

**STUDENT - CONSUMER
INFORMATION AND DISCLOSURES**

Revised March 2026

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AVAILABILITY OF FEDERAL FINANCIAL AID INFORMATION

FINANCIAL AID

The institution maintains a Financial Planning Department to assist students in obtaining the financial assistance they require for their educational expenses. Available resources include federal aid, part-time employment (administered through the Employment Assistance Office) and student loans from private lenders. Federal assistance programs are administered through the Office of Student Financial Assistance, U.S. Department of Education. Any U.S. citizen, national or person in the United States for other than temporary reasons who is enrolled or accepted for enrollment (on at least half-time basis) may apply for the programs.

Most forms of financial assistance are available for each July 1 to June 30 award period. Students attending beyond June 30 must make arrangements to apply for aid in the new award year.

Financial aid eligibility is determined on an academic year basis. The mid-point of the academic year is the beginning of the second semester.

When a student enters subsequent semesters and is in satisfactory academic standing, he/she may apply for additional federal financial aid to meet tuition and fee expenses.

STUDENT COST OF ATTENDANCE

A copy of the current Tuition and Fee Schedule is attached as a separate Catalog addendum and / or may be obtained from the Admissions Office. Additionally all information is available on the institution's website. While this schedule represents direct costs charged to the student, other costs for transportation, living expenses, etc. will be incurred. An estimate of these costs can be received from the Financial Planning Department and are included in the student's budget that is utilized in determining student aid eligibility.

PRIOR EDUCATION / FINANCIAL AID HISTORY

When applying for admission, applicants are queried about attendance at other institutions, and whether or not he/she has ever received federal student assistance. The U.S. Department of Education, through the National Student Loan Data System, performs a data match and cross-references information with a number of other agencies, including the Social Security Administration, Veterans Administration, and the Immigration and Naturalization Service. Falsifying or omitting information is grounds for denial of admission and referral to the Office of Inspector General, United States Department of Education. Also, when required aid must be refunded and the applicant is responsible for full payment. The applicant is responsible for full disclosure including attendance at any post-secondary institution outside of the U.S.

CONTACT INFORMATION FOR ASSISTANCE IN OBTAINING FINANCIAL AID INFORMATION

The primary purpose of student financial aid is to provide assistance to qualified students who would be unable to attend without such aid. Students and their parents and/or spouses are expected to take primary responsibility for the financing of the student's education. Therefore, any aid a student may receive should be regarded as supplemental to that portion which can be provided by the student and his/her parents or spouse.

The institution believes in the principles of student self-investment. Students are expected to save and provide a portion of their earnings for their educational purposes.

In selecting a financial aid recipient, the school places emphasis upon need, achievement, and promise. The financial aid office provides counseling for students and their parents and/or spouse who desire assistance in financial planning to meet educational goals.

Interactive College of Technology admits students of any race, color, sex, age, marital status, and national origin to all the rights and privileges, programs, and activities generally accorded or made available to students at ICT. The institution does not discriminate on the basis of race, creed, religion, color, age, marital status, or national origin in the administering of its educational policies, admission policies, loan programs, and other school administered programs.

Potential students or parents can access our website: www.ict.edu At this location the telephone numbers can be found for each of the campuses.

GENERAL INSTITUTIONAL INFORMATION:

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

Notification of Rights under FERPA for Postsecondary Institutions

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. These rights include:

- (1) The right to inspect and review the student's education records within 45 days of the day ICT/ILS, (the institution), receives a request for access.

A Student should submit to the registrar, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The institution official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the institution official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

- (2) The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the institution to amend a record should write the institution official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If the institution decides not to amend the record as requested, the institution will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

- (3) The right to provide written consent before the institution discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The institution discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by the institution in an administrative, supervisory, academic or research, or support staff position; a person or company with whom the institution has contracted as its agent to provide a service instead of using institution employees or officials (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks.

A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the institution.

- (4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by the institution to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

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

Facilities and Services for Students with Disabilities:

Interactive College of Technology provides program accessibility and reasonable accommodations for persons defined as disabled under Section 504 of the rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990. ICT does not deny admission or subject to discrimination in admission any qualified disabled student.

Required Disclosure Information for Borrowers

In accordance with HEOA 489 Amended HEA Sec. 485B, Interactive College of Technology is required to disclose to all borrowers that any loan borrowed by a student or eligible parent will be submitted to the National Student Loan Data System (NSLDS). The information reported to NSLDS will be accessible by guarantee agencies, lenders, and the institutions determined to be authorized users of the data system.

Borrowers may review their NSLDS history and information at any time at [www. nslds.ed.gov](http://www.nslds.ed.gov)

**DIVERSITY of PELL GRANT RECIPIENTS
THREE AWARD YEAR ANALYSIS**

Federal regulations require an institution to provide on an annual basis data on the gender and ethnic diversity of its Title IV Pell recipients. A Pell recipient is considered a student who received Pell while attending the institution within a specified award year.

<u>Campus</u>	<u>Gender</u>	<u>Ethnicity</u>	<u>2022/2023</u>	<u>2023/2024</u>	<u>2024/2025</u>
Chamblee Georgia	Female	Asian	17.14%	16.60%	16.85%
		Black/African American	15.67%	17.50%	18.10%
		Caucasian/White	31.52%	32.30%	32.75%
		Hispanic	35.67%	33.60%	32.30%
		Other/Not Known	0.00%	0.00%	0.00%
		Women Total	100.00%	100.00%	100.00%
	Male	Asian	19.12%	18.60%	18.80%
		Black/African American	30.34%	31.20%	32.00%
		Caucasian/White	24.34%	25.40%	25.20%
		Hispanic	26.20%	24.80%	24.00%
		Other/Not Known	0.00%	0.00%	0.00%
		Men Total	100.00%	100.00%	100.00%
Morrow Georgia	Female	Asian	16.67%	5.23%	7.45%
		Black/African American	33.33%	37.90%	38.30%
		Caucasian/White	4.63%	4.60%	5.10%
		Hispanic	45.37%	52.27%	49.15%
		Other/Not Known	0.00%	0.00%	0.00%
		Women Total	100.00%	100.00%	100.00%
	Male	Asian	33.93%	14.60%	14.70%
		Black/African American	30.36%	44.70%	45.00%
		Caucasian/White	3.57%	4.90%	5.10%
		Hispanic	32.14%	35.80%	35.20%
		Other/Not Known	0.00%	0.00%	0.00%
		Men Total	100.00%	100.00%	100.00%
Gainesville Georgia	Female	Asian	2.72%	2.92%	2.85%
		Black/African American	13.59%	8.70%	8.50%
		Caucasian/White	8.69%	10.20%	12.25%
		Hispanic	75.00%	78.18%	76.40%
		Other/Not Known	0.00%	0.00%	0.00%
		Women Total	100.00%	100.00%	100.00%
	Male	Asian	7.06%	4.60%	5.00%
		Black/African American	22.35%	18.60%	18.10%
		Caucasian/White	7.06%	8.10%	9.20%
		Hispanic	63.53%	68.70%	67.70%
		Other/Not Known	0.00%	0.00%	0.00%
		Men Total	100.00%	100.00%	100.00%
Newport Kentucky	Female	Asian	0.00%	0.00%	0.00%
		Black/African American	41.90%	55.50%	47.40%
		Caucasian/White	58.10%	44.50%	52.60%
		Hispanic	0.00%	0.00%	0.00%
		Other/Not Known	0.00%	0.00%	0.00%
		Women Total	100.00%	100.00%	100.00%
	Male	Asian	0.00%	0.00%	0.00%
		Black/African American	41.40%	42.30%	41.40%
		Caucasian/White	58.60%	57.70%	58.60%
		Hispanic	0.00%	0.00%	0.00%
		Other/Not Known	0.00%	0.00%	0.00%
		Men Total	100.00%	100.00%	100.00%

**DIVERSITY of PELL GRANT RECIPIENTS
THREE AWARD YEAR ANALYSIS**

Federal regulations require an institution to provide on an annual basis data on the gender and ethnic diversity of its Title IV Pell recipients. A Pell recipient is considered a student who received Pell while attending the institution within a specified award year.

<u>Campus</u>	<u>Gender</u>	<u>Ethnicity</u>	<u>2022/2023</u>	<u>2023/2024</u>	<u>2024/2025</u>
Pasadena Texas	Female	Asian	0.89%	3.37%	2.90%
		Black/African American	6.25%	4.49%	5.60%
		Caucasian/White	6.25%	5.60%	5.30%
		Hispanic	86.61%	86.54%	86.20%
		Other/Not Known	0.00%	0.00%	0.00%
		Women Total	100.00%	100.00%	100.00%
	Male	Asian	2.90%	5.60%	4.75%
		Black/African American	17.60%	9.85%	15.30%
		Caucasian/White	14.70%	8.45%	11.00%
		Hispanic	64.80%	76.10%	68.95%
		Other/Not Known	0.00%	0.00%	0.00%
		Men Total	100.00%	100.00%	100.00%
South West Houston Texas	Female	Asian	28.70%	23.90%	24.60%
		Black/African American	2.60%	8.60%	7.50%
		Caucasian/White	16.09%	22.00%	21.00%
		Hispanic	52.61%	45.50%	46.90%
		Other/Not Known	0.00%	0.00%	0.00%
		Women Total	100.00%	100.00%	100.00%
	Male	Asian	34.56%	43.00%	41.60%
		Black/African American	10.29%	17.90%	18.00%
		Caucasian/White	19.12%	14.00%	16.30%
		Hispanic	36.03%	25.10%	24.10%
		Other/Not Known	0.00%	0.00%	0.00%
		Men Total	100.00%	100.00%	100.00%
North Houston Texas	Female	Asian	19.00%	10.00%	7.60%
		Black/African American	11.00%	4.70%	12.00%
		Caucasian/White	2.60%	7.30%	8.10%
		Hispanic	67.40%	78.00%	72.30%
		Other/Not Known	0.00%	0.00%	0.00%
		Women Total	100.00%	100.00%	100.00%
	Male	Asian	36.50%	26.70%	25.35%
		Black/African American	15.40%	16.00%	18.10%
		Caucasian/White	1.90%	1.50%	2.00%
		Hispanic	46.20%	55.80%	54.55%
		Other/Not Known	0.00%	0.00%	0.00%
		Men Total	100.00%	100.00%	100.00%

**DIVERSITY of PELL GRANT RECIPIENTS
THREE AWARD YEAR ANALYSIS**

Federal regulations require an institution to provide on an annual basis data on the ethnic diversity of its Title IV Pell recipients. A Pell recipient is considered a student who received Pell while attending the institution within a specified award year.

<u>Campus</u>	<u>Gender</u>	<u>Ethnicity</u>	<u>2022/2023</u>	<u>2023/2024</u>	<u>2024/2025</u>
Chamblee Georgia	Total Population	Asian	22.83%	18.30%	17.80%
		Black/African American	21.82%	23.40%	25.00%
		Caucasian/White	23.48%	30.70%	28.90%
		Hispanic	31.87%	27.60%	28.30%
		Other/Not Known	0.00%	0.00%	0.00%
		Total	100.00%	100.00%	100.00%
Morrow Georgia	Total Population	Asian	22.56%	8.90%	11.00%
		Black/African American	32.32%	40.60%	35.15%
		Caucasian/White	4.27%	4.70%	5.10%
		Hispanic	40.85%	45.80%	48.75%
		Other/Not Known	0.00%	0.00%	0.00%
		Total	100.00%	100.00%	100.00%
Gainesville Georgia	Total Population	Asian	4.08%	4.50%	3.90%
		Black/African American	16.36%	11.60%	13.30%
		Caucasian/White	8.18%	9.60%	10.70%
		Hispanic	71.38%	74.30%	72.10%
		Other/Not Known	0.00%	0.00%	0.00%
		Total	100.00%	100.00%	100.00%
Newport Kentucky	Total Population	Asian	0.00%	0.00%	0.00%
		Black/African American	41.60%	45.70%	44.40%
		Caucasian/White	58.40%	54.30%	55.60%
		Hispanic	0.00%	0.00%	0.00%
		Other/Not Known	0.00%	0.00%	0.00%
		Total	100.00%	100.00%	100.00%
Pasadena Texas	Total Population	Asian	1.66%	4.38%	3.82%
		Black/African American	10.55%	6.88%	10.45%
		Caucasian/White	9.40%	6.87%	8.15%
		Hispanic	78.39%	81.87%	77.58%
		Other/Not Known	0.00%	0.00%	0.00%
		Total	100.00%	100.00%	100.00%
South West Houston Texas	Total Population	Asian	30.87%	31.00%	33.10%
		Black/African American	5.47%	12.10%	12.75%
		Caucasian/White	17.21%	18.60%	18.65%
		Hispanic	46.45%	38.30%	35.50%
		Other/Not Known	0.00%	0.00%	0.00%
		Total	100.00%	100.00%	100.00%
North Houston Texas	Total Population	Asian	24.50%	14.60%	16.50%
		Black/African American	12.00%	7.80%	15.05%
		Caucasian/White	2.40%	6.30%	5.05%
		Hispanic	61.10%	71.30%	63.40%
		Other/Not Known	0.00%	0.00%	0.00%
		Total	100.00%	100.00%	100.00%

QUICK GUIDE FEES FOR ESTIMATED BOOKS AND SUPPLIES / CERTIFICATION EXAMINATIONS
January 1, 2026

GEORGIA	SEMESTER		SEMESTER		SEMESTER		TOTAL w/Textbooks	TOTAL w/E-Books
	1	2	3	4	5	6		
<i>Diploma Programs</i>								
ACCOUNTING & PROFESSIONAL BUSINESS APPLICATIONS	1141	985	1014				3140	2521
BUSINESS INFORMATION SYSTEMS	1134	1085	997				3216	2720
MEDICAL OFFICE ADMINISTRATION*	1326	1236	1105				3667	2743
INFORMATION TECHNOLOGIES SPECIALIST* (<i>Chamblee Campus Only</i>)	2205**	474	628				3307	2578
HVAC/R TECHNOLOGY* (<i>Chamblee Campus Only</i>)								
<i>Textbooks and Startup Fees</i>	1283	85	1067	520			2955	2197
<i>Tools</i>	395	1084	401				1880	1880
Total	1678	1169	1468	520			4835	4077
<i>Associate of Science Degree – Office Technology</i>								
EMPHASIS IN ACCOUNTING	1085	656	1186	745	782	633	5087	4221
EMPHASIS IN BUSINESS INFORMATION SYSTEMS	1057	878	1023	830	814	1001	5603	4873
EMPHASIS IN MEDICAL OFFICE ADMINISTRATION*	1305	787	891	1150	917	1069	6119	4936
<i>Associate of Science Degree</i>								
BUSINESS MANAGEMENT	1455	1068	1081	1148	672	756	6236	3286
HUMAN RESOURCE MANAGEMENT	1455	1062	1017	1182	918	670	6304	3935
INFORMATION TECHNOLOGY* (<i>Chamblee Campus Only</i>)	1210	1712**	391	905	456	762	5436	4451
COMMERCIAL REFRIGERATION* (<i>Chamblee Campus Only</i>)								
<i>Textbooks and Startup Fees</i>	1174	915	366	870	1332	625	5282	3925
<i>Tools</i>	395	1084	401				1880	1880
Total	1569	1999	767	870	1332	625	7162	5805

All courses can transfer into A.S. Degree based on program outline and choice of electives.

*No free retake on Healthcare Certifications, A+, Network+, or NATE Exams

** Includes Tool Kit at \$865

NOTE

These estimates are based on the usual program sequence charts. The addition of developmental courses, transfer credits, or advanced standing will cause extensive variations. In these instances, the Director of Education or the Department Chair should provide the planned course/semester sequence to the financial planning department. Also, the financial planner(s) should revise the estimates accordingly.

All students are charged only for materials issued, including examinations taken / retaken. These material estimates are based on current prices listed in the Textbook Price List.

INTERACTIVE COLLEGE OF TECHNOLOGY
TUITION AND FEE SCHEDULE
Kentucky Branch Campus
Revised Effective January 1, 2026

ALL PROGRAMS OF STUDY

Application Fee: \$50.00

Re-entry Fee: \$50.00
 (After six months' time lapse)

ASSOCIATE DEGREE & DIPLOMA PROGRAMS

TUITION:

Office Technology

- Accounting (Degree)
- Business Information Systems (Degree)
- Medical Office Administration (Degree)
- Accounting and Professional Business Applications (Diploma)
- Business Information Systems (Diploma)
- Medical Office Administration (Diploma)

\$375 per semester credit hour

⁽¹⁾⁽²⁾Estimated Books and Supplies / Certification Examinations

A.S. DEGREE

- Business Management
- Human Resource Management

\$375 per semester credit hour

TECHNICAL PROGRAM

Heating, Ventilation, Air Conditioning -Residential

36 Credits – 45 Weeks
 (Individual Credits - \$500 per credit hour)

	Tuition:	Books/Supplies Accessories/EPA/NATE Test Vouchers	Tools	Total Including App Fee
	\$17,900	⁽¹⁾ \$2,558	⁽³⁾ \$1,880	\$22,388
HVAC – (If using all available E-Books)	\$17,900	⁽¹⁾ \$1,800	⁽³⁾ \$1,880	\$21,630

¹All textbooks, supplies are estimates. Prices are adjusted to actual materials issued to each student. ALL CLASSES REQUIRE A TEXTBOOK, E-BOOK and/or ACCESS CODE. All certification examinations are included in course material fees. Estimated fees include the certification examinations and one retake (Office Tech only). There are no free retakes on Healthcare Certifications and NATE. Examinations not taken are credited to the final student charges. Start-up costs and technology fees are assessed at registration, where applicable.

²Above estimates do not include any developmental courses (\$600 per course – includes materials).

³HVAC tools are an optional purchase. Student may supply his own tools or purchase only those needed.

Due to the various vendor price changes, the institution reserves the right to modify tuition and other charges at any time upon sufficient notice to the students and appropriate agencies.

	SEMESTER						TOTAL w/Textbooks	TOTAL w/E-Books
	1	2	3	4	5	6		
Diploma Programs								
ACCOUNTING & PROFESSIONAL BUSINESS APPLICATIONS	1141	985	1014				3140	2521
BUSINESS INFORMATION SYSTEMS	1134	1085	997				3216	2720
MEDICAL OFFICE ADMINISTRATION*	1326	1236	1105				3667	2743
HVAC RESIDENTIAL								
Textbook and Startup Fees	1283	85	1190				2558	1800
Tools	395	1084	401				1880	1880
Total	1678	1169	1591				4438	3680
Associate of Science Degree – Office Technology								
EMPHASIS IN ACCOUNTING	1085	656	1186	745	782	633	5087	4221
EMPHASIS IN BUSINESS INFORMATION SYSTEMS	1057	878	1023	830	814	1001	5603	4873
EMPHASIS IN MEDICAL OFFICE ADMINISTRATION*	1305	787	891	1150	917	1069	6119	4936
Associate of Science Degree								
BUSINESS MANAGEMENT	1455	1068	1081	1148	672	756	6236	3286
HUMAN RESOURCE MANAGEMENT	1455	1062	1017	1182	918	670	6304	3935

All courses can transfer into A.S. Degree in Accounting, Medical Office Administration, Business Information Systems, Human Resource Management, or Business Management based on program outline and choice of electives.

*No free retake on Healthcare Certification Exams or NATE Exams.

NOTE

These estimates are based on the usual program sequence charts. The addition of developmental courses, transfer credits, or advanced standing will cause extensive variations. In these instances, the Director of Education, Dean or the Department Chair should provide the planned course/semester sequence to the financial planning department. Also, the financial planner(s) should revise the estimates accordingly.

All students are charged only for materials issued, including examinations taken / retaken. These material estimates are based on current prices listed in the Textbook Price List.

