student aid on the web [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

**\*This policy is subject to change at any time, and without prior notice.**

## **Academic Programs (Educational Program, Instructional Facilities, and Faculty Information)**

Each school must make available to prospective and enrolled students information about the academic program offered at the school. Additional information can be found in the current The Culinary School of Fort Worth School Catalog.

## **Transfer of Credit Policies**

Each school must disclose and make available to prospective and enrolled students a statement of the school's transfer of credit policy and any established criteria the school uses regarding the transfer of credit earned another school.

Additional information can be found addressing this issue in the current consumer guide in the SAP section.

## **Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing also called Peer-to-Peer)**

### **Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws**

The Culinary School of Fort Worth prohibits copyright infringement. 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, please see the website of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov).

### **Summary of Institutional Disciplinary Action for Violation of unauthorized peer-to-peer file sharing**

The copyright law of the United States (Title 17, U.S. Code) governs the reproduction of copyrighted materials, including but not limited to publications, computer software, audio music, video and audiovisual materials. It is necessary to assume that all works are copyrighted even if the copyright symbol does not appear on them. Students may not make additional copies of any copyrighted materials provided to them in the classroom. Unauthorized use or distribution of copyrighted materials can result in criminal penalties, including imprisonment or severe fines. For more specific information on copyright laws and penalties, please see the Web site of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov), especially the FAQ's at [www.copyright.gov/help/faq](http://www.copyright.gov/help/faq).

## **School and Program Accreditation, Approval or Licensure**

### **State Approval**

The Culinary School for Fort Worth is a private institution and has been granted institutional approval from the Texas Workforce Commission.

To contact: Career Schools and Colleges: 512-936-3100 or 866-256-6333 or email: [career.schools@twc.state.tx.us](mailto:career.schools@twc.state.tx.us)

## **Accreditation Approval**

The Culinary School of Fort Worth is currently approved by the Accrediting Council for Continuing Education and Training, and can be reached at, Phone: 202-955-1113 or email: info@accet.org

## **Notice of Federal Student Financial Aid Penalties for Drug Law Violations (Part 86)**

### **Drug and Alcohol Abuse Policy**

In accordance with the Drug-Free Workplace Act of 1988 (P.L. 100-690), the Drug-Free Schools and Communities Act of 1989 (P.L. 101-226) and 34 Code of Federal Regulation Part 85, Subpart F, this institution is committed to maintaining a drug-free workplace and a drug-free school. Drug and alcohol abuse can lead to liver, heart and other chronic diseases, low birth weight, birth defects and infant mortality in expectant mothers, and death. The unlawful manufacture, distribution, dispensing, possession or use of drugs, alcohol or other controlled substances at this institution and is strictly prohibited.

Students and employees are required, as a condition of enrollment and/or employment, to abide by this policy. To the extent allowed by local, state and federal laws, this institution will impose disciplinary action against students and employees for violating these standards of conduct. These actions may include suspension, expulsion, and termination of employment, referral for prosecution and/or required completion of a drug or alcohol rehabilitation or similar program.

To comply with the regulations, the School will conduct a review bi-annually of the Drug and Alcohol Abuse Policy to determine its effectiveness and the consistency of sanctioned enforcement, in order to identify and implement any necessary changes.

### **Purpose and Goal**

The Culinary School of Fort Worth is committed to protecting the safety, health and wellbeing of all employees, students and customers alike in our workplace. We fully recognize alcohol and drug use pose a significant threat to organizational goals and objectives. As a result, we have established a drug-free workplace program balancing our respect for individuals with the need to maintain an alcohol and drug-free environment.

While on The Culinary School of Fort Worth premises and while participating in business-related activities of The Culinary School of Fort Worth, no student may use, possess, distribute, sell, or be under the influence of illegal drugs or excessive alcohol. The legal use of prescribed drugs is permitted during class, only if it does not impair a student's ability to perform the essential functions of the class effectively and in a safe manner that does not endanger other individuals in the classroom.

Any student that is found in possession of or under the influence of drugs or alcohol on the school premises, will be subject to termination from the program. Consumption of alcohol on the school premises will only be authorized during the equivalent culinary class.

## Penalties

Additionally, there are numerous local, state and federal laws, which can be used to punish violators. Penalties can range from suspension revocation and/or denial of a driver's license, to 20-50 years imprisonment at hard labor without benefit of parole. Property may also be seized. Community service may also be mandated.

