THE
CULINARY SCHOOL
OF FORT WORTH
Est. 1988

Consumer Information Manual

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Table of Contents

Ownership and Management Staff 6

Federal Consumer Information 6

Disclosure of Consumer Information – Your Right to Know 6

Basic Financial Aid Information 6

Rights and Responsibilities of Students Receiving Federal Financial Aid 6

Names and Organizations Which Accredit and Authorize the School to Operate 7

State Approval 7

Accreditation Approval 7

Institutional Programs, Faculty, and the Physical Facilities 8

Cost of Attendance 8

Refund Policies for Non-Completers 8

Cancellation Policy 8

Refund Policy 8

Refund Policy Relating to Title IV Funds • R2T4 10

"Official" Withdrawal from School 11

Unofficial Withdrawal from School 12

Withdraw Before 60% 12

Withdraw After 60% 12

The Calculation Formula 13

Order of Return 14

Earned AID 14

Post Withdraw 14

Time Frame for Returning an Unclaimed Title IV, HEA Credit Balance 14

Institution Responsibilities 15

Overpayment of Title IV, HEA Funds 15

Student Responsibilities 15

Refund vs. Return to Title IV, HEA Funds 15

Return to Title IV, HEA questions? 15

Types of Federal Financial Aid 16

Federal Pell Grant 16

Federal Supplemental Education Opportunity Grant (FSEOG) 16

Subsidized Federal Direct Loans **16**
Unsubsidized Federal Direct Loan **16**
Federal Direct Parent (PLUS) Loan **16**
Calculating Title IV, HEA Funding ***17***
Direct Loan Program **17**
Pell Program **17**
Supplement Educational Opportunity Grant Program **17**
How Much Money Can I Borrow in Federal Student Loans? ***17***
Undergraduate Student **17**
Parent of a Dependent Undergraduate Student **17**
State and Local Aid and Other Private Aid Programs ***17***
Criteria Used to Select Financial Aid Recipients ***17***
How Eligibility is Determined **17**
Applying for Federal Student Financial Aid ***18***
Verification ***19***
Applying for CSFTW, Local, and State Financial Aid ***19***
Private Education Loan Disclosures ***19***
How Financial Need is Determined ***19***
Professional Judgement **19**
How and When Financial Aid Will be Disbursed ***21***
State Aid ***21***
Institutional Aid (Scholarships/Grants) ***21***
Borrower Confirmation of Loans ***22***
Subsidized and Unsubsidized Master Promissory Notes (MPN) **22**
Parent PLUS Master Promissory Note (PLUS MPN) **22**
Statement Regarding Credit Balances ***22***
Terms and Conditions Under Which the Student Receives Student Loans ***23***
Direct Loans (DL) **23**
Perkins Loan **23**
Financial Loan Management **23**
The Student Loan Entrance Counseling **24**
The Student Loan Exit Counseling **24**

Online Counseling **25**
Loan Forbearance, Deferment, and Cancellation Options ***25***
National Student Loan Data System ***25***
Federal Student Aid Ombudsman Notification ***26***
Consumer Information from the Department of Education ***26***
Satisfactory Academic Progress Policy ***26***
Academic Year Definition ***26***
Facilities and Services Available to Students with Disabilities ***27***
Academic Programs-Educational Program, Instructional Facilities, and Faculty Information. ***27***
Transfer of Credit Policies ***27***
Copyright Policy ***27***
Fire Safety Plan ***27***
Annual Security Report ***28***
Vaccination Policy ***29***
Constitution and Citizenship Day ***29***
Student Conduct Policy ***29***
Family Education Rights and Privacy Act (FERPA) ***29***
Procedure for Inspecting or Reviewing Student Records **30**
Procedure for Amending Student Records **30**
US Voter Registration ***30***
Drug and Alcohol Abuse Policy ***31***
Bi-annual Review **31**
Drug and Alcohol Abuse Prevention **31**
Crime and Punishment – Alcohol and Drug Offenses **31**
Student Responsibility **32**
By Law: Student Conduct: Alcohol and Drug Use **32**
Controlled Substances **32**
Exception **32**
Violation **32**
Notice **32**
Low-THC Cannabis **33**
Alcohol Possession and Use by Minors **33**

Exceptions 33
Off-Campus Resources 34
College Navigator Website ***35***
Student Body Diversity ***35***
Net Price Calculator ***35***
Prevention of Financial Aid/Scholarship Fraud ***36***
Statement of Non-Discrimination ***36***
Know Your Rights – Title IX ***36***
Completion/Graduation Rates ***37***
Job Placement Rates ***37***
Retention Rates ***37***
Admissions ***37***
General Admission Requirements 38
Financial Arrangements 39
Enrollment Requirements 39
Attendance and Academic Requirements 40
Americans with Disabilities Act of 1990 ..... ***40***
Contact Information ***40***

Ownership and Management Staff

Weiser Resolution – CSFW, LP dba The Culinary School of Fort Worth	Owner/Owner
Scott Wade	CEO
Ched Pagtakhan	School Director
Ethan Starr	Program Director

Federal Consumer Information

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 with full disclosure of all consumer information as required by State and Federal laws and regulations. The consumer information provided is intended to satisfy students' rights 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 related to disclosure of consumer information at The Culinary School of Fort Worth, ("CSFTW").
If clarification or additional information is needed, please contact CSFTW's School Director or Compliance Coordinator.

Basic Financial Aid Information

CSFTW offers a quality education at a surprisingly affordable cost. However, many qualified students will need financial assistance in the form of Federal Aid in order to attend.
CSFTW is approved to accept Federal Financial Aid to eligible students who want to obtain a post-secondary education but do not have adequate financial means to do so.
Different types of aid (private scholarships, state grants, and federal aid) have different rules, called eligibility criteria, to determine who may receive the aid. If a student or parent has a question, they should not hesitate to contact the school at info@csftw.edu.

Rights and Responsibilities of Students Receiving Federal Financial Aid

As a student, you have the right to know:

- The names and organizations which accredit and authorize the school to operate.
- About the program, the faculty, and the physical facilities at the school.
- The cost of attending the school.
- The school's policy on refunds for students who drop prior to completion of the program.
- About the financial assistance available from federal, state, local, private, and institutional financial aid programs.
- The procedures and deadlines for submitting applications for each available financial aid program.
- The criteria used to select financial aid recipients.
- How financial need is determined.
- The amount of financial need that has been or will be met.

- The type and amount of assistance in your financial aid package. You have the right to ask that your financial aid package be reconsidered if you believe it to be in error or if you or your family's financial circumstances have changed.
- How and when the federal financial aid funds will be paid to the student account.
- The school's Satisfactory Academic Progress policy and how the policy affects eligibility for financial aid.
- The special facilities and services available to disabled students.
- The interest rate on any loans available through the school, the amount you must repay, the length of time you have to repay, when you must begin repayments, and any condition and deferment provisions that apply.

