

# SAGE COLLEGE

## Student Handbook



# 2011

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[www.sagecollege.edu](http://www.sagecollege.edu)

# **STUDENT HANDBOOK**

## **Court Reporting**

**and**

## **Paralegal Studies Programs**

Welcome to Sage College. We are pleased to have you with us and hope you will enjoy attending your chosen college throughout your period of enrollment.

The Sage College Handbook was prepared by the Executive Directors for distribution to all students enrolled in the Court Reporting and Paralegal Studies Programs. It is intended as a supplement and explanation to information contained in the Sage College Catalog. This handbook is also available to prospective students upon request.

Any prospective or currently enrolled student who wishes access to accreditation documents, U.S. Department of Education Eligibility Letters and Terms of Agreement, the California Bureau for Private Postsecondary and Education Approvals, placement records, and any approvals sponsored by or under the auspices of the foregoing, or is interested in reading these materials and all related documents, is welcome to do so and should address such request or interest to administration.

All requests will be honored and a time set for reviewing the documents.

## GENERAL INFORMATION

### BOOKS AND SUPPLIES

Students may purchase textbooks and supplies, and check out tapes at the reception desk or in the bookstore. All required books and supplies are available for purchase throughout the year for the convenience of all students.

Once purchased, merchandise, books, and supplies are the property of the student. Sage College does not accept returns or make refunds on merchandise, books, and supplies.

All books and supplies are included in the cost for the Paralegal Studies programs.

### TUITION

Tuition payments are due on the first day of each quarter. A late charge of \$25 is assessed monthly for tuition payments not received on or before the 30th of the month in which it is due.

Monthly payment agreements must be **arranged and approved** by Student Accounts.

Monthly payments are due on or before the 30th of each month. Refund policy examples are given to each student during the registration appointment prior to enrollment.

Sage College reserves the right to withhold grades, transcripts, diplomas or any other student records until such time that all financial responsibilities are fully satisfied.

### PARKING

Ample parking is available for all students. Sage College is not responsible for theft, damage, injury, or accidents that occur in the parking lot.

### TELEPHONES

Emergency calls should be placed to the main office numbers, Moreno Valley, (951) 781-2727, San Diego, (619) 683-2727. We will make every attempt to locate a student for emergency calls only; however, we cannot assume responsibility if we are unable to locate a student.

### **CELL PHONES**

Cell phones are NOT permitted to be used inside the building at any time. All cell phones are to be turned off at all times while inside the building and in all lecture, lab, or study environments.

### **CAMPUS SECURITY**

In the event of a crime or criminal activity, students and employees should immediately report such acts to administration.

Anytime the police are notified, administration will complete a crime incident report.

Crime statistics are available to all prospective and current students upon request.

### **DRUG POLICY**

Sage College is a drug-free institution. Students engaging in the manufacturing, distribution, or use of drugs or alcohol while on school property will be subject to dismissal.

### **STUDENT LOUNGE**

Coffee, soft drinks, and food machines are provided in the student lounge. Students may eat and drink **in the lounge area only**. Food and drinks are **not** permitted in the classrooms, study areas, or computer rooms at any time for any reason!

Smoking is not permitted inside the building at any time.

### **LIBRARY / COMPUTER LAB / TRANSCRIBING LABS**

The environments are provided and designated for your use. Research and reference books are available for checkout. Talking should be kept to a minimum. Eating and drinking **are not permitted** in these areas.

### **AUDIO PRACTICE LIBRARY – COURT REPORTING**

Sage College offers an extensive practice lab and dictation library for court reporting students from Theory through the high speeds. Audio material may be checked out for on-campus or home use and exchanged at the front desk.

### **ACADEMIC AND MACHINE SHORTHAND INFORMATION REGISTRATION**

Classes are scheduled on a quarterly basis. Each student must register on a designated registration date prior to each quarter. A late registration date will be posted for students who are unable to attend the designated registration times. Students who register late may experience limitations in class selections.

Online students register on an individual basis with the assistance of the Online Coordinator.

Sage College reserves the right to make changes in class schedules, instructors, classrooms, and scheduled times of classes. Substitute teachers may be used and/or classes may be canceled for unforeseen circumstances.