Students could lose eligibility for financial aid, could be denied other federal benefits, such as Social Security, retirement, Welfare, health care benefits, disability and Veterans benefits. Public housing residents could also be evicted. Finally, a record of a felony or conviction in a drug-related crime may prevent a person from entering certain career.

Drugs can be highly addictive and injurious to the body as well as one's self. People tend to lose their senses of responsibility and co-ordination.

## Counseling and Help

The Culinary School of Fort Worth encourages students and employees to voluntarily seek help with drug and alcohol problems. There are drug or alcohol counseling, treatment and rehabilitation facilities in our area where advice and treatment are available.

The telephone numbers of these facilities may be found in your local telephone book or yellow pages under Drug Abuse and Addiction – Information and Treatment.

If other help is required for rape counseling, or domestic violence contact The Women's Center in Fort Worth: 1723 Hemphill, Fort Worth, TX 76110: 817-927-4040

There are national organizations that can be contacted for help.

- The Alcoholism and Drug Abuse Hotline is open 24 hours daily, 1-800-252-6465.
- The Cocaine Hotline, 1-800-444-9999 is also open 24 hours.
- The National Institute on Drug Abuse Hotline is available 8:00 AM to 2:00 AM, Monday through Friday and 11:00 AM to 2:00 AM on weekends, 1-800-662-4357.

## College Navigator Website

The **Integrated Postsecondary Education Data System**, often abbreviated **IPEDS**, is the core postsecondary education data collection program for the [National Center for Education Statistics](#), a part of the [Institute for Education Sciences](#) within the [United States Department of Education](#). IPEDS consists of nine interrelated survey components that are collected over three collection periods (Fall, Winter, and Spring) each year. The completion of all IPEDS surveys is mandatory for all institutions that participate in or are applicants for participation in any federal financial assistance program authorized by Title IV of the [Higher Education Act of 1965](#), as amended.

To assist student in making an informed decision about a school, the U.S. Department of Education is required to post 26 items of information on the College Navigator website. These items include:

- 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

**These items can be accessed at:** [www.nces.ed.gov](http://www.nces.ed.gov). Select the location you wish to review then select enrollment to review the diversity of the campus.

## Student Body Diversity

Schools must make available to current and prospective students information about student body diversity, including the 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
- You can review the diversity of The Culinary School of Fort Worth by going to the following web site address: [www.nces.ed.gov](http://www.nces.ed.gov). Select the location you wish to review then select enrollment to review the diversity of the campus.

## Net Price Calculator

The net price is defined as the cost of attendance minus the average yearly grant and scholarship aid. The calculator provides estimated net price information to current and prospective students and should be based, as much as possible, on their individual circumstances.

You can access The Culinary School of Fort Worth Net Price Calculator at: [www.csftw.edu](http://www.csftw.edu)

## Voter Registration

Voters are encouraged to register at least 29 days before an election to ensure that they receive their voting materials. Registration forms are available at most post offices, libraries, city and county offices, Department of Motor Vehicles, etc., **or an on-line voter registration request form is available at the Secretary of State's** at the following website: [www.sos.ca.gov](http://www.sos.ca.gov).

The student may also download voter registration forms from:

- Tarrant County website at: <http://access.tarrantcounty.com/en/elections/Voter-Information/Voter-Registration.html>
- Texas Secretary of State website at: <http://access.tarrantcounty.com/en/elections/Voter-Information/Voter-Registration.html>
- Or you can also call the Registrar of Voters Office at: (909) 387-8300 or Toll Free (800) 881-VOTE (8683)

Completed registration cards can be returned by mail to the Registrar of Voters, postage is pre-paid. Voter registration cards are processed upon receipt by the Registrar of Voters Office, and in approximately three to four weeks, voters receive a Voter Notification Card in the mail as proof of registration. A voter should review the information on the card for accuracy and notify the Registrar of Voters of any incorrect information.

**NOTE:** If you have just moved to Texas, there is no waiting period required to register. However, you **must be** registered **15 days prior to the date** of the next election to be eligible to vote.

## Completion/Graduation and Transfer-out Rates

Numbers are calculated for each calendar year – September 1<sup>st</sup> – August 31<sup>st</sup> .

