

PENNCO TECH

INFORMATION BULLETIN

2025

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Bristol, PA

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General Information

Student Questions / Problems / Complaints

Please be advised that the following staff members are available to assist students with any questions, complaints, or problems; i.e. personal, academic, financial, or career. Students' concerns or complaints should first be brought to the attention of the instructor. Complaints that are not satisfactorily resolved at this level should and can be brought to the attention of the staff members listed below. Complaints that are not satisfied at these levels must be brought to the attention of the School Director.

Your Instructor

Financial Aid Administrators

Vanessa Melendez
Dashira Jones

Financial Associate Director

Pattie Himes

Director of Financial Aid

Kacy Linden

Director of Career Services

Tekoa Capps

Career Services

Lisa Lund
Evan Hartwell

Director of Student Services

Sean Roberts

Director of Education

Chase Kilmer

Evening Supervisor

Mark Raccagno

Director of Business Administration

Christian Ryan

School Director

Danielle Cattell

Hours of Operation

Business Office

Monday through Friday	7:30 AM – 4:00 PM
Monday, Wednesday, and Thursday	4:00 PM – 8:00 PM

Financial Aid

Monday, Wednesday, and Thursday	7:30 AM – 8:30 PM
Tuesday and Friday	7:30 AM – 4:00 PM

Class Hours

Day School	7:30 AM to 3:00 PM Breaks – 1 Morning and 1 Afternoon Your Instructor will advise you of the time. Lunch – 11:00 AM to 11:30 AM or 11:30 AM to 12:00 PM
Evening School	6:00 PM to 10:00 PM Break – 1 During the Evening Your Instructor will advise you of the time.

School Closing

Information regarding closing due to inclement weather will be announced by the school's name and location Pennco Tech-Bristol, PA. School closing will be available through e2Campus and Student Portal.

The school will also use our Emergency Broadcast System e2Campus to send text & email messages to students & staff based on the information you provide to be input into the school's database.

Weather conditions vary from one area to another. Our decision to open or close is determined by overall travel conditions as well as the specific conditions at our Bristol, PA school location. We will post our decision as soon as possible.

Academic Assistance / Tutoring

Upon request, students requiring remedial education programs can receive information from the Student Services Office on the availability of these programs from the regional adult learning centers and/or other programs. Extra help or tutoring is available regularly for any student in need. Students should contact their instructor to establish dates and times.

GED Programs

For those students not having a high school diploma and seeking to secure a General Equivalency Diploma (GED) the following information is provided for reference:

The GED has tested in five areas: Reading, Writing, Math, Science, and Social Studies. Test preparation books are available (free) at every public library.

For further information and test locations, please visit the Education Department in Building 3

ATTENDANCE

Pennco Tech is a Clock Hour institution with extremely focused curriculums. As such, attendance is a major factor in student success. Attendance is monitored daily by instructors and is overseen by the Education Department for SAP purposes.

EXCUSED ABSENCE POLICY

Pennco Tech students are expected to come to school every day or evening, prepared for training. However, after 40-plus years of training, we recognize that various life scenarios will sometimes make “perfect attendance” not always possible. Any time missed will need to be completed in make-up time (after class hours for day students and before class hours for evening students)

MAKEUP WORK/SEAT TIME

Any required make-up seat time/work by the student will be completed by the student under the supervision of a qualified instructor or other qualified academic employee. For Title IV purposes, make-up work/seat time must consist of a documented time of instruction in the classroom or lab. During make-up hours/seat time, the student is to be physically present and perform either supervised laboratory assignments or shop work necessary to complete outcomes and objectives.

Furthermore, from an academic perspective, make-up work/seat time is mandatory for incomplete or unsatisfactory lab assessment grades. Make-up work may be facilitated by the student’s instructor during or after hours of school operation. The purpose of make-up work is to advance the student’s ability to achieve student learning outcomes associated with the time absent. All absences are counted against a student’s record.

Holiday / Inclement Weather Make-Up

Evening students normally attend school on Monday, Wednesday, and Thursday evenings. However, in the event a holiday falls on a regularly scheduled evening, classes would then be scheduled on a Tuesday evening to make up the missed time. The make-up Tuesday evenings will be announced in advance if possible. Refer to your school catalog for specific school holidays. If campus is closed for inclement weather, day and evening classes will be completed virtually using Microsoft Teams. If virtual education cannot be accomplished on the day of the closing for any reason: DAY CLASS will complete the missed time by extending the school day by one (1) hour per day for seven school days. Extended hours would be from 7:30 AM to 4:00 PM with advance notice given and EVE CLASS will complete the missed hours on a schedule Tues evening with advance notice given.

Child Care Center

Not Available at our Pennco Tech, Bristol, PA Facility.

Housing

Pennco Tech makes available information regarding housing accommodations and carpooling. Students needing assistance should contact Student Services.

Parking

Pennco Tech offers free parking to all students. However, the school assumes no liability for vehicles and/or their contents. Vehicles that are parked in unauthorized places or left on the premises overnight may be towed at the owner's expense without any notification. See the School Director for any special allowances.

Loitering in the parking lot is prohibited. All trash and cigarettes should be placed in the appropriate receptacles. For safety purposes, glass containers should not be brought to Pennco Tech property. If any broken glass or dangerous condition is observed, please inform Student Services, the Director of Education, or the School Director. Students are encouraged to eat indoors or at the designated outdoor picnic area, not in the parking lot areas.

Career Services

Career Services is available to assist students and graduates seeking employment. Assistance is also available for students seeking part-time employment. The Career Service office is located in building #3.

Services for the Physically Challenged

- * Designated parking and ramp access to all school buildings
- * Restrooms to accommodate wheelchairs
- * Other specialized equipment and options are available to meet specific needs and are treated on an individual basis

Student Conduct / Discipline

It is expected that students conduct themselves in a manner that demonstrates respect for their peers, instructors, school staff, and visitors. Students should not indulge in any activity or actions that negatively impact the learning environment.

We, at Pennco Tech, expect our students to have a high level of integrity. Any student who uses dishonest means to improve a grade will face disciplinary action up to and including termination of training.

Student Dress Code

Part of the educational experience at Pennco Tech includes the preparation of students to enter the workplace. We require all students to dress appropriately for their line of work. The classroom is your first job site. Most shop/lab areas have specific dress requirements to comply with safety regulations. Instructors will inform students about specific requirements. Students not meeting these requirements will be asked to comply with the set standards

Student Safety / Injury

If you are injured while attending school, report the incident immediately to your Instructor. An accident report will be completed which will require your signature. Pennco Tech is not responsible for any medical costs incurred from injuries that occur while performing normal training activities. It is expected that students conduct themselves in a manner that does not present a safety hazard to themselves, other students, or school personnel.

Work shoes and appropriate dress/PPE are mandatory for the following programs:

- Air Conditioning, Refrigeration and Heating
- Plumbing
- Welding
- Automotive Technology
- Electrician

Safety glasses are required in shop or lab areas by all students, instructors, school personnel, and visitors when work is being performed. While in the lab or shop environment, any jewelry deemed unsafe by the instructor must be removed

before proceeding with the lesson of the day. Students unprepared to participate will be asked to leave for the day.

Student Property

Loss or damage to a student's personal property is not the responsibility of the school. All such occurrences should, however, be reported to the Education Department and/or the local Police Department.

School Telephone

We have no system for delivering messages to students. When possible, we will deliver EMERGENCY messages only. The evening receptionist is available only until 8:30 PM. For extreme emergencies after 8:30 PM, contact local police at 911.

Cell Phones

Cell phone use should be limited to outside the school buildings during breaks and lunch only.

Cell phones are to be left on "vibrate" during class time for possible notification from the school's emergency response system.