Questions related to class schedules should be discussed with an instructor or administration.

### **ACADEMIC CHALLENGE**

Students may challenge some of the course offerings in the academic curriculum.

Challenge examinations cover general knowledge of the subject and are not limited to textbook context. Challenge examinations are scheduled by appointment. Challenge examination scores must be 90 percent or above to be considered passing and to receive full credit.

The academic challenge policy does not allow any student to test out of, CR 207 – 210 (Transcript Preparation and Technology) and CR 206 (Court and Deposition Procedures). Only students with a minimum of a Bachelor's degree are permitted to test out of CR 203 (Advanced English II.) There are no exceptions to this policy.

If a student fails to pass a challenge examination, he/she must enroll to take that particular course and is not permitted to retake the exam at a later time. Once a student is enrolled in an academic course and has attended any portion of the course, he/she is not permitted to test out of that academic at any later time.

## **GENERAL PROCEDURES**

### **Machine Shorthand Classes - Court Reporting Program**

It is Sage College policy that all students in attendance of any machine shorthand course adhere to the following policies and procedures:

1. Machines are to be set up and ready for use before the class period begins.
2. Students should have enough paper for the entire class period. Paper should not be changed during dictation.
3. Students should sit quietly during all dictation.
4. Students are to move from room to room with tripod legs folded up. This will prevent injuries as well as scratches and marks on the walls and classroom doors.
5. Students are to remain seated in class for the duration of the class period. Late entry and early departure are not permitted.

## **GRADING POLICY ON EXAMINATIONS**

All academic classes are subject to the following grading policies:

- There will be no retakes of challenge examinations or retakes of tests in any academic class. Whatever grade the student earns is the grade that will be recorded.
- All make-up tests are scheduled with the class instructor.
- All tests must be made up within two weeks of the original test date; otherwise, a zero will be given.
- The best possible score for a make-up test will be 90 percent.
- All make-up tests will be monitored.

- The examination policy does not allow students to take tests earlier than the scheduled test date.

### **TESTS – SPEEDBUILDING CLASSES - Court Reporting Program**

Refer to the Transcribing Procedures packet for particular instruction related to the transcription of speed tests.

Length of time for transcribing a test at a given speed is listed in each speed class syllabus. All speed tests are graded at 97.5 percent accuracy. Literary testing is graded at 97.5 percent accuracy.

### **TRANSCRIBING REQUIREMENT - Court Reporting Program**

All students who have attained 60 wpm on the stenotype machine are required to transcribe their notes weekly. This transcription requirement may be met by transcribing an audit in a trail class.

Audits are turned in for recording. Transcription requirements must be current in order for students to type a test for credit or to pass to the next speed class.

The transcribing requirement is mandated by the Court Reporters Board of California and must be adhered to by all students.

### **TRANSCRIBING PROCEDURES - Court Reporting Program**

While transcribing tests, all students must adhere to the following policies:

1. Students may not give or receive any unauthorized assistance while transcribing tests.
2. Any use of any recording device is forbidden.
3. There is absolutely no talking in the transcribing room.
4. No erasures or White Out may be used for making corrections.
5. After completing transcribing, students are responsible for cleaning up the area around the computer station.
6. Without exception, no food or drink, other than capped, bottled water is permitted.

Any violation of the above rules may result in disqualification of a student's test(s) and/or disciplinary actions as stated in the Student Standards of Conduct.

The transcribing room may be closed at various times during Qualifying and CSR preparation. Please check at the reception desk if you have questions regarding the schedule.

### **QUALIFYING REQUIREMENTS - Court Reporting Program**

Students must complete the following requirements prior to achieving qualifying status:

1. Successfully complete all academic classes\*;
2. Successfully complete the requirements of the 200 wpm class;
3. Successfully complete all responsibilities of the 60 hour apprenticeship training requirement;
4. Pass the Sage College-administered typing test at 45 net words per minute.

\* Students who are currently enrolled in their last quarter of academic classes which are scheduled to be completed prior to the CSR application deadline, will be given special consideration on an individual basis.