	Completion%	Transfer- Out Rates
<b>2015/ 2016:</b>	54.17%	1
<b>2016/2017:</b>	67.00%	1

## Job Placement Rates

The Culinary School of Fort Worth does not at this time offer job placement, but the internal statistics are listed below. Numbers are calculated for each calendar year.

	Placement%
<b>2015/2016:</b>	64.00%
<b>2016/2017:</b>	66.00%

## Retention Rates

Numbers are calculated for each calendar year.

2016/2017:

Enrolled: 139 Leavers: 29 Completers: 61 Still Enrolled at the End of Reporting Period: 49



## The school's campus security report (Cleary Consumer);

### CRIME STATISTICS

In accordance with the Jeanne Cleary Disclosure of Campus Security Policy and Campus Crime Statistics Act, the school collects crime statistics as the basis for the Annual Security Report that is made available to students, employees, and applicants, for enrollment or employment.

Campus is defined as any building or property owned or controlled by the school within the same contiguous area used by the school in direct support of related to its educational purpose. The following criminal offenses, published October 1, of each year, include any crime statistics that occurred on campus during the previous three-year period.

A copy of this report will be provided to new students before you enroll in The Culinary School of Fort Worth as part of the enrollment package.

Current students can request a copy of this report at any time from The Culinary School of Fort Worth Director.

Currently enrolled student and employees will receive an updated copy of the Cleary Consumer information no later than October 1, of each year that will included the three most completed years.

You can also access and review the campus crime report any time by visiting the Crim Mapping website at:

<https://www.crimemapping.com/map/location/6550%20Camp%20Bowie%20Blvd,%20Fort%20Worth,%20TX,%2076116,%20USA?id=dHA9MCNsb2M9NDY2MDQ5MSNsmbmc9MzQjaG49NjU1MCNsYnM9MTA5OjM3NTU3MjA0#>

The Culinary School of Fort Worth encourages all students and employees to be responsible for their own security and the security of others. Please report any known criminal offenses occurring on campus to the school administration. In the event a sex offense should occur on campus, the victim should take the following steps:

1. Report the offense to the school administration.
  - a. Student and School Administration should contact local police if there is an emergency
2. Preserve any evidence as may be necessary to the proof of the criminal offense.



3. Request assistance, if desired, from school administration in reporting the crime to local law enforcement agencies.
4. Request a change in the academic situation if necessary.

## Emergency Response

This school's campus consists of one building. If an emergency evacuation is required, you will be notified by your instructor and follow the emergency plan posted in the area you are currently located in. On an annual basis, the institution will conduct an emergency evacuation drill. Each classroom has emergency evacuation procedures posted in the room. Please make yourself familiar with these evacuation procedures.

### MEDICAL EMERGENCY

Inform the Chef Instructor and/or assistant or any faculty or staff member immediately if you injure yourself at any time during class so that an accident report can be filled out. A first-aid kit for minor cuts, burns, etc is located in the galley on the top shelf near the entrance to the retail area. Students are responsible for their own health insurance during the program. Students will be shown where the first aid kit is on the first day of class. All cuts, abrasions and the like need to be properly bandaged and covered with a finger cot or glove at all times. Students will be required to sign a Release and Waiver of Liability prior to the start of each program.

- Call medical emergency number “911”  
Provide the following information:
  - a. Nature of medical emergency,
  - b. Location of the emergency (The Culinary School of Fort Worth: 6550 Camp Bowie Blvd, Ste 110, Fort Worth, TX 76116 : School phone: 817-737-8427), and
  - c. Your name and phone number from which you are calling.
- Do not move victim unless absolutely necessary.
- If personnel trained in First Aid are not available, as a minimum, attempt to provide the following assistance:
  1. Stop the bleeding with firm pressure on the wounds (note: avoid contact with blood or other bodily fluids).
  2. Clear the air passages using the Heimlich Maneuver in case of choking.
- In case of rendering assistance to personnel exposed to hazardous materials, consult the Material Safety Data Sheet (MSDS) and wear the appropriate personal protective equipment. Attempt first aid ONLY if trained and qualified.

## Evacuation Procedures

### Evacuation Plan:

Evacuation Route maps have been posted in each work area. The following information is marked on the evacuation maps:

1. Emergency Exits

2. Primary and secondary evacuation routes
3. Locations of fire extinguishers
4. Fire alarm pull stations?

Site Personnel all know at least two evacuation routes.