Textbooks

Textbooks for the appropriate terms are normally available before the first day of the term. Availability from the publishers and pricing are always subject to change. Booklist and pricing information are available at the Business Office.

Tools

Tool kits are available for purchase at Pennco Tech. You must complete a tool order form at the Business Office to reserve your tool kit. Tool lists are available from your Admissions Representative or the Business Office. Failure to have the tools required to participate in your program objectives may result in a failing grade and possible dismissal from the program.

Vehicle Repair Policy

Vehicle Storage

Under no circumstances will vehicles be parked on Pennco Tech property awaiting repair. All vehicles must be in drivable condition and be removed daily.

No vehicles may remain in the shop facilities for more than one day without the express written authorization of the Director of Education or the School Director.

Vehicle Repair

Automotive students are permitted to work on their cars or those belonging to their immediate family or an employee of Pennco Tech when approved, in advance, by their instructor and/or the Education Department. Such work must coincide with the students' scheduled training.

The approving instructor must be satisfied that the student owns the vehicle and has proper insurance. A registration or a vehicle title and insurance card are the only forms of proof accepted. Pennco Tech has no liability for any loss suffered to said equipment by fire, theft, improper workmanship, or for any cause whatsoever, during the time said equipment is on the premises of Pennco Tech. The only charge for said repairs is to be for parts and materials used. There will be no charge for labor.

Procedures

Upon approval from the instructor and before the vehicle may be in the shop, the student must complete a Repair Order (RO) detailing the repair to be done. This form is available from the Auto Tech Instructor and must be signed by both the Instructor and the owner of the vehicle (student). If the owner of the vehicle is an employee or member of the student's immediate family then a *Verification of Vehicle Ownership* form must be completed. This form is also available from your Auto Tech Instructor.

Students will be made aware of what repair needs to be completed on the car and what parts are needed to accomplish repair. The student is responsible for purchasing the correct parts and bringing them to Pennco Tech so the repair can be completed. All repair work completed is at the discretion of the Automotive instructor and or Campus Director

Exceptions- Only when approved in advance by the Education Department, vehicles owned by someone other than the student or immediate family may be repaired in our facility. All procedures stated above must be followed and the **School Director's signature must be on the Repair Order before any work can begin.**

Financial Aid

Financial Aid programs and information is provided in a later section "Financial Aid Policy and Procedure".

All students must meet with a Financial Aid Administrator to determine eligibility for financial assistance. We want to make your application for financial aid

as easy as possible. The processing time for aid will vary with the types of aid for which you apply. Please see the Financial Aid Office with any questions or problems you may have.

Pennco Tech Refund Policy

Pennco Tech reserves the right to amend the terms of its Refund & Cancellation Policy to meet the Federal, State, Accrediting Body or any other regulatory agency statutes, guidelines, or regulations in effect when an applicant or student withdraws or is terminated.

Institutional Refund Policy - Cancellation

Students are eligible for a full cancellation and full refund of all monies paid to Pennco Tech if their program start is rescheduled or canceled. For all voluntary cancellations on behalf of the student, the enrolled student must notify Pennco Tech in writing before the end of their 5th calendar day following the student's start date. Students who provide the cancellation notice in time will not have tuition charged and will be refunded on all advance payments made except for any nonrefundable charges incurred. All books issued to the student before cancellation are non-returnable and nonrefundable unless returned to the Business Office in brand new condition without any writing, folded pages, or other damage. Tools are non-refundable regardless of student status.

Institutional Refund Policy - Withdrawal

Except for students who meet the conditions for cancellation, if the student should terminate his/her enrollment for any reason or the student is terminated for failure to meet the academic, attendance, financial, or student conduct standards outlined in this enrollment agreement, remaining prepaid tuition will be refunded within 30 days after the date of determination of withdrawal. Tuition is charged from the class start date through the last date of attendance. If the student withdraws before seventy percent (70%) completion of their payment period (equal to or less than 69.9%), tuition will be adjusted using the pro rata calculation of scheduled hours in the current payment period, and a return is processed for the remainder. This is for the current payment period only, as all payment periods after the student's current payment period are already fully earned and will not be refunded. If a student withdraws at seventy percent (70%) or more of the current payment period completion, all tuition charges are deemed fully earned within that payment period.

For students receiving Third-Party funding assistance, VA assistance including VOC Rehabilitation, Post 9/11, and Yellow Ribbon, and need additional information or questions answered, you should speak directly to your appointed financial aid representative located in the Financial Aid Office.

Return of Federal Title IV Funds

There are Federal Regulations that mandate how Title IV Funds will be calculated when a student withdraws from school before the end of a payment period. For a complete explanation please refer to the later section "Financial Aid

Policy and Procedure". Students are requested, but not required, to notify the school in writing of their intention to withdraw.

Tuition Payments

It is important to remember that tuition payments are the responsibility of the student, regardless of Financial Aid. A monthly tuition schedule is available at the Bursar's window.

All tuition payments are due on the 1st of each month. Please see the Financial Aid Office if there are any questions concerning this matter.

ANYONE FAILING TO MEET THIS OBLIGATION IS SUBJECT TO DISMISSAL

Drug/Alcohol-Free School Program

The *Drug-Free Schools and Communities Act Amendments of 1989* and the *Drug-Free Workplace Act of 1988* require that as a condition of receiving funds under any federal program, we must implement a program to prevent the unlawful possession, use, or distribution of alcohol and illicit drugs by students and employees.

Standards of Conduct

Through this communication, Pennco Tech notifies its students and employees that the unlawful possession, use, or distribution of alcohol and illicit drugs is prohibited by students and employees on its property or as part of any of its sponsored activities. As a condition of attendance or employment, every student or employee must:

1. Abide by these standards
2. Notify a Pennco Tech Director of any criminal drug statute conviction for a violation occurring in the workplace, no later than five (5) days after such conviction. Within ten (10) days after such notice, Pennco Tech is required to notify the U.S. Department of Education.

Disciplinary Sanctions

For any violation of the aforementioned *Standards of Conduct*, Pennco Tech will take one or more of the following actions (consistent with Local, State, and Federal Law):

1. Immediately schedule an informal hearing.
2. Notify local police, as appropriate.
3. Request that the student/employee leave the school premises.
(To seek immediate medical attention, if necessary)
4. Invoke appropriate personnel action, up to and including expulsion or termination of employment.

5. Require the student/employee to complete an appropriate rehabilitation program.

Informative pages to follow:

- Descriptions of the health risks associated with the abuse of alcohol and the use of illicit drugs.
- Lists of counseling, treatment, rehabilitation, or re-entry programs that are available.
- Some legal sanctions for the unlawful possession or distribution of illicit drugs and alcohol.

Uses of Alcohol – Effects

Alcohol consumption causes several marked changes in behavior. Even low doses significantly impair the judgment and coordination required to drive a car safely, increasing the likelihood that the driver will be involved in an accident. Low to moderate doses of alcohol also increase the incidence of a variety of aggressive acts, including spouse and child abuse. Moderate to high doses of alcohol cause marked impairments in higher mental functions, severely altering a person's ability to learn and remember information. Very high doses cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce the effects just described.

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms, including anxiety, tremors, hallucinations, and convulsions. Alcohol withdrawal can be life-threatening. Long-term consumption of large quantities of alcohol, particularly when combined with poor nutrition, can also lead to permanent damage to vital organs such as the brain and liver.

Mothers who drink alcohol during pregnancy may give birth to infants with *fetal alcohol syndrome*. These infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risk than other youngsters of becoming alcoholics.