QUICK GUIDE FEES FOR ESTIMATED BOOKS AND SUPPLIES / CERTIFICATION EXAMINATIONS

January 1, 2026

TEXAS	SEMESTER		SEMESTER		SEMESTER		TOTAL w/Textbooks	TOTAL w/E-Books
	1	2	3	4	5	6		
<i>Diploma Programs</i>								
ACCOUNTING & PROFESSIONAL BUSINESS APPLICATIONS	1141	985	1014				3140	2521
BUSINESS INFORMATION SYSTEMS	1134	1085	997				3216	2720
MEDICAL OFFICE ADMINISTRATION*	1326	1236	1105				3667	2743

INFORMATION TECHNOLOGIES SPECIALIST* (SW Houston Only)	2205**	474	628				3307	2578
HVAC* (Pasadena Only)								
<i>Textbooks and Startup Fees</i>	1485	508	565				2558	1800
<i>Tools</i>	395	1084	401				1880	1880
Total	1880	1592	966				4438	3680
<i>Associate of Science Degree – Office Technology</i>								
EMPHASIS IN ACCOUNTING	1085	656	1186	745	782	633	5087	4221
EMPHASIS IN BUSINESS INFORMATION SYSTEMS	1057	878	1023	830	814	1001	5603	4873
EMPHASIS IN MEDICAL OFFICE ADMINISTRATION*	1305	787	891	1150	917	1069	6119	4936
<i>Associate of Science Degree</i>								
BUSINESS MANAGEMENT	1455	1068	1081	1148	672	756	6236	3286
HUMAN RESOURCE MANAGEMENT	1455	1062	1017	1182	918	670	6304	3935
INFORMATION TECHNOLOGY (Southwest Houston Only)	1210	1712**	391	905	456	762	5436	4451

All courses transfer into A.S. Degree based on program outline and choice of electives.

No free retake on Healthcare Certification, A+, Network+, or NATE Exams

** Includes Tool Kit at \$865

NOTE

These estimates are based on the usual program sequence charts. The addition of developmental courses, transfer credits, or advanced standing will cause extensive variations. In these instances, the Director of Education or the Department Chair should provide the planned course/semester sequence to the financial planning department. Also, the financial planner(s) should revise the estimates accordingly.

All students are charged only for materials issued, including examinations taken / retaken. These material estimates are based on current prices as described in the Textbook Price List.

Net Price Calculator:

The Department of Education has designed and developed a fully functional net price calculator which they are making available to Title IV postsecondary institutions. The net price calculator can be accessed by visiting the Interactive College of Technology website at

<http://www.ict.edu/tuition-calculator/>

WITHDRAWAL / EXIT PROCEDURES

When a student decides to withdraw from the College, he/she **MUST** make **DIRECT CONTACT** with the Financial Planner / Business Office in order for the withdrawal to be considered **OFFICIAL**. Contact can be made in person, via email, or fax (no text messages).

This office will arrange a time to complete the exit process to ensure all information is up-to-date and correct. If there is a balance due or refund, this will be explained and if necessary, payment plans arranged.

Students who have received a Federal Direct Loan are **required** by USDE to complete an **Exit Interview**. This office also reviews and must approve all **Applications for Graduation**.

TUITION REFUND POLICY

Students who complete the **Official Withdrawal Process** (which requires student's direct contact with the Business Office) will have their charges and refunds determined using the last date of academic activity based on the formula described below.

In the absence of **Official Withdrawal**, charges will be assessed by using the semester mid-point, or the last date of academic activity, whichever is later according to the formula outlined as follows:

Tuition refunds are made within thirty (30) days provided official notification of withdrawal is given. Otherwise, refunds will be made within thirty (30) days from the date the institution determines the student to be withdrawn. **Refunds, when due, are made without requiring a request from the student.**

- During the first ten percent (10%) of the semester or shorter period of enrollment (intersession or minimester), the institution shall refund ninety percent (90%) of the tuition.
- After ten percent (10%) of the semester, or shorter period of enrollment (intersession or minimester), but during the first twenty-five (25%), the institution shall refund fifty percent (50%) of the tuition.
- After twenty-five percent (25%), or shorter period of enrollment (intersession or minimester), but during the first fifty percent (50%), the institution shall refund twenty-five (25%) of the tuition.
- After fifty percent (50%) of the semester, or shorter period of enrollment (intersession or minimester), there is no refund.

For the HVAC program, the above percentages apply to the program rather than the semester. (See Enrollment Agreement for calendar year allocation.)

Books, materials and tools are issued as courses are taken. Estimated charges are assessed at the beginning of the enrollment period, but are adjusted to actual cost at withdrawal or graduation. Students may purchase textbooks and materials at the place of their choosing.

A wide number of the courses require the passing of certification examinations. The initial examination vouchers are included in the textbook and material estimate of charges. Some examinations include a free re-take, while others do not. Check with your Academic Advisor.

When an additional voucher is required to be purchased, the student must make advance payment or arrange with the financial planning office. Once approved, the voucher may be ordered.

Note: An increasing number of courses use e-books or require an online code. While a student may acquire a textbook from another source, the online code must be purchased from the publisher.

FEDERAL TITLE IV RETURN OF FUNDS POLICY

Official Withdrawal Date

The official withdrawal date is the date the student notifies the Business Office of the intent to withdraw unless academic activity subsequently occurs. This date is used to determine all tuition charges and/or refunds and all R2T4 amounts earned and unearned. Students who officially withdraw prior to attending sixty percent of the semester or intersession will lose a portion of any Title IV financial aid funds awarded for the enrollment period. At the time of official withdrawal, all calculations will be completed based on the number of calendar days in the enrollment period. Refunds to the U.S. Department of Education will be determined and all balances due must be paid or satisfactory arrangements made with the business office. Students who withdraw prior to sixty percent of the enrollment period will receive a non-punitive grade of "W". After sixty percent, the student will receive the earned grade. All missed work will be counted as "zero".

Official Withdrawal by the Institution

The institution does not have a prescribed class attendance policy; however, if a student has not completed ANY ACADEMIC ACTIVITY IN THIRTY DAYS OR MORE AND IS NOT IN COMMUNICATION WITH THE INSTRUCTORS/ADVISOR AND OR DEPARTMENT CHAIRPERSON, the Department Chairperson may request the student be dismissed. The LDAA will determine all charges and amounts retained/returned.

Unofficial Withdrawal

In the absence of formal notification of withdrawal, unofficial withdrawal occurs as follows:

Fifteen days after the end of the enrollment period. Students who have not registered for the subsequent term will be considered **unofficial withdrawals**. Students who have earned a passing grade in one or more courses will be considered as having completed the term. The withdrawal date will be the date the institution determines the student did not register for the subsequent term (not to exceed thirty days).

If a student fails all courses in the term, the institution will determine the student's last date of participation in an academic related activity by reviewing the relevant instructor's academic progress records through the semester or term mid-point and refund the unearned Title IV Aid. All charges will be calculated using the appropriate withdrawal date and tuition refund policy. Refunds are consummated within thirty days of the date of determination of withdrawal. If the relevant date is between fifty and sixty percent of the term, the unearned portion of the aid will be refunded and full tuition charges are due. The student will be notified of any balance due.

If a student must repay Title IV funds, notification will be made within forty-five (45) days.

If a student receives less Federal Student Aid than the amount earned, the institution will calculate a disbursement of the earned aid that was not received. This is called a post-withdrawal disbursement.

Additionally, there may be instances when a student is eligible for a post-withdrawal disbursement. For example, if a student initially used personal resources to fund tuition and fees, but s/he subsequently completed the FAFSA and was eligible for a PELL grant. If withdrawal occurred prior to disbursement of the funds, a student may be eligible for a post-withdrawal disbursement.

Refund Allocation (if applicable): 1) Institutional Aid, 2) Federal Loan, 3) Pell, 4) SEOG, 5) Private Loan, and 6) Student

TUITION REFUND POLICIES (TX CAMPUSES)

Institutional Refund Policy – Applies to VESL and Associate of Science Degree Programs

For each semester, the following refund policy will apply:

- During the first ten percent (10%) of the semester, the institution shall refund ninety percent (90%) of the tuition.
- After ten percent (10%) of the semester, but during the first twenty-five (25%), the institution shall refund fifty percent (50%) of the tuition.
- After twenty-five percent (25%), but during the first fifty percent (50%), the institution shall refund twenty five (25%) of the tuition.
- After fifty-percent (50%) of the semester, there is no refund.
- VESL Students who fail to complete two consecutive semesters during the first academic year are assessed an administrative fee at withdrawal of \$100. Fee may be waived if due to extenuating circumstances beyond the student's control.

Textbooks, technology fees, and certification examinations (where applicable) are charged separately as provided to the student. For students enrolling in individual courses via continuing education, there is no refund or adjustment after attending the class(es).

Texas Workforce Commission Policy – Applies to Occupational Diploma Programs

Tuition is charged per program of study. During the first seventy-five percent of the program, charges are calculated on a pro-rata basis, plus a one-time \$100 Administrative Fee.

If a student withdraws after 75% of the program for reasons other than academically related, the student may request a grade of "I" incomplete and return within 12 months and attempt to complete the courses for which he/she has been charged (without the payment of additional fees). The incomplete grades must be resolved prior to entering a new semester. The allotted time for completion will be limited to the period of non-attendance.

(1) The student is not required to pay tuition during the first week of the program.

(2) Refund computations will be based on scheduled course time of classes through the last documented day of an academically related activity. Leaves of absence, suspensions, and school holidays will not be counted as part of the scheduled classes.

(3) Effective date of termination for refund purposes will be the earliest of the following:

- a) date of termination, if the student is terminated by the school;
- b) date of receipt of written notice from the student; or
- c) when the student's participation in an academically related activity cannot be documented.

(4) 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 nonrefundable administrative fees shall be retained by the school for the entire program or distance education course.

(5) If a student enters a distance education program and withdraws or is otherwise terminated, the school retains not more than \$100 in nonrefundable administrative fees 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, 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.

(6) Refunds for items of extra expense to the student, such as books, tools, or other supplies should 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.

(7) 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. Courses must be completed within the time frame of the period not previously attended.

(8) 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 misrepresentations 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.

Texas Workforce Commission 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:

- (1) 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;
- (2) 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

(3) 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:

- a. satisfactorily completed at least 90 percent of the required coursework for the program; and
- b. demonstrated sufficient mastery of the program material to receive credit for completing the program.

Refund/Withdrawal and Exit Procedure

When a student decides to withdraw or is ready to graduate, he/she must meet with the Financial Planner to complete the exit interview procedure. This procedure will determine any refunds due the student, a lending institution, or Title IV funds that are being forfeited and must be returned to the U.S. Department of Education as a result of a withdrawal. Students will be provided with relevant information regarding loan repayment obligations. Students must make arrangements to pay any outstanding balances. Students are required to provide their expected permanent address, as well as that of the expected employer and nearest next of kin (not in the same household).

FEDERAL TITLE IV RETURN OF FUNDS POLICY FOR OFFICIAL AND UNOFFICIAL WITHDRAWALS

Official Withdrawal Date

The official withdrawal date is the date the student notifies the Business Office of the intent to withdraw. This date is used to determine all tuition charges and/or refunds and all R2T4 amounts earned and unearned. Notification may be made by phone, fax, or in person, however, this is the only office authorized to receive and process official withdrawals. Students who officially withdraw prior to attending sixty percent of the semester or intersession will lose a portion of any Title IV financial aid funds awarded for the enrollment period. At the time of official withdrawal, all calculations will be completed based on the number of calendar days in the enrollment period. Refunds to the U.S. Department of Education will be determined and all balances due must be paid or satisfactory arrangements made with the business office.

Students, who withdraw prior to seventy-five percent of the enrollment period, will receive a non-punitive grade of "W". After seventy-five percent, the student will receive the earned grade, unless an "I" is requested and approved. (See Refund Policy on page 11)

Unofficial Withdrawal

In the absence of formal notification of withdrawal, unofficial withdrawal occurs as follows:

Occupational students will be withdrawn if they fail to meet the required census points within fifteen days after the review to determine positive evidence of pursuit of the academic related activities.

In the case of the VESL program, fifteen days after the end of the enrollment period, students who have not registered for the subsequent term or who have not otherwise requested a leave of absence, will be considered **unofficial withdrawals**. The withdrawal date will be the date the institution determines the student did not register for the subsequent term (not to exceed thirty days).

If a student fails all courses in the term, the institution will determine the student's last date of participation in an academic related activity by reviewing the relevant instructor's academic progress records through the semester or term mid-point and refund the unearned Title IV Aid. All charges will be calculated using the appropriate withdrawal date and tuition refund policy. Refunds are consummated within 45 days of the date of determination of withdrawal. If the relevant date is between fifty and sixty percent of the term, the unearned portion of the aid will be refunded. The student will be notified of any balance due. If a student must repay Title IV funds, notification will be made within forty-five (45) days.

If a student receives less Federal Student Aid than the amount earned, the institution will calculate a disbursement of the earned aid that was not received. This is called a post-withdrawal disbursement.

For example, if a student initially used personal resources to fund tuition and fees, but he/she subsequently completed the FAFSA and was eligible for a PELL grant. If withdrawal occurred prior to disbursement of the funds, a student may be eligible for a post-withdrawal disbursement.

REFUND ALLOCATION (IF APPLICABLE)

- | | |
|------------------------------|----------------------|
| 1) Unsubsidized Direct Loans | 5) FSEOG |
| 2) Subsidized Direct Loans | 6) Private Loan |
| 3) Direct Plus Loans | 7) Student |
| 4) Federal Pell Grants | 8) Institutional Aid |

Textbooks/Materials/Software

Textbooks, materials, and fees are charged separately. After assessing initial fees for materials issued at enrollment, additional materials are purchased as needed from the Bookstore or may be purchased elsewhere. Students must have all materials prior to registering for a specific class. Software/laboratory fees are charged according to the prescribed policy.

PROGRAM COST OF MATERIALS (Estimated with Textbooks)

	SEMESTER						Nov	Oct
	1	2	3	4	5	6	2024	Total
Diploma Programs								
Accounting and Professional Business Applications* (All Campuses)	1141	985	1014				3050	3140
Business Information Systems* (All Campuses)	1134	1085	997				3184	3216
Medical Office Administration (All Campuses)	1326	1236	1105				3355	3667
Information Technologies Specialist** (Chamblee and SW Houston Only)	2205**	474	628				3000	3307
HVAC/R Technology (Chamblee Campus):								
Textbooks and Startup Fees	1283	85	1067	520			2955	2955
Tools	395	1084	401				1665	1880
Total	1678	1169	1468	520			4620	4835
HVAC Residential Kentucky Campus)								
Textbooks and Startup Fees	1283	85	1190				2558	2558
Tools	395	1084	401				1665	1880
Total	1678	1169	1591				4223	4438
HVAC (Pasadena Campus)								
Textbooks and Startup Fees	1485	508	565				2558	2558
Tools	395	1084	401				1665	1880
Total	1880	1592	966				4223	4438
* Includes Certification Exams with one free retake								
** Includes I.T. toolkit @ \$865								
Associate of Science Degree								
Accounting Emphasis, Office Technology* (All Campuses)	1085	656	1186	745	782	633	4964	5087
Business Information Systems Emphasis, Office Technology* (All Campuses)	1057	878	1023	830	814	1001	5561	5603
Medical Office Administration* (All Campuses)	1305	787	891	1150	917	1069	5612	6119
Business Management (All Campuses)	1455	1068	1081	1148	728	756	6001	6236
Commercial Refrigeration (Chamblee Only)								
Textbooks and Startup Fees	1174	915	366	870	1332	625	5249	5282
Tools	395	1084	401				1665	1880
Total	1569	1999	767	870	1332	625	6914	7162
Human Resource Management (All Campuses)	1455	1062	1017	1182	918	670	5901	6304
Information Technology** (Chamblee and SW Houston Only)	1210	1712**	391	905	456	762	4202	5436
* Includes Certification Exams with one free retake								
** Includes I.T. toolkit @ \$865								
Vocational English as a Second Language								
All Courses	280	280	280	280	280	280	280	3360

	1	2	3	4	5	6	7	8	9	10	11	12
All Courses	280	280	280	280	280	280	280	280	280	280	280	280

VESEL: (Fee includes specified materials, technology and laboratory fees.) For Replacement Textbooks, see individual course price information.

PROGRAM COST OF MATERIALS (Estimated with E-Books where offered)
SEMESTER

	1	2	3	4	5	6	E-Books 09/2025	E-Books 10/2024
Diploma Programs								
Accounting and Professional Business Applications* (All Campuses)	840	842	839				2521	2467
Business Information Systems* (All Campuses)	845	942	933				2720	2696
Medical Office Administration (All Campuses)	788	1032	923				2743	2575
Information Technologies Specialist** (Chamblee and SW Houston Only)	1918**	245	415				2578	2710
HVAC/R Technology (Chamblee Campus):								
Textbooks and Startup Fees	525	85	1067	520			2197	2197
Tools	395	1084	401				1880	1665
Total	920	1169	1468	520			4077	3862
HVAC Residential (Kentucky Campus)								
Textbooks and Startup Fees	525	85	1190				1800	1800
Tools	395	1084	401				1880	1665
Total	920	1169	1591				3680	3465
HVAC (Pasadena Campus)								
Textbooks and Startup Fees	727	508	565				1800	1800
Tools	395	1084	401				1880	1665
Total	1122	1592	966				3680	3465
* Includes Certification Exams with one free retake								
** Includes I.T. toolkit @ \$865								
Associate of Science Degree								
Accounting Emphasis, Office Technology* (All Campuses)	847	512	942	674	695	551	4221	4155
Business Information Systems Emphasis, Office Technology* (All Campuses)	849	807	780	758	750	929	4873	4861
Medical Office Administration* (All Campuses)	974	431	761	1006	789	975	4936	4639
Business Management (All Campuses)	797	381	620	706	381	401	3286	3266
Commercial Refrigeration (Chamblee Only)								
Textbooks and Startup Fees	797	231	366	870	1037	624	3925	3906
Tools	395	1084	401				1880	1664
Total	1192	1315	767	870	1037	624	5805	5570
Human Resource Management (All Campuses)	797	659	767	749	562	401	3935	3891
Information Technology** (Chamblee and SW Houston Only)	651	1499**	391	692	456	762	4451	4795
* Includes Certification Exams with one free retake								
** Includes I.T. toolkit @ \$865								
Vocational English as a Second Language								
All Courses	280	280	280	280	280	280	280	280
							10	11
							280	280
								12
								280

VEL: (Fee includes specified materials, technology and laboratory fees.) For Replacement Textbooks, see individual course price information.

EDUCATIONAL PROGRAMS

A student can access all educational programs at each campus by logging into www.ict.edu and access the Student Catalog that contains all of the educational programs offered at each campus.

INSTRUCTIONAL FACILITIES

The campuses are open Monday through Thursday, 8:30 A.M. - 10:00 P.M., and during the day on Friday. Some Saturday classes may also be available. Students are able to enroll on a full or part-time basis and enroll for classes on campus, in a hybrid format, virtually, or a combination of the three different formats.

The organization operates seven campuses consisting of the following: a main campus in North Atlanta, in the Chamblee/Dunwoody area; two additional affiliate campuses in Gainesville and Morrow, Georgia; an affiliate campus in Newport, Kentucky; and three campuses in the Houston, Texas area.

Instructional Facilities – Georgia / Kentucky:

TO REACH ANY CAMPUS OR BRANCH BY EMAIL

adm@ict.edu

INTERACTIVE COLLEGE OF TECHNOLOGY

MAIN CAMPUS:

CHAMBLEE

5220-5303 New Peachtree Road
Chamblee, Georgia 30341
Phone (770) 216-2960
FAX (678) 287-3474
INTERNET <http://www.ict.edu>

BRANCH CAMPUSES

GAINESVILLE

2323-C Browns Bridge Road
Gainesville, Georgia 30504
Phone (678) 450-0550
Fax (678) 450-1723

Morrow

Southlake Corporate Center
3000 Corporate Center Drive, Suite 200
Morrow, Georgia 30260
Phone (770) 960-1298
Fax (770) 961-6631

Newport

76 Carothers Road
Newport, Kentucky 41071
Phone (859) 282-8989
Fax (859) 282-8475

Instructional Facilities – Texas:

TO REACH ANY CAMPUS OR BRANCH BY EMAIL

adm@ict.edu

INTERACTIVE COLLEGE OF TECHNOLOGY

MAIN CAMPUS:

PASADENA

213 West Southmore Avenue
Suite 101
Pasadena, Texas 77502
(713) 920-1120
Fax (713) 477-0348
E-Mail: pasadena@ict.edu

BRANCH CAMPUSES:

SOUTHWEST HOUSTON

2950 S. Gessner
Suite 100
Houston, Texas 77063
(713) 771-5336
Fax (713) 771-6177
E-Mail: swhoustan@ict.edu

NORTH HOUSTON

16801 Greenspoint Park Drive
Suite 150
Houston, Texas 77060
(281) 931-7717
Fax (281) 931-9397
E-Mail: northhoustan@ict.edu

Main Campus – Chamblee (Atlanta)

The campus is located in Chamblee on a fourteen-acre site that provides a comfortable college setting. Three campus buildings, including Roberts Hall, total more than 95,000 square feet of available classrooms, laboratories, and offices. There is parking for more than four hundred automobiles, and the Chamblee MARTA station is within walking distance. The campus is air-conditioned, well lighted and is accessible to the physically challenged. Students enrolled in the Morehead State University Bachelor Degree Program have unqualified access to all campus facilities.

