



May 6, 2013

Ms. Julie Ha, President
Mayfield College
35-325 Date Palm Drive, Suite 101
Cathedral City, CA 92234-7014

Certified Mail
Return Receipt Requested
7007 0710 0001 0674 7641

RE: Final Program Review Determination
OPE ID: 04115600
PRCN: 201120927482

Dear Ms. Ha:

The U.S. Department of Education's (Department's) San Francisco/Seattle School Participation Division issued a program review report on January 14, 2013 covering Mayfield College's (Mayfield's) administration of programs authorized pursuant to Title IV of the Higher Education Act of 1965, as amended, 20 U.S.C. §§ 1070 *et seq.* (Title IV, HEA programs), for the 2008-2009 and the 2009-2010 award years. Mayfield's final response was received on February 14, 2013.

The San Francisco/Seattle School Participation Division has reviewed Mayfield's response to the Program Review Report. A copy of the program review report (and related attachments) and Mayfield's response are attached. Any supporting documentation submitted with the response is being retained by the Department and is available for inspection by Mayfield upon request. Additionally, this Final Program Review Determination (FPRD), related attachments, and any supporting documentation may be subject to release under the Freedom of Information Act (FOIA) and can be provided to other oversight entities after this FPRD is issued.

Mayfield's response has resolved all findings. In addition Mayfield has provided assurances that the appropriate corrective actions have been taken to resolve and prevent future occurrences of all findings. Therefore, Mayfield may consider the program review closed with no further action required.

Program records relating to the period covered by this program review must be retained until the later of: the resolution of the loan(s), claim(s) or expenditure(s) questioned in the program review [34 C.F.R. § 668.24(e)(3)(i)] or the end of the retention period applicable to the record [34 C.F.R. § 668.24(e)(1) and (e)(2)].

SS
5/7/13
MAR
5/7/2013

Mayfield College
OPE ID: 04115600
PRCN: 201120927482
Page 2 of 2

If Mayfield has any questions please call Terri Tom at (415) 486-5616.

Sincerely,

Martina Fernandez-Rosario
Division Director
San Francisco/Seattle School Participation Division

Enclosures: Program Review Report (with attachments)
Mayfield's Response to the Program Review Report

cc: Ms. Dulce Gonzalez, Financial Aid Administrator
California Bureau for Private Postsecondary Education
Council on Occupational Education



January 14, 2013

Ms. Julie Ha
President
Mayfield College
35-325 Date Palm Drive, Suite 101
Cathedral City, CA 92234-7014

Certified Mail
Return Receipt Requested
7007 0710 0001 0674 6248

RE: **Program Review Report**
OPE ID: 04115600
PRCN: 201120927482

Dear Ms. Ha:

From February 28, 2011 through March 4, 2011, Shane Dunne and Terri Tom conducted a review of Mayfield College's (Mayfield's) administration of the programs authorized pursuant to Title IV of the Higher Education Act of 1965, as amended, 20 U.S.C. §§ 1070 et seq. (Title IV, HEA programs). The finding from that review is presented in the enclosed report.

The finding of noncompliance is referenced to the applicable statutes and regulations and specifies the action required to comply with the statute and regulations. Please review the report and respond to the finding, indicating the corrective actions taken by Mayfield. The response should include a brief, written narrative for the finding that clearly states Mayfield's position regarding the finding and the corrective action taken to resolve the finding. Separate from the written narrative, Mayfield must provide supporting documentation as required for the finding.

Please note that pursuant to HEA section 498A(b), the Department is required to:

- (1) provide to the institution an adequate opportunity to review and respond to any preliminary program review report¹ and relevant materials related to the report before any final program review report is issued;
- (2) review and take into consideration an institution's response in any final program review report or audit determination, and include in the report or determination --
 - a. A written statement addressing the institution's response;
 - b. A written statement of the basis for such report or determination; and
 - c. A copy of the institution's response.

¹ A "preliminary" program review report is the program review report. The Department's final program review report is the Final Program Review Determination (FPRD).

Federal Student Aid | PROUD SPONSOR of
the AMERICAN DREAM™
AN OFFICE of the U.S. DEPARTMENT of EDUCATION

50 Beale Street, Suite 9800, San Francisco, CA 94105-1863
StudentAid.gov

The Department considers the institution's response to be the written narrative (to include e-mail communication). Any supporting documentation submitted with the institution's written response will not be attached to the FPRD. However, it will be retained and available for inspection by Mayfield upon request. Copies of the program review report, the institution's response, and any supporting documentation may be subject to release under the Freedom of Information Act (FOIA) and can be provided to other oversight entities after the FPRD is issued.

The institution's response should be sent directly to Terri Tom of this office within 30 calendar days of receipt of this letter.

Protection of Personally Identifiable Information (PII):

PII is any information about an individual which can be used to distinguish or trace an individual's identity (some examples are name, social security number, date and place of birth). The loss of PII can result in substantial harm, embarrassment, and inconvenience to individuals and may lead to identity theft or other fraudulent use of the information. To protect PII, the finding in the attached report does not contain any student PII. Instead, the finding references students only by a student number created by Federal Student Aid. The student numbers were assigned in Appendix A, Student Sample.

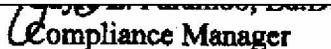
Record Retention:

Program records relating to the period covered by the program review must be retained until the later of: resolution of the loans, claims or expenditures questioned in the program review; or the end of the retention period otherwise applicable to the record under 34 C.F.R. § 668.24(e).

Please refer to the above Program Review Control Number (PRCN) in all correspondence relating to this report. If you have any questions concerning this report, please contact Terri Tom at (415) 486-5616 or Terri.Tom@ed.gov.

Sincerely,

(b)(6); (b)(7)(C), (b)(7)(C)


Compliance Manager

Enclosures:

Protection of Personally Identifiable Information
Program Review Report

PROTECTION OF PERSONALLY IDENTIFIABLE INFORMATION

Personally Identifiable Information (PII) being submitted to the Department must be protected. PII is any information about an individual which can be used to distinguish or trace an individual's identity (some examples are name, social security number, date and place of birth).

PII being submitted electronically or on media (e.g., CD-ROM, floppy disk, DVD) must be encrypted. The data must be submitted in a .zip file encrypted with Advanced Encryption Standard (AES) encryption (256-bit is preferred). The Department uses WinZip. However, files created with other encryption software are also acceptable, provided that they are compatible with WinZip (Version 9.0) and are encrypted with AES encryption. Zipped files using WinZip must be saved as Legacy compression (Zip 2.0 compatible).

The Department must receive an access password to view the encrypted information. The password must be e-mailed separately from the encrypted data. The password must be 12 characters in length and use three of the following: upper case letter, lower case letter, number, special character. A manifest must be included with the e-mail that lists the types of files being sent (a copy of the manifest must be retained by the sender).

Hard copy files and media containing PII must be:

- sent via a shipping method that can be tracked with signature required upon delivery
- double packaged in packaging that is approved by the shipping agent (FedEx, DHL, UPS, USPS)
- labeled with both the "To" and "From" addresses on both the inner and outer packages
- identified by a manifest included in the inner package that lists the types of files in the shipment (a copy of the manifest must be retained by the sender).

PII data cannot be sent via fax.

Prepared for
Mayfield College

OPE ID: 04115600
PRCN: 201120927482

Prepared by
U.S. Department of Education
Federal Student Aid
San Francisco/Seattle School Participation Division

Program Review Report

January 14, 2013

Table of Contents

	Page
A. Institutional Information.....	2
B. Scope of Review.....	3
C. Finding	
Finding 1. Failure to Offer Maximum Title IV Eligibility.....	3
D. Appendix A: Student Sample.....	7

A. Institutional Information

Mayfield College
35-325 Date Palm Drive, Suite 101
Cathedral City, CA 92234-7014

Type: Proprietary

Highest Level of Offering: Non-Degree 1 Year (900-1799 hours)

Accrediting Agency: Council on Occupational Education

Title IV Participation (from Postsecondary Education Participants System):

	<u>2008-2009</u>	<u>2009-2010</u>
Pell Grant	\$183,700	\$985,532
Federal Family Education Loan (Subsidized)	\$135,700	\$556,490
Federal Family Education Loan (Unsubsidized)	\$196,375	\$751,939
Federal Family Education Loan PLUS	\$ 42,300	\$ 17,190
Federal Supplemental Educational Opportunity Grant		\$ 8,333
Federal Work Study		\$ 2,577

Default Rate DL: No available data as of the date of this Program Review

B. Scope of Review

The U.S. Department of Education (the Department) conducted a program review at Mayfield College (Mayfield) from February 28, 2011 to March 4, 2011. The review was conducted by Shane Dunne and Terri Tom.

The focus of the review was to determine Mayfield's compliance with the statutes and federal regulations as they pertain to the institution's administration of Title IV programs. The review consisted of, but was not limited to, an examination of Mayfield's policies and procedures regarding institutional and student eligibility, individual student financial aid and academic files, attendance records, student account ledgers, and fiscal records.