Drug and Alcohol Abuse Program Phone Numbers

Pennsylvania

Police	215-785-4040
Poison Control	215-386-2100
Rescue Squad	215-547-5225
Substance Abuse	215-750-3301
Alcoholics Anonymous	215-788-9920
Al-Anon (Family Group)	215-222-5244
Council on Alcoholism	800-221-6333

Livengrin
Cocaine Hotline

215-638-5200
800-262-2463

New Jersey

Gloucester Township Police
Drug Enforcement Agency – Woodbury
Drug Hotline
Department of Narcotics & Drug Abuse
Ala-Call-Alcoholism Help
Alcoholics Anonymous

856-228-4500
856-626-1119
800-225-0196
856-757-2860
800-322-5525
856-486-4444

Federal Trafficking Penalties – Marijuana

As of November 18, 1988

Quantity	Description	First Offense	Second Offense
1,000 kg or more; or 1,000 or more plants	Marijuana Mixture containing detectable quantity*	<ul style="list-style-type: none"> – Not less than 10 years, not more than life. – If death or serious injury, not less than 20 years, not more than life. – Fine not more than \$4 million individual, \$10 million other than individual. 	<ul style="list-style-type: none"> – Not less than 20 years, not more than life. – If death or serious injury, not less than life. – Fine not more than \$8 million individual, \$20 million other than individual.
100 kg to 1,000 kg or 100-999 plants	Marijuana Mixture containing detectable quantity*	<ul style="list-style-type: none"> – Not less than 5 years, not more than 40 years. – If death or serious injury, not less than 20 years, not more than life. – Fine not more than \$2 million individual, \$5 million other than individual. 	<ul style="list-style-type: none"> – Not less than 10 years, not more than life. – If death or serious injury, not less than life. – Fine not more than \$4 million individual, \$10 million other than individual.
50 to 100 kg	Marijuana	<ul style="list-style-type: none"> – Not more than 20 years. – If death or serious injury, not less than 20 years, not more than life. – Fine not more than \$1 million individual, \$5 million other than individual. 	<ul style="list-style-type: none"> – Not less than 30 years. – If death or serious injury, not less than life. – Fine not more than \$2 million individual, \$10 million other than individual.
10 to 100 kg	Hashish		
1 to 100 kg	Hashish Oil		
50 to 99 plants	Marijuana		
Less than 50 kg	Marijuana	<ul style="list-style-type: none"> – Not more than 5 years. – Fine not more than \$25,000 individual, \$1 million other than individual. 	<ul style="list-style-type: none"> – Not less than 10 years. – Fine not more than \$500,000 individual, \$2 million other than individual.
Less than 10 kg	Hashish		
Less than 1 kg	Hashish Oil		

* Includes Hashish and Hashish Oil

(Marijuana is a Schedule 1 Controlled Substance)

Federal Penalties and Sanctions for Illegal Possession of a Controlled Substance

21 U.S.C. 844 (a) 1st conviction: Up to 1 year imprisonment and fined at least \$1,000 but not more than \$100,000 or both.	21 U.S.C. 853(a)(2) and 881(a)(7) Forfeiture of personal and real property used to possess or to facilitate possession of a controlled substance if that offense is punishable by more than 1-year imprisonment. (See special sentencing provisions re: Crack.)
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After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years, and fined at least \$2,500 but not more than \$250,000 or both.	21 U.S.C. 844a Civil fine of up to \$10,000 (pending adoption of final regulations).
After 2 or more prior drug convictions: at least 90 days in prison, not to exceed 3 years, and fined at least \$5,000 but not more than \$250,000 or both.	21 U.S.C. 853a Denial of Federal benefits, such as student loans, grants, contracts, and professional and commercial licenses, up to 1 year for a first offense, and up to 5 years for second and subsequent offenses.
Special sentencing provisions for possession of crack cocaine: Mandatory at least 5 years in prison, not to exceed 20 years, and fined up to \$250,000 or both if:	18 U.S.C. 922(g) Ineligible to receive or purchase a firearm.
[a] 1st conviction and the amount of crack possessed exceeds 5 grams. [b] 2nd conviction and the amount of crack possessed exceeds 3 grams. [c] 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram.	Miscellaneous Revocation of certain Federal licenses and benefits, e.g. pilot licenses, public housing tenancy, etc., are vested within the authorities of individual Federal agencies.
21 U.S.C. 881(a)(4) Forfeiture of vehicles, boats, aircraft, or any other conveyance used to transport or conceal a controlled substance.	Note: These are only Federal penalties and sanctions. Additional State penalties and sanctions may apply.

Federal Trafficking Penalties

Appendix A

CSA	Penalty		Quantity	Drug	Quantity	Penalty	
	2nd Offense	1st Offense				1st Offense	2nd Offense
I and II	Not less than 10 years. Not more than life. If death or serious injury, not less than life. A fine of not more than \$4 million individual, and \$10 million other than individual.	Not less than 5 years. Not more than 40 years. If death or serious injury, not less than 20 years, not more than life A fine of not more than \$2 million individual, \$5 million other than individual	10 - 99 g or 100 - 999 g mixture	METHAMPHETAMINE	100 g or more or 1 kg* or more mix	Not less than 10 years. Not more than life. If death or serious injury is not less than 20 years, not more than life. A fine of not more than \$4 million for individuals, and \$10 million other than individuals.	Not less than 20 years. Not more than life. If death or serious injury, not less than life. A fine of not more than \$8 million for individuals, and \$20 million other than individual.
			100 - 999 g mixture	HEROIN	1 kg or more mixture		
			500 - 4,999 g mixture	COCAINE	5 kg or more mixture		
			5 - 49 g mixture	COCAINE BASE	50 g or more mixture		
			0 - 99 g or 100 - 999 g mixture	PCP	100 g or more or 1 kg mixture		
			1 - 10 g mixture	LSD	10 g or more mixture		
			40 - 399 g mixture	FENTANYL	400 g or more mixture		
			10 - 99 g mixture	FENTANYL ANALOGUE	100 g or more mixture		
	Drug	Quantity	First Offense		Second Offense		
	Others**	Any	Not more than 20 years. If death or serious injury is not less than 20 years, not more than life. Fine \$1 million individual, \$5 million not individual.		Not more than 30 years. If death or serious injury, life. Fine \$2 million individual, \$10 million not individual.		
III	All	Any	Not more than 5 years. Fine not more than \$250,000 individual, \$1 million other than individual.		Not more than 10 years. Fine not more than \$500,000 individual, \$2 million other than individual.		
IV	All	Any	Not more than 3 years. Fine not more than \$250,000 individual, \$1 million other than individual.		Not more than 6 years. Fine not more than \$500,000 individual, \$2 million other than individual.		

V	All	Any	Not more than 1 year. Fine not more than \$100,000 individual, \$250,000 other than individual.	Not more than 2 years. Fine not more than \$200,000 individual, \$500,000 other than individual.
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* The law as originally enacted states 100 g, and Congress requested to make a technical correction to 1 kg.

** Does not include marijuana, hashish, or hash oil. (See separate chart.)

Federal Penalties and Sanctions

Illegal Possession of a Controlled Substance

21 U.S.C. 844(a)

1st Conviction: Up to 1 year imprisonment and fined at least \$1,000 but not more than \$100,000, or both.

After 1st Conviction: At least 15 days in prison, not to exceed 2 years, and fined at least \$2,500 but not more than \$250,000, or both.

After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years, and fined at least \$5,000 but not more than \$250,000, or both.

Special sentencing provisions for possession of crack cocaine: Mandatory at least 5 years in prison, not to exceed 20 years, and fined up to \$250,000, or both, if:

- (a) 1st conviction and the amount of crack possessed exceeds 5 grams.
- (b) 2nd crack conviction and the amount of crack possessed exceeds 3 grams.
- (c) 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram.