It is the student's responsibility to:

- Complete the Free Application for Federal Student Aid (FAFSA®) accurately and submit it on time. Errors can delay, and in some cases, prevent students from receiving aid.
- If a student has previously completed a FAFSA® for the current award year and coded 042764, CSFTW will receive a copy of their information.
- Provide all supporting documentation, corrections, and/or new information as requested by the Financial Aid Department.
- Notify CSFTW of any information that has changed since applied, such as income information, family members, contact information, etc.
- Accept/Decline any disbursements of loan funds.
- Complete Exit Counseling upon leaving the school to determine the net balance of account with the school as well as the net balance of any student loans.
- Ensure understanding of the school's refund policy
- Understand they may also be responsible for any Return to Title IV (R2T4), HEA funds return by the institution on the student's behalf.
- Read and understand all forms asked to sign.

Names and Organizations Which Accredit and Authorize the School to Operate

State Approval

CSFTW is a private institution and is approved and regulated by the Texas Workforce Commission, Career Schools and Colleges, Austin, Texas.

To Contact: Career Schools and Colleges
Phone: 512-936-3100 or 866-256-6333
Email: career.schools@twc.state.tx.us

Accreditation Approval

CSFTW is currently approved by the Accrediting Council for Continuing Education and Training (ACCET)

To Contact: Phone: 202-955-1113
Email: info@accet.org

Institutional Programs, Faculty, and the Physical Facilities

Programs, faculty, and physical facility information for CSFTW is listed in detail in the school catalog. The catalog is available to all potential and enrolled students upon request at any time. Additionally, the school catalog can be downloaded from the school website at www.csftw.edu/wp-content/uploads/Catalog-08-2026-1.pdf .

CSFTW has the right, at its discretion, to make reasonable changes in program content, materials, schedules, sequences of courses in programs, or location in the interest of improving the student's education, or where deemed necessary due to industry changes, academic scheduling, or professional requirements.

Cost of Attendance

Cost of attendance is located on the website at https://www.csftw.edu/financial-aid/#cost-of-attendance and https://www.csftw.edu/wp-content/uploads/Catalog-08-2026-1.pdf
Program cost information is also itemized on the program enrollment agreement. Students may contact the school's Financial Aid Department, which can also provide this information.

Refund Policies for Non-Completers

CSFTW follows the Texas Workforce Commission and the federal Return to Title IV refund policy. The calculation concerning federal financial aid is separate and distinct from the institutional refund policy. As a result of the federal calculation required by federal regulation, students may owe additional funds to the institution to cover tuition and charges previously paid by unearned federal financial aid prior to withdrawal. If a student plans to withdraw from school, they should contact the Compliance Coordinator to determine the amount of funds, if any, which must be returned to the federal student aid programs on their behalf.

Cancellation Policy

A full refund will be made to any student who cancels the enrollment contract within 72 hours (until midnight of the third day excluding Saturdays, Sundays and legal holidays) after the enrollment contract is signed. A full refund will also be made to any student who cancels enrollment within the student's first three scheduled class days, except that the school may retain not more than $100 in any administrative fees charged, as well as items of extra expense that are necessary for the portion of the program attended and stated separately on the enrollment agreement. A full refund will be made to any enrolled applicant rejected by the school or cancellation of program by the school.

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 (except those occurring during externship) 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.

[1]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:

9. 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.

10. 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.

Refund Policy Relating to Title IV Funds • R2T4

This policy applies to students who **withdraw officially or unofficially or are dismissed from enrollment** at CSFTW. It is separate and distinct from CSFTW's 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 they will attend school for the entire period for which the aid is awarded. When student withdraws, they 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 School

A student is considered to be "officially" withdrawn on the date the student notifies the Compliance Coordinator or School Director in writing of their intent to withdraw. The date of determination 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 process from CSFTW. 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, CSFTW 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 their final grade.
4. CSFTW 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. CSFTW 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, they are considered to have earned 100% of the Federal funds received for the payment period. In this case, no funds need to be returned.
    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 they are continuing the program of study and intend 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 Compliance Coordinator must complete the withdrawal process using the date the day after the last date of attendance as the drop date.

During semesters I and II, a student may miss a total of 9 class days (45 clock hours per semester) and may be terminated on the 10th missed class day as an unofficial withdrawal. progress, or fails to comply with the school's attendance policy 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 admission and/or chef office attempt to notify the student regarding 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 the last date of attendance.
4. Notify the student in writing of their failure to contact the school and attendance status resulting in the current termination of enrollment
5. CSFTW 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. CSFTW 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, CSFTW 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 they 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.
7. 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. CSFTW 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.

CSFTW 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 CSFTW or
2. Sign a repayment agreement with the U.S. Department of Education.

Order of Return

CSFTW 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 the student's 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:

1. Unsubsidized Direct Loans (other than Direct PLUS Loans)
2. Subsidized Direct Loans
3. Direct PLUS Loans (parent or graduate)
4. Federal Pell Grants for which a return of Title IV funds is required
5. Iraq and Afghanistan Service Grant, for which a return of Title IV funds is required
6. FSEOG for which a return of Title IV funds is required
7. TEACH Grants

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 Coordinator.

Post Withdraw

If a student did not receive all of the funds earned, they may be due a post-withdraw disbursement. CSFTW may use a portion or all of a post-withdraw disbursement for tuition and fees (as contracted with CSFTW). 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, CSFTW needs the student's permission to use the post-withdraw disbursement. If the student does not give permission, they will be offered the funds. However, it may be in their best interest to allow the school to keep the funds to reduce the student's 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

CSFTW'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 must be returned is called overpayment. The amount of grant overpayment that must be repaid is half of the grant funds received or were scheduled to receive. Students must make arrangement with CSFTW or Department of Education to return the amount of unearned grant funds when necessary.

Student Responsibilities

- 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 the school.

Refund vs. Return to Title IV, HEA Funds

The requirements for the Title IV, HEA program funds when a student withdraws are separate from any refund policy that CSFTW may have to return to the student due to a cash credit balance. Therefore, a student may still owe funds to the school to cover unpaid institutional charges. CSFTW may also charge the student for any Title IV, HEA program funds that the school was required to return on the student's behalf.

Return to Title IV, HEA questions?

For questions regarding Title IV, HEA program funds after visiting with the Financial Aid Coordinator, 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.gov.

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

Types of Federal Financial Aid

Federal Pell Grant

The Pell grant is grant assistance which does not have to be repaid. Pell is awarded to students who have demonstrated financial need as determined by the U.S. Department of Education standards. Annually, the U.S. Department of education determines student eligibility for this grant.