A sample of 30 files was identified for review from the 2009/2010 and 2010/2011 (year to date) award years. The files were selected randomly from a statistical sample of the total population receiving Title IV, HEA program funds for each award year. Appendix A lists the names and social security numbers of the students whose files were examined during the program review.

Disclaimer:

Although the review was thorough, it cannot be assumed to be all-inclusive. The absence of statements in the report concerning Mayfield's specific practices and procedures must not be construed as acceptance, approval, or endorsement of those specific practices and procedures. Furthermore, it does not relieve Mayfield of its obligation to comply with all of the statutory or regulatory provisions governing the Title IV, HEA programs.

C. Finding

During the review, one areas of noncompliance was noted. The finding of noncompliance is referenced to the applicable statutes and regulations and specifies the actions to be taken by Mayfield to bring operations of the financial aid programs into compliance with the statutes and regulations.

Finding 1. Failure to Offer Maximum Title IV Eligibility

Citation: To begin and to continue to participate in any Title IV, HEA program, an institution shall demonstrate to the Secretary that the institution is capable of adequately administering that program. The Secretary considers an institution to have that administrative capability if, among other criteria, the institution provides adequate financial aid counseling to eligible students who apply for Title IV, HEA program assistance. In determining whether an institution provides adequate counseling, the Secretary considers whether its counseling includes information regarding—

- (1) The source and amount of each type of aid offered;
- (2) The method by which aid is determined and disbursed, delivered, or applied to a student's account; and
- (3) The rights and responsibilities of the student with respect to enrollment at the institution and receipt of financial aid. This information includes the institution's refund policy, the requirements for the treatment of Title IV, HEA program funds when a student withdraws under § 668.22, its standards of satisfactory progress, and other conditions that may alter the student's aid package.

34 C.F.R. § 668.16(h)

In addition, federal regulations at 34 C.F.R. § 685.301(a)(8) specify that "A school may refuse to originate a Direct Subsidized, Direct Unsubsidized, or Direct PLUS Loan or may reduce the borrower's determination of need for the loan if the reason for that action is documented and provided to the borrower in writing, and if—

- (i) The determination is made on a case-by-case basis;
- (ii) The documentation supporting the determination is retained in the student's file; and
- (iii) The school does not engage in any pattern or practice that results in a denial of a borrower's access to Direct Loans because of the borrower's race, gender, color, religion, national origin, age, disability status, or income."¹

Noncompliance: Student ## 3, 10, 19, 23, and 29 were awarded less than the maximum unsubsidized loans than that for which they were eligible, and Student ## 6, 11, and 14 were only awarded Pell Grants and no unsubsidized loans. There was no indication that students had been counseled to understand that they were eligible to receive additional amounts and no signed documentation in these student files indicating that the students did not wish to accept the full amount of the loans to which they were eligible.

Student #3 was eligible for a \$6,000 unsubsidized loan; however, Mayfield processed the student's unsubsidized loan for \$3,200. There was no documentation in the student file to indicate that the student had requested less than the maximum amount or had been counseled regarding the student's maximum eligibility so an informed decision could be made.

¹ Although the citation in this finding includes a reference to a Direct Loan (DL) regulation, a similar regulation may be found at 34 C.F.R. § 682603(f)(3) in the Federal Family Education Loan (FFEL) Program regulations.. However, the DL citation is more relevant at the time of issuance of this Program Review Report since no new FFELs are being issued.

Student #6 was eligible for a \$3,500 subsidized loan and a \$6,000 unsubsidized loan. However, Mayfield only processed a \$1,900 Pell Grant. There was no documentation in the student file that the student did not wish to borrow a loan or had been counseled regarding the student's maximum eligibility so an informed decision could be made.

Student #10 was eligible for a \$6,000 unsubsidized loan; however, Mayfield processed the student's unsubsidized loan for \$3,200. There was no documentation in the student file that the student had requested less than the maximum amount or had been counseled regarding the student's maximum eligibility so an informed decision could be made.

Student #11 was eligible for a \$3,500 subsidized loan and a \$6,000 unsubsidized loan. However, Mayfield only processed a \$5,350 Pell Grant. There was no documentation in the student file that the student did not wish to borrow a loan or had been counseled regarding the student's maximum eligibility so an informed decision could be made.

Student #14 was eligible for a \$3,500 subsidized loan and a \$6,000 unsubsidized loan. However, Mayfield only processed a \$2,675 Pell Grant. There was no documentation in the student file that the student did not wish to borrow a loan or had been counseled regarding the student's maximum eligibility so an informed decision could be made.

Student #19 was eligible for a \$6,000 unsubsidized loan; however, Mayfield processed the unsubsidized loan for \$3,200. There was no documentation in the student file that the student had requested less than the maximum amount or had been counseled regarding the student's maximum eligibility so an informed decision could be made.

Student #23 was eligible for a \$6,000 unsubsidized loan; however, Mayfield processed the unsubsidized loan for \$4,200. There was no documentation in the student file that the student had requested less than the maximum amount or had been counseled regarding the student's maximum eligibility so an informed decision could be made.

Student #29 was eligible for a \$6,000 unsubsidized loan; however, Mayfield processed the unsubsidized loan for \$4,200. There was no documentation in the student file that the student had requested less than the maximum amount or had been counseled regarding the student's maximum eligibility so an informed decision could be made.

These cases present a pattern of insufficient counseling and point to practices of limiting student access to Title IV loan funds.

Required Action: Mayfield must establish a standardized method whereby each Title IV applicant is made aware of his/her maximum loan eligibility. This may be accomplished via financial aid packaging, whereby students are packaged for full loan amounts for which they are eligible, although students will have the ability to borrow less than those maximum amounts. In addition, adequate financial aid counseling must address this

issue. Mayfield's policies and procedures on this must be recorded to ensure that financial aid staff notifies students of their maximum eligibility for Title IV aid. Mayfield must, in its response to this Program Review Report, provide a copy of the policies and procedures that address this finding.

D. Appendices

Appendix A (Student Sample) contains personally identifiable information and will be emailed to Mayfield as an encrypted WinZip file using Advanced Encryption Standard, 256-bit. The password needed to open the encrypted WinZip file(s) will be sent in a separate email.

Mayfield College
35-325 Date Palm Drive, Suite 101
Cathedral City, CA 92234-7014
877-248-7302

FEB 14 2013

Terri Tom
Institutional Review Specialist
Federal Student Aid
Office of the U.S. Department of Education
San Francisco/Seattle School Participation Division
50 Beale Street, Suite 800
San Francisco, CA 94105-1863

February 12, 2013

RE: Program Review Report
OPE ID: 04115600
PRCN: 201120927482

Dear Ms. Tom:

Mayfield College received the Program Review Report dated January 14, 2013 on January 22, 2013. The due date of our institutional response is within 30 calendar days of receipt, on or before Thursday, February 21, 2013.

One Finding / Noncompliance:

Students ## 3, 10, 19, 23, and 29 were awarded less than the maximum unsubsidized loans than that for which they were eligible, and Student ## 6, 11, and 14 were awarded Pell Grants and no unsubsidized loans. There was no indication that students had been counseled to understand that they were eligible to receive additional amounts and no signed documentation in these students files indicating that the students did not wish to accept the full amount of the loans to which they were eligible.

These cases present a pattern of insufficient counseling and point to practices of limiting student access to title IV loan funds.

Required Action:

Mayfield must establish a standardized method whereby each Title IV applicant is made aware of his/her maximum loan eligibility. This may be accomplished via financial aid packaging, whereby students are packaged for full loan amounts for which they are eligible, although students will have the ability to borrow less than those maximum amounts. In addition, adequate financial aid counseling must address this issue. Mayfield's policies and procedures on this must be recorded to ensure that financial aid staff notifies students of their maximum eligibility for Title IV aid. Mayfield must, in its response to this Program Review Report, provide a copy of the policies and procedures that address this finding.

Institutional Response:

Mayfield College concurs with the Finding cited, but with explanation and supporting documentation that supports the College's contention that the 8 cases identified do not "present a pattern of insufficient counseling and point to practices of limiting student access to title IV loan funds."

Attached is **EXHIBIT #1** – 8 Student Histories. The success rate of the students cited demonstrates that although there is no document as referenced in the **Required Action** directives, there exists implicit understanding that the students know and knew full well their eligibility for the Federal financial aid programs, including payment responsibilities to the College and repayment obligations for Direct Loans.

2 of the 8 students were Pell only, not 3. Students #6 and #11 were Pell only. Student #14 was packaged with a \$3500 Subsidized DL and a \$3200 Unsub DL. Student #6 graduated 7/30/2010. She received \$1950 in Pell. The balance due on her account has been received in cash payments from 6/4/10 through 12/26/2012. Her current balance is now \$825. Student #11 graduated 6/7/2011. She received \$5350 in Pell. The balance due on her account has been received in cash payments from 5/4/2010 through 10/12/2012. Her current balance is now \$749. These two students elected to forego the indebtedness of the Federal Direct Loan programs in favor of making no interest payments to the College.