Morrow Affiliate Campus

This campus relocated to Southlake Corporate Center on Corporate Center Drive in early January 2024 in Morrow, Georgia. The campus is within walking distance of public transportation. The facility is approximately 13,000 square feet of classroom space, computer resource laboratory, and administrative offices. The facility is air-conditioned, well-appointed, and accessible to the physically impaired. There is expansive, well-lighted parking.

Gainesville Affiliate Campus

This campus is located on Browns Bridge Road, a major local artery. The campus contains over 12,000 square feet of classrooms, laboratories, and offices. Ample, well-lighted parking is available, and the location is fully accessible to the physically challenged.

Newport, Kentucky Affiliate Campus

This campus is located in a major commercial area on Carothers Road and is easily accessible from all major thoroughfares including I-471. The campus is in a well-populated and well-lighted area. The facility encompasses 10,000 square feet of administrative, classroom, and laboratory space and will accommodate the physically challenged. Programs of study offered are an Associate of Science Degree in Office Technology and diploma programs in the Office Technology and Medical Office Administrative Specialist areas, along with a Residential HVAC Program. These programs are of a hybrid method of delivery that enables a portion of the academic work to be done online.

Pasadena Main Campus

This campus is 23,124 square feet and was fully renovated in 2021. The faculty occupies parts of three floors, with the HVAC laboratories and classrooms on the bottom floor. Administrative offices are on the main floor, classrooms and the computer laboratory are on the second floor. The facility is on a main thoroughfare with adequate lighted parking to accommodate over six hundred students on campus. The facility is fully accessible, and the lease is full-service. In 2021, the institution annexed an additional 10,000 square feet of space at the Main Campus to renovate and expand the Admissions, Financial Planning, Registrar, and Employment Assistance Departments. As a part of this annexation, the institution deployed 3,500 square feet for new HVAC labs, classrooms, faculty workrooms, academic offices, and media services.

Southwest Houston Campus

This branch is located on South Gessner in the southwest area of Houston. The facility is over 30,000 square feet of classrooms, laboratories, student services, and administrative offices. The facility is accessible by public transportation and is accessible to the physically challenged.

North Houston Campus

This branch is located at 16801 Greenspoint Park Drive. The campus is about ½ mile north of Toll Road 8 and N. Sam Houston Parkway, with a space of just over 16,000 square feet of classrooms, laboratories, offices, and student service areas. The space is well lighted with ample parking and access to public transportation. The campus is well-appointed and provides an excellent work and study environment.

FACULTY:

A student can access our Student Catalog at www.ict.edu At that location can be found all of the faculty for each of the campuses.

Transfer Students

The institution encourages students to exempt any courses for which prior training may allow. In the absence of a degree, the awarding of credit is based on the results of proficiency testing or review of official academic transcripts. Credits are accepted where the student can demonstrate proficiency. Students are required to earn, either through academic pursuit or demonstrated proficiency, the number of credits as specified in each program of study. At least fifty percent of the credits must be earned in residence. Recipients of veteran benefits will be given credit for documented proof of a degree

Transfer of Credit/Change of Majors

Students desiring to transfer academic work from this institution should provide official academic transcripts to the institution being considered for admission. The acceptance of credit is a decision made solely by the other institution. In the absence of formal articulation agreements between institutions, students have no assurance that any academic work is transferable. The institution can provide no assurance of any credit transfer to another institution. Students can normally attempt to test out or exempt certain courses for which prior credit has been earned.

Current or former students who change majors will receive credit for all courses/credits completed in original program of study that are contained in the new program and/or that may be considered as electives. The student must have earned a grade of 2.0 or higher to have the course(s) transferred. The appropriate faculty/program advisor will work with each student to complete this process.

Morehead State University

The institution engages in a partnership with this prestigious state university and can provide a course by course match-up for those students who have completed at least an Associate of Science Degree and have a desire to complete a B.B.A. in Business. For more information, contact the ICT Admissions Department. There is also an articulation agreement with [DeVry University](#).

Articulation Agreement:

Memorandum of Understanding Transfer Agreement Between Morehead State University (MSU) and Interactive College of Technology (ICT)

The Interactive College of Technology (ICT) and Morehead State University (MSU), in order to promote the transfer of credits between two institutions establish this Transfer Agreement leading to a Bachelor of Business Administration (BBA) degree. This agreement contains all of the understandings between the parties.

This transfer agreement affixes a course of study (transfer framework) leading to an Associate degree from ICT which will allow students to transfer to MSU to meet requirements for the BBA upon the successful completion of additional MSU courses outlined in the attached articulation agreement(s).

The requirements for admission to MSU's BBA program include:

1. Be unconditionally admitted to MSU.
2. Declare the BBA with a specified option as a program of study.
3. Complete all MSU required BBA pre-business core courses with a cumulative GPA (including transfer work) of at least 2.25. Students must be admitted into the BBA program before taking any upper division business core courses.

ICT students who are accepted for transfer and enroll in the MSU BBA program will be charged MSU's standard per-credit-hour rate for undergraduate Internet and Hybrid courses. For the MSU tuition and fee policy, undergraduate students receive a substantial rate discount on all credit hours enrolled above 12 in a full or spring semester. MSU's current tuition and fee schedule is available online at: <http://www.moreheadstate.edu/tuition>.

Responsibilities will be assigned to ICT and MSU as follows:

- ICT will:
 - o Market and recruit students into the MSU BBA program.
 - o Facilitate assistance with submission of MSU's enrollment and financial aid requirements.
 - o Provide the students enrolled in MSU's online BBA program access to full student support services and ICT campus privileges.
 - o Prepare course files for all courses accepted in transfer from ICT to MSU according to the attached MNCF 160 example.
 - o Clear all developed promotional materials, merchandise and products that include MSU information, logos or trademarks through MSU prior to release.

• MSU will:

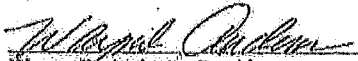
- o Provide promotional information and materials to ICT on the BBA program.
- o Provide all instruction for the BBA program courses as detailed in the attached course-by-course articulation agreement.
- o Provide online access to student records for ICT staff for all students who sign a FERPA release granting ICT access to their academic records maintained by MSU.

ICT and MSU agree in good faith to negotiate a mutually acceptable amendment to this MOU that facilitates sharing of revenue to cover support costs incurred by ICT within the revised United States Department of Education regulations regarding revenue sharing arrangements once those revised guidelines are published.

In the event MSU determines it will no longer offer the BBA programs referenced in the attached addenda, MSU will provide one-year written notice of the termination of the degree program. Students enrolled in the program will be given a reasonable amount of time to complete degree requirements.

If either institution determines it wants to withdraw from this agreement, it will provide the other institution with a one-year written notice.

This agreement is governed by the laws of the Commonwealth of Kentucky, including its choice of law and provisions and the parties further agree that venue is in the Commonwealth of Kentucky.


Wayne D. Andrews, President
Morehead State University

8/22/10
Date


Elmer R. Smith, President and CEO
Interactive College of Technology

08/17/10
Date

ACCREDITATION

The institution is accredited by the Commission of the Council on Occupational Education (COE), which is the successor to COEI of the Southern Association of Colleges and Schools (SACS), 7840 Roswell Road, Bldg. 300, Suite 325, Atlanta, Georgia 30350. Telephone 770-396-3898. The above council is recognized by the U.S. Department of Education and by the Council on Regional Post-Secondary Accreditation (CORPA).

COE is also a member of the Commission on International and Trans-Regional Accreditation Alliance (CITA). This alliance, composed of most of the regional accrediting agencies, offers a system of accreditation to over 30,000 public and private institutions in over one hundred countries. By virtue of the institution being accredited by COE, the institution also holds accreditation in the CITA.

APPROVALS

In Georgia, Interactive College of Technology is authorized by the Nonpublic Postsecondary Education Commission. The Kentucky campus is approved by the Kentucky Commission on Proprietary Education.

Certain programs of study in this Catalog are approved for training of eligible veterans.

The institution is authorized to enroll non-immigrant alien applicants pursuing a student visa. Specific policies apply.

In Texas, Interactive College of Technology's Occupational diploma programs are approved and regulated by the Texas Workforce Commission, Career Schools and Colleges Section, Austin, Texas. TWC does not regulate the VESL program.

The institution's Associate of Science Degree programs have received a Certificate of Authorization from the Texas Higher Education Coordinating Board.

The institution is authorized under federal law to enroll non-immigrant alien students.

ELIGIBILITIES

The institution is eligible for, and may participate in, certain federal programs of aid to education including Federal PELL Grant, Federal Supplemental Education Opportunity Grants (SEOG), Federal Work Study Program, and Federal Direct Loans.

STUDENT SERVICES AND REGULATIONS

Employment Assistance Department

The most important objective of this department is to assist each graduate to obtain employment in his/her area of specialization. Satisfactory completion of coursework, including Career Development (LAS050) and fulfillment of all other obligations to the institution, is required in order to receive the assistance of this office. The Employment Assistance Department provides specific training in various job-seeking techniques, including self-placement.

The Employment Assistance Coordinator works with each eligible student prior to graduation to determine areas of employment interest and to explore employment options. Students are then informed as options become available. Continuous employment and re-employment assistance is provided to all eligible graduates. Although it is impossible to guarantee each student a job or a specific wage rate, the Employment Assistance Department works diligently to provide appropriate leads and arrange specific interviews. Records indicate that graduates of Interactive College of Technology and Interactive Learning Systems are well received in the business community.

Students, who complete a proportionate share of their elected course of study, obtain training-related employment, and submit the appropriate documentation, may be termed as having "Completed Objective," and are classified as "completers."

Employment assistance may be withheld unless the student is current with all financial obligations, including loan payments. A release or authorization must be obtained in advance from the finance or collections department.

Faculty Involvement with Employment Assistance

The instructional staff works very closely with the Employment Assistance Department's staff in helping students to realize and meet the requirements of employers in business and industry. Student evaluation reports are filed periodically by the instructor during the coursework. Each evaluation specifically describes several aspects of performance, behavior, and attitude toward learning exhibited and observed by the instructor during the educational process. Through the joint efforts of the Employment Assistance Department and the instructional staff, students are made aware of their skill levels as compared to those desired by employers. Students are advised and guided by the staff to attain the skill levels required to obtain employment. Faculty may advise the Employment Assistance Coordinator to withhold services if attendance and progress are deficient.

Part-Time Employment Assistance

Students desiring part-time employment may contact the Employment Assistance Coordinator and arrange to get an employment packet which provides helpful hints and suggestions as to how the student might proceed in locating a part-time position. Job leads may be provided when available. Assistance in finding suitable part-time employment is an important service provided by the institution. However, the institution believes its first responsibility is to its graduates. Part-time employment assistance is normally not provided until the student has demonstrated diligent attendance and academic pursuit for a minimum of thirty days. The institution reserves the right to refuse assistance to students having deficient attendance or academic standing.

Housing

The campuses are non-residential; however, the staff assists students whenever possible in arranging suitable housing.

Orientation

All new students are required to attend a comprehensive orientation program to assist them in making a smooth entrance into the institution, and in understanding the key elements necessary to achieve the prescribed goals and objectives. This session includes information regarding the student's schedule and other Campus policies and procedures. At the conclusion of the admissions process, the orientation date will be arranged.

Graduation Ceremony

Formal commencement exercises are held once each year. This exercise includes all graduates during the year, and also includes all Campuses located in the geographical proximity.

Assistance with Alcohol or Substance Abuse

In accordance with the requirements set forth in the Drug Free Schools and Communities Act of 1989, the institution maintains strict policies regarding student or staff conduct in the unlawful possession, use or distribution of drugs or alcohol on the institution's Campuses or as any part of the institution's activities.

As a condition of enrollment/employment at any campus, each student and employee is required to complete a statement stipulating he/she is drug-free. As a student of the institution, the student should be aware that any use of illegal drugs or excessive alcohol abuse will cause a major impairment in the student's ability to be successful in his/her educational endeavors.

The institution has available informational materials to assist in answering questions students may have regarding the cause and effect of alcohol or substance abuse. Seminars are also conducted periodically to provide additional information.

Each Campus has a staff person who is available to meet privately with students to discuss any assistance or support needed with problems of this nature. Free referral services are available in each campus community to assist students in overcoming any such problems.

Students should be constantly aware that most states have significantly strengthened laws regarding driving under the influence as well as the unlawful use or distribution of an illegal substance. Depending upon the severity, one may be subject to criminal prosecution and incarceration.

If a student has a problem of this type and needs assistance, please go privately to the designated staff person or Campus Director and the matter will be handled discreetly. The student will be eligible for a medical leave of absence and financial assistance will remain intact.

If a student has a second problem of this type, or is caught or suspected of use or distribution of an illegal substance or alcohol, he/she will be dismissed from the institution, financial aid eligibility will be revoked, and the student will be reported to local law enforcement agencies.

Campus Crimes

As of the date of publication for this document, the institution has had no instances of criminal offenses occurring on any campus. Should such offenses occur, such statistics will be presented in the students' orientation process. The data for the institution is posted on the website.

Emergencies - Campus and Student

Should a Campus emergency occur, the staff member in charge will exercise appropriate judgment.

Student Illness/Emergency

The nearest relative will be notified, or another individual designated by the student or staff person. If the individual is unable to communicate, the institution will notify the nearest relative, and the staff member in charge will use his/her best professional judgment to determine whether it is appropriate to call for medical assistance.

Student Development - Counseling and Advising

The institution, with its unique instructional system, operates on a semester system whereby each student establishes his/her own semester calendar based on the registration date for the first semester or term. To assist the student in academic planning, an academic advisor whose primary purpose is to assist the student in maintaining academic progress and meeting the prescribed graduation date is assigned to each student (computerized programs only). In addition, each Campus has staff members who organize group activities, educational seminars, or work one-on-one with each student to assist him/her in problem solving. These employees are well-versed in community resources that are available to assist students in achieving success. The institution takes its responsibility to each student seriously and strives to provide the necessary support system.

ATTENDANCE POLICY

The institution does not have a prescribed attendance policy. Instructors may establish policies that insure the appropriate grade is earned. Students should attend all classes as scheduled and complete the required courses each semester. Students must complete credits for which they are registered each semester or additional charges may be incurred. The faculty member will monitor class participation. The institution verifies initial attendance in all courses.

There is no formal make-up policy for absences. Instructors are not required to permit make-up work under any circumstances. However, the institution encourages faculty to work with students to afford them every reasonable opportunity to complete the course. Laboratory assignments must be submitted on the due date to receive academic credit. Instructors will provide a syllabus at the beginning of each course, which will outline the course and grading requirements.

Last Day to Enter Class

Student enrolling in classes with required starting dates must be in attendance no later than the first day of the second week.

Suspension/Dismissal from the Campus

All students are expected to maintain a satisfactory level of academic achievement, to conduct themselves as responsible adults and to attend classes regularly. The institution reserves the right to dismiss any student who:

1. Fails to maintain satisfactory academic progress, or meet financial obligations to the Campus as agreed upon. This policy includes private loan payments.
2. Exhibits conduct that is found by the administration to be detrimental to the individual, other students, the community, or the campus, including violation of the institution's drug and alcohol abuse policy.
3. Violates any part of the Externship Agreement, including failure to report to the assigned site (or make other arrangements by notification to the Advisor / Department Chair).

Student Re-Entry (After Withdrawal)

If a former student plans to re-enroll or re-enter the College, he/she should contact the admissions manager/re-entry coordinator. An appointment will be arranged to review the student records, which will include the academic transcripts and financial records.

If the student withdrew while in **Good Standing Academically**, re-entry is without conditions, providing the financial record is clear. This includes being current with private and federal loan payments or in good standing.

If the withdrawal resulted in financial aid probation or a candidate for dismissal, a detailed appeal must be completed before re-admission may be considered.

STUDENT ATTIRE

The Campus considers dress to be each student's responsibility. Each student is required to dress in a professional, business-like manner. The Campus Director may ask a student to leave the Campus if it is deemed the student is dressed inappropriately. Specific policies will be discussed during the orientation session and are outlined further in the Student Handbook.

LOSS OF PERSONAL PROPERTY

The institution does not assume responsibility for the loss or damage of text material or other personal property. Any recovered article may be claimed from the receptionist.

HONOR CODE AND CONDUCT

Study is conducted under the assumption that, as responsible adults, students will adhere to generally accepted social standards, college policies, and will refrain from any dishonesty, theft, or defacement of property. Individuals found in violation of standards are subject to disciplinary action that may include dismissal. General academic standards, policies and information state that no cheating will be tolerated under any circumstance (cheating is helping or being helped from an outside person or source on a test, project or classroom assignment).

COPYRIGHT INFRINGEMENT – POLICIES & SANCTIONS

COPYRIGHT LAWS FOR CLASSROOM USAGE

The following statement of Guidelines is not intended to limit the types of copying permitted under the standards of fair use as stated in Section 107 of the Copyright Revision Bill.

Guidelines

I. Single Copying for Teachers

A single copy may be made of any of the following by or for a teacher at his or her individual request for his or her scholarly research or use in teaching or preparation to teach a class:

- a. A chapter from a book;
- b. An article from a periodical or newspaper;
- c. A short story, short essay or short poem, whether or not from a collective work;
- d. A chart, graph, diagram, cartoon or picture from a book, periodical or newspaper.

II. Multiple Copying for Classroom Use

Multiple copies (not to exceed in any event more than **one copy per student** in a course) may be made by or for the instructor giving the course is for classroom use or discussion, provided that:

- a. The copying meets the tests of brevity and spontaneity as defined below;
- b. Meets the cumulative effect test as defined below; and,
- c. Each copy includes a notice of copyright.

III. Prohibitions as to I and II Above

Notwithstanding any of the above, the following shall be prohibited:

- a. Copying shall not be used to create or to replace or substitute for anthologies, compilations or collective works. Such replacement or substitution may occur whether copies of various works or excerpts there from are accumulated or are reproduced and used separately.
- b. There shall be no copying of or from works intended to be “consumable” in the course of study or of teaching. These include workbooks, exercises, standardized tests and test booklets and answer sheets, and like consumable materials.
- c. Copying shall not be substituted for the purchase of books, publisher’s reprints or periodicals; be directed by higher authority; and be repeated with respect to the same item by the same teacher term to term.
- d. No charge shall be made to students beyond the actual cost of photocopying.

Use of *Interactive College of Technology's* technical resources (computers, networks, software, etc.) is restricted to purposes related to the mission of education, research, and public service. Access to *Interactive College of Technology's* resources is a privilege granted to all students in support of their academic courses as well as all other sanctioned activities. To receive access to technical resources, contact your Instructor, Department Chairperson, or Director of Education.

Our standard software package includes Windows 10, Office 2019 or Office 365, Microsoft Edge and Google Chrome web browsers, Zoom Teleconferencing, Sophos Anti-Virus, Adobe PDF Reader, and any software specialized to a particular course of program of study. Other third-party software programs should not be installed without prior approval of your instructor, Department Chairperson, or Director of Education.

ICT Passport®

Each student will be assigned an ICT Passport®. Your ICT Passport® provides access to your official ICT email account and the Moodle learning management system. To obtain an ICT Passport® please contact the Registrar's office at your campus.

Email Accounts

Your ICT Passport® gains you access to your official ICT.EDU email address available through Microsoft365 service (<http://webmail.ict.edu>). **This email address represents the official communication medium of the institution.** All students should **check their email at least twice a day** for official institutional communication. Students should be conscious that email messages are the primary way phishing and other malicious attacks are spread through the Internet. Students should be cautious of email senders and report unknown and suspicious senders to their instructor immediately.