Federal Supplemental Education Opportunity Grant (FSEOG)

The FSEOG program is a program that provides grant assistance which does not have to be repaid. FSEOG is awarded to students who demonstrate exceptional financial need as determined by the U.S. Department of Education standards. Students with the lowest "student aid index" (SAI) are awarded FSEOG before students with higher SAIs.

Subsidized Federal Direct Loans

Direct Subsidized Loans are awarded based on financial need. CSFTW will determine eligibility for the Direct Subsidized Loan program based on the results from the FAFSA®. The federal government pays the interest for the student while in school (at least half time), in grace, and deferment periods. Interest does not accrue until the student enters repayment six (6) months after leaving school or dropping below a half-time enrollment status. For additional information, www.studentaid.gov.

Unsubsidized Federal Direct Loan

If a student does not qualify for a full or partial Direct Subsidized Loan based on financial need, they may qualify for a Direct Unsubsidized Loan. This loan is not based on need; however, the federal government does not pay the interest on the Direct Unsubsidized Loan(s) while the student is in school or has loans in a deferred status. Student loan borrowers are responsible for all interest that accrues on the loan while enrolled, during grace period, and any deferment periods. Students may elect to make interest payments while in school to avoid the capitalization of interest and lower the overall repayment debt. Loan repayment begins six (6) months after leaving school or dropping below a half-time enrollment status. For additional information, www.studentaid.gov.

Federal Direct Parent (PLUS) Loan

The Direct PLUS loan is available to parents who wish to apply for additional assistance for their dependent child's education. The Direct PLUS loan is made through the federal government. The amount of the PLUS loan cannot exceed the student's cost of attendance less other student aid awarded. See the charts below for interest rate information.

Direct Loan Interest Rates

Academic Year	Direct Subsidized Loan (Undergraduate)	Direct Unsubsidized Loan (Undergraduate)	Direct Plus Loan (Parent)
2026-2027	6.52%	6.52%	9.07
2025-2026	6.39%	6.39%	8.94%
2024-2025	6.53%	6.53%	9.08%

Calculating Title IV, HEA Funding

Direct Loan Program

The formula for determining the amount of Title IV, HEA loan funding is:

- COA (Cost of Attendance) – SAI (student aid index) – OFA (other financial assistance) = Need for Subsidized Loan
- An Unsubsidized Loan can replace the SAI.

Pell Program

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

- COA (Cost of Attendance) – SAI (student aid index) = (Financial Need)

Supplement Educational Opportunity Grant Program

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

- COA (Cost of Attendance) – SAI (student aid index) = (Financial Need)

How Much Money Can I Borrow in Federal Student Loans?

Undergraduate Student

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

Parent of a Dependent Undergraduate Student

- The remainder of college costs that are not covered by 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 loan.

Students may borrow only as much as needed to help cover the **Cost of Attendance (COA)**, which includes direct and in-direct costs.

State and Local Aid and Other Private Aid Programs

The school catalog lists other aid programs which may be available such as State and Local Aid and other Private Aid Programs. Students should visit the Financial Aid Department for up-to-date and additional information on current aid programs. The Financial Aid Department also maintains a list of scholarships and resource websites.

Criteria Used to Select Financial Aid Recipients

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. 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.
4. 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

5. 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
   You're 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 today to learn how to pay for your higher education.

Applying for Federal Student Financial Aid

Each student interested in receiving federal financial assistance must submit the "Free Application for Federal Student Aid" (FAFSA®) or provide a copy of the Student Aid Report (SAR) if the FAFSA® was previously completed within the award year. The Financial Aid Department will utilize the results of the FAFSA® to estimate and determine the student's financial aid eligibility.

Students should use **Federal Student Aid Estimator** to learn more about the financial aid process and get an early estimate of eligibility for federal student aid. **Federal Student Aid Estimator** will help students understand options for paying for college. It will also provide some basic information, and it will estimate eligibility for federal student aid. Estimates will be shown in the "College Cost Worksheet" where students can also provide estimated amounts of other student aid and savings that can go towards their college education. Access the **Federal Student Aid Estimator** at: **https://studentaid.gov/aid-estimator/**

Verification

A student may be chosen for the *verification* process of the information submitted on the FAFSA® by the U.S. Department of Education or the school. A student may be selected by the U.S. Department of Education's Central Processor (CPS) following procedures established by federal regulation. If, during the application process, the file is selected for "verification" by the U.S. Department of Education, the student and their family must submit all documents required to validate the information listed on the FAFSA® application. CSFTW may also select the information submitted for verification. The Financial Aid Department will inform the student of the requirement for verification. Students should refer to www.studentaid.gov website which is sponsored by the U.S. Department of Education for more detailed information.

Applying for CSFTW, Local, and State Financial Aid

Students should visit the Financial Aid Department for information and application(s) regarding various scholarship/grant opportunities available for eligible students. The Financial Aid Department also has a list of resource websites available.

Private Education Loan Disclosures

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

How Financial Need is Determined

The Financial Aid Department will review the results of the FAFSA® and determine "need" and eligibility for various federal programs. Need is the difference between cost of education (educational expenses such as tuition, room/board, books, supplies and other expenses) and the amount a student and/or their family are expected to contribute toward their education.
A standard formula is used for all applicants to determine this amount, which is called the student aid index (SAI). If there is anything left over after subtracting the student aid index from cost of education, the student is then considered to have unmet financial need. Students may accept or decline all, or a portion, of the aid for which they are eligible.

Students have the right to ask for their financial aid package be reconsidered if belief to be in error or if the student or student family's financial circumstances have changed. Students may request an appeal of any financial aid awarded by contacting the Financial Aid Department. Always contact the Financial Aid Department for any questions/clarification on the awarding, packaging, and eligibility process.

Professional Judgement

The Department of Education accounts for students' unique situations by authorizing Financial Aid Administrators to exercise Professional Judgment to adjust data elements used to determine a student's student aid index (SAI), components of a program's cost of attendance (COA) and/or dependency status. The two categories Financial Aid Administrators consider in exercising

Professional Judgment are special circumstances and unusual circumstances. Special circumstances refer to the financial situations that justify making an adjustment to the data elements in the SAI calculation or the components of the COA. Unusual Circumstances refer to conditions that justify an adjustment to a student's dependency status based on a unique situation and allow an administrator to complete a Dependency Override. If a student has a unique situation in either category of special and/or unusual circumstances, they may submit a request to the Financial Aid Office to review their individual circumstances. Additionally, if a student has attended an institution previously and had a professional judgment determination based on an unusual circumstance that led to an override of dependency status, that determination applies at other institutions as well. Upon review, aid administrators will make a final determination on whether a Professional Judgment is substantiated and make the necessary adjustments to reflect that decision.