The 6 students who received Federal Direct Loans are in good standing with the National Student Loan Data System (NSLDS). Here is a summary of their loan repayment statuses noted in **Exhibit #1**, effective 1/29/2013:

Student #	NSLDS Status
#3	Cancelled
#10	In Repayment
#14	Paid in Full
#19	In Repayment
#23	Paid in Full
#29	In Repayment

Attached is **EXHIBIT #2** – NSLDS Summary Pages for Students Selected.

The dissemination of financial aid information at Mayfield College is general and specific. Prospective students who interview of request information for student financial assistance, and students who enroll and receive Federal student financial aid have the following USDE brochures available to them. They are reordered on a regular basis by the College:

1. Do You Need Money for College? Federal Student Aid at a Glance 2012-13
2. FAFSA 2012-13 Free Application for Federal Student Aid
3. Your Federal Student Loans: Learn the Basics and Manage Your Debt
4. Direct Loan Basics for Students: Direct Subsidized and Unsubsidized Loans
5. Direct Loan Basics for Parents: Direct PLUS Loans
6. Entrance Counseling Guide for Student Loan Borrowers
7. Exit Counseling Guide for Student Loan Borrowers

Enrolled students and prospective students receive a copy of the Mayfield College Catalog and sign a document to verify their receipt.

Attached is **EXHIBIT #3** – Mayfield College Catalog F.A. Excerpts
Attached is **EXHIBIT #4** – Catalog Receipts ## 3 6 10 11 14 19 23 29

The College provides a Mayfield College handout to enrolled and prospective students that describes the F.A. awarding process. See **EXHIBIT #5** – Awarding of Title IV, HEA Program Aid.

All financial aid recipients at Mayfield College receive a Financial Aid Award Letter, Student Profile and Payment Schedule when they are packaged and aid is disbursed. Any additional questions and/or concerns of the student are addressed at that time. The current Award Letter format is addressed to the student and discloses the Cost of Attendance, Expected Family Contribution and Unmet Need. See **EXHIBIT #6** – Selected Students Award Letters. The College is currently revising its Award Letter in order to implement the Department’s new Financial Aid Shopping List on or before 7/1/2013.

These steps support the College’s contention that ... “a pattern of insufficient counseling and ... practices of limiting student access to title IV loan funds” do not exist at Mayfield College.

Corrective Actions:

The following Correction Actions have been put in place to address the Department’s directives in the **Required Action** section of the Program Review Report letter:

1. Mayfield College Policy titled “Financial Aid Training Manual” has been revised to require all financial aid employees to include in their disclosures to students “maximum eligibility for the Federal student financial aid programs”. See **EXHIBIT #7** – Financial Aid Training Policies.
2. Disclosure of maximum student loan eligibility for financial aid applicants is provided in the College’s new Maximum Student DL Eligibility Form that is currently set for implementation. See **EXHIBIT #8**.
3. Documentation of the Financial Aid Counseling sessions with financial aid applicants and recipients is provided by the College’s new Student Financial Aid Counseling Form, also currently set for implementation. See **EXHIBIT #9**.

This concludes Mayfield College’s institutional response to the Finding in your Program Review Report. Thank you and your staff for your professional assistance, guidance and continued support in our efforts to meet and exceed the Federal standards in the course of delivering our mission and our training programs to our students.

Yours sincerely,
(b)(6); (b)(7)(C); (b)(7)(C)

Julie Ha
President

ATTACHMENTS

Finding 1 – 8 Student Histories

EXHIBIT #1

Student #	Maximum Unsubsidized Loan	Packaged Unsubsidized Loan	Maximum Subsidized Loan	Packaged Subsidized Loan	Enrollment Status	Notes	NSLDS Sub Loan Status	NSLDS Unsub Loan Status	Graduates Placement Status
(b)(6); (b)(7)(C); (b)(7)(C)	\$6,000	\$3,200	\$3,500	\$3,500	W/D		CA	CA	N/A
	\$6,000	\$3,200	\$3,500	\$3,500	5/24/10		6/28/10	6/28/10	
	\$6,000	\$0-\$0	\$3,500	\$0-\$0	Grad	Pell Only	N/A	N/A	Palm Desert Unified School District
	\$6,000	\$0-\$0	\$3,500	\$0-\$0	7/30/10		RP	RP	Steepwise Palm Springs
	\$6,000	\$3,200	\$3,500	\$3,500	Grad		11/13/10	11/13/10	
	\$6,000	\$3,200	\$3,500	\$3,500	5/12/10		N/A	N/A	Medical Waiver
	\$6,000	\$0-\$0	\$3,500	\$0-\$0	Grad	Pell Only			
	\$6,000	\$0-\$0	\$3,500	\$0-\$0	6/7/11				
	\$6,000	Correction	\$3,500	Correction	Grad	Correction Not Pell Only	PF	PF	Attending Kaplan College - Student Deferment
	\$6,000	\$0-\$3200	\$3,500	\$0-\$3,500	12/23/10		10/27/10	10/27/10	
	\$6,000	\$3,200	\$3,500	\$3,500	Grad		RP	RP	Staples East Tech Expert Palm Springs
	\$6,000	\$3,200	\$3,500	\$3,500	4/14/11		7/1/11	7/1/11	
	\$6,000	\$4,200	\$3,500	\$3,500	Grad		PF	PF	Derrick Clinton Computers Cathedral City
	\$6,000	\$4,200	\$3,500	\$3,500	8/26/11		4/12/12	4/12/12	
	\$6,000	Correction	\$3,500	\$3,500	Grad		RP	RP	Eisenhower Medical Center Palm Springs
	\$6,000	\$4,200	\$3,500	\$3,500	11/2/11		11/3/12	11/3/12	

Loan Legend: RP = In Repayment
 PF = Paid in Full
 CA = Cancelled

Exhibit 2
STUDENT #3

Loan Summary

Sort by: --- Select ---
Display Only: --- ALL ---

Submit

Currently Sorted by LOAN DATE, No filtering

1	SU - FFEL STAFFORD UNSUB MAYFIELD COLLEGE - 04115600	Status: <u>CA</u> as of 06/28/2010	Loan Detail				
Guaranteed Amt:	\$3,200	Disbursed Amt:	\$0	OPB:	\$0	Agg. OPB:	\$0
Loan Date:	04/22/2010	Sep. Loan Ind:	A	Loan Period:	03/29/2010 - 01/24/2011		
Last Disb. Date:	05/20/2010	Last Disb. Amt:	\$0	Acad. Lv:	1		
GA:	ECMC-CA - 706						
Servicer:	SALLIE MAE, INC. - 700191						
2	SF - FFEL STAFFORD SUB MAYFIELD COLLEGE - 04115600	Status: <u>CA</u> as of 06/28/2010	Loan Detail				
Guaranteed Amt:	\$3,500	Disbursed Amt:	\$0	OPB:	\$0	Agg. OPB:	\$0
Loan Date:	04/22/2010	Sep. Loan Ind:	A	Loan Period:	03/29/2010 - 01/24/2011		
Last Disb. Date:	05/20/2010	Last Disb. Amt:	\$0	Acad. Lv:	1		
GA:	ECMC-CA - 706						
Servicer:	SALLIE MAE, INC. - 700191						
3	SF - FFEL STAFFORD SUB SAN DIEGO CHRISTIAN COLLEGE - 01203100	Status: as of 10/05/2012	Loan Detail				
Guaranteed Amt:	\$3,500	Disbursed Amt:	\$1,750	<input checked="" type="checkbox"/> OPB:	\$1,899	Agg. OPB:	\$1,750
Loan Date:	09/07/2007	Sep. Loan Ind:	A	Loan Period:	08/27/2007 - 05/02/2008		
Last Disb. Date:	09/13/2007	Last Disb. Amt:	\$1,750	Acad. Lv:	1		
GA:	USA FUNDS, INC. - 800						
Servicer:	ACS EDUCATION SERVICES - 700006						
4	SU - FFEL STAFFORD UNSUB SAN DIEGO CHRISTIAN COLLEGE - 01203100	Status: as of 10/05/2012	Loan Detail				
Guaranteed Amt:	\$4,000	Disbursed Amt:	\$2,000	<input checked="" type="checkbox"/> OPB:	\$2,583	Agg. OPB:	\$2,000
Loan Date:	09/07/2007	Sep. Loan Ind:	A	Loan Period:	08/27/2007 - 05/02/2008		
Last Disb. Date:	08/13/2007	Last Disb. Amt:	\$2,000	Acad. Lv:	1	Add. Unsub:	P
GA:	USA FUNDS, INC. - 800						
Servicer:	ACS EDUCATION SERVICES - 700006						

Notes:

- ① For the determined award year and academic level displayed, the dependency status is/was Independent.
- Amount includes capitalized interest.