## **ACADEMIC AND ATTENDANCE POLICIES**

### **ACADEMIC YEAR DEFINITION AND ATTENDANCE**

#### **Academic Year Definition - Court Reporting Program**

An academic year is defined as 48 instructional weeks, and four, 12-week quarters. Day program students complete an average of 84 units per calendar year. Evening program students complete an average of 40 to 66 units per calendar year. Failure to maintain these units may result in a prolonged enrollment period. Completion of 84 units constitutes progression of a grade level.

#### **Academic Year Definition – Paralegal Studies Program**

An academic year is defined as 36 instructional weeks, and three, 12-week quarters. Completion of 36 units constitutes completion of one complete academic year and progression to grade level II.

Students enrolled in the Paralegal Studies programs are required to attend an average of 36 to 48 units per calendar year. Failure to maintain these units may result in a prolonged enrollment period.

### **MAXIMUM TIME FRAME**

#### **Court Reporting Program**

The Court Reporting Diploma program is comprised of 304 quarter units and the Associate of Applied Arts Degree program is comprised of 284 quarter units. The maximum time frame in which a student must complete the course to receive a diploma is 1.5 times the normal program length which constitutes successful completion of 67% of all units attempted to satisfy the requirements of maximum time frame.

Students who take longer than the maximum time frame to complete the course are not eligible for the original credential but will receive a Certificate of Completion.

#### **Paralegal Studies Program**

The Paralegal Studies program is comprised of 63 quarter units and the Academic Associate of Arts Degree program is comprised of 99 quarter units. The maximum time frame in which a student must complete the course to receive a diploma is 1.5 times the normal program length which constitutes successful completion of 67% of all units attempted to satisfy the requirements of maximum time frame.

Students who take longer than the maximum time frame to complete the course are not eligible for the original credential but will receive a Certificate of Completion.

### **ATTENDANCE POLICIES**

All hours of instruction for the court reporting programs meet the minimum hours required by the Court Reporters Board of California and must be adhered to by Sage College.

Any student who is absent 21 consecutive days without a prior-approved Leave of Absence will have his/her enrollment terminated in accordance with regulations.

Students who wish to terminate enrollment must first consult with an instructor and meet with the Registrar and Financial Aid as needed. After final determination of the termination decision, the student must process the appropriate termination paperwork with the Registrar.

Students must maintain an overall attendance record of 70 percent or better in all classes. Unsatisfactory attendance of below 70 percent in any particular class may result in dismissal from the class and/or the receiving of a failing grade. Extenuating circumstances, supported by appropriate documentation, are addressed individually, and the final decision on dismissal is at an Executive Director's discretion.

Attendance exceptions are referred to an Executive Director, and the following conditions must be met prior to consideration:

1. Absences exceeded occur in the last three weeks of the quarter.
2. Absences are for the following emergencies only:
  - A. Medical emergencies supported with proper documentation.
  - B. Death in the immediate family (mother, father, spouse, child, sibling, grandparent).

All coursework must be completed in the event of any absence and may require actual class hours being made up at another designated time.

Tardiness results in class disruption, which adversely affects the learning process. Three tardies will equal one absence.

Students who do not maintain 70 percent attendance in classes are referred to administration. Attendance in all classes is recorded daily and becomes part of each student's permanent record.

Sage College reserves the right to place students on probation if and when it is deemed warranted.

### **SATISFACTORY PROGRESS STANDARDS**

Please refer to the Sage College Catalog for detailed satisfactory progress requirements.

### **DROPS**

Students who wish to drop a class must do so during the first 25% of the scheduled class. Students who drop within the first 25% will not have the class computed in the overall grade point average. However, students should be aware that dropping a class will affect completion time and may affect the quantitative requirement of satisfactory progress. Students who fail to meet the minimum satisfactory progress standards at the required evaluation points are subject to dismissal and loss of financial aid eligibility. Students are advised that dropping a class may result in scheduling problems, extension of the program, and/or delay in graduation.

### **OVERALL GRADE POINT AVERAGE**

Students who fail to meet the overall grade point averages outlined in the Sage College Catalog under Satisfactory Progress Standards are subject to dismissal and loss of financial aid eligibility.