Procedures and Review Process: Students may make a request to the school via email at info@csftw.edu . When the Financial Aid Office is made aware of special and/or unusual circumstances, whether through student request or standard due diligence, aid administrators will review such cases in a reasonable timeframe, no greater than 60 days from the request date. The Financial Aid Office may conduct an interview with the student and may request additional documentation to substantiate the student's situation. Any Professional Judgment exercised by the Financial Aid Office is made on an individual, case-by-case basis. The Financial Aid Office strives for consistency in treatment of students with similar unusual circumstances.

If the Financial Aid Office concludes a Professional Judgment is warranted, they will determine which adjustment applies to the student's circumstances. If the Professional Judgment necessitates changes to the data elements in the SAI or the components of the Cost of Attendance, the Financial Aid Office will document the new figures in the student file. Additionally, the Financial Aid Office will generate a final determination of the review and whether a Professional Judgment was applied under the circumstances.

- If an adjustment is made to the components of the Cost of Attendance, the Financial Aid Office will generate an updated Financial Aid Offer.

- If an adjustment is made to the data elements used to calculate a student's SAI, the Financial Aid Office will electronically make changes to the student's FAFSA and generate a new valid ISIR. When changes are made on the FAFSA with a student or parent's updated data element, the SAI is automatically recalculated and will be reflected on the new ISIR. The Financial Aid Office will utilize the new SAI to generate an updated Financial Aid Offer.

- If an adjustment is made to the dependency status of a student, the Financial Aid Office will electronically make changes to the student's FAFSA and generate a new valid ISIR that reflects the Independent status and an updated SAI. The Financial Aid Office will utilize the new SAI and Independent status to generate an updated Financial Aid Offer.

Please note: The updated SAI is used for eligibility determination for all academic programs. No payment is made on a Pell grant until a valid ISIR is received. All professional judgment changes apply only to data changes and apply to all Title IV programs.

How and When Financial Aid Will be Disbursed

Currently CSFTW only has one program that is eligible for Title IV, HEA funding.

Professional Culinary Program which is 900 clock hours and 36 weeks of instruction. Funding will be disbursed as follows:

Payment Period	Completed Clock Hours	Scheduled Clock Hours	Completed Weeks	Scheduled Weeks	Note:
1	**1**	**1**	**0**	**1**	*Direct Loan has a 30-day delay for first-time borrowers
2	**405**	**450**	**16.2**	**18**	*

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

Terms and Conditions of any Employment that is part of the Financial Aid Package
CSFTW does not employ any students who are currently receiving financial aid and are attending the school programs.

State Aid

State Aid is distributed to students who meet the eligibility criteria as described in the specific state aid program requirements. Students should visit the Financial Aid Department for additional information on state aid programs available to enrolled students of the institution and application.

Institutional Aid (Scholarships/Grants)

Colleges may offer various types of scholarships to students enrolled in specific programs of study, participating in campus athletics, having met specific academic standards, etc. The number of scholarships recipients varies from year to year depending on the funding available and the number of eligible applicants. Current scholarships offered:

Fort Worth Food + Wine Foundation Scholarship: $2,500

- Eligibility Requirements
    - Enrolled at CSFTW and in good academic standing (meeting SAP)
    - Must have completed a minimum of 50 clock hours of class

    - Currently employed in the culinary industry
- Offered 3 times a year
- Award recipient determined by CSFTW selection committee

Zwilling Scholarship: $1,000

- Eligibility Requirements
    - Enrolled at CSFTW and in good academic standing (meeting SAP)
    - Must have completed a minimum of 250 clock hours of class
    - Currently employed in the culinary industry
- Offered 2 times a year
- Award recipient determined by CSFTW selection committee

For additional information on available institutional scholarships students are encouraged to visit/contact the Financial Aid Department. Students are also encouraged to visit their local library or research on the Internet as a source for additional scholarship programs not administered or awarded by CSFTW.

Students will receive a financial aid offer letter listing their aid eligibility. All students need to read and understand all forms they are asked to sign. Contact the Financial Aid Department for review of eligibility and aid amounts, and for clarification/questions on any forms or awards.

Borrower Confirmation of Loans

Subsidized and Unsubsidized Master Promissory Notes (MPN)

Students have the ability to obtain loan funds not exceeding the established loan limits through the Subsidized and Unsubsidized Federal Direct Loan program without having to sign a new Master Promissory Note for each academic year.

CSFTW awards educational loans based on student eligibility. Students and Parents (in cases of a PLUS loan) always have the right to reduce or cancel any student loan. For the student loan process, CSFTW uses the "Passive" Confirmation option. Passive confirmation means that CSFTW will not disburse the loan until the borrower is notified of the proposed loan package. The borrower only needs to act if he/she wishes to decline the loan or adjust the type or amount of the loan.

Parent PLUS Master Promissory Note (PLUS MPN)

For Parent PLUS loans made under the multi-year feature of the MPN, confirmation of the loan occurs upon parent completion of the PLUS MPN via www.studentaid.gov. CSFTW will only process the requested amount of an approved PLUS loan. Borrowers have at least fourteen (14) days to cancel or reduce the loan after receipt of PLUS loan proceeds posting.

Statement Regarding Credit Balances

A “Student Authorization” form is provided to students by the Financial Aid Department soon after enrollment and during the financial aid process. Students and parents (of a dependent student applying for PLUS loans) need to review this statement, select the appropriate

authorization category, and provide the signed form to the Financial Aid Department. For continuing students who previously signed this statement, the initial authorization will continue to be valid for subsequent award years or enrollment periods. The authorization categories available for student/parent selection are as follows:

- Based on student's authorization, the institution will retain any existing credit balance on the account to be applied to allowable future charges to assist students in managing those funds or to be disbursed at their request.
- In the event that funds are not requested prior to leaving the institution, the institution will return the credit balance to the lender as prepayment of the student loan.

Terms and Conditions Under Which the Student Receives Student Loans

The Federal Loan programs provide funds to undergraduate and graduate students to assist them in meeting their educational expenses. To qualify for Federal Loan program funds, the student must meet the eligibility requirements for Federal Student Aid as well as the loan program specific terms and conditions specified below:

Direct Loans (DL)

Student must be enrolled at least half-time during the period of enrollment to retain their eligibility for the Direct Loan program funds. Students whose enrollment status is below half-time are not eligible for DL program funds. If eligibility is lost due to being enrolled less than half-time, a student can regain eligibility if enrolled at least half-time during a subsequent period of enrollment. All students are required to complete student loan entrance counseling prior to the first disbursement of the loan. For first time borrowers, the first disbursement of a loan cannot be made earlier than thirty (30) days after the start of the term or period of enrollment. This 30-day delayed disbursement for first time borrowers does not apply to PLUS loans.
DL Loans are not credit based and so a credit check will not run, unless it is a Parent PLUS Loan.
A student borrower who is in default on an FSA loan is not eligible for additional DL loan funds unless eligibility is regained.