PRIVACY ACT OF 1974 (AS AMENDED)

STUDENT #6



National Student Loan Data System (NSLDS)



Menu Aid Enroll Org Reptg Tran

Overpayment List | Grants | Delinquent Borrowers | Exit Counseling History | Student Access Interface | Address History | SSN Conflict

SSN: First Name: DOB: (MMDDCCYY) Retrieve

FSA ID: JULIE.HA.FSA logged on as: JULIE HA from MAYFIELD COLLEGE / TGB4833 / SC256LH

(b)(6); (b)(7)(C), (b)(7)(C)



Grants



Student is not on your school's Transfer Monitoring List.

Add Student to Monitoring List

Loan History



No Loans were available for reporting.

PRIVACY ACT OF 1974 (AS AMENDED)

Loan History: (b)(6); (b)(7)(C), (b)(7)(C)

STUDENT #10

Loan Summary

Sort by: -- Select --
Display Only: --- ALL ---

Submit

Currently Sorted by LOAN DATE, No filtering

1 SU - FFEL STAFFORD UNSUB Status: RP as of 11/13/2010 Loan Detail
MAYFIELD COLLEGE - 04115600

Guaranteed Amt:	\$3,200	Disbursed Amt:	\$3,200	<input checked="" type="checkbox"/> OPB:	\$2,886	Agg. OPB:	\$2,658
Loan Date:	08/12/2009	Sep. Loan Ind:	A	Loan Period:	06/01/2009 - 03/29/2010		
Last Disb. Date:	01/04/2010	Last Disb. Amt:	\$1,600	Acad. Lv:	1		
ED Servicer:	DEPT OF ED/SALLIE MAE - 578						

2 SF - FFEL STAFFORD SUB Status: RP as of 11/13/2010 Loan Detail
MAYFIELD COLLEGE - 04115800

Guaranteed Amt:	\$3,500	Disbursed Amt:	\$3,500	OPB:	\$2,914	Agg. OPB:	\$2,914
Loan Date:	08/12/2009	Sep. Loan Ind:	A	Loan Period:	06/01/2009 - 03/29/2010		
Last Disb. Date:	01/04/2010	Last Disb. Amt:	\$1,750	Acad. Lv:	1		
ED Servicer:	DEPT OF ED/SALLIE MAE - 578						

Notes:

- ① For the determined award year and academic level displayed, the dependency status is/was Independent.
- Amount includes capitalized interest.

PRIVACY ACT OF 1974 (AS AMENDED)

Loan History (b)(6); (b)(7)(C), (b)(7)(C)

STUDENT # 11



START HERE
GO FURTHER
FEDERAL STUDENT AID

National Student Loan Data System (NSLDS)



Menu Aid Enroll Org Report Tran

Overpayment List | Grants | Delinquent Borrowers | Exit Counseling History | Student Access Interface | Address History | SSN Conflict

SSN: First Name: DOB: (MMDDCCYY) Retrieve
FSA ID: JULIE.HA.FSA logged on as: JULIE HA from MAYFIELD COLLEGE / TGB4833 / SC258LH

(b)(6); (b)(7)(C), (b)(7)(C)



Grants



Student is not on your school's Transfer Monitoring List.

[Add Student to Monitoring List](#)

Loan History



No Loans were available for reporting.

PRIVACY ACT OF 1974 (AS AMENDED)

STUDENT #14

Loan Summary

Sort by: — Select —
 Display Only: — ALL —

Submit

Currently Sorted by LOAN DATE, No filtering

<u>1</u>	D1 - DIRECT STAFFORD SUB KAPLAN COLLEGE - PALM SPRINGS - 02549005	Status: <u>RP</u> as of 07/24/2012	Loan Detail				
Approved Amt:	\$2,807	Disbursed Amt:	\$2,807	OPB:	\$2,561	Agg. OPB:	\$2,561
Loan Date:	05/20/2011	Sep. Loan Ind:	A	Loan Period:	04/20/2011 - 01/23/2012		
Last Disb. Date:	09/09/2011	Last Disb. Amt:	\$1,403	Acad. Lv:	1		
ED Servicer:	DEPT OF ED/NELNET - 580						
<u>2</u>	D2 - DIRECT STAFFORD UNSUB MAYFIELD COLLEGE - 04115600	Status: <u>PF</u> as of 10/27/2010	Loan Detail				
Approved Amt:	\$3,200	Disbursed Amt:	\$3,200	OPB:	\$0	Agg. OPB:	\$0
Loan Date:	08/27/2010	Sep. Loan Ind:	A	Loan Period:	02/22/2010 - 12/13/2010		
Last Disb. Date:	08/27/2010	Last Disb. Amt:	\$3,200	Acad. Lv:	1		
ED Servicer:	DEPT OF ED/NELNET - 580						
<u>3</u>	D1 - DIRECT STAFFORD SUB MAYFIELD COLLEGE - 04115600	Status: <u>PF</u> as of 10/27/2010	Loan Detail				
Approved Amt:	\$3,500	Disbursed Amt:	\$3,500	OPB:	\$0	Agg. OPB:	\$0
Loan Date:	08/27/2010	Sep. Loan Ind:	A	Loan Period:	02/22/2010 - 12/13/2010		
Last Disb. Date:	08/27/2010	Last Disb. Amt:	\$3,500	Acad. Lv:	1		
ED Servicer:	DEPT OF ED/NELNET - 580						
<u>4</u>	SU - FFEL STAFFORD UNSUB MAYFIELD COLLEGE - 04115600	Status: <u>CA</u> as of 07/01/2010	Loan Detail				
Guaranteed Amt:	\$3,200	Disbursed Amt:	\$0	OPB:	\$0	Agg. OPB:	\$0
Loan Date:	03/22/2010	Sep. Loan Ind:	A	Loan Period:	02/22/2010 - 12/13/2010		
Last Disb. Date:	N/A	Last Disb. Amt:	\$0	Acad. Lv:	1		
GA:	ECMC-CA - 706						
Lender:	WILMINGTON TRUST CO ELT SLMA ED - 802218						
<u>5</u>	SF - FFEL STAFFORD SUB MAYFIELD COLLEGE - 04115600	Status: <u>CA</u> as of 07/01/2010	Loan Detail				
Guaranteed Amt:	\$3,500	Disbursed Amt:	\$0	OPB:	\$0	Agg. OPB:	\$0
Loan Date:	03/22/2010	Sep. Loan Ind:	A	Loan Period:	02/22/2010 - 12/13/2010		
Last Disb. Date:	N/A	Last Disb. Amt:	\$0	Acad. Lv:	1		
GA:	ECMC-CA - 706						
Lender:	WILMINGTON TRUST CO ELT SLMA ED - 802218						

Notes:
 ① For the determined award year and academic level displayed, the dependency status is/was Independent.

STUDENT #19

Loan Summary

Sort by: -- Select --

Display Only: --- ALL ---

Submit

Currently Sorted by LOAN DATE, No filtering

1 SU - FFEL STAFFORD UNSUB Status: RP as of 07/01/2011 Loan Detail
MAYFIELD COLLEGE - 04115600

Guaranteed Amt:	\$3,200	Disbursed Amt:	\$3,200	<input checked="" type="checkbox"/> OPB:	\$3,040	Agg. OPB:	\$2,827
Loan Date:	03/22/2010	Sep. Loan Ind:	D	Loan Period:	02/22/2010 - 12/13/2010		
Last Disb. Date:	08/12/2010	Last Disb. Amt:	\$1,600	Acad. Lv:	1		
ED Servicer:	DEPT OF ED/SALLIE MAE - 578						

2 SF - FFEL STAFFORD SUB Status: RP as of 07/01/2011 Loan Detail
MAYFIELD COLLEGE - 04115600

Guaranteed Amt:	\$3,500	Disbursed Amt:	\$3,500	OPB:	\$3,093	Agg. OPB:	\$3,093
Loan Date:	03/22/2010	Sep. Loan Ind:	D	Loan Period:	02/22/2010 - 12/13/2010		
Last Disb. Date:	08/12/2010	Last Disb. Amt:	\$1,750	Acad. Lv:	1		
ED Servicer:	DEPT OF ED/SALLIE MAE - 578						

Notes:

- ① For the determined award year and academic level displayed, the dependency status is/was Independent.
- Ⓜ Amount includes capitalized interest.

PRIVACY ACT OF 1974 (AS AMENDED)

STUDENT #23

Loan Summary

Sort by:

Display Only:

[Submit](#)

Currently Sorted by LOAN DATE, No filtering

1	D2 - DIRECT STAFFORD UNSUB	Status: PF as of 04/12/2012	Loan Detail
	MAYFIELD COLLEGE - 04115600		
Approved Amt:	\$4,200	Disbursed Amt:	\$4,200
Loan Date:	11/12/2010	OPB:	\$0
Sep. Loan Ind:	A	Agg. OPB:	\$0
Loan Period:	09/27/2010 - 07/25/2011		
Last Disb. Date:	04/01/2011	Last Disb. Amt:	\$2,100
Acad. Lv:	1		
ED Servicer:	DEPT OF ED/GREAT LAKES - 581		
2	D1 - DIRECT STAFFORD SUB	Status: PF as of 04/12/2012	Loan Detail
	MAYFIELD COLLEGE - 04115600		
Approved Amt:	\$3,500	Disbursed Amt:	\$3,500
Loan Date:	11/12/2010	OPB:	\$0
Sep. Loan Ind:	A	Agg. OPB:	\$0
Loan Period:	09/27/2010 - 07/25/2011		
Last Disb. Date:	04/01/2011	Last Disb. Amt:	\$1,750
Acad. Lv:	1		
ED Servicer:	DEPT OF ED/GREAT LAKES - 581		

Notes:

① For the determined award year and academic level displayed, the dependency status is/was Independent.