21 U.S.C. 853(a) (2) and 881(a) (7)

Forfeiture of personal and real property used to possess or to facilitate possession of a controlled substance if that offense is punishable by more than 1-year imprisonment. (See special sentencing provisions re: crack.)

21 U.S.C. 881(a) (4)

Forfeiture of vehicles, boats, aircraft, or any other conveyance used to transport or conceal a controlled substance.

21 U.S.C. 844a

Civil fine of up to \$10,000 (pending adoption of final regulations).

21 U.S.C. 853a

Denial of Federal benefits, such as student loans, grants, contracts, and professional and commercial licenses, up to 1 year for a first offense, and up to 5 years for second and subsequent offenses.

18 U.S.C. 922(g)

Ineligible to receive or purchase a firearm.

Miscellaneous

Revocation of certain Federal licenses and benefits, e.g. pilot licenses, public housing tenancy, etc., are vested within the authorities of individual Federal agencies.

Note: These are only Federal penalties and sanctions. Additional State penalties and sanctions may apply.

Student Right to Know & Campus Security Act

Security

All school staff and students are responsible for the security of the school community. We intend to promote a safe, problem-free environment for staff and students, and to enforce all school policies and procedures.

Access to school facilities is limited to enrolled students, visiting prospective students, and guests of the school. "Suspect" individuals should be reported to any school staff member. After normal school hours, all buildings are closed and secured. An outside security agency electronically monitors the facilities for fire and burglary.

Reporting and Responding to a Crime or Emergency

If you fall victim to a crime, observe a crime or suspicious activity, or witness an emergency in progress, immediately notify the school director and/or the local police department. Give your name and describe the situation and/or suspect noting as many details as possible. If a vehicle is involved, describe the vehicle and give the license plate number if possible. Await the arrival of a school director and/or police. Details of criminal activities occurring on school property reported to school officials will be forwarded to the proper authorities.

All information concerning victims' and witnesses' identities is held in confidence. If you suspect a crime is in progress, notify a school director and/or police authorities immediately. If you are mistaken neither you nor the "suspect" will be penalized.

Awareness Network

Students and staff are encouraged to be individually responsible for their security, the security of their personal property, and the security of others and their property. Our internal awareness and reporting network should reduce or eliminate security problems.

Institutional Awareness

To aid all staff and students in understanding and awareness of the prevention of crime and the surrounding issues of personal security, Pennco Tech regularly reviews all policies and practices of the institution each year.

Campus crimes that constitute a threat to students or employees shall be communicated verbally and by the Emergency Broadcast System e2Campus to the student body and school employees within 24 hours of any occurrence. This has been implemented as an aid in the prevention of similar occurrences.

Crime Victim – Information About Disciplinary Proceedings

Pennco tech, upon written request, will disclose to the alleged victim of any crime of violence or a nonforcible sex offense, the results of any disciplinary proceedings conducted by the institution against a student who is the alleged perpetrator of such crime. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided, upon request, to the next of kin of the alleged victim.

Sexual Offenses

Rape is an act of violence, not passion. It is an attempt to hurt and humiliate, using sex as a weapon.

Awareness is the first step toward prevention. Protect yourself. Be alert!

- Show that you are in control – walk with confidence.
- Be aware of your surroundings.
- Don't fog your judgment with alcohol or other drugs.
- Be assertive – don't let anyone violate your space.

What you should do in the event of a sexual assault:

- Be a good witness – remember as much detail as you can.
- Preserving evidence may be essential to the proof of sexual assault.
- Do not shower, bathe, douche, or throw any clothing away.
- Call the police – if on campus see the School Director. The Director will then assist in notifying local police.
- Call a friend or relative if you need additional support as well; call your rape crisis center (phone number provided in this publication).
- Seek medical attention and counseling.

Counseling

The school has available the phone numbers of counseling centers for victims of sexual assault. Anyone needing this information should contact the School Director. If the victim requests a changing academic and/or living situation after an alleged sexual assault, the school will make every effort reasonable to accommodate.

Police	911
A Women's Place 24 HR Hotline	800-220-8116
Network of Victim Assistance 24 HR Hotline	800-675-6900

Access to information about **Sex Offenders**, classified as sexually violent predators must be available to the public over the Internet under Megan's Law.

Although you can get sex offenders list information directly from almost all state government websites, you'll probably find it easier to do a free search of the **National Alert Registry** www.nationalalertregistry.com where all you need to do is enter a zip code to receive a listing for a particular area.

Sexual Harassment Policy

Introduction

Pennco Tech is committed to providing a work and learning environment that is free of discrimination and harassment. This policy will apply to all employees and students.

Prohibited Conduct

Sexual harassment is unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when:

- a. submission to such conduct is made either explicitly or implicitly a term or condition of the individual's education or employment; or
- b. submission to or rejection of such conduct is used as the basis for academic or employment decisions affecting the individual; or
- c. such conduct has the purpose or effect of unreasonably interfering with an individual's academic or work performance or creating an intimidating, hostile, or offensive environment.

Procedures for Investigation

Any employee or student who believes she or he has been the subject of harassment should report the incident directly to the School Director. The complaint must be put in writing by the complainant. The complaint will be signed and dated by the complainant and the School Director will acknowledge receipt by signing the complaint and dating the complaint received. The School Director will then make a copy of the complaint and give the copy to the complainant.

The School Director shall conduct a prompt and thorough investigation of the alleged incident. The investigation shall include:

1. An interview with the complainant, to establish the basic facts and identify witnesses and physical evidence, if any. A detailed written complaint must be obtained.
2. An interview with the alleged offender, to allow the alleged offender an opportunity to admit, deny, or explain each factual allegation in the complainant's statement and identify witnesses or physical evidence, if any. The alleged offender will be instructed not to discuss the incident or the complaint with the complainant. Interview any witnesses. Witnesses will be informed that any confidential matters that are discussed must remain confidential.

The School Director shall review the results of the investigation and decide whether the harassment policy has been violated.

1. The results of the investigation shall be communicated to the complainant and the alleged offender.
2. The decision of the School Director may be appealed to a Committee consisting of the President and two other School Officials. The Committee, after reviewing the results of the investigation, may adopt, reject, or modify the decision.

If, for any reason, the student or employee feels uncomfortable with taking this issue to the School Director or the President, or the complaint to these individuals is not handled as outlined in the above procedures, the employee or student should make an appointment with the Chairman of the Board, Mr. John Hobyak. If the complaint is against the Chairman of the Board, please present the complaint to the President and School Director.

Sanctions for Violation of the Policy

When it has been determined that harassment has occurred, action shall be taken as follows:

1. Disciplinary action shall be taken commensurate with the offense and may range from a written reprimand to termination.
2. In determining the action to be taken, any prior history of harassment shall be taken into consideration.

Prohibition of Retaliation

Any conduct, which could reasonably be perceived as retaliatory, such as accosting, calling or writing to the complainant, or encouraging third parties to harass the complainant because of her/his complaint shall be considered an independent violation of the policy.

Vaccination / Immunization

Pennco Tech does not require vaccination/immunization documentation. They are required to enter primary schools (K to 12). If you have not received the required immunizations, contact your doctor to update your vaccinations and immunizations.

The following two pages are charts for vaccinations and immunizations provided by the Centers for Disease Control (CDC): at www.cdc.gov or (800) 232-4636.

Chart 1	11 to 19 years old.
Chart 2	19 to 65 years & older

Prohibiting Workplace Violence

Preamble

Pennco Tech is committed to fostering an academic, work, and living environment that promotes the achievement of its mission of postsecondary education. To accomplish this goal, students, faculty, and staff are expected to behave in a fashion that promotes a community free from violence, threats of violence, harassment, intimidation, and disruptive behavior of a violent or intimidating nature. In a national culture that is becoming increasingly more violent, the issue of

workplace violence has received attention across the country. While this type of conduct is not pervasive at Pennco Tech, no workplace is immune. This policy, therefore, was written to address the issue of workplace violence in our community.