### **PROBATION**

Students must meet with a college official, and the terms of the probation will be defined on an individual basis.

Any student who fails an academic class or who has excessive absences or does not progress in the machine speedbuilding courses (court reporting program) is in jeopardy of not meeting satisfactory progress standards. Those students will be counseled, presented with a Progress Warning and may ultimately be placed on probation. The student must retake and successfully complete any failed class. Each student on probation will meet with administration who will then determine the specific requirements which must be met during the probationary period.

Students failing to meet the requirements of the probationary period may be subject to another extension and/or dismissal from the institution and/or loss of financial aid eligibility.

### **DISMISSAL AND APPEAL PROCESS**

Students who wish to appeal a decision made in the area of satisfactory academic progress or dismissal may do so before an ad hoc committee composed of three members:

1. One or both of the Executive Directors or a designated representative;
2. One administrative or faculty member chosen by the Executive Directors;
3. One administrative or faculty member chosen by the student.

An appeal must be requested in writing by the student no later than three business days from the date of dismissal. A majority vote will determine whether the student will be permitted to return and, if so, the terms of the reinstatement.

### **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 the Institution (Sage College) receives a request for access.

A student should submit to the Registrar 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 are 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 (including law enforcement unit personnel and health staff); 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 Ave., SW  
Washington, DC 20202-5901

## **FINANCIAL AID PROGRAMS AND REQUIREMENTS**

Provisions of the Higher Education Amendments of 1965 (as amended) require that each postsecondary institution receiving federal financial aid funds must make certain student consumer information is available to any enrolled or prospective student who requests such information. This section, compiled by a financial aid consultant, is intended to meet these requirements.

Sage College is recognized by and participates in programs founded by the following agencies:

United States Department of Education  
California Student Aid Commission  
California State Department of Rehabilitation  
South Bay Workforce Investment Board  
Department of Veterans Affairs

Sage College is approved for, and participates in, the following programs intended to defray the costs of attending for those students who are eligible for financial aid considerations:

Federal Pell Grants (PELL)

Federal Supplemental Educational Opportunity Grants (FSEOG)

The William D. Ford Federal Direct Loan Program – Stafford, Subsidized and Unsubsidized

Academic Competitiveness Grant

Vocational Rehabilitation

California Cal Grants A, B, and C

Federal Parental for Undergraduate Students (PLUS)

Federal Work Study

Financial aid is any mechanism that reduces out-of-pocket costs that students and/or parents must pay to obtain a specific postsecondary education. Put differently, financial aid is money made available to assist students with meeting the cost of the program. Financial aid includes grants. Grants do not have to be repaid if the award year is satisfactorily completed. Loans usually have low interest rates and must be repaid, normally after graduation or termination from the program. If you obtain a loan to pay for an educational program, you will have the responsibility to repay the full amount of the loan, plus interest, less the amount of any refund. All financial aid is awarded to students who have demonstrated "need." Need is the difference between the cost of education at Sage College and the amount of money that the family is expected to provide.

In order to qualify for financial aid, you must:

1. be enrolled in at least 6 quarter units for loans and one course for Pell Grants;
2. be achieving satisfactory academic progress;

3. have demonstrated financial need as determined by income information and family statements requested on the appropriate financial aid applications;
4. be a U.S. citizen or an eligible non-citizen for grants and loans;
5. be registered for the draft with the selective service (if you are a male between 18-26 years of age);
6. must not be in default or owe a repayment on any prior financial aid monies;
7. have a valid ISIR after completion of the FAFSA.

**A drug conviction of any offense under federal or state law involving the possession or sale of a controlled substance may affect financial aid eligibility.**

**Contact: 1-800-4fedaid for any questions regarding a drug conviction.**

## **GRANTS**

Grants are awarded on the basis of financial need. There is no requirement of repayment if the award year is satisfactorily completed.

The Federal Pell Grant is a direct grant from the federal government to undergraduate students who demonstrate financial need. Federal Pell Grants range from \$400 – \$5,550 per year for a full-time student, but each grant is prorated according to the student's enrollment date, enrollment status, and the total student cost of college.