PRIVACY ACT OF 1974 (AS AMENDED)

STUDENT #29

Loan Summary

Sort by: -- Select --
 Display Only: -- ALL --

Submit

Currently Sorted by LOAN DATE, No filtering

1	D2 - DIRECT STAFFORD UNSUB		Status: RP as of 11/03/2012		Loan Detail	
	MAYFIELD COLLEGE - 04115600					
Approved Amt:	\$1,800	Disbursed Amt:	\$1,798	<input checked="" type="checkbox"/> OPB:	\$1,958	Agg. OPB: \$1,798
Loan Date:	04/15/2011	Sep. Loan Ind:	A	Loan Period:	12/20/2010 - 10/14/2011	
Last Disb. Date:	06/10/2011	Last Disb. Amt:	\$900	Acad. Lv:	1	
ED Servicer:	DEPT OF ED/SALLIE MAE - 578					
2	D1 - DIRECT STAFFORD SUB		Status: RP as of 11/03/2012		Loan Detail	
	MAYFIELD COLLEGE - 04115600					
Approved Amt:	\$3,500	Disbursed Amt:	\$3,500	<input checked="" type="checkbox"/> OPB:	\$3,539	Agg. OPB: \$3,500
Loan Date:	01/20/2011	Sep. Loan Ind:	A	Loan Period:	12/20/2010 - 10/14/2011	
Last Disb. Date:	06/10/2011	Last Disb. Amt:	\$1,750	Acad. Lv:	1	
ED Servicer:	DEPT OF ED/SALLIE MAE - 578					
3	D2 - DIRECT STAFFORD UNSUB		Status: RP as of 11/03/2012		Loan Detail	
	MAYFIELD COLLEGE - 04115600					
Approved Amt:	\$4,200	Disbursed Amt:	\$4,191	<input checked="" type="checkbox"/> OPB:	\$4,600	Agg. OPB: \$4,191
Loan Date:	01/20/2011	Sep. Loan Ind:	A	Loan Period:	12/20/2010 - 10/14/2011	
Last Disb. Date:	06/10/2011	Last Disb. Amt:	\$2,091	Acad. Lv:	1	
ED Servicer:	DEPT OF ED/SALLIE MAE - 578					

Notes:

- ① For the determined award year and academic level displayed, the dependency status is/was Independent.
- Ⓜ Amount includes capitalized interest.

PRIVACY ACT OF 1974 (AS AMENDED)

EXHIBIT #3

FINANCIAL AID POLICIES

Preparing for a lifelong career requires not only a commitment of time and effort, but also a financial investment in a quality educational program. Many people feel that they cannot afford the tuition, books and time required for formal training. Subject to individual qualifications, the following financial aid programs are available to students at Mayfield College.,

- Federal Pell Grant;
- Subsidized and Unsubsidized Stafford Direct Loan Programs; and
- Federal Direct Parent Loan for Undergraduate Students (PLUS)

Students seeking financial aid must first complete the Free Application for Federal Student Aid application. (FASFA) The school's financial aid representative will use this application to determine the students' needs and assist with deciding what programs best serve the student. Mayfield College participates in the following Title IV program funds:

Federal Pell Grant

Federal Pell grants are available to help matriculated students who have no prior undergraduate degrees. A Pell Grant is a grant from the federal government. Pell Grants are not loans and do not have to be paid back to the government after graduation.

Federal Subsidized and Unsubsidized Stafford Direct Loan Programs

The Federal Stafford Direct Loan program is the most widely-used loan program for college students. Federal Stafford Direct Loans offer many features, including:

- Low Interest rate. Stafford Direct Loans borrowed after July 1, 2006 have a fixed interest rate of 6.8%.
- No payments required while in school. Repayment begins six months after the student graduates.
- Deferment options. The student can apply for deferment of repayment while enrolled in a professional program; if the student becomes unemployed; or meets certain other conditions.

Federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment and income-contingent repayment plans, and loan forgiveness benefits, which other student loans are not required to provide to students. Federal direct loans are available to students regardless of income.

There are two types of Federal Stafford Direct Loans: Subsidized and Unsubsidized.

Subsidized Stafford Direct Loans are interest-free while the student is enrolled in college at least half-time and during the student's six-month grace period and during deferment periods. The Federal government subsidizes the student's loan by paying the interest to the lender on the student's behalf.

Unsubsidized Stafford Direct Loans accrue interest while the student is enrolled. The student can choose to pay off the interest each month while in school, or can allow the interest to accumulate until the student goes into repayment.

The student may be eligible for subsidized or unsubsidized Stafford Direct Loan funds, or both. The Financial Aid Office will determine whether the student qualifies for subsidized Stafford Direct Loan

funds based on the information provided on the Free Application for Federal Student Aid (FAFSA), and depending on the student's total educational budget and other aid funds received.

Federal Parent Direct Loan for Undergraduate Students (PLUS)

The federal PLUS program is a popular financing option for parents of dependent undergraduate students. The PLUS loan is borrowed in the parent's own name. Here are some important details about federal PLUS Direct Loans:

- **Loan Amount:** Parents may borrow any amount up to the full cost of attendance as determined by Mayfield College, less any other resources. The cost of attendance includes tuition and allowances for books, personal expenses, and transportation.
- **Credit Qualification:** Parent borrowers must meet minimum credit requirements in order to borrow the PLUS loan. A credit check will be conducted when the parent begins the loan application process. If the parent does not meet the credit requirements, the parent will not be able to continue the application process. Students whose parents do not qualify for PLUS loans can borrow additional federal Stafford student loan funds.
- **Interest Rate:** PLUS loans borrowed after July 1, 2006 will have a fixed interest rate of 7.9%.
- **Repayment:** Parent borrowers begin monthly repayment within 60 days after full disbursement. The repayment period is ten years.

Mayfield College is approved by the California State Approving Agency to enroll veterans and other eligible persons under the GI Bill and dependents education assistance programs. Veterans under the Montgomery GI Bill – Active Duty (chapter 30 of Title 38 U.S.C.), the Montgomery GI Bill Selected Reserve (Chapter 1606 of title 10 U.S.C.), Post-Vietnam Era Educational Assistance (Chapter 32 of title 38 U.S.C.), and Dependents' Education Assistance (Chapter 35 of title 38 U.S.C.) should mail their Enrollment Certifications (VA Form 22-199) and Notices of Change of student Status (VA Form 22-1999b) to Department of Veterans Affairs, P.O. Box 8888, Muskogee, OK 74402-8888. VA Forms 22-199 and VA Forms 22-1999b are available in the Financial Aid Office.

Students who are funded under their private rehabilitation insurance policy must provide Mayfield College a letter from their rehabilitation counselor approving Mayfield College as an eligible training institution.

The Enrollment Agreement obligates the student and the school for the entire program of instruction. The student's financial obligations will be calculated in accordance with the school's refund policy in the contract and this school catalog. Registration and tuition fees for each program are listed on the following page. An institutional catalog is available at no charge and will be provided to each enrollee prior to enrollment. Tuition is due in full at the beginning of each payment period. The school will work with each student to determine the best financial arrangement to meet their obligation for tuition. The school provides a voluntary prepayment plan to students and their families to help reduce the costs upon entry into training. Details are available through the financial aid representative.

The following payment plan is available to those who do not qualify for total financial assistance sufficient to cover the amount of tuition and fees:

- 10% down payment on the total program charges, followed by equal monthly installments during the student's enrollment period.

Students have the right to know:

- Types of Financial Aid available at Mayfield College.
- The basis for eligibility and the process of fulfilling those needs.
- When Financial Aid has been awarded and the conditions to which they are agreeing.
- The refund policy.

This information is available within this catalog and through the Financial Aid Department.

If a student receives a loan to pay for the educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund.

In order to withdraw, the student may officially withdraw by notifying the Registrar's office orally or in writing. If a student does not officially withdraw, the student will be dropped after fourteen (14) consecutive calendar days.¹⁹

Refunds are issued through the Financial Aid Office when a student withdraws from all classes. The issuance of refunds is not contingent upon notification of withdrawal by the student. Refunds are made within 45 days of the school's determination of the date of withdrawal if the student did not provide notice or 45 days from the official date of notice. For students receiving funding from a third party, tuition refunds are first applied toward repayment of third party funding. Mayfield College follows the refund policies outlined in the regulations for (1) the State of California's Bureau for Private Postsecondary Education; (2) Council on Occupational Education; and (3) the US Department of Education and applies the refund policy which provides the highest refund to the student.