Policy

Pennco Tech prohibits workplace violence. Specifically, Pennco Tech will respond promptly and by this policy to violence, threats of violence, harassment, intimidations, or disruptive behavior of a threatening nature towards people or property. Complaints involving workplace violence will be given the serious attention they deserve. Individuals who violate this policy may be removed from Pennco Tech property and are subject to disciplinary and/or personnel action up to, and including, termination and/or criminal prosecution.

Scope

This Policy applies to all areas of Pennco Tech operations and programs and Pennco Tech facilities. It applies to all Pennco Tech employees and students, concerning conduct that arises out of their employment status, as well as to the conduct of all vendors, contractors, subcontractors, consultants, and others who do business with Pennco Tech. It also applies to other persons not affiliated with Pennco Tech such as former employees, customers, and visitors. Complaints of workplace violence committed by employees or others covered by this Policy will be addressed by this Policy.

Definition

Workplace violence is defined as any actual or threatening behavior of a violent nature, as understood by a reasonable person, exhibited by faculty, staff, or others within the scope of this Policy. Examples of workplace violence include, but are not limited to:

1. Intentional physical contact to cause harm
2. Menacing or threatening behavior where such behavior would be interpreted by a reasonable person as being evidence of intent to cause physical harm to an individual's property
3. Possessing any firearm, imitation firearm, or any components that can readily be assembled into a firearm or other weapon, as defined by the Laws of New Jersey and/or Pennsylvania, irrespective of whether the individual possesses a valid permit to carry the firearm or a valid firearms purchaser identification card.

Reporting Workplace Violence

General Reporting Responsibilities

Any member of the Pennco Tech community who has been subject to workplace violence or who has witnessed workplace violence should promptly notify the appropriate Pennco Tech official (see section E.3). Additionally, employees and students are encouraged to report behavior that they reasonably believe poses a potential for workplace violence as defined above. All Pennco Tech employees must take this responsibility seriously.

Reporting Imminent or Actual Violence

Any person experiencing or witnessing imminent or actual violence involving weapons or potential injuries should call the 911 emergency number and then inform a member of the Pennco Tech staff.

Reporting Acts of Violence Not Involving Weapons or Injuries to Persons

Any person who is the subject of, or witness to, a suspected violation of this policy should report the incident to either the Director of Education or the School Director.

False Reports

Employees or students who intentionally file false reports about workplace violence will be subject to disciplinary action up to, and including, termination for employees and suspension for students.

Confidentiality

Pennco Tech shall maintain the confidentiality of investigations to the extent possible within the requirements of conducting reasonable investigations while ensuring the safety of members of the Pennco Tech community. Pennco Tech will act based on anonymous complaints where it has a reasonable basis to believe that there has been a violation of this Policy and that the safety and well-being of members of the Pennco Tech community would be served by such action.

Retaliation

Retaliatory action against anyone acting in good faith who has made a complaint of workplace violence, who has reported witnessing workplace violence, or who has been involved in the reporting of, investigating, or responding to workplace violence is a violation of this Workplace Violence Policy. It is also a violation of the Policy to take adverse action against an employee solely on account of his/her being an actual or potential victim of workplace violence. Those found responsible for retaliatory action will be subject to discipline up to, and including, termination.

Title IX of the Education Amendments of 1972

TITLE IX states, “No person in the United States shall based on sex, be excluded from participation in, be denied the benefits of, or be subject to discrimination under any educational program or activity receiving federal financial assistance.”

Pennco Tech campus does not discriminate based on sex in admission to or employment in education programs or activities. All inquiries concerning the application of Title IX and its implementing regulations may be referred to the Title IX coordinator or the Office for Civil Rights of the United States Department of Education.

Title IX Coordinator Executive Director of Human Resources Teresa Gallagher
3815 Otter Street
Bristol, PA 19007 tgallagher@penncotech.edu Direct dial- *267-554-7623

Deputy Title IX Coordinator Bristol Campus School Director Danielle Cattell
3815 Otter Street
Bristol, PA 09007 dcattell@penncotech.edu
Direct dial *267-554-7613

The Office for Civil Rights of the United States Department of Education is at:
Office for Civil Rights, New York Office
U. S. Department of Education
The Wanamaker Building
75 Park Place, 14th Floor
New York, NY 10007-2146
(212) 637-6466

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

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For more information, please see the Web site of the U.S. Copyright Office at www.copyright.gov, especially their FAQs at www.copyright.gov/help/faq.

Missing Students Policy and Procedure

Penncro Tech takes students' safety very seriously. To this end, the following policy and procedure have been developed to assist in locating Penncro Tech student(s) living in Penncro Tech-owned, on-campus housing, who based on the facts and circumstances known to Penncro Tech are determined to be missing. This policy complies with Section 488 of the Higher Education Act of 2008.

Most missing person reports on a campus environment result from a student changing his routine without informing his roommate and/or friends of the change. Anyone who believes a student is missing should report their concern to Student Services. Every report made to the campus will be followed up with an immediate investigation once a student has been missing for 24 hours. Depending on the circumstances presented to the School Director, parents of a missing student will be notified. If parental notification is necessary, the School Director will place the call.

At the beginning of each academic year, residential students will be asked to provide, voluntarily, emergency contact information in the event he is reported missing while enrolled at Pennco Tech. This emergency information will be kept in the Student's File.

GENERAL PROCEDURE:

1. The Pennco Tech official receiving the report will collect and document the following information at the time of the report:
 - a. The name and relationship of the person making the report.
 - b. The date, time, and location the missing student was last seen.
 - c. The general routine or habits of the suspected missing student (e.g. – visiting friends who live off campus, working a job away from campus) including any recent changes in behavior or demeanor.
 - d. The missing student's cell phone number (if known by the reporter).
2. The Pennco Tech official receiving the report will contact the School Director to update him/her on the situation and to receive additional consultation.
3. Upon notification from any entity that a student may be missing, Pennco Tech may use any or all of the following resources to assist in locating the student.
 - a. Secure a current student ID or photo of the student from a friend.
 - b. Call and text the student's cell phone and call any other numbers on record.
 - c. Send the student an email.
 - d. Check all possible locations mentioned by the parties above including but not limited to library and lounges.

Missing Students Policy and Procedure - Continued

- g. Contact or call any other on-campus or off-campus friends or contacts that are made known. This could include checking a student's social networking sites such as Facebook and Twitter.

- h. Ascertain the student's car make, model, and license plate number. A member of Student Services will also check the Pennco Tech parking lot for the presence of the student's vehicle.
- 4. Once all information is collected and documented and the School Director (or his/her designee) is consulted, Pennco Tech staff may contact the local police to report the information. (Note: If in the course of gathering information as described above, foul play is evident or strongly indicated, the police can be contacted immediately.) If it is necessary to contact the local or state authorities, police procedure and protocol will be followed by Pennco Tech.

Statistics - Fire Safety

For fire safety reporting, a fire is, "any instance of open flame or other burning in a place not intended to contain the burning or in an uncontrolled manner."