In cases of emergency, such as extreme or inclement weather, you should check your email for information regarding the college's opening/closing times.

Password Security Policy

Each student is responsible for the protection of logons and passwords. Passwords are required to meet current complexity requirements, including capital letters, lowercase letters, numbers, and symbols. Passwords cannot contain the student's name or email address. Passwords should not be 'recycled' between multiple systems. Recycled passwords are only as secure as the LEAST secure system they are used with. Passwords should be changed every ninety days (90) to protect your integrity and the integrity of the system.

Copy, Print, Fax, Scan Resources

Copy, print, fax and scan resources are available at each campus, usually through the Media Center. Please visit the Media Center for more information on acquiring these services.

Family Educational Rights and Privacy Act (FERPA)

All students are reminded to be aware of FERPA regulations. All reasonable efforts should be exhausted to protect the identity of students. For more information regarding FERPA regulations please visit the US DOE website at www.ed.gov. ICT will not release any information to any individual or agency other than the student without written permission by the student.

Etiquette & Courtesy

Good citizens of the Internet abide by the same principles of fairness, decency, and respect that they use everywhere else. Working online may make communication more difficult since you don't see each other's body language. When using technology resources, including email and voicemail, students should be courteous towards others and practice proper etiquette. The institution recognizes social media, such as Facebook, YouTube, Twitter, and LinkedIn, are a very real part of everyday lives. Students posting inappropriate comments, videos, or pictures of institutional business or other students will not be tolerated. Attacking or threatening messages are a direct violation of this policy.

Copyright Laws and Fair Use Doctrine

All students should be aware of the Copyright Act of 1976 and the "fair use doctrine". For more information on the Copyright Act visit www.copyright.gov.

Plagiarism

Plagiarism, including unintentional plagiarism, is a serious offense will not be tolerated. Plagiarism is defined as to steal and pass off (the ideas or words of another) as one's own; or, to use (another's production) without crediting the source. The Internet can be a very powerful research tool, so to avoid plagiarism consult with your instructor regarding the best methods for performing research and citing sources.

Physical Access to Technical Resources

Students will not have physical access to IT systems. Do not change/inter-change devices and cables of the computers and peripherals. Authorized ICT personnel are responsible for the management of IT infrastructure and hardware.

College's Property Disclosure

All email communications, electronic documents, paper documents, voicemails, equipment, etc. are property of the college. Students should be cautious of data brought in from home (USB drives).

Downloading Software for Home Use

Under the Microsoft Educational Enrollment Solution agreement, Students have the ability to download select Microsoft products for their home/personal use for as long as that student is enrolled with ICT. Please contact your Instructor, Department Chairperson, or Director of Education for more information.

Receiving Technical Support (Online Students)

The institution uses the Moodle Learning Management Systems (MLS) for the delivery and management of online courses. Moodle is a reputable LMS and is utilized throughout the collegiate and university systems. Your ICT Passport® enables you to access Moodle, however, individual courses are controlled through course scheduling.

If you are experiencing any technical difficulty with Moodle, please contact your instructor. Should you continue to experience technical difficulty please contact your Department Chair or Director of Education.

Acceptable/Unacceptable Usage

- 1) Students are NOT allowed to download or install any third party software including games and software demos without prior consent from the Technical Services Department. Software not allowed includes, but is not limited to: Peer File Sharing software such as BitTorrent, third-party messaging software, Software Copying Software, Network Accelerators, and any other Screen Savers or Desktop Themes.
- 2) All transactions should be conducted in a manner that does not create congestion on the network. This includes playing games, video conferencing outside of class and file sharing. Exceptions may be made for classroom presentations and research in the Media Center. Please ask your instructor or Media Center Technician for exceptions.
- 3) Students will not use the Internet or networks for illegal activities, or to transmit unwanted or unsolicited advertising. Abusive or offensive language should not be used in any communications. The Internet or networks should not be used for the transmission of chain or threatening / sexually abusive / malicious data or documents. It is illegal to use the Internet or networks to gain unauthorized access to other computers or databases which are not in the public domain. Any products or services developed using any part of Interactive College of Technology is considered property of Interactive Learning Systems, Inc.

Examples of Misuse

Examples of misuse include, but are not limited to, the following:

- Using a computer account that you are not authorized to use. Obtaining a password for a computer account without the consent of the account owner.
- Using the Campus Network to gain unauthorized access to any computer systems.
- Knowingly performing an act that will interfere with the normal operation of computers, terminals, peripherals, or networks.
- Knowingly running or installing on any computer system or network, or giving to another user, a program intended to damage or to place excessive load on a computer system or network. This includes but is not limited to any form of computer viruses, malware, or spyware.
- Attempting to circumvent data protection schemes or uncover security loopholes.
- Violating terms of applicable software licensing agreements or copyright laws.
- Using electronic mail to harass others.
- Masking the identity of an account or machine.
- Posting materials on electronic bulletin boards that violate existing laws or the College's "Codes of Conduct".
- Attempting to monitor or tamper with another user's electronic communications, or reading, copying, changing, or deleting another user's files or software without the explicit agreement of the owner.

*I have read the Student End User Guidelines. I agree to follow these guidelines at all times and am completely aware of the consequences of not following them, which may lead to suspension of privileges and/or dismissal from the college.

Student Name (Sign)

Student Name (Print)

Date

FINANCIAL AID

The institution maintains a Financial Planning Department to assist students in obtaining the financial assistance they require for their educational expenses. Available resources include federal aid, part-time employment (administered through the Employment Assistance Office) and student loans from private lenders. Federal assistance programs are administered through the Office of Student Financial Assistance, U.S. Department of Education. Any U.S. citizen, national or person in the United States for other than temporary reasons who is enrolled or accepted for enrollment (on at least half-time basis) may apply for the programs.

Most forms of financial assistance are available for each July 1 to June 30 award period. Students attending beyond June 30 must make arrangements to apply for aid in the new award year. Each student should request a copy of the free "Federal Student Guide to Financial Aid" which will provide the applicant with essential information.

Financial aid eligibility is determined on an academic year basis. The mid-point of the academic year is the beginning of the second semester.

When a student enters subsequent semesters and is in satisfactory academic standing, he/she may apply for additional federal financial aid to meet tuition and fee expenses.

Student Cost of Attendance

A copy of the current Tuition and Fee Schedule is attached as a separate Catalog addendum and/or may be obtained from the Admissions Office. Additionally all information is available on the institution's website. While this schedule represents direct costs charged to the student, other costs for transportation, living expenses, etc. will be incurred. An estimate of these costs can be received from the Financial Planning Department and are included in the student's budget that is utilized in determining student aid eligibility.

Prior Education / Financial Aid History

When applying for admission, applicants are queried about attendance at other institutions, and whether or not he/she has ever received federal student assistance. The U.S. Department of Education, through the National Student Loan Data System, performs a data match and cross-references information with a number of other agencies, including the Social Security Administration, Veterans Administration, and the Bureau of Citizenship Service. Falsifying or omitting information is grounds for denial of admission and referral to the Office of Inspector General, United States Department of Education. Also, when required aid must be refunded and the applicant is responsible for full payment. The applicant is responsible for full disclosure including attendance at any post-secondary institution outside of the U.S.

GRANTS

Federal Pell Grant

The Federal PELL Grant is an important source of gift aid for students who demonstrate financial need. Applications are available through high school counselors and the Financial Planning Department. The student applies independently and submits the results of his/her application to a Financial Planner. The

amount of the award depends upon the student's determination of eligibility, his/her enrollment status, cost of attendance, and a payment schedule issued by the U.S. Department of Education, Office of Student Financial Assistance. Graduates of both U.S. and Foreign institutions are not eligible to receive Pell Grants.

Federal Supplemental Educational Opportunity Grant (SEOG)

Each year the institution makes a limited number of awards to students through this program. These funds are targeted for those students who qualify, based upon financial need, and who would not be able to attend without this assistance. The Financial Planner determines who will receive Federal SEOG and the amount of the award. The students who are Federal PELL Grant recipients having the lowest family contribution are awarded first.

FEDERAL COLLEGE WORK STUDY PROGRAM (CWSP)

This limited funds program provides employment for students who demonstrate financial need and who must earn a part of their educational expenses. Federal CWSP employment is arranged at the institution or with a public or private nonprofit agency off campus. Eligibility for participation is determined by the Financial Planner based on the student's financial need and academic progress. Arrangements for employment of eligible students are handled by the Employment Assistance Department. Specific institutional guidelines do apply. Inquire through the campus EAC office.

INSTITUTIONAL PAYMENT PLANS

It is the goal of the institution that every needy and academically qualified student be able to seek the training necessary to obtain a skilled job. While each student's financial condition and resources may vary, the Financial Planning Department, within certain guidelines and policies, will arrange an affordable financial plan for each applicant. A student interested in furthering his/her education should not allow financial condition to be a barrier without first obtaining the appropriate information. Plans are available for all students.

STUDENT LOANS - IMPORTANT CONSIDERATIONS

It is a privilege to be part of a country where practically everyone has the opportunity to further his/her education, and in many instances, some type of grant or gift aid is available.

However, grants will not, or were never intended to cover the full cost of education. Interactive College of Technology attempts to only enroll students who have decided that furthering their education is a very high priority - and a priority worth personal investment. The student should also understand that we, as a matter of practice, will discourage the student assuming unnecessary debt and encouraging the student to "pay as you go" if possible. However, we are committed to helping every eligible student obtain the training desired.

The institution, through the Financial Planning Department, reviews each student's situation on a case-by case basis, but be assured there is a plan available to all qualified applicants. Additional funds are disbursed monthly after verifying academic activity.

DESCRIPTION OF LOAN PROGRAMS

There are numerous general requirements for participation in the Federal Loan Program. The complete description and details of these programs, as well as all federal student aid programs, are outlined in The Student Guide, which is available to every prospective student. However, there are generally three types of Federal Loans available at this institution:

1. **Plus Loan** - Parent Loan for undergraduate students. This loan is made to the parent of dependent students. Loan amounts are limited to the total cost of attendance, less all other financial aid.
2. **Subsidized Federal Direct Loan** - Available to dependent and independent students with a limit of \$3,500 for the first academic year and \$4,500 for the second academic year. In addition to all other requirements, the applicant must demonstrate that all funds will be used for educational purposes only.
3. **Unsubsidized Federal Direct Loan** - Available to independent undergraduate students with generally the same terms and conditions as noted above, except there is not an income requirement

All students who are deemed eligible for the above loans must complete the required application and complete Entrance counseling online, which includes an understanding of all loan obligations and responsibilities.

Upon withdrawal, graduation, or a change in enrollment status to less than one-half time, an Exit counseling session is required.

LOAN REPAYMENT OBLIGATIONS

The above loans permit a six-month grace period before beginning the loan repayments. At the time repayment begins, consolidation of all the loans into one repayment should be done. The institution staff and/or the loan officials will assist you with this process. The institution expects all students to make personal payments and minimize the total amount of student debt.

Students should always be aware that failure to repay the loan(s) will result in serious consequences, up to and including litigation and/or confiscation of any tax refunds.

ALTERNATIVE LOANS

This institution has sources for alternative loans for students who are not qualified for federal loans.

These loans have a slightly higher interest rate (currently 5%) and require payments at the time the student begins his/her studies. However, the student has the right and privilege of pre-paying the loan balance (without penalty) at any time.

The financial planning staff will provide all of the necessary information should the student need this type of financing. All lenders available provide precisely the same terms and conditions. There is no preferred lender.

SATISFACTORY PROGRESS FOR CONTINUATION OF FINANCIAL AID

The standards of progress for continuation of financial aid are the same as the standards of satisfactory progress in the ACADEMIC POLICIES AND PROCEDURES sections of this Catalog.

A student with extraordinary or mitigating circumstances to be considered in making a determination on satisfactory academic progress may submit an appeal to the chief academic official at the school. The appeal must be in writing and document the circumstances and the reasons(s) to be considered. The appeal will be considered on its individual merits, and the decision by the chief school academic official is final. A copy of the written decision shall be placed in the student's academic file. The satisfactory academic progress standards described in this Catalog are considered both as academic standards as well as standards for receipt of government financial aid. When a student is dismissed for failure to meet the standards of progress, it is assumed that the student does not have reasonable probability of benefiting from future enrollment, and financial aid will be terminated. If an appeal is granted, financial aid will be reinstated. Specific conditions must exist to merit the granting of an appeal for the subsequent semester only, at which time the student must return to good standing or be academically dismissed.

Procedures and Forms Required to Apply for Financial Aid

All students who wish to receive federal or state funds must complete the Free Application for Federal Student Aid (FAFSA) online at www.studentaid.gov. Students may be asked to submit documentation such as tax returns, birth certificates and Social Security cards, along with other items necessary to verify financial or dependency status. Students who do not wish to submit requested documentation will not receive a financial aid award.

Students who are chosen for verification by the Department of Education are required to supply additional information to Financial Aid. Verification of related documents include items such as a verification worksheet and tax forms, including but not limited to, tax return transcripts, W2 forms, 1099 forms or 1040X forms. Should additional information be required to complete the verification process, Financial Aid contacts the student via various media, including the college email system. Students are notified at the beginning of each year by email that it is time to reapply for financial aid.

Availability of Forms and Instructions

The FAFSA is available through FAFSA online at www.studentaid.gov

Criteria for Selecting Recipients and Determining Award Amounts

Students who have a completed financial aid file are reviewed for financial aid eligibility. Award amounts for Direct Loans are determined by the student's grade level and remaining eligibility from need and budget limits. Pell SAI and enrollment intensity determine Pell eligibility. FSEOG is awarded to students who demonstrate financial need. Students who are interested in working FWS positions must apply through Employment Assistance Office and eligibility for funds will be reviewed at that time.

Professional Judgment and Dependency Overrides

The Higher Education Act of 1992 allows financial aid administrators to make professional judgment decisions for special or unusual family or student circumstances. These circumstances must be documented by the student.

SATISFACTORY PROGRESS FOR CONTINUATION OF FINANCIAL AID

The standards of progress for continuation of financial aid are the same as the standards of satisfactory progress in the ACADEMIC POLICIES AND PROCEDURES sections of this Catalog.

A student with extraordinary or mitigating circumstances to be considered in making a determination on satisfactory academic progress may submit an appeal to the chief academic official at the school. The appeal must be in writing and document the circumstances and the reasons(s) to be considered. The appeal will be considered on its individual merits, and the decision by the chief school academic official is final. A copy of the written decision shall be placed in the student's academic file. The satisfactory academic progress standards described in this Catalog are considered both as academic standards as well as standards for receipt of government financial aid. When a student is dismissed for failure to meet the standards of progress, it is assumed that the student does not have reasonable probability of benefiting from future enrollment, and financial aid will be terminated. If an appeal is granted, financial aid will be reinstated. Specific conditions must exist to merit the granting of an appeal for the subsequent semester only, at which time the student must return to good standing or be academically dismissed.

Private Education Loan Approval Disclosure Statement

BORROWER:
 DEMO STUDENT
 1 MAIN ST
 ORLANDO, FL 11111

CREDITOR:
 INTERACTIVE LEARNING SYSTEMS – PEACHTREE
 5241 NEW PEACHTREE RD
 CHAMBLEE, GA 30341

Loan Rates & Estimated Total Costs

Total Loan Amount

\$8,200.00

The total amount you are borrowing.

Interest Rate

5.00%

Your interest rate.

Finance Charge

\$503.98

The estimated dollar amount the credit will cost you.

Total of Payments

\$8,703.98

The estimated amount you will have paid when you have made all payments.

ITEMIZATION OF AMOUNT FINANCED	
Amount paid to you	\$0.00
Amount paid to others on your behalf:	
• INTERACTIVE LEARNING SYSTEMS – PEACHTREE	+\$8,200.00
Amount Financed (total amount provided)	=\$8,200.00
Initial Finance Charges (total)	+\$0.00
Total Loan Amount	=\$8,200.00

ABOUT YOUR INTEREST RATE

- **Your rate is fixed.** This means that your rate will not change during the life of the loan.
- Your **Annual Percentage Rate (APR) is 5.01%**. The APR is typically different than the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate. For more information about the APR, see reference notes.

FEES

Late Charge: To the extent permitted by applicable law, if any payment is more than 10 days late you may be charged 5.00% of the payment or \$25.00 whichever is less

Non-Sufficient Funds Fee: \$15.00

Loan fee (max): \$0.00

Estimated Repayment Schedule & Terms

30 MONTH LOAN TERM	MONTHLY PAYMENTS At 5.00% the fixed interest rate on your loan
3/26/2026 - 3/26/2026 1 monthly payments	\$305.00
4/26/2026 29 monthly payments	\$289.62

The estimated **Total of Payments** at the Rate of Interest would be

\$8,703.98

Federal Loan Alternatives

Loan program	Current Interest Rates by Program Type
DIRECT for Students	6.390% fixed Undergraduate subsidized
	6.390% fixed Undergraduate unsubsidized
	7.940% fixed Graduate unsubsidized
PLUS For Parents and Graduate/Professional Students	8.940% fixed Federal Direct Loan

You may qualify for Federal education loans.

For additional information, contact your school's financial aid office or the Department of Education at: <https://studentaid.ed.gov/>

Next Steps & Terms of Acceptance

This offer is good until:

April 05, 2026

1. Find Out About Other Loan Options

Contact our school's financial aid office for more information.

2. You Have Until April 05, 2026 to Accept this Offer

The terms of this offer will not change except as permitted by law.

To accept the terms of this loan, please sign the enclosed Retail Installment Contract and Self-Certification Form and return to:

INTERACTIVE LEARNING SYSTEMS – PEACHTREE
5241 NEW PEACHTREE RD
CHAMBLEE, GA 30341
(770) 452 - 2367

REFERENCE NOTES

Fixed Interest Rate

- This loan has a fixed interest rate that will not change during the life of your loan.
- The Interest Rate may be higher or lower than your Annual Percentage Rate (APR) as the APR considers certain fees paid to obtain this loan, the Interest Rate, and if payments are deferred while in school.
- Interest will not be capitalized.

Bankruptcy Limitations

- If you file for bankruptcy, you may still be required to pay back this loan.

Notice for Virginia residents:

Private education loans are one tool that students use to finance their education. Your lender and your institution's Financial Aid Office provide assistance with eligibility for the loans. For borrowers who have existing private education loans, Virginia has a Student Loan Advocate to assist borrowers who are struggling with repayment. You can contact the Student Loan Advocate at: State Council of Higher Education for Virginia, James Monroe Building, 10th Floor, 101 N. 14th Street, Richmond, VA 23219; studentloan@schev.edu; 804-786-2832. In addition, resources for prospective and current private education loan borrowers are available online at schev.edu/privateloan.

Prepayments:

- If you pay the loan off early, in whole or in part, you will not pay a penalty.

Forebearance:

- You may request and be granted a forbearance at the sole discretion of the creditor. Interest will continue accruing during any period of forbearance.

Repayment Options:

- If you chose to make fixed, partial interest payments while enrolled in school, any unpaid interest will continue to accrue on your principal balance. Interest will not be added to the principal balance (capitalized). If you chose to make full payments while enrolled in school, you are responsible for making payments of principal and interest unless you request, and we agree, to change your repayment option. More information about repayment deferral or forbearance options is available in your contract.

See your contract for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

RETAIL INSTALLMENT CONTRACT

CONSUMER NOTE / RETAIL INSTALLMENT OBLIGATION / CLOSED-END CREDIT AGREEMENT / RETAIL INSTALLMENT SALE AGREEMENT - SUBJECT TO STATE REGULATION

Date 3/3/2026 Enrollment Start Date 8/25/2025 Expected Graduation Date 12/17/2026 Student ID 9106672

As payment for tuition, related costs and fees at (School) INTERACTIVE LEARNING SYSTEMS - PEACHTREE

located at 5241 NEW PEACHTREE RD (City, State) CHAMBLEE, GA

the sum of \$8,703.98 (includes principal and interest) will be due as follows: 1/29

installments of \$305.00/ \$289.62 beginning on 3/26/2026

All subsequent installments shall be due and payable on the same day of each consecutive month thereafter until paid in full.