## **FIRE EMERGENCY**

*When fire is discovered:*

- Activate the nearest fire alarm (if installed)
- Notify the local Fire Department by calling “911”
- If the fire alarm is not available, notify the site personnel about the fire emergency by verbal warning and shouting “fire” to alert all in the area.

*Fight the fire ONLY if:*

- The Fire Department has been notified.
- The fire is small and is not spreading to other areas.
- Escaping the area is possible by backing up to the nearest exit.
- The fire extinguisher is in working condition and personnel are trained to use it.

*Upon being notified about the fire emergency, occupants must:*

- Leave the building using the designated escape routes.
- Assemble in the designated area (Back or Front Parking lot – depending on which is closer to the nearest exit at the time):
- Remain outside until the competent authority (Designated Official or designee) announces that it is safe to reenter.

*Designated Official, Emergency Coordinator or supervisors must:*

- Disconnect utilities and equipment unless doing so jeopardizes his/her safety.
- Coordinate an orderly evacuation of personnel.
- Perform an accurate head count of personnel and students reported to the designated area.
- Determine a rescue method to locate missing personnel.
- Provide the Fire Department personnel with the necessary information about the facility.
- Perform assessment and coordinate weather forecast office emergency closing procedures

At the sound of alarm or if you discover smoke or fire remember R.A.C.E.

R – Remove individuals in immediate danger and close the door where the fire is located

A – Alarm – pull the nearest box and call or have someone call 911. If the manual pull box is not available, begin to shout “fire” to alert everyone in the area.

C – Close doors in the exit path to prevent the spread of smoke and fire

E – Evacuate the building by using the closest exit – you can follow the exit routes that are posted at every entry area.

USE of Fire Extinguisher:

Fire extinguisher should primarily be used to buy some time to get to safety or to make a safe passage out of the building. It is the fire department’s job to put out fires. Your job is to ensure everyone quickly exits the building.

When using a fire extinguisher – remember P.A.S.S

Pull the pin  
Aim at the base of the fire  
Squeeze the handle all the way down  
Sweep the fire extinguisher from side-to-side

## SEVERE WEATHER

### ***Tornado:***

- When a warning is issued by sirens or other means, seek inside shelter. Consider the following:
  - Small interior rooms on the lowest floor and without windows,
  - Hallways on the lowest floor away from doors and windows, and
  - Rooms constructed with reinforced concrete, brick, or block with no windows.
- Stay away from outside walls and windows.
- Use arms to protect head and neck.
- Remain sheltered until the tornado threat is announced to be over.

### ***Earthquake:***

- Stay calm and await instructions from the Emergency Coordinator or the designated official.
- Keep away from overhead fixtures, windows, filing cabinets, and electrical power.
- Assist people with disabilities in finding a safe place.
- Evacuate as instructed by the Emergency Coordinator and/or the designated official.

## Definitions

**Carbon Monoxide(CO) Detector** –A device that detects if there is an unacceptable amount of carbon monoxide in the air. Each residence is required to have at least one CO detector installed.

**Travel path** - Primary: The exit path that would most likely be used in an emergency.  
Secondary: The exit path that would be used if the primary path was blocked or unusable.

**Fire alarm company**- A company that the agency pays to monitor alarms activated at the residence. The alarm company is usually responsible for contacting emergency services.

**Fire Emergency** – Is a situation where fire or smoke has been detected or is suspected in the residence.

**Manual Pull Box** –It a red box hanged on the which is usually located near exits and is used to activate the home’s alarm

**Meeting place** – A designated area outside the home and away from the building where staff and students meet when an alarm is sounded.

**Medical Emergency** – Is a situation where an individual needs immediate medical attention from trained professionals.

**Police Emergency**- Is a situation where there is a need for immediate intervention from the local police including break-ins, physical violence, and robbery.

**Smoke Detector** - A device that detects if there is an unacceptable amount of smoke or harmful particles in the air. There are two types available: photoelectric sensor or ionization sensor.

## Information for Crime Victims about Disciplinary Proceedings

In accordance with Federal regulations 34 C.F.R. 668.46, The Culinary School of Fort Worth **must**, upon written request, disclose to the alleged victim of any crime of violence or non-forcible sex offense, the results of any disciplinary proceeding conducted by the school against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased because of the crime or offense, the information shall be provided, upon request, to the next of kin of the alleged victim. This provision applies to any disciplinary proceeding conducted by a school on or after February 20, 2018.