The Federal Supplemental Educational Opportunity Grant (FSEOG) is a federal grant designed for students with "exceptional need". These grants can range from \$100 - \$4,000 per year, depending on need, the availability of FSEOG funds at the college, and the amount of other aid received.

In compliance with federal regulations which became effective in the 1987-88 award year with respect to the selection of recipients of FSEOG, the following selection criteria is adhered to:

1. Students must meet the general eligibility requirements for federal financial aid and be enrolled in at least 6 quarter units;
2. Students must be Pell eligible and show “exceptional need” as defined in the Federal Financial Aid Handbook as “those with the lowest EFC”;
3. Students must submit their paperwork and the college must have on file an ISIR with an official EFC to be considered in the FSEOG pool of applicants for that quarter;
4. Students must have all required paperwork on file, i.e., documents necessary for verification, official transcripts, INS documents (where applicable), driver’s license;
5. Students must be in good standing, i.e., attendance requirements met, meeting satisfactory progress requirements, and meeting minimum quarter unit requirements;
6. Each quarter a deadline date to have a valid ISIR submitted to the financial aid office will be posted. Students who miss the deadline date will not be considered in the applicant pool unless documented mitigating circumstances are submitted and approved by a director. If the FSEOG for the quarter has already been awarded, no mitigating circumstances will be considered.

If FSEOG funds remain after the “first selection group” above, eligible students with the lowest EFCs who do not receive Pell grants may be awarded FSEOG.

The State of California through the California Student Aid Commission provides tuition payments and allowances to a limited number of students in the Cal Grant A, B, and C Programs. Cal Grant A is a tuition grant, which awards up to the cost of tuition per year for a full-time student enrolled in an AA Program. Cal Grant B pays subsistence only in first year, pays tuition and subsistence in subsequent years for both diploma and AA programs. Cal Grant C pays towards tuition and subsistence for a shorter period of time (up to two years). It is not for students seeking General Education backgrounds. The subsistence payments are made quarterly directly to eligible students.

Applications for these programs are based on need and are competitive. Students wishing to apply for Cal Grants should contact the California Student Aid Commission in Sacramento directly. Additional information is available in the financial aid office. The deadline date to apply for Cal Grants is the second of March each year.

## **LOANS**

The Federal Stafford Loan program and William D. Ford Direct Loan Program offer subsidized and unsubsidized loans. The Federal Stafford Loan is a low interest rate loan made by a lender such as a bank, credit union, savings and loan association or directly from the Federal Government. For new borrowers, the interest rate is fixed, and the maximum loan amount for eligible first-year students is \$3,500 for the subsidized loan. Subsidized loans provide the students an interest-free loan while they are enrolled in college and for the first six months after the student has graduated or withdrawn.

The student assumes the loan and begins payment on the interest and principal after graduating or leaving the program. These loans are available to students who demonstrate need for them. Students who do not qualify for a subsidized loan are able to apply for an unsubsidized loan. The student is responsible for the interest and principal on these loans sixty days after disbursement. First year independent students are eligible for \$4000 in the unsubsidized loan. However, the interest and principal are deferrable. Students who obtain loans are responsible to repay the full amount of the loan plus interest. Students are advised that failure to repay a loan (default) results in various adverse actions such as:

1. Tax refunds are withheld and applied to the loan balance until the loan is paid in full.
2. Students are not eligible for further state or federal financial aid assistance until the loan is paid in full or is in good standing.

Additional adverse actions can occur as well.

## **APPLICATION FOR FINANCIAL AID AND THE RENEWAL PROCESS**

Sage College uses the Free Application for Federal Student Aid to determine student need. An additional institutional application is also required for all programs. Stafford Loan and Plus Loan applicants must complete the Master Promissory Note. Students must meet with financial aid personnel to obtain the appropriate forms and to have an estimate computed. Financial aid awards are **never automatically renewed**. It is each student's **responsibility** to reapply for all financial aid programs each award year.