In this Retail Installment Contract ("Contract"), the words "you" and "your" mean the Buyer and Cosigner, individually and collectively, who sign this Agreement. The words "School," "Seller," "we," "our," and "us" mean the School named above in this Contract. This Contract is for educational goods and services provided to you by SCHOOL and subject to the terms and conditions contained in the Final Disclosure Statement ("Final Disclosure") under the federal Truth-in-Lending Act, which is incorporated herein by reference as though set forth in full and which will be provided to you after you sign this Contract with Seller. You agree to review the Final Disclosure upon receiving it and to contact the Seller with any questions. You understand that if the information in your Final Disclosure Statement conflicts with the information in this Agreement, the information in your Final Disclosure Statement shall control.

We may deem you to be in default of this Contract if you fail to pay any installment or fee due for more than 15 days after the scheduled due date. Should we deem you to be in default, the whole sum of principal and interest may immediately become due and payable at the option of the holder of this Contract after any notice of default and opportunity to cure default has been provided to you as required by applicable law. If you file for bankruptcy, you may still be required to pay back the credit extended under this Contract. If action should be instituted on this Contract, you promise to pay such sum as the court may grant as attorney fees and court costs, to the extent permissible under state law.

To the extent permitted by applicable law, your payments will be applied first to late charges and accrued finance charges and the remainder to principal. You acknowledge that you have consented to receive electronically all Truth-in-Lending disclosures that are required to be delivered to you and that you have consented to such disclosures being sent to you via an e-mail which provides you with a secure electronic link to such disclosures. You acknowledge that you have been provided an Application Disclosure and Approval Disclosure Statement under the Federal Truth-in-Lending Act and Self-Certification Form if applicable setting forth important terms of the credit to be provided to you and that you have been instructed to contact your School if you have any questions prior to accepting this Contract. You further acknowledge that by signing this Contract you accept the offer of credit and waive any remaining time in the (30) day period stated on the Approval Disclosure regardless of whether you have used the entire review and signature period.

You agree that the Seller, its successors and assigns and their respective service providers may call you, leave you a voice, prerecorded or artificial voice message or send you an SMS text, e-mail or other electronic message for any purpose related to your application or account (each a "Communication"). You agree that we may call or text you at any telephone number associated with your account, including cellular telephone numbers and may send an e-mail to any current or future email address associated with your account. You also agree that we may include your personal information in a current or future Communication and may send a Communication using an automatic telephone dialing system. We will not charge you for a Communication, but you understand that your service provider may. You understand and agree that we may communicate with you in any manner permitted by law that does not require your prior consent. You agree that this authorization constitutes a bargained for exchange. To the extent you have the right under applicable law to revoke this authorization, you agree you may do so only by contacting the Seller's service provider by phone at (800-423-5513) or email at servicing.center@tuitionoptions.com.

By signing below, you acknowledge receipt of a complete and true copy of this Contract and jointly and severally agree to all of the terms and conditions.

BUYER Name DEMO STUDENT Date Address 1 MAIN ST City ORLANDO State FL Zip 11111 Home Tel. (555) 444 - 5555 Work Tel. () - Social Security Number xxx-xx-8877 COSIGNER Name Date Address City State Zip Home Tel. () - Work Tel. () - Social Security Number xxx-xx-

AMOUNT FINANCED: \$8,200.00 The amount of credit provided to me or on my behalf.

CASH PRICE: \$8,200.00 The price at which School offers to sell for cash the portion of the educational services funded through this Contract.

TOTAL SALES PRICE: \$8,703.98 The sum of the Cash Price and the Finance Charge.

FINANCE CHARGE: \$503.98 The Finance Charge is equal to the Finance Charge collected if you make the required installment payments per the terms of this Contract. Interest is calculated on a daily simple interest basis according to the outstanding balance and the daily interest rate will be equal to the annual interest rate divided by the number of days in the year.

INTEREST: Interest will accrue at a fixed annual rate of 5.00% on the unpaid balance of the Amount Financed beginning on the date on which Seller credits the amounts financed under this Contract.

LATE CHARGES: To the extent permitted by applicable law, if any payment is more than 10 days late you may be charged 5.00% of the payment or \$25.00 whichever is less. You will pay only one late fee for any late installment payment, regardless of the number of days it is late.

PREPAYMENT: If you payoff the credit extended to you early, in whole or in part, you will not pay a penalty. Subject to applicable law, you may be entitled to a refund of part of the finance charge.

ASSIGNMENT: This Contract may be assigned to Tuition Options (TO). Any other assignee should contact TO at (800) 423-5513 to inquire as to the validity of such assignment. Any attempted assignment by you is void.

RETURNED CHECK FEE: You will be charged a fee of \$15.00 for each payment that is made by a check that is returned for insufficient funds.

COLLECTION FEES: If your account is in default and referred to a collection agency or an outside attorney to collect the outstanding debt, you will pay the costs, including reasonable attorney fees, to the extent permitted by state law.

WAIVER; AMENDMENT: Seller will not lose any rights under this Contract if it delays taking action for any reason. Any change to this Contract must be in writing and signed by Seller.

SEVERABILITY: If any provision of this Agreement is determined to be unenforceable or is prohibited by law, such provision shall be considered ineffective without invalidating the remaining provisions of the Agreement.

REPAYMENT PERIOD: The Repayment Period may be shortened or extended as described within this Agreement. If you have more than one credit agreement with us, you consent and agree that we may extend the Repayment Period for any of your obligations to expire at the end of the longest Repayment Period for any of your obligations and we may send you a single statement with a single minimum payment amount that will fully amortize your obligations over the adjusted Repayment Period. The length of the Repayment Period is subject to limitations on the period of repayment under applicable law.

The amount of the scheduled monthly payment may increase or decrease to amortize the new outstanding loan balance at the then current interest rate in equal monthly installments by the end of the Repayment Period. We will inform you in advance of any change in the scheduled monthly payment.

To the extent permitted by applicable law, payments will be applied first to late charges, other fees and charges, interest and the remainder to the principal balance of the Loan. In an event of multiple loans, payment will be posted to the most delinquent loan first and to the next most delinquent loan until payment is exhausted.

Itemization of the Amount Financed	
1. Cash Price	
a. Cost of Attendance	\$8,400.00
b. Registration Fee	\$0.00
c.	\$0.00
2. Total Cash Price	\$0.00
3. Less Deductions	
a. Cash Down Payment	\$0.00
b.	\$0.00
c.	\$0.00
4. Total Deductions	\$0.00
5. Amount Financed	\$8,200.00

DISCOUNTED INTEREST RATE OPTION(S):

If you have selected the automatic payment option, you are entitled to a reduction to your interest rate of 2.00% for so long as you maintain automated payments. Under this option, we will initiate an automatic transfer of your monthly loan payment each month from your designated payment method. You agree that your failure to initiate or maintain this automatic payment option will immediately result in the loss of your reduced interest rate and the non-discounted rate as listed on your Truth In Lending disclosure will apply going forward to this account until automatic payments are established again. Your monthly loan payment amount will not change with this option.

Disbursement Schedule

Will be (Which may change based on your first disbursement date) :

Disbursement Number	Date of Disbursement	Disbursement Amount
1	03/25/2026	\$8,200.00

Buyer Initials: _____

Cosigner Initials: _____

ARBITRATION. PLEASE READ THIS PROVISION OF THIS CONTRACT VERY CAREFULLY.

IT PROVIDES THAT EITHER PARTY MAY REQUIRE THE OTHER PARTY TO RESOLVE DISPUTES, CLAIMS OR CONTROVERSIES ARISING OUT OF OR RELATED TO THIS CONTRACT BY BINDING ARBITRATION, UNLESS YOU REJECT THIS PROVISION BELOW. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY AND THE RIGHT TO BRING OR PARTICIPATE IN A CLASS ACTION. IN ARBITRATION, A DISPUTE IS RESOLVED ON AN INDIVIDUAL BASIS BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES.

This Agreement to Arbitrate does not apply if, on the date you submit your Application or on the date the arbitration provision is invoked, you are covered by the federal Military Lending Act as a member of the Armed Forces or a dependent of such a member.

AGREEMENT TO ARBITRATE. Either you or we may, without the other's consent, elect mandatory, binding arbitration for any dispute, claim or controversy arising out of or related to this Contract, or breach thereof, which shall be settled by the American Arbitration Association ("AAA"), www.adr.org, in accordance with its Consumer Rules, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction. If the AAA is unable or unwilling to serve, and we cannot agree on a replacement, a court shall select the arbitrator.

"Claim" includes any past, present or future claim, dispute or controversy, including the validity or enforceability of this Arbitration Provision, between you and us or our employees, agents, servicers, successors, assigns or affiliates arising from or relating to (1) the credit application; (2) this Contract; and (3) any related transaction, occurrence or relationship. This includes any Claim based on common or constitutional law, contract, tort, intentional tort, fraud, statute, regulation, equity, or other grounds, and claims arising prior to the date of this Contract. If either party elects to resolve a Claim through arbitration, you and we agree that no trial by jury or other judicial proceeding will take place. Rather, the Claim will be arbitrated on an individual basis, and not on a class, private attorney general, or other representative basis.

The arbitration hearing will be carried out in the federal district where you reside, unless you and we agree otherwise. Or, if all parties consent, the arbitration hearing can be by telephone. Each party is responsible for the fees of its attorneys, experts, and witnesses unless the arbitrator awards them to a party. The arbitrator shall follow governing substantive law and any applicable statute of limitations and privilege rules. The arbitrator will decide any dispute regarding the arbitrability of a Claim. An arbitrator has the authority to order specific performance, compensatory damages, punitive damages (which shall be governed by constitutional standards applicable in judicial proceedings), and any other relief allowed by applicable law. An arbitrator's authority to make awards is limited to awards to you or us alone. Furthermore, Claims brought against either party may not be joined or consolidated in arbitration with claims brought by or against someone other than you, unless agreed to in writing by all parties. No arbitration award or decision involving the parties will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration, nor will an arbitration award in prior disputes involving other parties have preclusive effect in an arbitration between the parties to this arbitration agreement. Notwithstanding any other language in this arbitration provision, we will not elect to arbitrate any individual action brought by you in small claims court or your state's equivalent court, unless such action is transferred, removed or appealed to a different court.

Any arbitration award shall be in writing, shall include a written reasoned opinion, and will be final and binding subject only to any right to appeal under the Federal Arbitration Act ("FAA"), 9 U.S.C. Sections 1, et seq. This arbitration provision survives any (i) termination, payoff, assignment or transfer of this Contract, (ii) any legal proceeding by you or us to collect a debt owed by the other, and (iii) any bankruptcy proceeding in which you or we are the debtor (to the extent permitted by applicable bankruptcy law). With but one exception, if any part of this arbitration provision is deemed or found to be unenforceable for any reason, the remainder of this arbitration provision will remain in full force and effect. The one exception is that, if a finding of a partial unenforceability would allow arbitration to proceed on a class-wide basis, then this arbitration provision will be unenforceable in its entirety (except for this sentence), subject to the right to appeal said findings. You and we expressly agree that this arbitration provision is governed by the FAA to the exclusion of any different or inconsistent state or local law. By signing this Contract, you are agreeing to the terms of this arbitration provision, unless you reject it as provided in the next paragraph.

RIGHT TO REJECT: You may reject this Arbitration Agreement by mailing a signed rejection notice to School, c/o Tuition Options (5 Eves Drive, Suite #101, Marlton, NJ, 08053, servicing.center@tuitionoptions.com) within thirty (30) calendar days after the date of this Contract. Any rejection notice must include Buyer's name, address, email address, and telephone number. If you reject this Arbitration Agreement, that will not affect any other provision of the Contract.

NOTICE ABOUT FURNISHING OF NEGATIVE INFORMATION TO CREDIT REPORTING AGENCIES : We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

ADDITIONAL PROVISIONS : You agree that you must repay the amounts owing under this Contract even though you may be under 18 years of age at the time you sign it. You agree to notify School of any change in your name, address, phone number, e-mail address, and/or applicable school enrollment status within ten (10) days of such occurrence. Buyer shall send any notices required under this Contract to INTERACTIVE LEARNING SYSTEMS – PEACHTREE, 5241 NEW PEACHTREE RD, CHAMBLEE, GA 30341.

MILITARY LENDING ACT : The Military Lending Act provides protections for certain members of the Armed Forces and their dependents (“Covered Borrowers”). The provisions of this section apply to Covered Borrowers.

STATEMENT OF MAPR : Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36%. This rate must include, as applicable to the credit transaction or account: (1) the costs associated with credit insurance premiums; (2) fees for ancillary products sold in connection with the credit transaction; (3) any application fee charged (other than certain application fees for specified credit transactions or accounts); and (4) any participation fee charged (other than certain participation fees for a credit card account).

ORAL DISCLOSURES : Before accepting this Contract, in order to hear important disclosures and payment information about this Contract, you may call (800-423-5513).

NOTICE: This is a consumer credit transaction. This document is non-negotiable.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

CALIFORNIA RESIDENTS: NOTICE : YOU MAY ASSERT AGAINST THE HOLDER OF THIS CONSUMER CREDIT CONTRACT YOU SIGNED IN ORDER TO FINANCE THE COST OF THE EDUCATIONAL PROGRAM ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS INSTITUTION, UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE CONSUMER CREDIT CONTRACT.

CALIFORNIA MARRIED APPLICANTS : The applicant, if married, may apply for a separate account.

CALIFORNIA AND PENNSYLVANIA RESIDENTS : We may collect the actual and reasonable costs of collection if you fail to communicate with us for 45 days after a payment default.

FLORIDA RESIDENTS: Any Florida documentary stamp tax applicable, pursuant to Chapter 201, Florida Statutes, to this contract, will be reported and remitted by the Lender or one of its affiliates.

HAWAII RESIDENTS : Do not sign this contract before you read it. When you sign this contract, you are entitled to a copy of it that is filled in, in every necessary respect. You should keep it. This contract is covered by Hawaii's credit sale law and you have the rights of a buyer under that law. You also may have rights under the other state and federal laws.

IOWA, MISSOURI, NEBRASKA, TEXAS, AND UTAH RESIDENTS : ORAL OR UNEXECUTED LOAN AGREEMENTS OR COMMITMENTS TO LOAN MONEY, EXTEND CREDIT OR FORBEAR FROM ENFORCING REPAYMENT OF DEBT, INCLUDING PROMISES TO EXTEND OR RENEW SUCH DEBT, ARE NOT ENFORCEABLE. TO PROTECT YOU AND US AND ANY HOLDER OF THIS CONTRACT FROM MISUNDERSTANDING OR DISAPPOINTMENT, ANY AGREEMENTS WE REACH COVERING SUCH MATTERS ARE CONTAINED IN THIS WRITING, WHICH IS THE COMPLETE AND EXCLUSIVE STATEMENT OF THE AGREEMENT BETWEEN US, EXCEPT AS WE MAY LATER AGREE IN WRITING TO MODIFY IT.

MARYLAND RESIDENTS: If you attend a private career school or an institution of postsecondary education (as defined in Md. Educ. Code § 11-211) that operates in Maryland or enrolls at least 25 Maryland students in a fully online distance education program and has total tuition revenue from Maryland students greater than \$100,000 in the immediately preceding academic year, in the event of a disorderly closure, the institutional debt is void and may not be recovered, collected, or enforced.

MASSACHUSETTS RESIDENTS: Massachusetts law prohibits discrimination based upon, among other things, marital status, individual's sex, gender identity, age or sexual orientation.

NEW JERSEY RESIDENTS: (1) You agree to pay our reasonable attorney's fees, up to 20% of the first \$500.00 and 10% on any excess of the amount due and payable paid in the collection of this Contract to an attorney who is not our employee. (2) No provision of this Contract is void, unenforceable or inapplicable by virtue of language to the effect that such provision only applies to the extent permitted (or not prohibited) by applicable law. (3) The section headings of the Contract are a table of contents and not contract terms.

OHIO RESIDENTS: The Ohio Laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

PENNSYLVANIA RESIDENTS: We may collect from you late fees, costs of collection, costs from nonaffiliated entities, and charges for deferment and extension as allowed by Pennsylvania law.

WISCONSIN RESIDENTS:

EXPLANATION OF PERSONAL OBLIGATION FOR PRIVATE EDUCATION RETAIL INSTALLMENT SALE AGREEMENT WITH BUYER: DEMO STUDENT

- (a) You have agreed to pay the "Total of Payments" under a consumer credit transaction between the Buyer and School made on the date, and for in the amount shown, in the Final Disclosure Statement, for purposes of financing educational goods and services.
- (b) You will be liable and fully responsible for payment of the above amount, even though you may not be entitled to any of the goods or services furnished thereunder.
- (c) You may be sued in court for the payment of the amount due under this consumer credit transaction, even though the customer named above may be working or have funds to pay the amount due.
- (d) This explanation is not the agreement under which you are obligated, and the guaranty or agreement you have executed must be consulted for the exact terms of your obligations.
- (e) You are entitled now, or at any time, to one free copy of any document you sign evidencing this transaction.
- (f) The undersigned acknowledges receipt of an exact copy of this notice.

MARRIED WISCONSIN RESIDENTS: If I am a married Wisconsin resident: (1) My signature confirms that this obligation is being incurred in the interest of my marriage or family. (2) No provision of any marital property agreement (pre-marital agreement), unilateral statement under Section 766.59, Wisconsin Statutes, or court decree under Section 766.70, Wisconsin Statutes, adversely affects the interest of the Lender unless the Lender, prior to the time that the loan is approved, is furnished with a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision when the obligation to the Lender is incurred. If the loan for which I am applying is granted, my spouse will also receive notification that credit has been extended to me and has waived the requirements of §766.56(3)(b) of the Wisconsin Statutes, as acknowledged by his or her signature on the Notice to Married Wisconsin Residents that I receive with this Agreement.

NOTICE TO MARRIED WISCONSIN RESIDENTS

Spouses of married Wisconsin residents must read the Retail Installment Contract and then sign below to acknowledge having actual knowledge of the credit being extended under this Retail Installment Contract and having waived the notice requirements of Wisconsin Statute Section 766.56(3)(b).

Borrower Married

Cosigner Married

(Name of Wisconsin Borrower)

(Social Security Number of Wisconsin Borrower)

(Printed Name of Wisconsin Borrower's Spouse)

(Signature of Wisconsin Borrower's Spouse)

(Name of Wisconsin Cosigner)

(Social Security Number of Wisconsin Cosigner)

(Printed Name of Wisconsin Cosigner's Spouse)

(Signature of Wisconsin Cosigner's Spouse)

Education Loan

(Name of Loan Program)

(Name of Lender)

SIGNATURE PAGE

NOTICE TO THE BUYER: (1) DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES TO BE FILLED IN. (2) YOU ARE ENTITLED TO AN EXACT AND COMPLETELY FILLED-IN COPY OF THIS CONTRACT. KEEP A COPY TO PROTECT YOUR LEGAL RIGHTS. (3) YOU CAN PREPAY THE FULL AMOUNT DUE UNDER THIS CONTRACT AT ANY TIME. (4) IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT WHICH IS OUTSTANDING WILL BE FURNISHED UPON REQUEST. (5) YOU MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE YOU RECEIVE THE FINAL DISCLOSURE STATEMENT. PLEASE READ THE FINAL DISCLOSURE STATEMENT FOR AN EXPLANATION OF YOUR CANCELLATION RIGHTS AND RESPONSIBILITIES.

By signing below, you certify that, to the best of your knowledge, the information provided in this contract is accurate and complete and understand that the Seller will rely on this information to make its credit decision. By signing below, you understand and agree that: (1) you are applying to the School, at the campus indicated above, for a Retail Installment Contract (the "Contract") that finances the purchase of certain goods and services from the School for qualified higher educational expenses; (2) the Contract will be governed by and subject to applicable federal law and the law of the state where the School campus is located; and (3) the Seller or its designee may verify information about you contained in this contract and your credit history through credit reporting agencies and any person, business entity or governmental agency that can provide such information. You understand and agree that the Seller may request consumer credit reports about you to evaluate this contract, for servicing and collection purposes, and for other legitimate purposes associated with your Contract. Upon your request, the Seller will inform you if a consumer report was requested and, if it was, provide you with the name and address of the consumer reporting agency that furnished the report.