Perkins Loan

CSFTW does not participate in the Perkins Loan Program.

Financial Loan Management

Each first-time student borrower is required to attend/complete loan entrance counseling conducted individually, in a group, or online. The counseling will include an explanation of the use of a Master Promissory Note (MPN), the importance of the repayment obligation, a description of the consequences of default, sample repayment schedules, information about borrower's rights and responsibilities, as well as other terms and conditions.
Upcoming graduates, students who officially withdraw, or students who cease to attend at least halftime will be required to complete/attend the exit counseling session. Students who leave school will receive an exit counseling email notification. Exit counseling addresses topics such

as the requirement to repay the loan, repayment plans, updating contact and demographic information, the consequences of default.

The Student Loan Entrance Counseling

The following information will be included in the Loan Entrance Counseling, which will be presented to a first-time student borrower prior to the first disbursement of loan funds.

- Explanation and use of the Master Promissory Note (MPN)
- Effect of accepting the loan on eligibility for other aid
- Seriousness and importance of the repayment obligation
- Option of the borrower to pay interest on Unsubsidized and Graduate PLUS loans while in school
- Interest accrual process and interest capitalization when a borrower elects not to pay interest or if the interest is not paid by the US Department of Education
- Definition of half-time enrollment
- Consequences of not maintaining half-time enrollment
- Importance of contacting the appropriate office at the school if the student plans to withdraw before completing the academic program to allow the school to provide exit counseling to the borrower
- Obligation to repay the loans even if: the borrower does not complete the program or does not complete the program within the regular time for completion, is unable to find employment, is dissatisfied with the school/program, or does not receive the services purchased from the school
- Consequences of default, including adverse credit reports, federal offset, and other federal delinquent debt collection procedures and litigation
- Sample monthly repayment amounts based on a range of levels of indebtedness or the average cumulative indebtedness of other loan borrows within the same academic program as the borrower
- Information regarding the National Student Loan Data System (NSLDS) and how a borrower can access and monitor his or her loan records
- Name and contact information of the person the student may contact with questions regarding rights and responsibilities or loan terms and conditions

The Student Loan Exit Counseling

Several topics presented at the entrance counseling session are again presented at the exit counseling. Exit counseling is required for all graduated, withdrawn, or dismissed students prior to exiting the institution. If a student leaves school or chooses to postpone their education, the student should meet with the Financial Aid Coordinator to understand the financial impact of this decision and complete loan exit counseling.

Exit counseling includes the following information:

- Explanation of all repayment plans available
- Comparative analysis of the features of each type of repayment plan, including average projected monthly payments and the difference in interest and total payments.
- Explanation of the terms and conditions to obtain full or partial loan forgiveness or discharge.

- Explanation of the terms and conditions the borrower may obtain a deferment or forbearance.
- Debt management strategies to assist the student in successful loan repayment.
- Information regarding the average anticipated monthly repayment amount based on the student loan borrower's actual indebtedness or the average indebtedness of student borrowers in the same academic program receiving the same types of loans.
- A review of the use of the Master Promissory Note (MPN) and the student's obligation to repay the loan.
- Explanation of the student's responsibility to repay the loan even if the student did not complete the program, did not complete the program within the regular completion time for that program, is unable to obtain employment or is dissatisfied with the education received.
- Explanation regarding the consequences of default, including adverse credit reports, federal offset, other federal delinquent debt collection procedures and litigation.
- Effects of loan consolidation, including the effect on total interest and fees to be paid, length of the repayment term, effect on borrower benefits on underlying loans (grace periods, deferment, loan forgiveness, and loan discharge), option to prepay or change repayment plans, and how borrower benefits may differ between lenders.
- Explanation of the tax benefits available to the students.
- Information concerning the National Student Loan Data System (NSLDS) and how the student can utilize
  NSLDS to access his or her records.
- Information regarding the availability of the Student Loan Ombudsman's Office

Online Counseling

Loan Entrance and Exit Counseling is located at www.studentaid.gov.

Loan Forbearance, Deferment, and Cancellation Options

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.

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).

Students should visit the Financial Aid Department for the terms and conditions under which students receiving federal education loans may obtain a deferment for repaying student loan debt. In addition, students can visit www.studentaid.gov for information on federal student loans.

National Student Loan Data System

National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. Student financial aid information is submitted to the NSLDS. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, the Pell Grant program, and other ED programs. NSLDS Student Access provides centralized, integrated view

of Federal Student Aid Loans and grants so that recipients of funds from these programs can access and inquire about the Federal Student Aid loans and/or Grant data. Once the data is reported to NSLDS, this site and all information contained within is accessible to Financial Aid Administrators, Guarantee Agencies, and Students. All users must sign-in and be an authorized user. Unauthorized use of this site is strictly prohibited. To access the site, visit www.nslds.ed.gov.

Federal Student Aid Ombudsman Notification

Students should contact the Financial Aid Coordinator, who is always ready to assist with any questions or concerns regarding financial aid programs. If a situation exists that the Financial Aid Coordinator cannot resolve, the U.S. Department of Education's Office of the Ombudsman for federal financial aid program issues is available. The ombudsman resolves disputes from a neutral and independent viewpoint. The Office of Student Financial Assistance Ombudsman will informally research a borrower's issues and suggest solutions to resolve them. Student borrowers can contact the Office of the Ombudsman by:

Via Online Assistance: www.studentaid.gov/feedback-ombudsman/disputes/prepare
Via Toll-Free Telephone: 1-877-557-2575
Via Fax: 1-606-396-4821
Via Mail: U.S. Department of Education, FSA Ombudsman Group, P.O. Box 1843, Monticello, KY 42633

Consumer Information from the Department of Education

The U.S. Department of Education has various websites available to students and financial aid staff which provide information regarding the regulations, requirements, and application for Federal Student Aid. There is *no* user fee for using ED Financial Aid sites.

U.S. Department of Education: www.ed.gov
Applying for Federal Student Aid: www.studentaid.gov/h/apply-for-aid/fafsa
Information for Students: www.studentaid.gov
Information for Financial Aid Professionals and Schools: www.ifap.ed.gov
Information on Student Loans: www.studentaid.gov/understand-aid/types/loans and www.nslds.ed.gov/npas/index.htm

Satisfactory Academic Progress Policy

Please refer to the SAP policy in the current School Catalog.
The satisfactory academic progress (SAP) policy applies to all students enrolled in an accrediting agency and state agency approved program receiving Federal Title IV, HEA funds. The **Professional Culinary Program** (900 clock hours and 36 weeks) is the only course that is currently eligible for Title IV, HEA funding.