## **METHOD AND FREQUENCY OF FINANCIAL AID PAYMENTS**

### **COURT REPORTING PROGRAM**

The academic year is defined as 48 instructional weeks, and four, 12-week quarters. Disbursement of Pell and FSEOG Grants and Loans normally occurs one time each quarter. Each student must attempt a minimum of 6, 9, or 12 quarter units to be eligible for loans. Pell and SEOG Grant recipients must be enrolled in at least one course. ACG Grant recipients must be enrolled in at least 6 or more units.

All students on financial aid must maintain the minimum of 6, 9, or 12 quarter units depending upon his/her enrollment status to be eligible to receive subsequent disbursements of loans. Pell recipients must be enrolled in at least one course. Each student's attendance is reviewed prior to disbursement of financial aid payments. It is the policy of Sage College to be paid for the quarter in its entirety before any funds are released to students for indirect educational costs.

### **PARALEGAL STUDIES PROGRAM**

The academic year is defined as 36 instructional weeks, and three, 12-week quarters. Pell, ACG, FSEOG and Cal Grant disbursements are made at distinct payment periods as noted on the enrollment agreement. Disbursements for Direct Loans are made one time per quarter. Students receiving financial aid are required to maintain satisfactory attendance. Each student must maintain 6, 9, or 12 quarter units. These quarter units are comprised of classroom, lecture, computer, and transcribing laboratory hours. Students must maintain at least 6 units to receive subsequent loan disbursements. Pell recipients must be enrolled in at least one course.

Each student's attendance is reviewed prior to disbursement of financial aid payments. Verification of satisfactory progress is required at the mandated evaluation points. Students must meet the minimum requirements in order to be eligible for financial aid disbursements.

It is the policy of Sage College to receive full payment for the quarter before any funds are released to students for indirect educational costs.

### **SATISFACTORY ACADEMIC PROGRESS AND FINANCIAL AID FUNDING**

Verification of satisfactory progress is required each academic year on all students. Students must comply with the minimum requirements as set forth in the Sage College Catalog. Students who fail to meet the minimum requirements at evaluation points may jeopardize eligibility for financial aid.

### **FINANCIAL AID WITHDRAWAL AND TERMINATION POLICY COURT REPORTING PROGRAM**

Students who wish to terminate enrollment must first consult with an instructor and meet with the Registrar and Financial Aid as needed. After final determination of the termination decision, the student must process the appropriate termination paperwork with the Registrar.

For students who withdraw or complete the program, a Notice of Termination is completed in order to determine if a refund is due to the student's account, or if additional payments are owed to the college. Determination of this liability is based upon the published refund policy, as described in the Sage College Catalog.

The enrollment period begins on the first day of the enrollment agreement and ends on the student's last day of attendance. Termination occurs on the last date of attendance, if notification has been provided by the student, or on the date it is determined that the student has withdrawn. In all instances, the refund calculation will be based on, and computed from the last date of attendance.

Refunds by Sage College are made to the appropriate account within the time frame specified; i.e., 30 days from the last day of attendance, if written notice has been provided

by the student. Otherwise, refunds shall be made within 30 days from the date the college determines that the student has withdrawn.

Refunds are calculated based on completion of weeks in the quarter after the Return of Title IV calculation has been processed. All refunds are calculated in accordance with State, Federal, and accrediting agency policies. Students who have completed 60 percent or below of a quarter will have refunds calculated on a pro rata basis. Students who have completed more than 60 percent of a quarter have no refund due.

### **PARALEGAL STUDIES PROGRAM**

Students who wish to terminate enrollment must first consult with an instructor and meet with the Registrar and Financial Aid as needed. After final determination of the termination decision, the student must process the appropriate termination paperwork with the Registrar.

Students may withdraw from the program at any time and receive a pro rata refund.

Student's who have completed 60 percent or below of a quarter will have refunds calculated on a pro rata basis. Student's who have completed more than 60 percent of a quarter have no refund due.

The student's termination from the program occurs when the student notifies Sage College in writing of such withdrawal or it is determined that a student has withdrawn. In all instances, the refund calculation will be based on the student's last date of attendance.

### **STATE REFUND FORMULA**

The following refund formula is used to calculate the state pro rata refund for both the paralegal studies and court reporting programs.