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

This is a Federal law that protects the privacy of student education records. The Culinary School of Fort Worth provides for the appropriate disclosure of educational information in accordance with FERPA.

- 1) Students may inspect or review their educational records maintained by The School.
- 2) Students may request that The School correct or amend records they feel are inaccurate or misleading
- 3) Students must provide written consent in order to release any educational record information maintained by the school except under certain conditions as allowed by FERPA.
- 4) The school may disclose certain “directory” information such as a student’s name, address, telephone number, date and place of birth, honors or awards and dates of attendance without the student’s consent unless the student has notified the school in writing of any information that is not to be released. A request for non-disclosure will remain in effect until the student is no longer enrolled or until the request has been cancelled by the student. Students will be informed of any information that is disclosed.

### Procedure for Inspecting or Reviewing Student Records

Student may schedule an appointment by emailing [info@csftw.edu](mailto:info@csftw.edu) to review or inspect educational records.

### Procedure for Amending Student Records

- 1) The student must submit in writing a request to amend any information contained in the School’s educational records.
- 2) The written request must be specific in identifying which information is to be changed and why it is believed to be inaccurate.
- 3) The School will either comply with the request or notify the student of the student’s right to a hearing to challenge the information believed to be inaccurate.
- 4) The hearing will be conducted by a disinterested party, but who may be an official of the school. The student will have the opportunity to present evidence relevant to the issues raised in the original request to amend the student’s education records.

- 5) The student may seek the assistance of an individual willing to serve as an advisor during the hearing.
- 6) After the hearing, The School will make a decision to amend or not to amend the record. If the school still does not amend the record, the student has the right to place a written statement with the record stating his or her view about the contested information.

## **Students' & Parents' Rights to Review Educational Records**

A school must provide a student with an opportunity to review his or her education records within 45 days of the receipt of a written request. A school is required to provide the student with copies of education records or make other arrangements to provide the student access to the records if a failure to do so would effectively prevent the student from obtaining access to the records. Parents' are only able to review their child's student file if written permission is granted by the student.

### **Student Record Fees for Copies**

While the school may not charge a fee for retrieving the records, it may charge a reasonable fee for providing copies of the records, if the fee would not prevent access to the records.

### **Student Parent Right**

While the rights under FERPA have transferred from a student's parents to the student when the student attends a postsecondary institution, FERPA **does permit** a school to disclose a student's education records to his or her parents if the student is a dependent student under IRS rules. However, the Institution must establish that the student's parents do meet the requirements as outlined by the IRS rules.

### **IRS Definition of a Dependent Student**

Note that the IRS definition of a dependent is quite different from that of a dependent student for FSA purposes. For IRS purposes, students are dependent if they are listed as dependents **on their parent's income tax returns**. (If the student is a dependent as defined by the IRS, disclosure may be made to either parent, regardless of which parent claims the student as a dependent.)

### **Prior written consent to disclose the student's records**

Except, under one of the special conditions described in this section, a student must provide written consent before an education agency or school may disclose PII from the student's education records.

### **Written Consent**

**Written consent must:**

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- state the purpose of the disclosure
- specify the records that may be disclosed
- identify the party or class of parties to whom the disclosure may be made, and
- be signed and dated

**If the consent is given electronically, the consent form must:**

- identify and authenticate a particular person as the source of the electronic consent, and
- indicate that person’s approval of the information contained in the electronic consent.

## **FERPA Exceptions**

The FERPA regulations include a list of exceptions where the school may disclose PII from the student’s file without prior written consent.

## **Disclosures to School Officials**

Some of these disclosures may be made to officials at your school or another school who have a legitimate interest in the student’s records (transfer student). Typically, these might be admissions records, grades, or financial aid records. Disclosure may be made to:

- School officials, including teachers, within the school whom the school has determined to have legitimate educational interests.
- Officials of another postsecondary school or school system where the student receives services or seeks to enroll (transfer student).
- Third-party servicers that our school has contracted with who perform a Title IV, HEA function are considered school officials under FERPA. A school official may disclose personal information from a student education records to a servicer.

## **Disclosures to Government Agencies**

Disclosures may be made to authorized representatives of the U.S. Department of Education for audit, evaluation, and enforcement purposes. **“Authorized representatives”** includes employees of the Department:

- Employees of the Office of Federal Student Aid, the Office of Postsecondary Education,
- Office for Civil Rights, and
- National Center for Education Statistics, as well as firms that are under contract to the Department to perform certain administrative functions or studies.