STUDENT'S RIGHT TO CANCEL

1. You have the right cancel your agreement for a program of instruction without any penalty or obligations through attendance at the first class session or the seventh calendar day after enrollment, whichever is later. After the end of the cancellation period, you also have the right to stop school at any time. You have the right to receive a pro rata refund if you have completed 60 percent or less of the scheduled days in the current payment period in your program through the last day of attendance.
2. Cancellation may occur when the student provides a written notice of cancellation at the following address: Mayfield College, 35-325 Date Palm Drive, Suite 101, Cathedral City, CA 92234 or 73680 Buena Vista Drive, Twentynine Palms, CA 92277. This can be done by mail or by hand delivery.
3. The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with proper postage.
4. The written notice of cancellation need not take any particular form and, however expressed, it is effective if it shows that the student no longer wishes to be bound by the Enrollment Agreement.
5. If the Enrollment Agreement is cancelled, the school will refund the student any money he/she paid, less a registration or administration fee not to exceed \$75.00, and less any deduction for equipment not returned in good condition, within 45 days after the notice of cancellation is received.

WITHDRAWAL FROM THE PROGRAM

You may withdraw from the school at any time after the cancellation period (described above) and receive a pro rata refund if you have completed 60 percent or less of the scheduled days in the current payment period in your program through the last day of attendance. The refund will be less a registration or administration fee not to exceed \$75.00. The refund is to be paid within 45 days of withdrawal. If the student has completed more than 60% of the period of attendance for which the student was charged, the tuition is considered earned and the student will receive no refund.

For the purpose of determining a refund under this section, a student shall be deemed to have withdrawn from a program of instruction when any of the following occurs:

- The student notifies the institution of the student's withdrawal or as of the date of the student's withdrawal, whichever is later.
- The institution terminates the student's enrollment for failure to maintain satisfactory progress; failure to abide by the rules and regulations of the institution; absences in excess of maximum set forth by the institution; and/or failure to meet financial obligations to the School.
- The student has failed to attend class for fourteen (14) consecutive calendar days.
- Failure to return from a leave of absence.

For the purpose of determining the amount of the refund, the date of the student's withdrawal shall be deemed the last date of recorded attendance. For the purpose of determining when the refund must be paid, the student shall be deemed to have withdrawn at the end of fourteen (14) consecutive calendar days.

For programs beyond the current "payment period," if you withdraw prior to the next payment period, all charges collected for the next period will be refunded. If any portion of the tuition was paid from the proceeds of a loan or third party, the refund shall be sent to the lender, third party or, if appropriate, to the state or federal agency that guaranteed or reinsured the loan. Any amount of the refund in excess of the unpaid balance of the loan shall be first used to repay any student financial aid programs from which the student received benefits, in proportion to the amount of the benefits received, and any remaining amount shall be paid to the student.

Cal Grant recipients who withdraw from the school at any time after the cancellation period (described above) and are eligible for a pro rata refund will have the pro rated refund of Cal Grant funds returned to the Cal Grant program. The refund to Cal Grant is to be paid within 45 days of withdrawal. If the student has completed more than 60% of the period of attendance for which the student was charged, the Cal Grant is considered earned and no refund will be submitted back to the Cal Grant program.

Federal regulations specify how Mayfield College must determine the amount of Title IV program assistance that the student earns if he or she withdraws from school. The Title IV programs Mayfield College participates in that are covered by this law are: Federal Pell Grants, Stafford Loans, and PLUS Loans.

When a student withdraws during his/her payment period, the amount of Title IV program assistance that the student has earned up to that point is determined by a specific formula. If the student received (or the school or parent received on his/her behalf) less assistance than the amount earned, the student may be able to receive those additional funds. If the student received more assistance than he/she earned, the excess funds must be returned by the school and/or the student.

The amount of assistance the student has earned is determined on a prorata basis. For example, if the student completed 30% of the payment period, the student earns 30% of the assistance originally scheduled to receive. Once the student has completed more than 60% of the payment period, the student earns all the assistance that he/she was scheduled to receive for that period.

If the student did not receive all of the funds that he/she earned, the student may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, Mayfield College must get the student's permission (or parent's permission in the case of a PLUS Loan) before it can disburse the loan funds on the student's account or directly to the student or parent (in the case of a PLUS Loan). The student may choose to decline some or all of the loan funds so that additional debt is not incurred.

Mayfield College may automatically use all or a portion of the post-withdrawal disbursement for tuition and fees if the funds are grant funds. Grant funds may also be disbursed directly to the student without his/her permission. For all other educationally-related charges, Mayfield College needs the permission of the student or parent to use the post-withdrawal disbursement.

There are some Title IV funds that the student was scheduled to receive that cannot be disbursed to the student once the student withdraws because of other eligibility requirements. For example, if the student is a first-time, first-year undergraduate student and has not completed the first 30 days of the

program before the student withdraws, the student will not receive any loan funds that he/she would have received had enrollment continued past the 30th day.

If the student receives (or Mayfield College or parent on the student's behalf) excess Title IV program funds that must be returned, Mayfield College must return a portion of the excess equal to the lesser of:

1. The student's institutional charges multiplied by the unearned percentage of the student's funds, or
2. The entire amount of excess funds.

Mayfield College must return this amount even if it did not keep this amount of the student's Title IV program funds.

If Mayfield College is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that the student must return, the student (or parent for a PLUS Loan) repays in accordance with the terms and conditions of the promissory note. That is, the student makes scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that the student must return is called an overpayment. The amount of a grant overpayment that the student must repay is any amount of the overpayment that is greater than half of the grant funds the student received or was scheduled to receive. The student must make arrangements with Mayfield College or the Department of Education to return the unearned grant funds.

The Title IV funds are returned in the following order:

1. Unsubsidized Federal Stafford Direct Loans;
2. Subsidized Federal Stafford Direct Loans;
3. Direct PLUS Loans; and
4. Federal Pell Grants

The requirements for Title IV program funds when the student withdraws are separate from any refund policy of Mayfield College. Therefore, the student may still owe funds to Mayfield College to cover unpaid institutional charges. Mayfield College may also charge the student for any Title IV program funds that the school was required to return. If the student does not already know about Mayfield College's refund policy, the student can ask the Financial Aid department for a copy. The Financial Aid Department can also provide the student with the requirements and procedures for officially withdrawing from school.

If the student has questions about his/her Title IV program funds, he/she can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243), TTY users may call 1-800-730-8913.

Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

1. You are a student, who is a California resident, or are enrolled in a residency program, and prepays all or part of your tuition either by cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program, or
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party.

The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by California residents who were students attending certain schools regulated by the Bureau for Private Postsecondary and Vocational Education.

You may be eligible for STRF if you are a California resident, or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.
3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other cost.
4. There was a material failure to comply with the Act or this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.
5. There was an inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act.

MAYFIELD COLLEGE STUDENT CHECKLIST

Student's Name (b)(6); (b)(7)(C); (b)(7)(C) Start Date 3/24/10 Program CST

As part of our admissions process and prior to signing an enrollment agreement, I would appreciate it if you would read and initial each item in the checklist below. If you have any questions regarding any of the items noted, please ask me for a complete and detailed answer.

1. I have been given a copy of the school catalog and program handbook, which includes a course description. I understand that the course curriculum may change because of the school's goal of keeping programs current. In addition, the program handbook describes the specific program requirements.
2. I have received a copy of the Enrollment Agreement I signed and a Student's Rights Document.
3. I understand that I may not omit any portion of the program in which I am enrolled.
4. I have read, understood, and accepted the school's policy regarding attendance and placement.
5. All costs of tuition, books, and supplies for my education have been explained to me.
6. I understand that course work completed at Mayfield College is not transferable to other schools. Acceptance of credit is at the discretion of the accepting school.
7. I understand the school's cancellation and refund policy.
8. I understand that I am responsible to pay for my program of study.
9. I have been given a tour of the school.
10. I have been counseled on health, safety and fire-prevention guidelines and safety precautions.
11. I understand the entrance requirements of the program in which I have enrolled. I certify that I meet those requirements.

(b)(6); (b)(7)(C)

Student's Signature (b)(6); (b)(7)(C); (b)(7)(C) Date 2/24/10

School Official's Signature (b)(6); (b)(7)(C); (b)(7)(C) Date 3/24/10

MAYFIELD COLLEGE STUDENT CHECKLIST

Student's Name (b)(6); (b)(7)(C), (b)(7)(C) Start Date July Program HEC

As part of our admissions process and prior to signing an enrollment agreement, I would appreciate it if you would read and initial each item in the checklist below. If you have any questions regarding any of the items noted, please ask me for a complete and detailed answer.