Procedures for student on-campus housing evacuation:

- At the first sign of Fire/Smoke/Burning smell pull the fire alarm
- Call the Fire Department at 911
- Do not assume the fire has been reported by someone else
- If possible ensure that others are leaving the building
- Walk; do not run to the nearest exit
- Exit the building by way of the nearest stairwell

Proceed to the designated Evacuation Assembly Point, approximately 500 feet to the front of the building in the student parking lot. You are not to re-enter the building for any reason until you are notified either by the Fire Department or Pennco Tech staff

Reporting that a fire has occurred:

- The following campus personnel should be notified that a fire has occurred;
 - School Director
 - Director of Maintenance

Fire Safety systems for the on-campus student housing include the following:

- Smoke and Heat detectors are located in each dorm room and common areas
- Fire extinguishers are located on each floor of the dorm
- Fire alarm pull stations

School Policy regarding Portable Electrical Appliances, smoking, and Open Flames in on-campus Student Housing:

Statistics - Fire Safety (continued)

No heat-producing and/or cooking appliances may be used in the resident's room, hallways, or dorm lobby. All electrical equipment brought into a living unit by the student must bear the Underwriter Laboratories (UL) seal of approval (para. 8(b) of the Housing Agreement).

Smoking is permitted in the first-floor lounge only. There will be no smoking in the dorm rooms (para. 10(f) of the Housing Agreement).

No items that would/could cause an open flame situation will be brought or used in student housing.

The Annual Fire Safety Report and Annual Security Report, Campus Crime, are both located in the Pennco Tech Information Bulletin which is issued to each student.

Every student who resides in on-campus housing should review their dorm agreement for additional safety requirements.

School Policy for Fire Safety Education & Training:

A formal training program shall be maintained that will ensure all employees, and students are aware of the school's emergency procedures. The design and oversight of this program shall be the joint responsibility of the Director of Maintenance and the Director of Education. Every department head is charged with ensuring that the individuals they supervise participate in all prescribed safety training. Tabletop drills shall also be used to train key personnel throughout the year.

New employees shall receive training in emergency procedures during New Employee Orientation and through ongoing departmental in-service.

Instructors will review fire safety and training with new students and returning students on the first day of each term.

This plan will be reviewed as needed or immediately following a fire for any improvements that may be required.

EMERGENCY RESPONSE & EVACUATION PROCEDURES

Emergency planning is critical to the health and welfare of members of the Pennco Tech community. Its purpose is to respond to threats.

This plan outlines the general areas of responsibility for responding to emergencies. Detailed emergency procedures are contained in The Pennco Tech Emergency Action Plan and individual department emergency response plans, which will be executed, as appropriate, during emergencies.

Administrative Chain of Authority

In the event of an emergency, the chain of authority for administrative decision-making is as follows:

School Director or a designee (normally one of the Acting Directors; otherwise, a substitute will be identified)

Director of Maintenance

Administrative decisions that relate to confirming emergency or dangerous situations, such

as the decision to cancel classes, send employees home, or close the school, are made by the top-ranking available person in the administrative chain of authority, based on input from reporting agents or appropriate administrators.

Anyone who becomes aware of a life-threatening emergency on campus should call 911 and report the situation to local authorities and then ensure a Pennco Tech employee is told of the call so that this plan can be placed into action.

At this time the school will, without delay, and taking into account the safety of the campus community, determine the content of the notification and initiate the notification system, unless issuing a notification will, in the professional judgment of responsible authorities, compromise efforts to assist a victim or to contain, respond to, or otherwise mitigate the emergency.

The primary notification system for Pennco Tech – Bristol is text messaging to students and staff by way of our e2campus messaging system. The individual from the Administrative Chain of Authority will determine the content of the notification based on the identified emergency and further determine the appropriate groupings from the e2campus system to receive the text message.

If the emergency is during school hours, the notification will explain if the school evacuation plan needs to be implemented or if a classroom lockdown is required. If the school evacuation plan is directed, the attached campus layout map will be used to determine where you should relocate until the emergency is clear, (a text message will be sent to notify students and staff when the emergency no longer exists).

If the Administrative Chain of Authority determines the emergency information needs to be communicated to the off-campus local community that person will direct the Career Services Director, or a member of their staff, to contact the local authorities and/or media outlets as needed.

At a minimum, the Pennco Tech Emergency Response and Evacuation Procedures Program will be tested annually. This test may be announced or unannounced based on the type of event the school is trying to simulate.

Statistics – Campus Crime

During the most recent calendar years, the following number of on-campus* criminal offenses were reported to Pennco Tech officials and/or local police agencies:

Criminal Offense	1/21 to 12/22	1/22 to 12/22	1/23 to 12/23	1/24 to 12/24
Murder	0	0	0	0
Manslaughter	0	0	0	0
Sex Offense	0	0	0	0
Robbery	0	0	0	0
Aggravated Assault	0	0	0	0
Burglary	0	0	0	0
Motor Vehicle Theft	0	0	0	0
Arson	0	0	0	0
Liquor Law Violations	0	0	0	0
Drug Related Violations	0	0	0	0
Weapons Law Violations	0	0	0	0
Hate Crimes **	0	0	0	0
Larceny – Theft ***	0	0	0	0
Simple Assault ***	0	0	0	0
Intimidation ***	0	0	0	0
Destruction/Damage/Vandalism of Property***	0	0	0	0

* Campus includes all buildings or property used, owned, or controlled by the school within the same reasonably contiguous geographic area.

** Other crimes that involve injury show evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity, or disability.

*** Additional crime categories 2010 as Hate Crimes

Report Frequency

This information is included in the Pennco Tech Information Bulletin (available on the student and staff portal www.pennco.edu) issued to each student. The contents of the Information Bulletin are highlighted at the beginning of each term during a student's tenure. Staff members are given copies of this information upon hiring and the information is reviewed at least yearly in general staff meetings. Additionally, each year in January, all employees and current students will have this information reviewed in detail by their immediate supervisor or instructor.

New programs or significant changes to the security policies and/or practices are communicated through updates to the Information Bulletin, staff meetings, and other

normal channels of communication.

PENNCO TECH – BRISTOL, PA

DISCLOSURE OF GRADUATION/COMPLETION RATES

As required by the Federal Student Right to Know and Campus Security Act, Public Law 101-542, the following information is provided on program completion rates at Pennco Tech.

Refer to our Website for the latest statistics to include full-time students entering school on September 1, 2008, or later with class hours that have not exceeded 1½ times the program length.

Student Body Diversity – Race/Ethnicity and Gender

Pennco Tech's student body diversity, including the percentage of enrolled, full-time students in the following categories:

Male, Female, Self-identified members of a major racial or ethnic group; and Federal Pell Grant recipients.

This information is available at: <http://nces.ed.gov/collegenavigator>

Graduation Rates

Graduation rates, by student diversity, are available at: <http://nces.ed.gov/collegenavigator>

Retention Rates

Pennco Tech's retention rate statistics are also available at: <http://nces.ed.gov/collegenavigator>

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

Rights under FERPA for Postsecondary Institutions

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

(1) The right to inspect and review the student's education records within 45 days of the day the school receives an access request.

A student should submit to the registrar, director, director of education, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The Pennco Tech official will make access arrangements and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school 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 are inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask Pennco Tech to amend a record should write the school official responsible for the record, clearly identify the part of the record the student would like changed, and specify why it should be changed.

If Pennco Tech decides not to amend the record as requested, the school 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 Pennco Tech discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The School 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 Pennco Tech in an administrative, supervisory, academic or research, or support staff position, a person or company with whom Pennco Tech has contracted as its agent to provide a service instead of using Pennco Tech 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. Furthermore, the school only discloses personally identifiable information from an education record to appropriate parties in connection with an emergency *if* knowledge of the information is necessary to protect the health or safety of the student or other individuals.

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

Upon request, the school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

(4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by the University 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

Safeguards Rule

The Federal Trade Commission Safeguards Rule, which implements the Gramm-Leach-Bliley Act, secures the safeguarding of student information in our possession. The student Information Security Plan is coordinated and monitored by the Director of Administration and the Assistant Financial Aid Director of Pennco Tech.