In addition, disclosure may be made if it is in connection with financial aid that the student has received or applied for during the enrollment at The Culinary School of Fort Worth. Such a disclosure may only be made if the student information is needed to determine the amount

of the aid, the conditions for the aid, or the student's eligibility for the aid, or to enforce the terms or conditions of the aid.

## **Release of Personally Identifiable Information**

A school may release PII on an F, J, or M nonimmigrant student to U.S. Immigration and Customs Enforcement (formerly the Immigration and Naturalization Service) in compliance with the Student Exchange Visitor Information System (SEVIS) program without violating FERPA.

## **FERPA Student Complaint**

The right to file a complaint with the U.S. Department of Education concerning alleged failures by The Culinary School of Fort Worth is 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  
6000 Independence Avenue, SW  
Washington, DC 20202-4605

## **Gainful Employment**

In order for prospective students to make an informed decision, the School provides all of the information necessary including:

Total tuition and fees for the program, including estimated book and supply costs and estimated costs of room and board in the local area around the school. Please note that direct costs can change if transferring in credit hours from previous education institutions. Additionally, tuition is subject to change from year to year.

### **Gainful Employment Disclosure:**

The Culinary School of Fort Worth Certificate in the Professional Culinary Program  
Program Length: 12 or 9 months :

Students graduating on Time:

**% of** Title IV students complete the program within the normal time to complete.

#### **Program Costs\***

\$17,466.60 for Tuition and Fees

\$1,033.40 for books and supplies

\$8,616 for off-campus room and board (Average for Tarrant County)

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Other Costs:

No other costs provided.

Visit the website for more program cost information: [www.csftw.edu/how-to-pay-for-school](http://www.csftw.edu/how-to-pay-for-school)

\*The amounts shown above include costs for the entire program, assuming normal time to complete. Note that this information is subject to change.

### Students Borrowing Money

% of students who attend this program borrow money to pay for it

The typical graduate leaves with

\$\_\_\_\_\_ In debt

The typical monthly loan payment

\$\_\_\_\_\_ Per month in student loans with \_\_\_\_\_ % interest rate

The Typical graduate earns

\$46,730 per year after leaving this program\*

\*This information is taken from the U.S. Department of Labor – Bureau of Labor Statistics found here: <https://www.bls.gov/oes/current/oes351011.htm>

### Graduates who got jobs

65% of program graduates got jobs according to accreditor job placement rate \*

Name of the accrediting agency this placement rate is calculated for is Accrediting Council for Continuing Education & Training (ACCET)

Program graduates are employed in the following fields:

[Chefs and Head Cooks](#)

[First-Line Supervisors of Food Preparation and Serving Workers](#)

[Cooks, Private Household](#)

[Cooks, Restaurant](#)

[Cooks, All other](#)

### Licensure Requirements

Program has no licensure requirements in any state.

## Private Education Loan Disclosures

The Culinary School of Fort Worth does offer an in-house financing plan that is available to students. Students must apply through the School to be considered for eligibility. The CSFTW provides the loan and we use a third-party servicing company. TFC Tuition Financing services the loan and the School carries it.

For students who qualify the breakdown of the loan is most commonly as follows:

\$1,000 down payment

Loan term= 63 months

7.8% fixed interest

Monthly payment= \$339.60

Auto draft required

No pre-payment penalties

Co-signer required

## Constitution and Citizenship Day

Because the Culinary School of Fort Worth receives Federal funding through Title IV, HEA funding, the institution must comply with the Constitution and Citizenship day regulatory

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requirements. These requirements require all students to receive information on the U.S. Constitution on September 17<sup>th</sup> of each year (or preceding or following week if the 17<sup>th</sup> falls on a Saturday, Sunday, or holiday).

## **The Culinary School of Fort Worth Code of Conduct**

Each student at the beginning of each course will be required to read, understand and agree to abide by the Student Conduct Policy and Contract. If the student should violate any of the requirements in the contract, they will be asked to leave class. They will be admitted back to class the following week. If the contract is broken again, the student will need to speak to the Director of School before being allowed back into class. The second offense will place the student on warning with the school. If the contract is broken a third time, the student will be terminated from the school.