By signing below, you certify that you have read and understand the disclosures made here and you agree to the terms of this contract, including the Arbitration Agreement.

RETAIL INSTALLMENT CONTRACT/RETAIL INSTALLMENT OBLIGATION

DEMO STUDENT _____

Buyer

zdixon2 _____

School Representative

Buyer's Signature

zdixon2 _____

Signature

Date

03/03/2026 _____

Date

The undersigned hereby agrees and accepts the terms and conditions of this Contract, including the Arbitration Agreement. The undersigned further acknowledges that the Federal Notice to Cosigner, State Notices to Cosigner (if applicable) and a completely filled in and exact copy of all pages of this Contract have been received and consents to be bound thereby.

Cosigner:

Cosigner Signature: _____

Date: _____

I hereby guarantee the collection of the above described amount upon failure of the Seller named herein to collect said amount from the Buyer named herein.

Illinois Cosigner Disclosure:

Cosigner: _____

Cosigner Signature: _____

Date: _____

You _____ (Cosigner) by signing the retail installment contract and this document are agreeing that you will pay **\$8,703.98** (total deferred payment price) for the purchase of educational goods and services purchased by **DEMO STUDENT** (name of buyer) from **INTERACTIVE LEARNING SYSTEMS – PEACHTREE** (school name).

Your obligation arises only after the seller or holder has attempted through the use of the court system to collect this amount from the buyer. If the seller cannot collect this amount from the buyer, you will be obligated to pay even though you are not entitled to any of the goods or services furnished. The seller is entitled to sue you in court for the payment of the amount due.

MARRIED ARIZONA COSIGNERS : You agree that the obligation will be incurred in the interest of your marriage or family and that if the application is approved, you will promptly notify your spouse and cause your spouse to consent to your and your spouse's marital property being bound by in accordance with Ariz. Rev. Stat. § 25-214 or other applicable law.

COLORADO COSIGNERS: You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay it if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record. This notice is not the Contract that makes you liable for the debt.

IDENTIFICATION OF DEBT(S) YOU MAY HAVE TO PAY:

Name of Debtor: DEMO STUDENT
Name of Creditor: INTERACTIVE LEARNING SYSTEMS – PEACHTREE
Date: 3/25/2026
Kind of Debt: Private education loan.
Total of Payments: \$8,703.98

GEORGIA COSIGNERS: By signing this Contract as a Cosigner, a Cosigner waives any right to require the Lender to commence an action against the borrower as provided in Ga. Code § 10-7-24.

IOWA AND SOUTH CAROLINA RESIDENTS

NOTICE TO COSIGNER OF SOUTH CAROLINA OR IOWA PRIVATE EDUCATION RETAIL INSTALLMENT SALE AGREEMENT BETWEEN SCHOOL: INTERACTIVE LEARNING SYSTEMS – PEACHTREE (School Name) AND BUYER: DEMO STUDENT (Buyer's Name)

AMOUNT OF DEBT: The "Total Loan Amount" shown in the Final Disclosure Statement accompanying the Agreement.

You agree to pay the debt identified above although you may not personally receive any property, services, or money.

You may be sued for payment although the Buyer who receives the property, services, or money is able to pay.

This notice is not the contract that obligates you to pay the debt. Read the Private Education Retail Installment Sale Agreement and the Final Disclosure Statement for the exact terms of your obligation. You acknowledge receiving a copy of this notice.

Cosigner: _____

Cosigner Signature: _____

Date: _____

MAINE COSIGNERS: You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay it if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record. This notice is not the Contract that makes you liable for the debt.

IDENTIFICATION OF DEBT(S) YOU MAY HAVE TO PAY:

Name of Debtor: DEMO STUDENT

Name of Creditor: INTERACTIVE LEARNING SYSTEMS – PEACHTREE

Date: 3/25/2026

Kind of Debt: Private education loan.

Total of Payments: \$8,703.98

NEW YORK RESIDENTS

**NOTICE TO COSIGNER OF NEW YORK PRIVATE EDUCATION RETAIL INSTALLMENT SALE AGREEMENT
BETWEEN SCHOOL WITH BUYER: DEMO STUDENT (Buyer's Name)**

RETAIL INSTALLMENT ACCOUNT #: 1780656

AMOUNT OF DEBT: The "Total Loan Amount" shown in the Final Disclosure Statement accompanying the Agreement.

You agree to pay the debt identified above although you may not personally receive any property, services, or money. You may be sued for payment although the Buyer is able to pay.

You should know that the Total of Payments shown in the Final Disclosure Statement does not include finance charges resulting from delinquency, late charges, court costs or attorney's fees, or other charges that may be stated in the contract. You will also have to pay some or all of these costs and charges if the contract, payment of which you are guaranteeing, requires the Buyer to pay such costs and charges.

If this debt is ever in default, that fact may become a part of your credit record.

This notice is not the contract or other writing that obligates you to pay the debt. Read that writing for the exact terms of your obligation.

NORTH CAROLINA COSIGNERS: By signing this Contract as a Cosigner, I waive any right to require the Lender to proceed in accordance with the provisions of North Carolina General Statutes §§ 26-7 - 26-9 and acknowledge that the Lender may proceed against me without first proceeding against the borrower or against any collateral for the loan.

VERMONT COSIGNERS - NOTICE TO COSIGNER: YOUR SIGNATURE ON THIS CONTRACT MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS CONTRACT. IF THE BUYER DOES NOT PAY, THE SELLER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

WEST VIRGINIA COSIGNERS: NOTICE TO COSIGNER:

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay it if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record. This notice is not the Contract that makes you liable for the debt.

NOTICE TO CALIFORNIA COSIGNER

NOTICE TO COSIGNER (Traducción en Ingles Se Requiere Por La Ley):

You are being asked to guarantee this debt. Think carefully before you do. If the borrower does not pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The holder of the loan can collect this debt from you without first trying to collect from the borrower. The holder of the loan can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record.

This notice is not the contract that makes you liable for the debt.

AVISO PARA EL FIADOR (Spanish Translation Required by Law):

Se le está pidiendo que garantice esta deuda. Piénselo con cuidado antes de ponerse de acuerdo. Si la persona que ha pedido este préstamo no paga la deuda, usted tendrá que pagarla. Esté seguro de que usted podrá pagar si sea obligado a pagarla y de que usted desea aceptar la responsabilidad.

Si la persona que ha pedido el préstamo no paga la deuda, es posible que usted tenga que pagar la suma total de la deuda, mas los cargos por tardarse en el pago o el costo de cobranza, lo cual aumenta el total de esta suma.

El acreedor (financiero) puede cobrarle a usted sin, primeramente, tratar de cobrarle al deudor. Los mismos metodos de cobranza que pueden usarse contra el deudor, podran usarse contra usted, tales como presentar una demanda en corte, quitar parte de su sueldo, etc. Si alguna vez no se cumpla con la obligación de pagar esta deuda, se puede incluir esa información en la historia de credito de usted.

Este aviso no es el contrato mismo en que se le echa a usted la responsabilidad de la deuda.

IMPORTANT FEDERAL LAW NOTICE TO COSIGNER:

You are being asked to guarantee this debt. Think carefully before you do. If the borrower does not pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The holder of this Retail Installment Contract can collect this debt from you without first trying to collect from the borrower.

The holder of this Retail Installment Contract can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record.

This notice is not the contract that makes you liable for the debt.



Private Education Loan Applicant Self-Certification

This space for lender use only

OMB No. 1845-0101
Form Approved
Exp. Date 8-31-2025

Important: Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, "you" and "your" refer to the applicant who is applying for the loan. The applicant and the student may be the same person.

Instructions: Before signing, carefully read the entire form, including the definitions and other information on the following page. Submit the signed form to your lender.

SECTION 1: NOTICES TO APPLICANT

- Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov, or by calling 1-800-4-FED-AID, or from the school's financial aid office.
- A private education loan may reduce eligibility for free or low-cost federal, state, or school student financial aid.
- You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the school's financial aid office.
- The financial information required to complete this form can be obtained from the school's financial aid office. If the lender has provided this information, you should contact your school's financial aid office to verify this information and to discuss your financing options.

SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE

If information is not already entered below, obtain the needed information from the school financial aid office and enter it on the appropriate line. Sign and date where indicated. See Section 5 for definitions of financial aid terms.

A. Student's cost of attendance for the period of enrollment covered by the loan	\$8,400.00
B. Estimated financial assistance for the period of enrollment covered by the loan	\$0.00
C. Difference between amounts A and B	\$8,400.00

WARNING: If you borrow more than the amount on line C, you risk reducing your eligibility for free or low-cost federal, state, or school financial aid

SECTION 3: APPLICANT INFORMATION

Enter or correct the information below.

Full Name and Address of School INTERACTIVE LEARNING SYSTEMS – PEACHTREE 5241 NEW PEACHTREE RD CHAMBLEE GA 30341

Applicant Name (last, first, MI) STUDENT, DEMO Date of Birth (mm/dd/yyyy) 01/01/1990

Permanent Street Name 1 MAIN ST

City, State, Zip ORLANDO, FL 11111
Code

Area Code / Telephone Number Home (555) 444 - 5555 Other () -

E-mail Address leslie.nardozi@tultionoptions.com

Period of Enrollment Covered by the Loan (mm/dd/yyyy) From 08/25/2025 To 12/17/2026

If the student is not the applicant, provide the student's name and date of birth.

Student Name (last, first, MI) _____ Student Date of Birth (mm/dd/yyyy) _____

SECTION 4: APPLICANT SIGNATURE

I certify that I have read and understood the notices in Section 1 and, that to the best of my knowledge, the information provided on this form is true and correct.

Signature of Applicant: _____ Date (mm/dd/yyyy): _____

SECTION 5: DEFINITIONS

Cost of attendance is an estimate of tuition and fees, room and board, transportation, and other costs for the period of enrollment covered by the loan, as determined by the school. A student's cost of attendance may be obtained from the school's financial aid office.

Estimated financial assistance is all federal, state, institutional (school), private, and other sources of assistance used in determining eligibility for most Title IV student financial aid, including amounts of financial assistance used to replace the expected family contribution. The student's estimated financial assistance is determined by the school and may be obtained from the school's financial aid office.

A **lender** is a private education lender as defined in Section 140 of the Truth in Lending Act and any other person engaged in the business of securing, making, or extending private education loans on behalf of the lender.

Period of enrollment is the academic year, academic term (such as semester, trimester, or quarter), or the number of weeks of instructional time for which the applicant is requesting the loan.

A **private education loan** is a loan provided by a private education lender that is not a Title IV loan and that is issued expressly for postsecondary education expenses, regardless of whether the loan is provided through the school that the student attends or directly to the borrower from the private education lender. A private education loan does not include (1) An extension of credit under an open-end consumer credit plan, a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a dwelling; or (2) An extension of credit in which the school is the lender if the term of the extension of credit is 90 days or less or an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments.

Title IV student aid includes the Federal Pell Grant Program, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Federal Work-Study (FWS) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan Program, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. To apply for Title IV federal grants, loans, and work-study, submit a Free Application for Federal Student Aid (FAFSA), which is available at www.fafsa.gov, by calling 1-800-4-FED-AID, or from the school's financial aid office.

SECTION 6: Paperwork Reduction Notice

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0101. The time required to complete this information collection is estimated to average 0.25 hours (15 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4651.

If you have any comments or concerns regarding the status of your individual submission of this form, contact your lender.

FACTS

WHAT DOES TUITION OPTIONS DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and purchase history
- account balances and payment history
- transaction history and account transactions

When you are *no longer* our customer, we continue to share information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Tuition Options choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Tuition Options share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?

Go to www.tuitionoptions.com.

Who we are

Who is providing this notice?

TUITION OPTIONS

What we do

How does Tuition Options protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Tuition Options collect my personal information?

We collect your personal information, for example, when you

- apply for financing or open an account
- show us your government-issued ID or give us your contact information
- or pay your bills

We also collect your personal information from others, such as affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Tuition Options does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Tuition Options does not share with nonaffiliates so they can market to you.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Tuition Options does not jointly market.*



Welcome to Tuition Options!

Our company is the third-party servicer for your loan with **INTERACTIVE LEARNING SYSTEMS – PEACHTREE**. Below you will find important information to help you manage your account with Tuition Options.

Your first payment is due on 3/26/2026 in the amount of \$305.00.

Your Account Number is 301695 and the Note ID is 1780656.

How to Create your Account

After your loan documents have been generated, you can create your online account in AccountVue by going to www.TuitionOptions.com/borrower.

Your online account allows you to:

- E-Sign your loan documents
- Enroll in Auto-Pay
- Make a one-time payment
- View account details
- View payment history
- Update your contact information

How to Make a Payment

Make a payment by credit card or from your bank account directly to Tuition Options via:

- ✓ **Autopay:** Log in at www.TuitionOptions.com/borrower then click **Manage AutoPay** to enroll.
- ✓ **Online:** Log in at www.TuitionOptions.com/borrower then click **Pay Now** for payment options.
- ✓ **Phone:** (800) 423-5513
- ✓ **Mail:** Make your check payable to **TUITION OPTIONS LLC** and mail to the address below. **Be sure to include your account # 301695 on the memo line of your check.**

TUITION OPTIONS LLC
15483 COLLECTION CENTER DRIVE
CHICAGO, IL 60693

Still Have Questions?

Contact Tuition Options at **800-423-5513** or servicing.center@tuitionoptions.com.

We look forward to working with you!

HEALTH and SAFETY

Vaccination Policies:

No program offered at Interactive College of Technology / Interactive Learning Systems require vaccinations.

ALCOHOL AND SUBSTANCE ABUSE

In accordance with the requirements set forth in the Drug Free Schools and Communities Act of 1989, the institution maintains strict policies regarding student or staff conduct in the unlawful possession, use or distribution of drugs or alcohol on the institution's Campuses or as any part of the institution's activities.

As a condition of enrollment/employment at any campus, each student and employee is required to complete a statement stipulating he/she is drug-free. As a student of the institution, the student should be aware that any use of illegal drugs or excessive alcohol abuse will cause a major impairment in the student's ability to be successful in his/her educational endeavors.

The institution has available informational materials to assist in answering questions students may have regarding the cause and effect of alcohol or substance abuse. Seminars are also conducted periodically to provide additional information.

Each Campus has a staff person who is available to meet privately with students to discuss any assistance or support needed with problems of this nature. Free referral services are available in each campus community to assist students in overcoming any such problems.

Students should be constantly aware that most states have significantly strengthened laws regarding driving under the influence as well as the unlawful use or distribution of an illegal substance. Depending upon the severity, one may be subject to criminal prosecution and incarceration.

If a student has a problem of this type and needs assistance, please go privately to the designated staff person or Campus Director and the matter will be handled discreetly. The student will be eligible for a medical leave of absence and financial assistance will remain intact.

If a student has a second problem of this type, or is caught or suspected of use or distribution of an illegal substance or alcohol, he/he will be dismissed from the institution, financial aid eligibility will be revoked, and the student will be reported to local law enforcement agencies.

Minimum Sanctions for Alcohol and Substance Abuse Violations

- Probation or expulsion from the institution
- Loss of all financial aid
- Mandated evaluations and treatment
- Community service work

You have the right to due process when accused of a violation of this policy.

Criminal Sanctions for Alcohol & Substance Abuse under Georgia Law

Under the Penal Code of Georgia, it is a crime to possess, manufacture, sell, or distribute illegal drugs. Penalties may include community service, fines, and imprisonment. Possession of alcohol by a person under the age of twenty-one, or providing alcohol to such a person, is prohibited under the Georgia Penal Code and carries up to twelve months incarceration and a fine of up to one thousand dollars., Driving under the influence of alcohol or drugs incurs penalties which may include mandatory treatment and education programs, community service, and fines starting at three hundred dollars, imprisonment and loss of license. Federal criminal law also prohibits the possession, manufacture, or distribution of a controlled substance.

Provisions and Resources

Substance abuse is dangerous to you, both physically and mentally, and may cause long-lasting health effects and even death. Impaired skills while under the influence can cause motor vehicle accidents, falls, fires, and other injuries. Help is available for you if you need it and seek it. Individuals can receive confidential services from the following resources:

Individual County Board of Health, Mental Health Services

Dekalb	404-892-4646	Fulton	866-821-0465
Gwinnett	770-963-8141	Cobb	770-422-0202
Clayton	866-821-0465	Newton	770-787-3977
National Cocaine Hotline:			1-800-COCAINE
Narcotics Anonymous:			770-421-8881
Alcoholics Anonymous:			404-525-3178
Georgia Drug Abuse Helpline:			800-388-6745

Criminal Sanctions for Alcohol & Substance Abuse under Kentucky Law

A person guilty of alcohol intoxication, or drinking alcoholic beverages in a public place shall, for a first or second offense be fined not less than \$25. Third or subsequent offense within a twelve month period is fined not less than \$25, nor more than \$100, or be imprisoned in the county jail for not less than five nor more than ninety days, or both. In addition to any other penalty prescribed by law for violation of KRS 222.202, the court may sentence the person to an alcohol or substance abuse treatment or education program.

Criminal Sanctions for Alcohol & Substance Abuse under Ohio Law

Ohio Law provides for mandatory fines, which must be at least \$500, and possible imprisonment of any person who sells or furnishes beer or intoxicating liquor to an underage person or who buys beer or liquor for an underage person in violation of the law. Persons found knowingly to allow underage persons to possess and/or consumes alcoholic beverages on their premises are guilty of a misdemeanor. A felony conviction may lead to imprisonment or both imprisonment and fine. The maximum prison term is 25 years. A misdemeanor conviction may lead to imprisonment for up to six months and/or a fine up to \$1,000.

Ohio law requires the mandatory suspension of an individual's license from six months to five years for violation of the Controlled Substance Act.

Provisions and Resources

Substance abuse is dangerous to you, both physically and mentally, and may cause long-lasting health effects and even death. Impaired skills while under the influence can cause motor vehicle accidents, falls, fires, and other injuries. Help is available for you if you need it and seek it. Individuals can receive confidential services from the following resources:

Addiction Rehab Helpline	866-923-1128
Northern Ky Testing Disability Services	859-572-6373
Mental Health Association of Northern Ky	859-431-1077
Clermont Recovery Center	513-735-8100

Penalties Under Texas State & Federal Law

Federal Law

Offense	Minimum Punishment	Maximum Punishment
Manufacture, distribution or dispensing drugs (includes marijuana)	A term of imprisonment not more than 20 years, and a minimum fine of \$1,000,000	A term of life imprisonment without release (no eligibility for parole) and a fine not to exceed \$4,000,000 (for an individual) or \$20,000,000 (if other than an individual)
Possession of drugs (including marijuana)	Civil penalty in amount not to exceed \$10,000	Imprisonment for not more than 20 years or not less than 5 years, a fine of not less than \$5,000 plus costs of investigation and prosecution
Operation of a common carrier under the influence of alcohol or drugs		Imprisonment for up to 15 years and a fine not to exceed \$250,000

Texas Law

Offense	Minimum Punishment	Maximum Punishment
Manufacture or delivery of controlled substances (drugs)	Confinement in the Texas Department of Criminal Justice State Jail facility for a term of not more than 2 years or less 180 days, or confinement in a community correctional facility for not more than 1 year, and a fine not to exceed \$10,000	Confinement in TDCJ for life or for a term of not more than 99 years or less than 15 years, and a fine not to exceed \$250,000
Possession of controlled substances (drugs)	Confinement in jail for a term of not more than 180 days, and a fine not to exceed \$2,000	Confinement in TDCJ for life or for a term of not more than 99 years or less than 15 years, and a fine not to exceed \$250,000
Delivery of marijuana	Confinement in jail for a term of not more than 180 days, and a fine not to exceed \$2,000	Confinement in jail for a term of not more than 180 days, and a fine not to exceed \$2,000
Possession of marijuana	Confinement in jail for a term of not more than 180 days, and a fine not to exceed \$2,000	Confinement in jail for a term of not more than 2 years or less than 30 days, or confinement in TDCJ for a term of not more than 10 years or less than 2 years and a fine of not more than \$10,000
Driving while intoxicated (includes intoxication from alcohol, drugs, or both)	Confinement in jail for a term of not more than two years or less than 72 hours, and a fine of not more than \$2,000, possible loss of driver's license and license surcharge up to \$2,000 per year for 3 years.	Confinement in jail for a term of not more than two years or less than 30 days, or confinement in TDCJ for a term of not more than ten years or less than two years and a fine of not more than \$10,000
Public intoxication		A fine not to exceed \$500
Purchase or consumption or possession of alcohol by a minor	Fine of not more than \$500	For a subsequent offense a fine of not less than \$250 nor more than \$2000

Sale of alcohol or furnishing alcohol to a minor	Fine of up to \$4,000 and/or up to 1 year in jail	Both
Driving under the influence of alcohol by a minor	Fine of not more than \$500 and community service related to education about or prevention of misuse of alcohol.	A fine of not less than \$500 or more than \$2,000, confinement in jail not to exceed 180 days and/or both; community service related to education about or prevention of misuse of alcohol.