Academic Year Definition

CSFTW's academic year is defined as 900 clock hours and 26 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.

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, CSFTW will exert its best effort to provide requested **reasonable accommodation**. If you would like to request a reasonable accommodation, please contact the Admissions office and/or Program Director. You may request a reasonable academic adjustments or auxiliary aids at any time. The Program Director 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. CSFTW 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:

- Notify the Admissions office 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.
- The request should be made at least four weeks in advance of the date needed.
- You may contact the Admissions office by telephone at 817-737-8427.
- The Admissions office will respond in writing within two weeks of receiving the request letting the student know if a reasonable accommodation can be granted.

Academic Programs-Educational Program, Instructional Facilities, and Faculty Information

Please refer to the current School Catalog.

Transfer of Credit Policies

Please refer to the Transfer of Credit Policy in the current School Catalog.

Copyright Policy

Please refer to the Copyright Policy in the current School Catalog.

Fire Safety Plan

CSFTW does not offer campus housing. Should a fire emergency occur, refer to the following procedures:

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

Annual Security Report

The Culinary School of Fort Worth's Annual Security Report (ASR) is available to current and prospective students and employees on the school's website. The ASR contains information regarding campus security policies, crime statistics, crime prevention, and other information required under the Clery Act. To access the current Annual Security Report, please visit the school's website at **www.csftw.edu** or contact the School Director or Compliance Coordinator for a paper copy. A paper copy is available upon request.

Vaccination Policy

Specific programs of study may require students to adhere to a Vaccination Policy. Currently, CSFTW students are not required to vaccinate.

Constitution and Citizenship Day

Because CSFTW receives Federal funding through Title IV, HEA funding, the institution must comply with the Constitution and Citizenship day regulatory requirements. These requirements require all students to receive information on the U.S. Constitution on September 17th of each year (or the preceding or following week if the 17th falls on a Saturday, Sunday, or holiday).

Student Conduct Policy

Please refer to the Student Conduct Policy in the current School Catalog.

Family Education Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
    - School officials with legitimate educational interest;
    - Other schools to which a student is transferring;
    - Specified officials for audit or evaluation purposes;
    - Appropriate parties in connection with financial aid to a student;
    - Organizations conducting certain studies for or on behalf of the school;
    - Accrediting organizations;
    - To comply with a judicial order or lawfully issued subpoena;
    - Appropriate officials in cases of health and safety emergencies; and
    - State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA.

Procedure for Inspecting or Reviewing Student Records

Student may schedule an appointment by emailing 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.

The right to file a complaint with the U.S. Department of Education concerning alleged failures by CSFTW to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, D.C. 20202-5901

US Voter Registration

CSFTW encourages all students that are US citizens and of eligible age to vote in federal and state elections. Students residing in TX while attending school at CSFTW can obtain voter information by visiting the following site: www.votetexas.gov/register-to-vote/ In addition, voter registration forms are available on campus in the Compliance office or by going to www.webservices.sos.state.tx.us/vrapp/index.asp. Students that wish to vote in a home state other than TX can find voter information on the following website: www.eac.gov/.

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 Regulations 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.

Bi-annual Review

To comply with the Institutions of Higher Education regulations, the School will conduct a review biannually 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. The review is completed in even-numbered years by an administrative committee and the report is available by request from either the Director of the School or the Compliance Coordinator. A biennial review by the institution of the institution's program consists of the following:

a. Determine the program's effectiveness and implement changes to the program if the changes are needed;
b. Determine the number of drug- and alcohol-related violations and fatalities that occur on the institution's campus, as defined in 20 U.S.C. 1092(f)(6), or as part of any of the institution's activities; and are reported to campus officials;
c. Determine the number and type of sanctions described in 20 U.S.C. 1011i(a)(1)(E) that are imposed by the institution as a result of drug- and alcohol-related violations and fatalities on the institution's campus or as part of any of the institution's activities; and
d. Ensure that the sanctions required by 20 U.S.C. 1011i(a)(1)(E) are consistently enforced.

Drug and Alcohol Abuse Prevention

We urge students or employees needing assistance with Drug and Alcohol Abuse Prevention and Education to reach out for support from any of the agencies listed in this Drug and Alcohol Policy, or the Texas Department of Human and Health Services (http://www.hhsc.state.tx.us/). There is also a national helpline that is available through SAMHSA 1-800-622-HELP (4357).

See below Off-Campus Resources.

Crime and Punishment – Alcohol and Drug Offenses

Misdemeanors (M) are punishable by suspension of your Texas driver's license for up to six months and/or imprisonment in county jail for not more than one year and/or a fine not exceeding $4,000 unless a different amount is specified for the offense.
Felonies (F) are punishable by suspension of your Texas driver's license for up to six months

and/or imprisonment in the state corrections system for no less than 180 days but up to ninety-nine years and/or a fine not exceeding $10,000 unless a different amount is specified for the offense. Punishments vary based on the Penalty Group and the Classification of Felony.

Student Responsibility

Students are required to acknowledge the CSFTW Drug and Alcohol Abuse Policy by signing our Student Drug and Alcohol Policy Student Agreement at the beginning of their program. By signing, students pledge not to violate the CSFTW Drug and Alcohol Abuse Policy.

By Law: Student Conduct: Alcohol and Drug Use

A student shall be prohibited from using or being under the influence of intoxicating beverages in classroom buildings, laboratories, auditoriums, faculty and administrative offices, and all other public campus areas. With the prior consent of the President or President's designee, the provisions herein may be waived with respect to any specific event that is sponsored by CSFTW. State law shall be strictly enforced at all times on all property controlled by CSFTW in regard to the possession and consumption of alcoholic beverages.

Controlled Substances

No student shall possess, use, transmit, or attempt to possess, use, or transmit, or be under the influence of, any of the following substances on College District premises or off premises at a College District-sponsored activity, function, or event:

1. Any controlled substance or dangerous drug as defined by law, including but not limited to marijuana, any narcotic drug, hallucinogen, stimulant, depressant, amphetamine, or barbiturate.
2. Any abuse on glue, aerosol paint, or any other volatile chemical substance for inhalation.
3. Any designer drugs.
4. Any other intoxicant or mood-changing, mind-altering, or behavior-altering drug.

The transmittal, sale, or attempted sale of what is represented to be any of the above-listed substances shall also be prohibited under this policy.

Exception

A student who uses a drug authorized by a licensed physician through a prescription specifically for that student's use shall not be considered to have violated this rule.

Violation

Students who violate this policy shall be subject to appropriate disciplinary action. Such disciplinary action may include referral to drug and alcohol counseling or rehabilitation programs or student assistance programs, suspension, expulsion, and referral to appropriate law enforcement officials for prosecution.