Risk assessment and evaluation of our current safeguards are observed continuously and mentioned periodically to emphasize the importance of the privacy of student-specific sensitive information. Our security policy is reviewed and revised including location and access to ensure the safeguarding of student records.

Current student files are maintained in file cabinets in the business and financial aid offices. Inactive student files are stored in an archive area. Access to the file areas is limited to designated personnel requiring student information necessary to Federal Student Aid, education, academic progress and transcripts, career services employment placement activities, and compliance audits.

Student information is saved on a computer server with scheduled backup of data on tapes daily and secured in a locked storage file. The location of the server and data access on the computers is available only to the School Director, Director of Administration, Financial Aid Administrators, Bursar, and Registrar. Passwords and personal identifiers are used to ensure only legitimate users gain access.

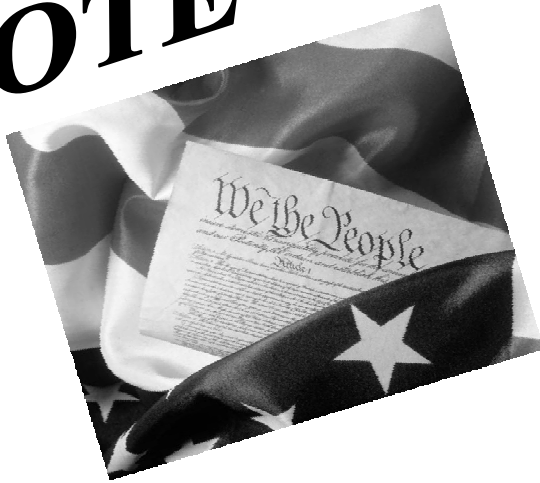
The staff, with access to student sensitive information, is instructed on the confidential information we possess and the security of the file. Information is not released without written consent from the student.

Financial Aid Management for Education (FAME) services Pennco Tech's Perkins Loans. FAME has a security plan for safeguarding student information.

Arbitration Clause

The Enrollment Agreement has an Arbitration Clause between the student and Pennco Tech. The Arbitration Clause that is part of the Enrollment Agreement is as follows; "As a condition of my being accepted for enrollment at Pennco Tech, I agree to waive my right to a jury trial in any action or proceeding related to my enrollment as a student with Pennco Tech. I understand that I am waiving my right to a jury trial voluntarily and knowingly and free from duress or coercion. I agree that all disputes relating to this enrollment agreement or my relationship with Pennco Tech, including any rights under state or federal law shall be decided by arbitration by the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court in having jurisdiction thereof."

VOTE



YOUR VOTE YOUR VOICE

ARE YOU REGISTERED????

To register and vote in any upcoming election, you must:

- ☐ be a citizen of the United States
- ☐ be at least 18 years of age on the day of the next election
- ☐ be a resident of the state and county at your address at least 30 days before the election
- ☐ mail completed registration forms to the appropriate election office

STATE	ADDRESS	DEADLINE
<i>New Jersey</i>	Office of the Secretary of State Election Division PO Box 304 Trenton, NJ 08625-9983	<i>29 days before an election or primary</i>
<i>Delaware</i>	Commissioner of Elections 32 W. Loockerman Street M101 Dover, DE 19904	<i>20 days before a general election and 21 days before a primary</i>
<i>Pennsylvania</i>	Office of the Secretary of the Commonwealth 303 North Office Building Harrisburg, PA 17120-0029	<i>30 days before an election or primary</i>
<i>Maryland</i>	State Administrative Board of Election Laws P. O. Box 231 Annapolis, MD 21404-0231	<i>25 days before the election or primary</i>
<i>New York</i>	NYS Board of Elections Swan Street Building, Core 1, 6 ESP Suite 201 Albany, NY 12223-1650	<i>25 days before the election or primary</i>

Information on all 50 states is available in the Financial Aid Office.

Financial Aid Programs

Pennco Tech participates in the following Federal Student Aid programs through the U.S. Department of Education:

- Federal Pell Grants
- Federal Supplemental Education Opportunity Grants (FSEOG)
- Federal Direct Loans
- Federal Perkins Loan Program (limited by available funds)

It is recommended that students familiarize themselves with these programs by obtaining a copy of *"The Student Guide"* published by the US Department of Education. Copies are available at the Financial Aid Office.

Other sources of aid that may be available are:

- Veterans Readjustment Benefits Act (GI Bill)
- Veterans Educational Assistance Program
- Veterans Administration Benefits
- Vocational Rehabilitation
- Workforce Development Partnership Program (WDP)

Available to high school seniors only:

- Pennco Tech Institutional Scholarship Program
- Cooperative Industrial Education of New Jersey /Pennsylvania (CIE)

How to Apply for Financial Aid

A student submits a Free Application for Federal Student Aid (FAFSA) after completing all information required. The FAFSA is then processed by the Department of Education's Central Processing System (CPS). During this process, an applicant's data is matched with the Department of Homeland Security (DHS), Social Security, Selective Service, and Veterans Affairs. After processing is complete an Effective Family Contribution (EFC) is calculated and an output document - Institutional Student Information Record (ISIR) is transmitted to the school and a Student Aid Report (SAR) is mailed to the student.

Drug Conviction for Possession or Sale of Illegal Drugs

Generally, if you have been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid, you will be ineligible for a period based on the type and number of convictions. When applying using the FAFSA on the Web you will be provided a worksheet to determine whether your conviction affects your eligibility for federal student aid.

A student will receive written notice of loss of Title IV Financial Aid eligibility, as a result of penalties, for a Drug Law Violation conviction while attending Pennco Tech.

If a student has lost federal student aid eligibility due to a drug conviction, you can regain eligibility if you pass two unannounced drug tests conducted by a drug rehabilitation program that complies with criteria established by the U.S. Department of Education. If you need assistance or have questions on how to answer this question, on the worksheet, call 1-800-FED-AID.

Verification Policy & Procedure

For verification information, please refer to the Financial Aid Policy and Procedures Manual.

Preferred Lender Policy

Pennco Tech does not participate in any preferred Lender arrangements.

Pennco Tech participates only with one Title IV Student Loan lender, the U.S. Department of Education, Direct Loan Program.

When a balance exists after all eligible and requested Title IV Aid has been awarded, and the student is unable to pay or make payment arrangements with Pennco Tech, the student may wish to apply for a private education (nontitle IV) loan. These loans have extended repayment options and may require a creditworthy co-signor for your loan application. The repayment terms and interest will be disclosed when the loan is approved. The student will be required to complete a Self Certification Form before the loan is finalized. The form will be provided by the lender or you may obtain it from the Financial Aid Office. NJCLASS Loans for NJ residents and Sallie Mae Smart Option Student Loans have provided lending to our students.

Pennco Tech wants to advise prospective borrowers, that they are not required to use any of the school's listed lenders for Private Education Loans. A loan applicant is free to choose any lender that agrees to make loans for attendance at the school.

The Financial Aid Department will also be available to assist with any school information necessary for you to obtain private (non-Title IV) borrowing. Examples of possible sources may be Personal Loans, Home Equity Loans, Credit Unions, Retirement/Pension Fund Withdrawals, etc.

Student Loans - Code of Conduct

Pennco Tech is committed to providing students and their families with the best information and processing alternatives available regarding student borrowing. In support of this and to rule out any perceived or actual conflict of interest between Pennco Tech officers, employees or agents, and education loan lenders, Pennco Tech has adopted the following:

- Pennco Tech does not participate in any revenue-sharing arrangements with any lender.