Provisions and Resources

Substance abuse is dangerous to you, both physically and mentally, and may cause long-lasting health effects and even death. Impaired skills while under the influence can cause motor vehicle accidents, falls, fires, and other injuries. Help is available for you if you need it and seek it. Individuals can receive confidential services from the following resources:

Center for Substance Abuse - Treatment and Hotline	800-662-HELP
Career & Recovery Resources Inc. - Houston, TX	713-757-7478
Santa Maria Hostel, Houston, TX	281-657-0898
Montrose Counseling Center, Houston, TX	713-529-0037
Right Step, Houston, TX	713-528-3709



September 24, 2025

INTERACTIVE COLLEGE OF TECHNOLOGY

Annual Institutional Report & Compliance with Campus Security Act as amended July 1995

The Campus Security Act was enacted to promote safety and security for an institution's students, prospective students and employees. Below you will find the relevant information regarding the policy and disclosure requirements.

- I. **ACCESS TO CAMPUS FACILITIES** – The institution is a commuter facility and maintains no residence facilities. All visitors must register or check in at the reception center. Visitors are not permitted into classrooms and offices without invitation. The institution provides no information to outsiders unless required by law or without the expressed permission of the student or employee. In addition, students, prospective students, and staff are not permitted to bring children to the campus at any time. Violators or uninvited individuals will initially be asked to leave the premises, and if they fail to do so, the police will be called.

- II. **ALCOHOL AND DRUG ABUSE POLICY – STAFF** – The institution makes every effort to operate in a drug and alcohol free environment. All employees of the institution have completed a drug screen prior to employment. Specific policies and actions are further outlined in the Personnel Policies Manual and Employee Handbook. Employees who need assistance in dealing with a problem of that type should meet with their supervisor. If you have any specific questions, contact the Campus Administration or ILS, Inc. Personnel Administrator.

- III. **ALCOHOL AND DRUG ABUSE POLICY – STUDENTS** – The institution complies with the Drug Free School and Workplace Act of 1989. The policies are published on page 19 of the Student Handbook and outlined below:

In accordance with the requirements set forth in the Drug Free Schools and Communities Act of 1989, Interactive College of Technology maintain strict policies regarding student or staff conduct in the unlawful possession, use or distribution of drugs or alcohol on the institutions' campuses or as any part of the institutions' activities.

As a condition of enrollment, each student and employee is required to complete a statement stipulating they are drug free. As a student, you should be aware that any use of illegal drugs or excessive alcohol abuse will cause a major impairment in your ability to be successful in your educational endeavors.

The institution has available informational materials to assist in answering any questions you may have regarding the cause and effect of alcohol or substance abuse. Seminars and evaluations are also conducted periodically to provide you further information.



Campus Security Reporting
September 24, 2025
Page 2

Each campus has a designated staff person who is available to meet with you privately to discuss any needs or support you may require in dealing with any problem of this type. Free referral services are available in each of our communities to assist you in overcoming any problem in this area.

You should constantly be aware that most states have significantly increased their laws regarding driving under the influence, as well as the unlawful use or distribution of an illegal substance. Depending on the severity, you may be subject to criminal prosecution and incarceration.

If you, as a student, have a problem of this type and need assistance, you may go to the designated staff person or Campus Director, and the matter will be handled privately. You will be eligible for a medical leave of absence, and your financial assistance will remain intact. If you have a second problem of this type, or if you are caught or suspected of use or distribution of illegal substances or alcohol, you will be dismissed, and your financial aid eligibility will be revoked, and you will be reported to local law enforcement officials.

IV. PROCEDURES FOR REPORTING CRIMES & OTHER EMERGENCIES - Each campus is staffed with a Campus Director / Administrator. Any emergencies or believed crimes should be reported immediately to the designated administrator.

V. CRIME STATISTICS FOR MOST RECENT REPORTING PERIOD - CAMPUS

There have been no reportable crime incidences for this reporting period.

**CHAMBLEE CAMPUS
GAINESVILLE CAMPUS
MORROW CAMPUS
KENTUCKY CAMPUS**

Students and staff are always urged to practice reasonable safety precautions. Safeguard your personal possessions and when leaving the premises, always attempt to leave in the accompaniment of others.

Elmer R. Smith, CEO

September 24, 2025

Date



September 24, 2025

Annual Institutional Report & Compliance with The Jeanne Clery Disclosure of Campus Security Policy & Campus Crime Statistics Act

Interactive Learning Systems, Inc. is committed to providing a safe and secure environment for its students, staff, and visitors on college property and complying with the provisions of the Jeanne Clery Campus Security Policy and Crime Statistics Act.

Following are crime statistics for Georgia & Kentucky Campuses for the past three years:

Chamblee Campus
5303 New Peachtree Road
Chamblee, GA 30341

Gainesville Campus
2323-C Browns Bridge Road
Gainesville, GA 30504

Morrow Campus
3000 Corporate Center Dr. Suite
200
Morrow, GA 30260

Kentucky Campus
76 Carothers Road
Newport, KY 41071

	On Campus			Public Property		
	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>
Criminal Offenses	0	0	0	0	0	0
Hate Crimes	0	0	0	0	0	0
Arrests	0	0	0	0	0	0
Disciplinary Actions	0	0	0	0	0	0
Fires	0	0	0	0	0	0

Timely Warning Policy

In the event that a situation arises that constitutes an ongoing or continuing threat, a campus wide “timely warning” will be issued. The warning will be issued through email, phone calls, or mailed notices to students, faculty, and staff.

Disclosure of Crime Statistics

The crime statistics report is prepared by using crime statistics gathered from local police departments.



September 24, 2025

INTERACTIVE COLLEGE OF TECHNOLOGY

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- I. **ACCESS TO CAMPUS FACILITIES** – The institution is a commuter facility and maintains no residence facilities. All visitors must register or check in at the reception center. Visitors are not permitted into classrooms and offices without invitation. The institution provides no information to outsiders unless required by law or without the expressed permission of the student or employee. In addition, students, prospective students, and staff are not permitted to bring children to the campus at any time. Violators or uninvited individuals will initially be asked to leave the premises, and if they fail to do so, the police will be called.

- II. **ALCOHOL AND DRUG ABUSE POLICY – STAFF** – The institution makes every effort to operate in a drug and alcohol free environment. All employees of the institution have completed a drug screen prior to employment. Specific policies and actions are further outlined in the Personnel Policies Manual and Employee Handbook. Employees who need assistance in dealing with a problem of that type should meet with their supervisor. If you have any specific questions, contact the Campus Administration or ILS, Inc. Personnel Administrator.

- III. **ALCOHOL AND DRUG ABUSE POLICY – STUDENTS** – The institution complies with the Drug Free School and Workplace Act of 1989. The policies are published on page 19 of the Student Handbook and outlined below:

In accordance with the requirements set forth in the Drug Free Schools and Communities Act of 1989, Interactive College of Technology maintain strict policies regarding student or staff conduct in the unlawful possession, use or distribution of drugs or alcohol on the institutions' campuses or as any part of the institutions' activities.

As a condition of enrollment, each student and employee is required to complete a statement stipulating they are drug free. As a student, you should be aware that any use of illegal drugs or excessive alcohol abuse will cause a major impairment in your ability to be successful in your educational endeavors.

The institution has available informational materials to assist in answering any questions you may have regarding the cause and effect of alcohol or substance abuse. Seminars and evaluations are also conducted periodically to provide you further information.



Campus Security Reporting

September 24, 2025

Page 2

Each campus has a designated staff person who is available to meet with you privately to discuss any needs or support you may require in dealing with any problem of this type. Free referral services are available in each of our communities to assist you in overcoming any problem in this area.

You should constantly be aware that most states have significantly increased their laws regarding driving under the influence, as well as the unlawful use or distribution of an illegal substance. Depending on the severity, you may be subject to criminal prosecution and incarceration.

If you, as a student, have a problem of this type and need assistance, you may go to the designated staff person or Campus Director, and the matter will be handled privately. You will be eligible for a medical leave of absence, and your financial assistance will remain intact. If you have a second problem of this type, or if you are caught or suspected of use or distribution of illegal substances or alcohol, you will be dismissed, and your financial aid eligibility will be revoked, and you will be reported to local law enforcement officials.

IV. PROCEDURES FOR REPORTING CRIMES & OTHER EMERGENCIES - Each campus is staffed with a Campus Director / Administrator. Any emergencies or believed crimes should be reported immediately to the designated administrator.

V. CRIME STATISTICS FOR MOST RECENT REPORTING PERIOD - CAMPUS

There have been no reportable crime incidences for this reporting period.

**PASADENA CAMPUS
S.W. HOUSTON CAMPUS
NORTH HOUSTON CAMPUS**

Students and staff are always urged to practice reasonable safety precautions. Safeguard your personal possessions and when leaving the premises, always attempt to leave in the accompaniment of others.

Elmer R. Smith, CEO

September 24, 2025

Date



September 24, 2025

Annual Institutional Report & Compliance with The Jeanne Clery Disclosure of Campus Security Policy & Campus Crime Statistics Act

Interactive Learning Systems, Inc. is committed to providing a safe and secure environment for its students, staff, and visitors on college property and complying with the provisions of the Jeanne Clery Campus Security Policy and Crime Statistics Act.

Following are the crime statistics for all Texas Campuses for the past three years:

Pasadena Campus
213 W Southmore, Suite 101
Pasadena, TX 77502

S.W. Houston Campus
2950 S. Gessner
Houston, TX 77063

North Houston Campus
16801 Greenspoint Park Drive suite 150
Houston, TX 77060

	On Campus			Public Property		
	2022	2023	2024	2022	2023	2024
Criminal Offenses	0	0	0	0	0	0
Hate Crimes	0	0	0	0	0	0
Arrests	0	0	0	0	0	0
Disciplinary Actions	0	0	0	0	0	0
Fires	0	0	0	0	0	0

Timely Warning Policy

In the event that a situation arises that constitutes an ongoing or continuing threat, a campus wide “timely warning” will be issued. The warning will be issued through email, phone calls, or mailed notices to students, faculty, and staff.

Disclosure of Crime Statistics

The crime statistics report is prepared by using crime statistics gathered from local police departments.



SUMMARY OF INSTITUTIONAL OUTCOMES
July 1, 2023 through June 30, 2024 (Per COE Reporting Policy)

(For informational purposes only. This information is to be used when answering student/prospect questions regarding Placement, Completion, and Salary Questions.)
CHAMBLEE

Diploma Programs	Total Enrollment	Graduation Rate(2)	Overall Completion Rate	Graduate Placement Rate	Overall Placement Rate	Graduate Starting Salary Range(4)
Accounting & Professional Business Applications	19	42%	68%	57%	75%	\$35,360-\$37,440
Business Information Systems	16	19%	69%	100%	100%	N/A-Decliner
Medical Office Administration	20	5%	42%	0%	100%	N/A-Decliner
Heating, Ventilation, Air Conditioning / Refrigeration Information Technologies Specialist	154	51%	61%	83%	89%	\$33,280-\$70,000
Vocational English as a Second Language(3)	848	39%	62%	65%	79%	\$20,800-\$60000
Associate Degree Programs(1)						
Office Technology - Accounting	15	47%	87%	80%	91%	\$36,000
Office Technology - Business Information Systems						
Office Technology - Medical Office Administration	8	25%	63%	100%	100%	\$35,360
Commercial Refrigeration	19	42%	63%	50%	70%	\$50,000-\$63,000
Business Management	29	43%	80%	69%	83%	\$33,200-\$80,000
Human Resource Management	8	38%	63%	67%	80%	\$31,200-\$33,000
Information Technology						

Notes:

- The institution's accrediting agency, which is authorized and approved by the U.S. Secretary of Education, defines a Completer as a Non-Graduate working in a field using his/her skills acquired at ICT.
- (1) Overall placement rates and completion rates include these students.
- (2) Graduate placement rates refer to a position wherein the graduate's job functions are directly related to the majority of skills and knowledge acquired through successful completion of the training program.
- (3) VEEL rates are based on those students available who are gainfully employed.
- (4) ICT makes NO CLAIM as to your likelihood of obtaining employment or projected starting salary. The above information is informational data for the above-reporting period. Prospective students and interested parties may view the College website or regulatory agencies for any additional information.
- (5) Other* - Graduates who chose to pursue a higher degree or join the military.


 Elmer R. Smith, Chief Executive Officer

07-05-25
 Date



SUMMARY OF INSTITUTIONAL OUTCOMES
July 1, 2023 through June 30, 2024 COE Reporting Policy)

(For informational purposes only. This information is to be used when answering student/prospect questions regarding Placement, Completion, and Salary Questions.)

Diploma Programs	Total Enrollment	Graduation Rate(2)	Overall Completion Rate	Graduate Placement Rate	Overall Placement Rate	Graduate Starting Salary Range(4)
Accounting & Professional Business Applications	5	14%	86%	100%	100%	\$49,920
Business Information Systems	30	3%	27%	100%	100%	\$46,800
Medical Office Administration	23	8%	27%	50%	86%	\$37,440
Vocational English as a Second Language(3)	106	21%	82%	100%	100%	\$20,800-\$42,000
Associate Degree Programs(1)						
Office Technology - Accounting						
Office Technology - Business Information Systems	9	20%	80%	100%	100%	\$36,000
Office Technology - Medical Office Administration	11	38%	75%	100%	100%	\$33,280-\$37,440
Business Management						
Human Resource Management						

Notes:

The institution's accrediting agency, which is authorized and approved by the U.S. Secretary of Education, defines a Completer as a Non-Graduate working in a field using his/her skills acquired at ICT.

- (1) Overall placement rates and completion rates include these students.
- (2) Graduate placement rates refer to a position wherein the graduate's job functions are directly related to the majority of skills and knowledge acquired through successful completion of the training program.
- (3) VESL rates are based on those students available who are gainfully employed.
- (4) ICT makes NO CLAIM as to your likelihood of obtaining employment or projected starting salary. The above information is informational data for the above-reporting period. Prospective students and interested parties may view the College website or regulatory agencies for any additional information.
- (5) Other* - Graduates who chose to pursue a higher degree or join the military.


 Elmer R. Smith, Chief Executive Officer

09-05-25
 Date



SUMMARY OF INSTITUTIONAL OUTCOMES
July 1, 2023 through June 30, 2024 (Per COE Reporting Policy)
(For informational purposes only. This information is to be used when answering student/prospect questions regarding Placement, Completion, and Salary Questions.)
GAINESVILLE

Diploma Programs	Total Enrollment	Graduation Rate(2)	Overall Completion Rate	Graduate Placement Rate	Overall Placement Rate	Graduate Starting Salary Range(4)
Accounting & Professional Business Applications	2	100%	100%	100%	100%	\$43,347
Business Information Systems	7	50%	83%	67%	80%	\$33,280-\$36,000
Medical Office Administration	9	40%	60%	100%	100%	\$34,320
Vocational English as a Second Language(3)	151	38%	62%	75%	86%	\$20,800-\$42,000
Associate Degree Programs(1)						
Office Technology - Accounting						
Office Technology - Business Information Systems	1	100%	100%	100%	100%	\$33,560
Office Technology - Medical Office Administration						
Business Management	5	20%	60%	100%	100%	\$65,560
Human Resource Management	4	33%	100%	100%	100%	\$55,000

Notes:

The institution's accrediting agency, which is authorized and approved by the U.S. Secretary of Education, defines a Completer as a Non-Graduate working in a field using his/her skills acquired at ICT.

- (1) Overall placement rates and completion rates include these students.
 - (2) Graduate placement rates refer to a position wherein the graduate's job functions are directly related to the majority of skills and knowledge acquired through successful completion of the training program.
 - (3) VESI rates are based on those students available who are gainfully employed.
 - (4) ICT makes NO CLAIM as to your likelihood of obtaining employment or projected starting salary. The above information is informational data for the above-reporting period. Prospective students and interested parties may view the College website or regulatory agencies for any additional information.
 - (5) Other* - Graduates who chose to pursue a higher degree or join the military.
- * Associate - Office Technology - Accounting - 1 grad placed and 1 refused placement *


 Elmer R. Smith, Chief Executive Officer

09-05-25
 Date



SUMMARY OF INSTITUTIONAL OUTCOMES
July 1, 2023 through June 30, 2024 (Per COE Reporting Policy)

(For informational purposes only. This information is to be used when answering student/prospect questions regarding Placement, Completion, and Salary Questions.)

Diploma Programs	Total Enrollment	Graduation Rate(2)	Overall Completion Rate	Graduate Placement Rate	Overall Placement Rate	Graduate Starting Salary Range(4)
Accounting & Professional Business Applications						
Business Information Systems	16	17%	67%	100%	100%	\$41,600-\$76,960
Medical Office Administration						
Heating, Ventilation, and Air Conditioning - Residential	31	29%	62%	100%	100%	\$31,200-\$45,000
Associate Degree Programs(1)						
Office Technology - Accounting						
Office Technology - Business Information Systems						
Office Technology - Medical Office Administration						
Business Management						
Human Resource Management						

Notes:

- The institution's accrediting agency, which is authorized and approved by the U.S. Secretary of Education, defines a Completer as a Non-Graduate working in a field using his/her skills acquired at ICT.
- (1) Overall placement rates and completion rates include these students.
 - (2) Graduate placement rates refer to a position wherein the graduate's job functions are directly related to the majority of skills and knowledge acquired through successful completion of the training program.
 - (3) ICT makes NO CLAIM as to your likelihood of obtaining employment or projected starting salary. The above information is informational data for the above-reporting period. Prospective students and interested parties may view the College website or regulatory agencies for any additional information.
 - (4) Other* - Graduates who chose to pursue a higher degree or join the military.
- *Accounting & Professional Business Applications - Grad declined


 Elmer R. Smith, Chief Executive Officer


 Date



SUMMARY OF INSTITUTIONAL OUTCOMES
July 1, 2023 through June 30, 2024 (Per COE Reporting Policy)
(For informational purposes only. This information is to be used when answering student/prospect questions regarding Placement, Completion, and Salary Questions.)

PASADENA

Diploma Programs	Total Enrollment	Graduation Rate(2)	Overall Completion Rate	Graduate Placement Rate	Overall Placement Rate	Graduate Starting Salary Range(4)
Accounting & Professional Business Applications	3	33%	100%	100%	100%	Student in ASBIS
Business Information Systems	8	63%	63%	100%	100%	\$20,800-\$52,000
Medical Office Administration	20	91%	91%	83%	83%	\$31,200-\$62,400
HVAC	78	31%	75%	72%	88%	\$20,800-\$50,000
Associate Degree Programs(1)						
Office Technology - Accounting						
Office Technology - Business Information Systems						
Office Technology - Medical Office Administration						
Business Management						
Human Resource Management						

TWC OUTCOMES ARE REPORTED FOR EACH PROGRAM, USING THE TWC FORM CSC-005.