The state refund shall be calculated in the following manner:

Total amount student charged for instruction minus application fee	Divided by the days in the period of enrollment	X	Number of days of instruction paid for but not received	=	Refund Amount
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**COURT REPORTING AND PARALEGAL STUDIES PROGRAMS**

Students are encouraged to understand the refund policies. The financial aid office is available to answer any and all questions.

Refunds are paid according to the following federal mandated hierarchy:

**Return of Funds by College**

1. DL Loans
  - A. Unsubsidized Federal Stafford
  - B. Subsidized Federal Stafford
2. DL PLUS
3. Federal Pell Grant Program
4. Academic Competitiveness Grant
5. Federal SEOG Program
6. Other state, private, or outside scholarship assistance
7. Student

**Return of Funds by Student**

1. Direct Loans
  - A. Unsubsidized Federal Stafford
  - B. Subsidized Federal Stafford
2. DL PLUS
3. Federal Pell Grant Program x 50%
4. Academic Competitiveness Grant x 50%
5. Federal SEOG Program x 50%

Note: Students are not responsible for returning funds to any program to which the student owes \$50.00 or less.

**RESOURCE AND REFERRAL DIRECTORY**

<p>Accrediting Council for Independent Colleges and Schools 750 1<sup>st</sup> Street, NE, Suite 980 Washington, DC 20002-4241 Phone (866) 510-0746 Fax (202) 842-2593 <a href="http://www.acics.org">www.acics.org</a></p>	<p>Department of Veterans Affairs Western Region VA Regional Office Post Office Box 8888 Muskogee, OK 74402-8888 (918) 781-7880 (918) 781-7863 Fax GI Bill (888)-442-4551 <a href="http://www.gibill.va.gov">www.gibill.va.gov</a></p>
<p>Bureau for Private Postsecondary Education P.O. Box 980818 West Sacramento, CA 95798-0818 Phone (916) 574-7720 Fax (916) 574-8652 <a href="http://www.bppe.ca.gov">www.bppe.ca.gov</a></p>	<p>Financial Aid Management for Education – FAME AtlanTechTower 6451 N. Federal Hwy., Suite 501 Ft. Lauderdale, Florida 33308-1488 Phone (800) 327-5772 Fax (954) 772-6257 <a href="http://www.fameinc.com">www.fameinc.com</a></p>
<p>California Student Aid Commission Post Office Box 419026 Rancho Cordova, California 95741-9026 Phone (888) 224-7268 Fax (916)464-8002 <a href="http://www.csac.ca.gov">www.csac.ca.gov</a></p>	<p>National Court Reporters Association 8224 Old Courthouse Road Vienna, Virginia 22182-3808 Phone (800) 272-6272 Fax (703) 556-6291 <a href="http://www.ncraonline.org">www.ncraonline.org</a></p>
<p>City of Hawthorne South Bay Workforce Investment Board One Manchester Blvd. Inglewood, California 90301 (310) 412-5558</p>	<p>Office of the Ombudsman U.S. Department of Education FSA Ombudsman 830 First Street, N.E. Fourth Floor Washington, DC 20202-5144 <a href="mailto:fsaombudsmanoffice@ed.gov">fsaombudsmanoffice@ed.gov</a> <a href="http://www.ombudsman.ed.gov">www.ombudsman.ed.gov</a> Phone (877) 557-2575 Fax (202) 275-0549</p>
<p>Court Reporters Board of California 2535 Capitol Oaks Drive, Suite 230 Sacramento, California 95833 Phone (916) 263-3660 Fax (916)263-3664 <a href="http://www.courtreportersboard.ca.gov">www.courtreportersboard.ca.gov</a></p>	<p>U.S. Department of Education – Region IX Office of Student Financial Assistance 50 United Nations Plaza San Francisco, California 94102 800-4-FEDAID</p>
<p>Department of Consumer Affairs Consumer Information Division 1625 North Market Blvd., Suite N 112 Sacramento, California 95834 Phone (800) 952-5210 <a href="http://www.dca.ca.gov">www.dca.ca.gov</a></p>	