### *Class Requirements:*

- Students are required to have a notebook, pencil, or pen each day.
- Students are to complete homework as assigned.
- Students who do not complete an assignment when the assignment is due will receive a “0” grade for that assignment.
- Students are required to be in uniform each day.
- Students are to act in a professional manner; language, personal hygiene, ability to communicate, and take responsibility in their daily assignments.

### **A chef**

- **Takes care of his or her uniform and tools and respects them.**
- **Stands erect, walks straight without hands in pockets in the kitchen.**
- **Avoids touching any part of his or her body while involved in food preparation.**
- **Washes his or her hands frequently, in hand sinks only.**
- **Wears a chef's uniform with pride.**
- **Avoids the use of abusive language.**
- **Exercises self-discipline**

## **Rules and Regulations**

School hours:

**Full time students** – hours vary with schedules Monday - Saturday.

**School Office hours are:** Monday-Friday 8:30am – 5pm

### **Safety Contract:**

Safety is important in any career setting, but in a production kitchen safety is of the utmost importance. A production kitchen has razor sharp knives and equipment, temperatures that exceed 500 degrees, equipment that is extremely heavy and motors that run constantly.

**Code of Ethics:**

Deal honestly and truthfully in all matters. Respect the property and resources of others, and do not use such property or resources for personal gain. Consider the interest of The School and carry out their established policies. Avoid activities that might bring discredit to oneself, the school, colleagues or the profession.

**Withdrawal for Misconduct**

A student withdrawn from school for misconduct may not be eligible for re-enrollment into any course of instruction being offered by The Culinary School of Fort Worth. All final decisions will be determined by the School Director.

**Dress Code**

The student must beware that the instructor or school Director has the right to send students home without prior write-ups for uniform violations.

**Uniform Requirements (No Exceptions)**

You must report to class in full uniform and remain in full uniform at all times until you leave the premises. Students not in full uniform will be dismissed or not admitted into class. You must have your tool kit (standard issue only by The School) and curriculum books (purchased through The School only) with you when reporting to class. A clean and neat appearance is a must at all times. Chefs who compromise their uniform, compromise their professionalism; compromises that soon spread to their mise en place, their cuisine, their customer service, their sense of team spirit, and ultimately, to their personal commitment to excellence in their career.

**Hat/toque** - White hat (School issued only)

**Neckerchief** – White neckerchief (School issued only)

**White Chef's Coat (School issued only)** – Double Breasted White Cotton Chef Jacket that is fully buttoned up and is freshly cleaned and pressed with sleeves cuffs.

**Pants** - Checkered (School issued only). These must be hemmed properly where the end of the pant lies upon the shoe. **NO ROLLED UP OR CUFFED PANTS.**

**Apron** – White 4 way (School issued only). The apron must be freshly cleaned and pressed.

**Shoes** – Non-Slip, Oil Resistant, Fully Enclosed, Cleaned and Polished, Black color only (not issued)

**LACK OF UNIFORM MEANS FAILURE TO ATTEND AND PARTICIPATE IN CLASS!**

**Personal Hygiene Requirements and Grooming:**

- Your hat must completely cover your hair. If this is not possible, you must first cover your hair with a hair net before wearing your hat. When you are assigned to areas where a hat is not required, you still must cover your hair with a hair net, unless you have a short haircut, i.e., your hair does not touch your collar. Beads and/or other ornaments are not permitted.
- Short, straight mustaches are permissible (trimmed evenly at upper lip) • Because sideburns cannot be covered by a hair net, they must be clipped short, 1" above the earlobes

- Fingernails must be kept short and immaculately clean at all times. Nail polish and/or fake nails are not allowed. If the aforementioned is not abided by, the student must wear gloves throughout the class.
- Cuts, wounds, scratches or skin blemishes from the finger tips to the beginning of the forearm must be protected by surgical rubber gloves. In case of skin conditions, the student must provide proper medical documentation to the Director of School as well as the Chef Instructor for the class. A decision regarding acceptance to class will be determined by the Director of School and/or his/her designee.
- All hand and facial jewelry is to be removed by any student wearing his or her uniform before entering any building within The Culinary School of Fort Worth. Tongue piercing of any description is included in this requirement. Wedding rings shall be excluded from this requirement.
- You may not use perfume or cologne.
- Clean and ironed uniforms are expected daily.
- Sweaters or coats may not be worn in classrooms or laboratories.

All decisions regarding uniform appropriateness is up to the Director of Education or designate. We reserve the right to clock students out who are in violation of the school dress code without previous written warnings.