Notes:

- The institution's accrediting agency, which is authorized and approved by the U.S. Secretary of Education, defines a Completer as a Non-Graduate working in a field using his/her skills acquired at ICT.
- (1) Overall placement rates and completion rates include these students.
- (2) Graduate placement rates refer to a position wherein the graduate's job functions are directly related to the majority of skills and knowledge acquired through successful completion of the training program.
- (3) VESI rates are based on those students available who are gainfully employed.
- (4) ICT makes NO CLAIM as to your likelihood of obtaining employment or projected starting salary. The above information is informational data for the above-reporting period. Prospective students and interested parties may view the College website or regulatory agencies for any additional information.
- (5) Other* - Graduates who chose to pursue a higher degree or join the military. * DBIS - 1 Decliner and 1 student transferred to HVAC


 Elmer R. Smith, Chief Executive Officer

09-05-25
 Date

TWC**

Total Grads	Grad Placement Rate	Graduate Starting Salary Range(4)
20	83%	\$29120-\$79,040
1	100%	\$37,440

**This is data submitted to TWC, but has not been verified as of May 2024 (due to their backlog).



SUMMARY OF INSTITUTIONAL OUTCOMES

July 1, 2023 through June 30, 2024 (Per COE Reporting Policy)

(For informational purposes only. This information is to be used when answering student/prospect questions regarding Placement, Completion, and Salary Questions.)

Diploma Programs	Total Enrollment	Graduation Rate(2)	Overall Completion Rate	Graduate Placement Rate	Overall Placement Rate	Graduate Starting Salary Range(4)
Accounting & Professional Business Applications	2	50%	100%	100%	100%	\$41,600
Business Information Systems						
Medical Office Administration						
Information Technologies Specialist	5	20%	80%	100%	100%	\$54,080
Vocational English as a Second Language(3)	294	32%	87%	79%	93%	\$14,400-\$52,000
Associate Degree Programs(1)						
Office Technology - Accounting	5	67%	67%	100%	100%	\$34,400-\$34,250
Office Technology - Business Information Systems						
Office Technology - Medical Office Administration						
Business Management	6	33%	67%	100%	100%	\$35,000-\$42,640
Human Resource Management	2	100%	100%	100%	100%	\$33,280
Information Technology	31	11%	63%	100%	100%	\$35,360-\$90,000

TWC OUTCOMES ARE REPORTED FOR EACH PROGRAM, USING THE TWC FORM CSC-005.

Notes:

- The institution's accrediting agency, which is authorized and approved by the U.S. Secretary of Education, defines a completer as a Non-Graduate working in a field using his/her skills acquired at ICT.
- (1) Overall placement rates and completion rates include these students.
- (2) Graduate placement rates refer to a position wherein the graduate's job functions are directly related to the majority of skills and knowledge acquired through successful completion of the training program.
- (3) VEST rates are based on those students available who are gainfully employed.
- (4) ICT makes NO CLAIM as to your likelihood of obtaining employment or projected starting salary. The above information is informational data for the above-reporting period. Prospective students and interested parties may view the College website or regulatory agencies for any additional information.
- (5) Other* - Graduates who chose to pursue a higher degree or join the military.


 Elmer R. Smith, Chief Executive Officer

09-05-25
 Date

TWC**

Total Grads	Grad Placement Rate	Graduate Starting Salary Range(4)
1	100%	\$33,280
1	100%	\$31,000
1	100%	\$35,000
1	100%	\$33,280
4	100%	\$35,360-\$90,000

**This is data submitted to TWC, but has not been verified as of May 2024 (due to their backlog).



SUMMARY OF INSTITUTIONAL OUTCOMES

July 1, 2023 through June 30, 2024 (Per COE Reporting Policy)

(For informational purposes only. This information is to be used when answering student/prospect questions regarding Placement, Completion, and Salary Questions.)

Diploma Programs	Total Enrollment	Graduation Rate(2)	Overall Completion Rate	Graduate Placement Rate	Overall Placement Rate	Graduate Starting Salary Range(4)
Accounting & Professional Business Applications	3	100%	100%	100%	100%	
Business Information Systems	3	100%	100%	100%	100%	
Medical Office Administration	4	33%	67%	100%	100%	
Vocational English as a Second Language(3)	72	35%	89%	90%	96%	
Associate Degree Programs(1)						
Office Technology - Accounting	6	75%	100%	100%	100%	
Office Technology - Business Information Systems	8	71%	71%	100%	100%	
Office Technology - Medical Office Administration						
Business Management	4	25%	75%	100%	100%	
Human Resource Management						

TWC**

Total Grads	Grad Placement Rate	Graduate Starting Salary Range(4)
2	100%	\$40,000-\$65,000
1	100%	\$33,200
1	100%	\$60,000
3	100%	\$34,280-\$52,000
1	100%	\$33,280

**This is data submitted to TWC, but has not been verified as of May 2024 (due to their backlog).

TWC OUTCOMES ARE REPORTED FOR EACH PROGRAM, USING THE TWC FORM CSC-005.

Notes:

- The institution's accrediting agency, which is authorized and approved by the U.S. Secretary of Education, defines a Completer as a Non-Graduate working in a field using his/her skills acquired at ICT.
- (1) Overall placement rates and completion rates include these students.
- (2) Graduate placement rates refer to a position wherein the graduate's job functions are directly related to the majority of skills and knowledge acquired through successful completion of the training program.
- (3) VESL rates are based on those students available who are gainfully employed.
- (4) ICT makes NO CLAIM as to your likelihood of obtaining employment or projected starting salary. The above information is informational data for the above-reporting period. Prospective students and interested parties may view the College website or regulatory agencies for any additional information.
- (5) Other* - Graduates who chose to pursue a higher degree or join the military.

Elmer R. Smith
 Elmer R. Smith, Chief Executive Officer

09-05-25
 Date

STATE OF GEORGIA APPLICATION FOR VOTER REGISTRATION

Fill out the bottom half of this application by following these directions. Print clearly and use blue or black ink.

1. **LEGAL NAME.** Your full legal name including any suffix such as Sr., Jr., III, is required on this form.
2. **ADDRESS.** Provide residential address. This information is required.
3. **MAILING ADDRESS.** If mailing address is different from residential address, complete the mailing address section.
4. **PERSONAL INFORMATION.** A telephone number is helpful to registration officials if they have a question about your application. Gender and race are requested and are needed to comply with the Voting Rights Act of 1965, but are not mandated by law.
5. **VOTER IDENTIFICATION NUMBER.** Federal law requires you to provide your full GA Drivers License number or GA State issued ID number. If you do not have a GA Drivers License or GA ID you must provide the last 4 digits of your Social Security number. Providing your full Social Security number is optional. Your Social Security number will be kept confidential and may be used for comparison with other state agency databases for voter registration identification purposes. If you do not possess a GA Drivers License or Social Security number please check the appropriate box and a unique identifier will be provided for you.
6. **OATH.** Federal law requires that you answer the citizenship and age questions. Read the oath and sign your name. If you cannot complete this application unassisted because of physical disability or illiteracy, you must either sign or make your mark on the signature line, and the person assisting you **MUST** sign the signature space for person assisting voter.
7. **POLL OFFICER QUESTION.** Your willingness to be a poll worker will have no bearing on your application for registration.
8. **NAME/ADDRESS CHANGE.** Complete these sections to change the name or address of your current voter registration.
9. **MAP/DIAGRAM:** If you live in an area without house numbers and street names, please include a drawing of your location to assist us in locating your appropriate voting precinct.
10. **DELIVERY INSTRUCTIONS:** Verify that you have completed and signed the application. Enclose a copy of your ID if you are submitting this form by mail and registering for the first time in Georgia. Fold the application in half, remove the tape at the top, and press the edges together. The application is ready for you to mail (postage is prepaid) or deliver to your county voter registration office.
11. **You are NOT officially registered to vote until this application is approved.** You should receive a voter precinct card in the mail. If you do not receive this acknowledgement within two to four weeks after mailing this form, please contact your county voter registration office. You can find your poll location and other election information on the Secretary of State's website at www.sos.ga.gov/elections.



REQUIREMENT: If you are submitting this form by mail and you are registering for the first time in Georgia, you are required to submit proof of residence either with this form OR when you vote for the first time. Proof of residence includes one of the following: a COPY of a current and valid photo ID; or a COPY of a current utility bill, bank statement, government check, paycheck, or other government document that shows your name and address. You are exempt from this requirement if you are entitled to vote by absentee ballot under the Uniform and Overseas Citizens Absentee Voting Act, or if you provide your Georgia driver's license/ID number (or the last four digits of your social security number if you do not have a driver's license/ID) on this form and your identifying information is verified with a state database.

Place copy of ID in pocket

Trim copy of ID to size

COUNTY PRECINCT	MUNICIPAL PRECINCT	DISTRICT COMBO	DDS APPLICATION NO.	REGISTRATION NO.	CHANGE OF ADDRESS <input type="checkbox"/> CHANGE OF NAME <input type="checkbox"/> OTHER <input type="checkbox"/>
-----------------	--------------------	----------------	---------------------	------------------	---

1 LAST NAME	FIRST NAME	MIDDLE OR MAIDEN NAME	SUFFIX <input type="checkbox"/> Jr. <input type="checkbox"/> Sr. <input type="checkbox"/> II <input type="checkbox"/> III <input type="checkbox"/> IV <input type="checkbox"/> V
-------------	------------	-----------------------	---

2 RESIDENCE ADDRESS: House No. and street name	APT. NO.	CITY	COUNTY	STATE GA.	ZIP CODE
--	----------	------	--------	---------------------	----------

3 MAILING ADDRESS (If different from residence address): Post-office box or route	CITY	STATE	ZIP CODE
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4 TELEPHONE NUMBER ()	DATE OF BIRTH: MM/DD/YYYY / /	GENDER Male <input type="checkbox"/> Female <input type="checkbox"/>	RACE/ETHNICITY: <input type="checkbox"/> Black <input type="checkbox"/> White <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Asian/Pacific Islander <input type="checkbox"/> American Indian <input type="checkbox"/> Other
---------------------------	----------------------------------	---	--

5 VALID GA. DRIVER'S LICENSE OR GA. I.D. NO. [] [] [] [] [] [] [] [] [] []	If no GA Driver's License or GA. I.D. No., must provide last 4 digits of your Social Security Number	FULL SOCIAL SECURITY NUMBER (OPTIONAL) Last 4 Digits (Required) [] [] [] [] [] [] [] [] [] []	<input type="checkbox"/> Check if you do not have a GA Driver's License, GA. I.D. No. or Social Security No.
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<p>6 I SWEAR OR AFFIRM: (Your answer is required under federal law)</p> <p>Are you a citizen of the United States of America? Check One: Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Will you be 18 years of age on or before election day? Check One: Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p style="text-align: center;">If you checked "No" in response to either of these questions, do not complete this form.</p> <p>I SWEAR OR AFFIRM THAT:</p> <p>I reside at the address listed above.</p> <p>I am eligible to vote in Georgia.</p> <p>I am not serving a sentence for having been convicted of a felony involving moral turpitude.</p> <p>I have not been judicially declared to be mentally incompetent.</p>	<p>WARNING: Any person who registers to vote knowing that such person does not possess the qualifications required by law, who registers under any name other than such person's own name, or who knowingly gives false information in registering shall be guilty of a felony.</p> <p>O.C.G.A. § 21-2-561</p>
<p>Date _____</p> <p style="text-align: center;">X</p> <p>Signature _____</p>	<p style="text-align: right;">Signature of person helping illiterate or disabled voter _____</p>

<p>7 May we contact you about working as an Election Day poll officer? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If you would like to receive additional information by email, please provide your e-mail address:</p>	<p>8 CHANGE OF NAME: If you are changing your name, list the name under which you were previously registered: Last Name _____ Suffix _____ First _____ Middle or Maiden Name _____</p> <p>CHANGE OF ADDRESS: If you are changing your address or if you were previously registered to vote, list your previous address: CITY _____ COUNTY _____ STATE _____</p>	<p>Military Active Duty?</p> <p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
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DO NOT FOLD OVER, STAPLE OR TAPE



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 19242 ATLANTA GEORGIA

POSTAGE WILL BE PAID BY ADDRESSEE

SECRETARY OF STATE
STATE OF GEORGIA
PO BOX 105325
ATLANTA GA 30348-9562



STATE OF GEORGIA APPLICATION FOR VOTER REGISTRATION

If you meet the following qualifications, complete this form and **personally mail** to the Secretary of State or **personally deliver** to your county voter registration office. Prepaid postage is provided for your convenience.

QUALIFICATIONS: To register to vote you must:

- Be a **citizen** of the **United States**
- Be a legal **resident** of the **county**
- Be at least **17½** years of age to register and **18 to vote**
- **Not** be serving a sentence for conviction of a **felony** involving moral turpitude
- Have **not** been found **mentally incompetent** by a judge

See other side for complete instructions.

Once you complete and personally mail or deliver your application, you should receive an acknowledgement from the local voter registration office. Generally this process takes two to four weeks. To follow up on your voter registration application or to obtain more information on voter registration and elections, just call your local voter registration office.

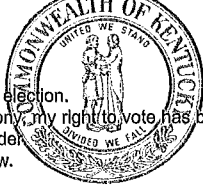
GENERAL INFORMATION:

For more information on election dates, registration deadlines, and local county voter registration telephone numbers, see the Secretary of State's website at www.sos.ga.gov/elections.

SECRETARY OF STATE
802 West Tower
2 Martin Luther King, Jr. Dr.
SE Atlanta, Georgia 30334-1505
Telephone: (404) 656-2871

SBE 01 (03/2020) You MUST answer questions A & B below before completing this form.

4069001

A. Are you a citizen of the United States of America? <input type="checkbox"/> YES <input type="checkbox"/> NO		If you checked "no" in response to either of these questions, do not complete this form.			
B. Will you be 18 years of age on or before election day? <input type="checkbox"/> YES <input type="checkbox"/> NO					
Check one:		FOR CLERK USE ONLY			
<input type="checkbox"/> New Registration	<input type="checkbox"/> Address Change	PRECINCT CODE	PRECINCT NAME	TOWN	OTHER CODE
<input type="checkbox"/> Party Change	<input type="checkbox"/> Name Change				
Social Security Number		Date of Birth (M-D-Y)	County (where you live)	Work Phone	Home Phone
<input type="checkbox"/> Female <input type="checkbox"/> Male	Last Name	First Name	Middle Name	Suffix (circle one) Jr. Sr. II III IV	
Address where you live (do not give PO Box address):			Apt #	City	Zip Code
Address where you get your mail (if different from above):			Apt #	City	Zip Code
Party Registration – check one box		WARNING: Per KRS 119.025, any person who causes himself to be registered when he is not legally entitled to register, shall be subject to penalties including fines and/or a term of imprisonment not less than one (1) year nor more than (5) years.			
<input type="checkbox"/> Democratic Party <input type="checkbox"/> Republican Party <input type="checkbox"/> Other _____		Voter Declaration – read and sign below <ul style="list-style-type: none"> • I am a U.S. Citizen. • I am a current resident of Kentucky. • I will be at least 18 years of age on or before the next general election. • I am not a convicted felon, or if I have been convicted of a felony, my right to vote has been restored following an expungement, Executive Pardon, or Executive Order. • I have not been judged "mentally incompetent" in a court of law. • I do not claim the right to vote anywhere outside Kentucky. 			
If you select "Other" as your party affiliation, you are eligible to vote for only nonpartisan offices in any primary election. You may vote for any candidate in all general or special elections. Only persons timely registered shall have the right to vote.					
NOTE: You may change your political party affiliation at any time on or before December 31 st to remain eligible to vote in the following primary election.		<input checked="" type="checkbox"/> Signature		Date	
		TWO WITNESSES REQUIRED IF "MARK" IS USED			
		Witnessed By:		Witnessed By:	

To maintain your privacy, fold on perforated line, secure with tape and mail

COMMONWEALTH OF KENTUCKY MAIL-IN VOTER REGISTRATION FORM INSTRUCTIONS

You can use this form to: register to vote, change your name, change your address, register with a party or change parties.

Party Registration:

Kentucky has closed party primary elections, which means you must register as a Democrat or Republican to vote in that party's primary election. If you select "Other" as your party registration, you are eligible to vote in nonpartisan city and judicial primary elections ONLY. All eligible registered voters may vote for any candidate regardless of party registration in general or special elections. Only persons timely registered to vote shall have the right to vote.

NOTE:

- You must mail or return the completed voter registration to your local county clerk at least 29 days prior to the election.
- A listing of county clerk contact information is available on the State Board of Elections website, www.elect.ky.gov.
- If you are already registered to vote, you may change your political party registration at any time on or before December 31st to remain eligible to vote in the following primary election.
- If you want to check your voter registration record, the Voter Information Center (VIC) is available on the State Board of Elections website, www.elect.ky.gov. VIC includes the address of your voting precinct, a map with driving directions, and your current party registration.

Questions? Contact Your Local County Clerk OR

State Board of Elections
 140 Walnut Street
 Frankfort, KY
 (502) 573-7100
www.elect.ky.gov

Deaf and Hard of Hearing persons with TDD: call (502) 573-7100



Postage
Required.
Post Office will
not deliver
without proper
postage



**OFFICIAL VOTER
REGISTRATION FORM**

BOARD OF ELECTIONS
140 WALNUT ST
FRANKFORT KY 40601-3236



Please complete sections by printing LEGIBLY. If you have any questions about how to fill out this application, please call your local voter registrar. Please visit the Texas Secretary of State website, www.sos.state.tx.us, and for additional election information visit www.votetexas.gov.
 Este formulario está disponible en español. Favor de llamar a su registrador de votantes local para conseguir una versión en español.

Qualifications

- You must register to vote in the county in which you reside.
- You must be a citizen of the United States.
- You must be at least 17 years and 10 months old to register, and you must be 18 years of age by Election Day.
- You must not be finally convicted of a felony, or if you are a felon, you must have completed all of your punishment, including any term of incarceration, parole, supervision, period of probation, or you must have received a pardon.
- You must not have been determined by a final judgment of a court exercising probate jurisdiction to be totally mentally incapacitated or partially mentally incapacitated without the right to vote.

1 THESE QUESTIONS MUST BE COMPLETED BEFORE PROCEEDING (Check one)

- New Application Change of Address, Name, or Other Information Request for a Replacement Card

Are you a United States Citizen? Yes No Will you be 18 years of age on or before election day? Yes No

If you checked 'No' in response to either of the above, do not complete this form.

Are you interested in serving as an election worker? Yes No

2	Last Name Include Suffix If any (Jr, Sr, III)	First Name	Middle Name (if any)	Former Name (if any)
3	Residence Address: Street Address and Apartment Number. If none, describe where you live. (Do not include P.O. Box, Rural Rt. or Business Address)		City	TEXAS
			County	Zip Code
4	Mailing Address: Street Address and Apartment Number. (If mail cannot be delivered to your residence address.)		City	State
				Zip Code

5 City and County of Former Residence in Texas

6	Date of Birth: (mm/dd/yyyy)	7	Gender (Optional)	8	Telephone Number (Optional) Include Area Code
	<input type="text"/>		<input type="checkbox"/> Male <input type="checkbox"/> Female		(<input type="text"/> <input type="text"/> <input type="text"/>) <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

9	Texas Driver's License No. or Texas Personal I.D. No. (Issued by the Department of Public Safety)	If no Texas Driver's License or Personal Identification, give last 4 digits of your Social Security Number
	<input type="text"/>	XXX-XX- <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

I have not been issued a Texas Driver's License/Personal Identification Number or Social Security Number.

10 I understand that giving false information to procure a voter registration is perjury, and a crime under state and federal law. Conviction of this crime may result in imprisonment up to one year in jail, a fine up to \$4,000, or both. Please read all three statements to affirm before signing.

- I am a resident of this county and a U.S. citizen;
- I have not been finally convicted of a felony, or if a felon, I have completed all of my punishment including any term of incarceration, parole, supervision, period of probation, or I have been pardoned; and
- I have not been determined by a final judgment of a court exercising probate jurisdiction to be totally mentally incapacitated or partially mentally incapacitated without the right to vote.

X

Signature of Applicant or Agent and Relationship to Applicant or Printed Name of Applicant if Signed by Witness and Date.

Date: _____

FOR VOLUNTEER DEPUTY REGISTRAR USE ONLY

Deputy Number	Application must be delivered to Voter Registrar no later than 5 days after receipt
Signature of Volunteer Deputy Registrar	Date

REGISTRATION RECEIPT

Name of Applicant/Applicant's Agent (if applicable)	Receipt No.:
Name of Volunteer Deputy Registrar	Deputy No.:
Signature of Volunteer Deputy Registrar	Date:

You should receive your Voter Registration Certificate within **30 days**. Please keep this receipt until you receive your Voter Registration Certificate from the voter registrar.