Notice

Each student taking one or more classes for any type of academic credit except for continuing education units shall be given a copy of CSFTW's policy prohibiting the unlawful possession, use, or distribution of illicit drugs and alcohol, a description of the applicable legal sanctions under local, state, or federal law, and a description of the health risks associated with the use of illicit drugs and the abuse of alcohol.

Low-THC Cannabis

A municipality, county, or other political subdivision may not enact, adopt, or enforce a rule, ordinance, order, resolution, or other regulation that prohibits the cultivation, production, dispensing, or possession of low-THC cannabis, as authorized by Health and Safety Code Chapter 487.201.

Health and Safety Code 487.201

Alcohol Possession and Use by Minors

Except as provided in Alcoholic Beverage Code 106.05(b), a minor commits an offense if he possesses an alcoholic beverage.

A minor commits an offense if he consumes an alcoholic beverage.

Alcoholic Beverage Code 106.04, .05(a)

Exceptions

Consumption Related to Reported Sexual Assault

The offenses of possession of an alcoholic beverage and of consumption of an alcoholic beverage do not apply to a minor who reports the sexual assault of the minor or another person, or is the victim of a sexual assault reported by another person, to:

1. A health-care provider treating the victim of the sexual assault;
2. An employee of a law enforcement agency; or
3. The Title IX coordinator of an institution of higher education or another employee of the institution responsible for responding to reports of sexual assault.

A minor is entitled to raise the defense provided above in the prosecution of the offense of possession of an alcoholic beverage or the offense of consumption of an alcoholic beverage only if the minor is in violation at the time of the commission of a sexual assault that is reported by the minor as described above or committed against the minor and reported by another person as described above.

A minor who commits a sexual assault that is reported as described above is not entitled to raise the defense in the prosecution of the minor for the offense of possession of an alcoholic beverage or the offense of consumption of an alcoholic beverage.

Alcoholic Beverage Code 106.04(f)–(h), .05(e)–(g)

Consumption as Part of a Course

Notwithstanding any other law, a minor may taste an alcoholic beverage if:

1. The minor is at least 18 years old and is enrolled:
    a. As a student at a public or private institution of higher education that offers a program in culinary arts, viticulture, enology or wine technology, brewing or beer technology, or distilled spirits production or technology; and
    b. In a course that is part of the program;
2. The beverage is tasted for educational purposes as part of the curriculum for the course described by item 1b;
3. The beverage is not purchased by the minor; and
4. The service and tasting of the beverage is supervised by a faculty or staff member who is at least 21 years of age.

A public institution of higher education is not required to hold a license or permit to engage in the activities authorized under this section.

Alcoholic Beverage Code 106.16(b)–(c)

Off-Campus Resources

Baylor Scott and White All Saints Medical Center Fort Worth
1400 Eighth Ave.
Fort Worth, TX 76104
Phone: 817-926-2544
Services: Baylor Scott and White provides diagnostic and therapeutic services aimed at helping you develop strategies for coping with illness, improve health outcomes, enhance quality of life, and overcome emotional problems associated with illness. Treatment helps the biological, psychological, behavioral, and social factors known to cause or worsen illnesses and disability.

Lena Pope
3131 Sanguinet St.
Fort Worth, TX 76107
Phone: 817-255-2652
Services: Lena Pope Counseling offers services to children, adolescents and families for various issues, including anxiety, depression, trauma, substance abuse and disruptive behavior.

My Health My Resources of Tarrant County (MHMRTC)
3840 Hulen Tower North
Fort Worth, TX 76107
Crisis Phone: 800-866-2465
Main Phone: 817-335-3022
Services: MHMRTC offers services for mental health, intellectual and developmental disabilities, addiction, early childhood intervention, criminal justice system support, homelessness and veterans.

Recovery Resource Council
2700 Airport Freeway
Fort Worth, TX 76111
Phone: 817-332-6329
Services: Recovery Resource Council offers a variety of services to help individuals recovering from alcohol, addiction and mental health issues.

Start Your Recovery
National Helpline: 800-662-4357
Services: Start Your Recovery offers a variety of services to help promote suicide awareness/prevention and services for individuals recovering from alcohol, addiction and mental health issues.

The Women's Center
1723 Hemphill
Fort Worth, TX 76110
Phone: 817-927-4040
Services: The Women's Center offers counseling and support groups, in addition to 24-hour crises hotline, rape exam support, and courtroom assistance.

ULifeline
Services: ULifeline is an online resource for mental health that helps you get help now, or helps you help a friend. Learn more about suicide prevention, drugs and mental health.

United Way of Tarrant County 2-1-1 Resource Directory
Services: When you need help, but don't know where to turn, call **2-1-1**. A highly trained information and referral specialist will listen to your needs and connect you with the right community organization or government agency. It's free and confidential.

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. 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 CSFTW by going to the following web site address: 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 CSFTW's Net Price Calculator at: www.csftw.edu

Prevention of Financial Aid/Scholarship Fraud

Every year, millions of high school graduates seek creative ways to finance the markedly rising costs of a college education. In the process, they sometimes fall prey to scholarship and financial aid scams. On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act of 2000 (CSFPA). The CSFPA enhances protection against fraud in student financial assistance by establishing stricter sentencing guidelines for criminal financial aid fraud. It also charged the Department, working in conjunction with the Federal Trade Commission FTC), with implementing national awareness activities, including a scholarship fraud awareness site on the ED web site

According to the FTC, perpetrators of financial aid fraud often use these telltale lines:

- The scholarship is guaranteed or your money back
- "You've been selected by a 'national foundation' to receive a scholarship" or "You're a finalist" in a contest you've never entered.
- "You can't get this information anywhere else"
- "I just need your credit card or bank account number to hold this scholarship"
- "We'll do all the work"

  The scholarship will cost some money

To file a complaint, or for free information, students or parents should call 1-877-FTC-HELP (1-877-382-4357) or visit: http://ftc.gov/bcp/menus/consumer/education.shtm

Statement of Non-Discrimination

CSFTW does not discriminate on the basis of race, color, gender, age, national or ethnic origin, or physical disabilities in the administration of is educational or admissions policies, financial assistance programs, job placement services, or any other school sponsored program. Admission of applicants is based solely on the potential of the applicant to succeed in the foodservice industry or benefit from the course of study.

Title VI of the Civil Rights Act of 1964 prohibits discrimination based on race, color, or national origin in programs or activities receiving federal financial assistance. All federal agencies that provided grants of assistance are required to enforce the Title VI regulation.

Know Your Rights – Title IX

Title IX of the Education Amendments of 1972 ("Title IX"), 20 U.S.C. §1681 *et seq*., is a Federal civil rights law that prohibits discrimination on the basis of sex in education programs and activities. All public and private elementary and secondary schools, school districts, colleges, and universities (hereinafter "schools") receiving any Federal funds must comply with Title IX. Under Title IX, discrimination on the basis of sex can include sexual harassment or sexual violence, such as rape, sexual assault, sexual battery, and sexual coercion.