1. I have been given a copy of the school catalog and program handbook, which includes a course description. I understand that the course curriculum may change because of the school's goal of keeping programs current. In addition, the program handbook describes the specific program requirements.
2. I have received a copy of the Enrollment Agreement I signed and a Student's Rights Document.
3. I understand that I may not omit any portion of the program in which I am enrolled.
4. I have read, understood, and accepted the school's policy regarding attendance and placement.
5. All costs of tuition, books, and supplies for my education have been explained to me.
6. I understand that course work completed at Mayfield College is not transferable to other schools. Acceptance of credit is at the discretion of the accepting school.
7. I understand the school's cancellation and refund policy.
8. I understand that I am responsible to pay for my program of study.
9. I have been given a tour of the school.
10. I understand the entrance requirements of the program in which I have enrolled. I certify that I meet those requirements.

(b)(6); (b)(7)(C)

Student's Signature (b)(6); (b)(7)(C), (b)(7)(C) Date 8/1/2017

School Official's Sign _____ Date 8/1/2017

MAYFIELD COLLEGE STUDENT CHECKLIST

Student's Name (b)(6); (b)(7(C)),(b)(7)(C) Start Date 6-2-09 Program BAFE

As part of our admissions process and prior to signing an enrollment agreement, I would appreciate it if you would read and initial each item in the checklist below. If you have any questions regarding any of the items noted, please ask me for a complete and detailed answer.

1. I have been given a copy of the school catalog and program handbook, which includes a course description. I understand that the course curriculum may change because of the school's goal of keeping programs current. In addition the program handbook describes the specific program requirements.
2. I have received a copy of the Enrollment Agreement I signed and a Student's Rights Document.
3. I understand that I may not omit any portion of the program in which I am enrolled.
4. I have read, understood, and accepted the school's policy regarding attendance and placement.
5. All costs of tuition, books, and supplies for my education have been explained to me.
6. I understand that course work completed at Mayfield College is not transferable to other schools. Acceptance of credit is at the discretion of the accepting school.
7. I understand the school's cancellation and refund policy.
8. I understand that I am responsible to pay for my program of study.
9. I have been given a tour of the school.
10. I understand the entrance requirements of the program in which I have enrolled. I certify that I meet those requirements.

(b)(6); (b)(7(C))

Student's Signature (b)(6); (b)(7(C)),(b)(7)(C)

School Official's Sig (b)(6); (b)(7(C)),(b)(7)(C)

Date 6-2-09

Date 6-2-09

MAYFIELD COLLEGE STUDENT CHECKLIST

Student's Name (b)(6); (b)(7)(C), (b)(7)(C) Start Date 07-22-10 Program mfc

As part of our admissions process and prior to signing an enrollment agreement, I would appreciate it if you would read and initial each item in the checklist below. If you have any questions regarding any of the items noted, please ask me for a complete and detailed answer.

1. I have been given a copy of the school catalog and program handbook, which includes a course description. I understand that the course curriculum may change because of the school's goal of keeping programs current. In addition, the program handbook describes the specific program requirements.
2. I have received a copy of the Enrollment Agreement I signed and a Student's Rights Document.
3. I understand that I may not omit any portion of the program in which I am enrolled.
4. I have read, understood, and accepted the school's policy regarding attendance and placement.
5. All costs of tuition, books, and supplies for my education have been explained to me.
6. I understand that course work completed at Mayfield College is not transferable to other schools. Acceptance of credit is at the discretion of the accepting school.
7. I understand the school's cancellation and refund policy.
8. I understand that I am responsible to pay for my program of study.
9. I have been given a tour of the school.
10. I have been counseled on health, safety and fire-prevention guidelines and safety precautions.
11. I understand the entrance requirements of the program in which I have enrolled. I certify that I meet those requirements.

(b)(6); (b)(7)(C)

Student's Signature (b)(6); (b)(7)(C), (b)(7)(C) Date 07-19-10

School Official's Signature (b)(6); (b)(7)(C), (b)(7)(C) Date 7-12-10

MAYFIELD COLLEGE STUDENT CHECKLIST

Student's Name (b)(6); (b)(7)(C), (b)(7)(D) Start Date 9/21/10 Program UST

As part of Orientation, I would appreciate it if you would read and initial each item in the checklist below. If you have any questions regarding any of the items noted, please ask me for a complete and detailed answer.

1. I have been given a copy of the school catalog and program handbook, which includes a course description. I understand that the course curriculum may change because of the school's goal of keeping programs current. In addition, the program handbook describes the specific program requirements.
2. I have received a copy of the Enrollment Agreement I signed and a Student's Rights Document.
3. I understand that I may not omit any portion of the program in which I am enrolled.
4. I have read, understood, and accepted the school's policy regarding attendance and placement.
5. All costs of tuition, books, and supplies for my education have been explained to me.
6. I understand that course work completed at Mayfield College is not transferable to other schools. Acceptance of credit is at the discretion of the accepting school.
7. I understand the school's cancellation and refund policy.
8. I understand that I am responsible to pay for my program of study.
9. I have been given a tour of the school.
10. I have been counseled on job and school -related health, safety and fire-prevention guidelines and safety precautions.
11. I understand the entrance requirements of the program in which I have enrolled. I certify that I meet those requirements.

(b)(6); (b)(7)(C)

Student's Signature (b)(6); (b)(7)(C), (b)(7)(D) 9-21-10

School Official's Signature (b)(6); (b)(7)(C), (b)(7)(D) 9/21/10

MAYFIELD COLLEGE STUDENT CHECKLIST

Student's Name: (b)(6); (b)(7)(C), (b)(7)(C)

Start Date Dec 20th, 2010 Program MFO

As part of Orientation, I would appreciate it if you would read and initial each item in the checklist below. If you have any questions regarding any of the items noted, please ask me for a complete and detailed answer.

1. I have been given a copy of the school catalog and program handbook, which includes a course description. I understand that the course curriculum may change because of the school's goal of keeping programs current. In addition, the program handbook describes the specific program requirements.
2. I have received a copy of the Enrollment Agreement I signed and a Student's Rights Document
3. I understand that I may not omit any portion of the program in which I am enrolled.
4. I have read, understood, and accepted the school's policy regarding attendance and placement.
5. All costs of tuition, books, and supplies for my education have been explained to me.
6. I understand that course work completed at Mayfield College is not transferable to other schools. Acceptance of credit is at the discretion of the accepting school.
7. I understand the school's cancellation and refund policy.
8. I understand that I am responsible to pay for my program of study.
9. I have been given a tour of the school.
10. I have been counseled on job and school -related health, safety and fire-prevention guidelines and safety precautions.
11. I understand the entrance requirements of the program in which I have enrolled. I certify that I meet those requirements.

(b)(6); (b)(7)(C)

Student's Signature (b)(6); (b)(7)(C), (b)(7)(C)

School Official's Sign (b)(6); (b)(7)(C), (b)(7)(C)

Date 12/2/10

Date 12/2/10

EXHIBIT #5

Awarding of Title IV, HEA Program Aid

The U.S. Department of Education sponsors the following major student financial aid programs approved for Mayfield College and for which you may apply to see if you are eligible:

- Federal Pell Grants
 - Federal Supplemental Education Opportunity Grant
 - Federal Work Study
 - Federal Direct Loans
 - Federal Plus Loans
1. Grants are financial aid that you do not have to pay back.
 2. Loans are borrowed money that you must repay with interest.

Student Eligibility

To receive aid from the Title IV programs, you must:

- Usually, have financial need.
- Have a high school diploma or General Education Development (GED) certificate, or you must pass an independently administered test approved by the U.S. Department of Education.
- Be enrolled as a regular student in an eligible program.
- Be an U.S. citizen or eligible noncitizen.
- Have a Social Security Number.
- Make Satisfactory Academic Progress.
- Sign a statement of educational purpose/certification statement on refunds and default.
- Sign a statement of updated information.
- Register with the Selective Service, if required.

Applying

To apply you will need a Social Security Number or your application will not be processed. When you apply for financial aid, whether you're filing the Free Application for Federal Student Aid (FAFSA) or the "Renewal Application", most mistakes are made because students don't follow instructions. Pay special attention to any questions on income, because this area is where most mistakes are made.

Loan/Grants Distribution

There are (2) disbursements for payments of tuition and fees per program.

1. The first disbursement is within the first thirty (30) days of attending classes. The first disbursement may be delayed if the verification process has not been completed.
2. The second disbursement is on or after the midpoint of your program of study. You must also be making Satisfactory Academic Progress.

Your loan/grants proceeds will be applied to your account for tuition and fees. Any remaining proceeds will be paid to you.

Borrower Responsibilities

When you take out a student loan, you have certain responsibilities that you must live up to. Here are a few:

1. When you sign a promissory note, you are agreeing to repay according to the terms of the note. The note is a binding legal document. You will have to pay back the loan, even if you do not complete your education or are unable to get a job after you complete the program. Think about what this obligation means before you take out a loan. If you do not pay back your loan on time or according to the terms in your promissory note, you may go into default, which has very serious consequences.
2. You must make payments on your loan even if you do not receive a bill. Billing statements (or coupon books) are sent to you as a convenience, not receiving them does not relieve you of your obligation to make payments.
3. You may request a loan payment deferment if you experience financial difficulties. However, even though you may have applied for a deferment, you still must continue to make payments until your deferment is processed. If you do not, you may end up in default and seriously jeopardize your good credit rating. You should keep a copy of any deferment request form you may have, and you should document all contacts with the organization that holds your loan.
4. You must notify the lender that holds your loan if you graduate, withdraw from school, or drop below half-time status; change your name, address, or Social Security Number; or transfer to another school. You will be given the name of the lender that holds your loan.
5. Before you receive your first disbursement, you must attend an entrance interview and, before you leave school, you must attend an exit interview.