- Pennco Tech does not permit any officer, employee, or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any gifts from any lender, guarantor, or servicer.
- Pennco Tech does not permit any officer, employee, or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any fee, payment, or other financial benefit (including a stock purchase option) from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to education loans.
- Pennco Tech does not permit any officer, employee, or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept anything of value from a lender, guarantor, or group of lenders and/or guarantors in exchange for service on an advisory board, commission or other group established by such a lender, guarantor group of lenders and/or guarantors.
- Pennco Tech does not assign a lender to any first-time borrower through financial aid packaging or any other means.
- Pennco Tech recognizes that a borrower has the right to choose any non-Title IV lender from which to borrow to finance his/her education. Pennco Tech will not refuse to certify or otherwise deny or delay certification of a loan based on the borrower's selection of a lender.
- Pennco Tech will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with a specified number or volume of loans, or a preferred lender arrangement.
- Pennco Tech will not request or accept any assistance with call center or financial aid office staffing.

Processing and Awarding Title IV Aid

The student meets with a Financial Aid Administrator to determine an awarding package to meet their financial obligation to provide funding for the institutional charges. The FAA will notify the student of the aid package eligibility. A Student Budget for a particular time frame is prepared which details the awarding of types of aid, anticipated date, and amount of financial aid disbursements.

Entrance Interview

Within 30 days from class start and before a first disbursement may be made to a first-time Direct Loan Stafford borrower, the student must attend entrance counseling that explains the loan obligation. The counseling session will include a video presentation and a discussion session with a Financial Aid Administrator.

The U.S. Department of Education *Entrance Counseling Guide for Direct Loan Borrowers* will be presented and discussed. The topics are as follows:

- Reinforce the importance of repayment
- Consequences of defaulting
- Master Promissory Note

- Repayment is required, regardless of educational outcome or subsequent employability
- Provide sample monthly repayment amounts
- Review the terms and conditions of the loan
- Loan repayment options
- Budgeting/How to manage expenses
- Importance of communicating changes to the lender
- Deferment and Forbearance
- Rights and Responsibilities
- Explain refund policies affecting withdrawals
- Importance of keeping loan records
- Reminder about exit counseling

Disbursing Title IV Aid

The process of disbursing Title IV Aid is the transfer of funds received by the school and payment to the student account. The student has an expected disbursement date from their budget. The student, as outlined in the School Catalog, must meet satisfactory academic and attendance requirements to disburse FSA funds. The student's account will be credited (posted) with the eligible disbursements. The student will be notified of the disbursement with a receipt. The student/parent has the right to reduce or cancel any portion of these loan proceeds within 14 days. This request must be submitted in writing to the Financial Aid Department. At this point, the student/parent will become fully responsible for the canceled portion of the loan.

Textbooks – If Included in Financial Assistance

If books are included in your Financial Aid Budget, they will be available on the class start date at the Bursar window by the assigned time for the class. The Financial Aid Budget must be designated to include books and be complete to sign for your books. Any open financial aid issues (verification, unresolved comments on the Student Aid Report-SAR, or any conflicting data requiring documentation and resolution) will prevent the student from being able to sign for the books. Students may also opt not to include their books in the financial aid budget and obtain them independently.

Treatment of Federal Student Aid - Title IV Funds

When a Student Withdraws or When a Student Fails to Return From a Leave of Absence (LOA)

The Return of Title IV Financial Aid Policy is in the Pennco Tech School Catalog. The following information is presented to assist our students' understanding of this policy as it relates to their attendance at Pennco Tech.

The Higher Education Reconciliation Act 2005 changed the way funds paid toward a student's education in a clock-hour school are handled when the recipient of Title IV funds withdraws from school.

The policy makes it clear that Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws or fails to return from a Leave of

Absence, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

The requirements determine the amount of Title IV funds a student has earned as of the date he/she ceases attendance. The amount of Title IV Program assistance earned is based on the amount of time the student spent in academic attendance and not the institutional charges incurred.

The amount of time is determined using payment periods of enrollment:

- An academic year has 900 hours and two 450-hour payment periods.
- A program of less than 900 hours will be divided into two payment periods (ex: a 600-hour program has two 300-hour payment periods).
- This is also the case for a trailing academic period of less than 900 hours (ex: a 2100-hour program will have two academic years: 1800 hours, 4 payment periods, and a final trailing academic year of 300 hours, 1 payment period.)

Percent of Title IV Aid Earned:

- Calculation - The clock hours scheduled (completed) in the payment period divided by the total hours in the payment period equals the percent of aid earned.
- When the student leaves school before completing 60% of the payment period, a recalculation of aid eligibility is prepared.
- Multiply the Title IV aid disbursed and what could have been disbursed by the above result of the percent of Title IV aid earned to determine the monetary amount of aid earned.
- Aid disbursed to the student account more than aid earned must be returned to the appropriate aid program.

Due to this calculation, a student may incur a balance due to Pennco Tech after withdrawing from school:

- When a balance was created through Aid that was earned by the student and could have been disbursed by the school, but not disbursed as of the student's last date of attendance, a post-withdrawal disbursement may occur. The student and/or parent have 14 days to cancel a post-withdrawal disbursement of Aid. We will send a receipt of the disbursement for your loan tracking. When a post-withdrawal disbursement of aid is not approved and canceled, you will be required to contact Pennco Tech for repayment of the balance due.
- If the Aid earned is not sufficient to cover the institutional costs, the student is responsible for repaying the balance and will be required to contact Pennco Tech for repayment of the balance due.

In addition to the above requirements, Pennco Tech will also prepare a School/State refund calculation to determine if any additional refunds may be due for funds over this policy.

Pennco Tech's refund policy is reviewed during entrance and exit counseling sessions and students are encouraged to bring any questions to the Financial Aid

Office at any time. Sample refunds and refund calculations are available for review by contacting the Financial Aid Office.

When a Student Credit Balance Exists

In addition to the Return to Title IV Funds calculation, a credit balance may exist requiring a refund. A credit balance is created when funds received from all sources exceed institutional charges.

Order of Refunding

The order of return of Title IV and additional funding sources is as follows:

- Unsubsidized Direct Stafford loans
- Subsidized Direct Stafford loans
- Perkins loans
- Direct PLUS loans
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- SLM
- Other assistance for which a Return of funds is required
- Student

Exit Interview

Before leaving school students will attend an exit counseling session. The counseling session will include a video presentation and a discussion session with a Financial Aid Administrator.

The U.S. Department of Education *Exit Counseling Guide for Direct Loan Borrowers* will be presented and discussed. The topics are as follows:

- Review information from entrance counseling
- Provide an average anticipated monthly repayment amount
- Repayment options
- Debt management strategies
- Forbearance, Deferment and Cancellation options
- Information on NSLDS
- Availability of the FSA Ombudsman's office
- Updating personal and contact information
- Emphasis on retaining copies of all lender correspondence

An Important Note

As discussed at the Entrance Interview and emphasized at the Exit Interview, all Title IV Loans (Subsidized, Unsubsidized, PLUS) are made with the U.S. Department of Education's Direct Loan Program. Loan servicing (repayment, repayment plans, deferment forbearance, etc.) is distributed to one of many loan servicers. You will

receive written correspondence and information to guide you to your particular loan servicer. If you **ever** need any help or assistance with this contact, ***please call Pennco Tech's Financial Aid Department at 215-785-0111***

Constitution Day and Pennco Tech

“Constitution Day” is observed at Pennco Tech as required under current Federal Law for all schools receiving federal funds. In recognition and celebration of our country's historic document, each year Pennco Tech delivers a copy of the Constitution to all students and staff on “Constitution Day.” Once the document is dispersed Pennco Tech instructors will take time out of class to read over and foster classroom discussions over our rights as citizens of the USA.

A PDF of the “Constitution” can be viewed and downloaded from the URL below.

<http://constitutioncenter.org/media/files/constitution-full-text.pdf>