All students are encouraged and welcome to visit the Administrative Office for any questions, clarification, or additional information regarding any of the CSFTW's policies & procedures.

Completion/Graduation Rates

Numbers are calculated for each calendar year: September 1st – August 31st

	Completion %
2021-2023:	84.3%
2023-2024:	73.4%
2024-2025:	72.2%

Job Placement Rates

CSFTW does not at this time offer job placement, but the internal statistics are listed below. Numbers are calculated for each calendar year.

	Placement %
2022-2023:	82.8%
2023-2024:	72.5%
2024-2025:	79.5%

Retention Rates

Numbers are calculated for each calendar year.

2022/2023:
Enrolled: 121
Leavers: 11
Completers: 59
Still Enrolled at the End of Reporting Period: 51

2023/2024:
Enrolled: 118
Leavers: 23
Completers: 52
Still Enrolled at the End of Reporting Period: 43

2024/2025:
Enrolled: 118
Leavers: 23
Completers: 52
Still Enrolled at the End of Reporting Period: 43

Admissions

This Admissions Policy is used to define the enrollment requirements for individuals who wish to enroll at CSFTW as a regular student. CSFTW must adhere to the U.S. Department of

Education, Texas Workforce Commission and the following accrediting agencies: Accrediting Council for Continuing Education and Training (ACCET) and American Culinary Federation Education Foundation (ACFEF) guidelines.

General Admission Requirements

CSFTW is an equal opportunity employer and follows the same policies in accepting applications from potential students. CSFTW is open to all students without regard to race, color, religion, age, sex, creed, origin, sexual orientation, disability or marital status. The admission policy is in compliance with the U.S. Department of Education, Texas Workforce Commission, ACCET and ACFEF guidelines, and the Veterans Administration Education Department.

To be eligible for admission, an applicant must be able to read and write English, and the student must meet the following requirements.

Admission Requirements

- Be at least 17 years of age (Parent or Legal Guardian signature and presence at enrollment appointment required for individuals under the age of 18 at the time of enrollment)
- Complete the CSFTW application
- **A One Page Essay** stating why you would like to attend CSFTW, your expectations of this program, as well as what you hope to accomplish upon graduation
- **One Letter of Recommendation** stating why you would be a positive addition to the student body at CSFTW
- Food Handler Certificate
- Students must also be able to provide proof of appropriate educational requirement such as;
    - High School Diploma
    - General Educational Development (GED) Certificate
    - Another state-sanctioned test or diploma-equivalency certificate;

1. **Homeschooling -** has completed homeschooling at the secondary level as defined by state law; has completed secondary school education in a homeschool setting which qualifies for an exemption from compulsory attendance requirements under state law, if state law does not require a homeschooled student to receive a credential for their education. The CSFTW does require a homeschooled student to provide some form of certificate or diploma of completion from his/her educators.

   Though homeschooled students are not considered to have a high school diploma or equivalent, they are eligible to receive FSA funds if their secondary school education was in a homeschool that state law treats as a home or private school. Some states issue a secondary school completion credential to homeschoolers. If this is the case in the state where the student was homeschooled, she must obtain this credential to be eligible for FSA funds if the state requires it. S/he can include in their homeschooling self-certification that s/he received this state credential. An eligible *institution* is defined in part as one that admits as regular students only those who have a high school diploma or equivalent, are beyond the compulsory age of attendance for the school's state or are dually enrolled at the college and a secondary school.

2. **Foreign High School Diploma or Transcript** - Note High school diplomas/transcripts from other countries are acceptable toward the student eligibility general requirement, as long as the diploma is equivalent to a U.S. high school diploma.
   Documentation of proof of completion of secondary education from a foreign country must be **officially translated into English and officially certified as the equivalent of high school completion in the United States.**
3. **Recognized Equivalents of a High School Diploma –** The Department of Education recognizes several equivalents to a high school diploma:
   - GED Certificate
   - Ability to Benefit (ATB) Testing: at this time CSFTW does not accept ATB testing and does not have a Career Pathways program.
   - Certificate or other official completion documentation demonstrating that the student has passed a state-authorized examination that the state recognizes as the equivalent of a high school diploma
   - An Associate Degree

Diploma Mill Definition – An entity that:

1. Charges someone a fee and requires them to complete little or no education or coursework to obtain a degree, diploma, or certificate that may be used to represent to the general public that they have completed a program of secondary or postsecondary education or training, and;
2. Lacks accreditation by an agency or association that is recognized as an accrediting body for institutions of higher education by the Secretary (pursuant to Part H, Subpart 2 of Title IV) or a federal agency, state government, or other organization that recognizes accrediting agencies or associations.

Financial Arrangements

The student must make financial arrangements with the Financial Aid Department in regard to FAFSA® applications, scholarships, and/or cash payment plans prior to enrolling.

Enrollment Requirements

All prospective students will participate in a tour of the school's facilities and are allowed to inspect equipment related to their program of instruction. The tour will include a course description, career opportunities, and physical demands of the job. An information packet is provided during the tour and/or prior to enrollment which contains a copy of the following:

- School Catalog which contains:
  - Program/Course Outlines for the program they wish to enroll
  - A schedule of the tuition, fees, and other charges
  - Cancellation and Refund Policies
  - Attendance, Progress, and Grievance Policies
  - Rules of operation and conduct
  - Regulations pertaining to incomplete grades
- Written and verbal explanation of the difference between LOANS and GRANTS

An approved registered representative of CSFTW will give the prospective student a tour of the school facilities. Prior to admission, the prospective student must attend an enrollment session

with a school official. Any questions from the prospective student will be answered truthfully, promptly and in sufficient detail to eliminate confusion.

Attendance and Academic Requirements

An explanation on attendance and academic requirement will be given to the prospective student and how those requirements can affect the student's satisfactory performance requirements. The prospective student will be informed that attendance hours may be withheld for non-payment of tuition.

Americans with Disabilities Act of 1990

The school complies with the Americans with Disabilities Act of 1990 and is wheelchair accessible. If enrolled under training with a government agency, institution district, and/or other entity, students must meet the admission requirements set out in the training agreement and/or applicable state licensing or certifications requirements.

Contact Information

FOR ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION

Made available through appropriate publications, mailings, or electronic media
This information is posted on **The Culinary School of Fort Worth** website, www.csftw.edu and can be found in the student catalog. Paper copies are available upon request.

Institutional Contact Information:
The Culinary School of Fort Worth,
Office Hours: Mon-Fri 8:00am-5pm
Phone Number: 817-737-8427
Email: info@csftw.edu