6. If you are on academic probation, you still will receive funding.

Borrower Rights

You have certain rights as a borrower. Listed below are some of them.

1. You have the right to a grace period before your repayment period begins. (Your parents do not receive a grace period for a Federal PLUS loan.) Your grace period begins when you leave school or drop below half-time status. The exact length of your grace period is shown on your promissory note.
2. You must be given a loan repayment schedule, which lets you know when your first payment is due, and the number, frequency, and amount of all payments.
3. You must be given a list of deferment and cancellation conditions and the conditions under which the Department of Education will repay your loan.
4. You must be notified when your loan is sold if the sale results in your making payments to a new organization. The old and new organizations must each notify you of the sale, the identity of the new organization holding your loan, the name and address of the organization to which you must make payments, and the telephone numbers of both old and new organizations.

Leave of Absence

While enrolled in school, students may be granted leave of absences (LOA) no longer than 180 days in a 12-month period. All LOAs must be in writing and addressed to the School Director. The request must identify a reason for the leave of absence and documentation from an appropriate person or agency supporting the reason should be provided. The School Director may approve the request if there is the likely expectation that the student will return. If a student fails to return on the scheduled return date, he/she shall be terminated from the training program.

Students who are contemplating a leave of absence should be cautioned that one or more of the following factors may affect their eligibility to graduate:

- Students returning from a leave of absence are not guaranteed that the module required to maintain the normal progression in their training program will be available at the time of re-entry.
- They may have to wait for the appropriate module to be offered.
- Financial aid may be affected. The student will be advised of the possible loss of the student's grace period for his or her loans which would result in immediate repayment.

Reinstatement of Financial Aid Eligibility

Financial aid recipients who lose their eligibility for financial aid because of reasons related to Satisfactory Progress or other forms of disciplinary actions, may have their financial aid reinstated. Conditions for reinstatement include the achievement of academic standing consistent with graduation requirements. A financial aid recipient, for example, who fails to meet satisfactory academic progress in two or more successive months, may re-establish eligibility through reinstatement. Reinstatement may be requested by the student. Requests will be reviewed by an Administrative Committee after an academic counseling with the student.

Mayfield Career College
35-325 Date Palm Drive
Cathedral City, CA 92234

Exhibit 6

Student # 3

Financial Aid Award Letter

5/18/2010

(b)(6); (b)(7)(C); (b)(7)(C)

Verification: None
Transaction Number: 05
Months in A/Y: 10

Dear (b)(6)

Based on the information you submitted your financial aid at Mayfield Career College has been revised. Financial aid takes the form of grants (which are gifts) and loans (which you repay, although repayment need not begin until six months after graduation). Your projected Federal financial aid eligibility is as follows:

Cost of Attendance (Program Costs + Living Allowance + Loan Fees)			EFC (Expected Family Contribution)	Unmet Need	
\$11,810.00	\$16,520.00	\$100.50	\$0.00	\$28,430.50	
Award			Amount	Accept	Decline
Federal Pell Grant			\$2,675.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Supp. Educ. Opportunity Grant			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
IPS Fee Waiver			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
State Grant			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Subsidized Loan			\$3,500.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Unsubsidized Loan			\$3,200.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal PLUS Loan			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Work Study			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Other Funding ()			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Alt. Loan ()			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL			\$9,375.00		

If you wish to receive financial aid in the Computer Support Tech Adv program, which you started on 3/29/2010, please accept or decline these awards.

For Loan Applicants: Loan fees may be charged at 1.50% of the total loan amount. If you accept the loan awards, the Financial Aid Officer will complete the School Section of your loan application, and forward it to your lender of choice:

Sallie Mac

Sallie Mac

Your lender will notify you if any clarification or additional information is needed.

Please do not hesitate to call or contact me at if you have any questions or complications. Best wishes for a successful completion of your program.

Sincerely,

Julie Ha
Financial Aid Director

Mayfield Career College
 35-325 Date Palm Drive
 Cathedral City, CA 92234

Student # 6

Financial Aid Award Letter

9/5/2009

(b)(6); (b)(7)(C); (b)(7)(C)

(b)(6); (b)(7)(C)

SSN:

Verification: None

Transaction Number: 02

Months in A/Y: 10

Dear (b)(6):

Based on the information you submitted your financial aid at Mayfield Career College has been revised. Financial aid takes the form of grants (which are gifts) and loans (which you repay, although repayment need not begin until six months after graduation). Your projected Federal financial aid eligibility is as follows:

Award	Cost of Attendance (Program Costs + Living Allowance + Loan Fees)			EFC (Expected Family Contribution)	Unmet Need	
	\$11,810.00	\$16,520.00	\$0.00	\$3,500.00	Accept	Decline
Federal Pell Grant				\$1,900.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Supp. Educ. Opportunity Grant				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
IPS Fee Waiver				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
State Grant				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Subsidized Loan				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Unsubsidized Loan				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal PLUS Loan				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Work Study				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Other Funding ()				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Alt. Loan ()				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL				\$1,900.00		

If you wish to receive financial aid in the Medical Front Office program, which you started on 8/17/2009, please accept or decline these awards.

For Loan Applicants: Loan fees may be charged at 1.50% of the total loan amount. If you accept the loan awards, the Financial Aid Officer will complete the School Section of your loan application, and forward it to your lender of choice:

Your lender will notify you if any clarification or additional information is needed.

Please do not hesitate to call or contact me at if you have any questions or complications. Best wishes for a successful completion of your program.

Sincerely,

Eddie Cericoia
 Financial Aid Administrator

Mayfield Career College
 35-325 Date Palm Drive
 Cathedral City, CA 92234

grad
 5/12/10
 Student
 # 10

Financial Aid Award Letter

8/19/2009

(b)(6); (b)(7)(C), (b)(7)(C)

SSN: (b)(6), (b)(7)(C)
 Verification: None
 Transaction Number: 03
 Months in A/Y: 10

Dear (b)(6); (b)(7)(C)

Based on the information you submitted your financial aid at Mayfield Career College has been revised. Financial aid takes the form of grants (which are gifts) and loans (which you repay, although repayment need not begin until six months after graduation). Your projected Federal financial aid eligibility is as follows:

Cost of Attendance (Program Costs + Living Allowance + Loan Fees)			EFC (Expected Family Contribution)	Unmet Need	
\$11,810.00	\$15,580.00	\$33.50	\$0.00	Accept	Decline
Award			Amount		
Federal Pell Grant			\$5,350.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Supp. Educ. Opportunity Grant			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
IPS Fee Waiver			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
State Grant			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Subsidized Loan			\$3,500.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Unsubsidized Loan			\$3,200.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal PLUS Loan			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Work Study			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Other Funding ()			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Alt. Loan ()			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL			\$12,050.00		

If you wish to receive financial aid in the Medical Front Office program, which you started on 6/1/2009, please accept or decline these awards.

For Loan Applicants: Loan fees may be charged at 0.50% of the total loan amount. If you accept the loan awards, the Financial Aid Officer will complete the School Section of your loan application, and forward it to your lender of choice:

Sallie Mae

Sallie Mae

Your lender will notify you if any clarification or additional information is needed.

Please do not hesitate to call or contact me at if you have any questions or complications. Best wishes for a successful completion of your program.

Sincerely,

Eddie Cericola
 Financial Aid Administrator

Mayfield Career College
 35-325 Date Palm Drive
 Cathedral City, CA 92234

grad 6/24/10

Financial Aid Award Letter

11/10/2009

(b)(6); (b)(7)(C); (b)(7)(C)

(b)(6); (b)(7)(C)

Student

11

SSN: [Redacted]
 Verification: None
 Transaction Number: 02
 Months in A/Y: 10

Dear (b)(6); (b)(7)(C)

Based on the information you submitted your financial aid at Mayfield Career College has been revised. Financial aid takes the form of grants (which are gifts) and loans (which you repay, although repayment need not begin until six months after graduation). Your projected Federal financial aid eligibility is as follows:

Award	Cost of Attendance (Program Costs + Living Allowance + Loan Fees)			EFC (Expected Family Contribution)	Unmet Need	
	\$11,810.00	\$16,520.00	\$0.00	\$0.00	Accept	Decline
Federal Pell Grant				\$5,350.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Supp. Educ. Opportunity Grant				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
IPS Fee Waiver				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
State Grant				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Subsidized Loan				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Unsubsidized Loan				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal PLUS Loan				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Work Study				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Other Funding ()				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Alt. Loan ()				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL				\$5,350.00		

If you wish to receive financial aid in the Medical Front Office program, which you started on 8/3/2009, please accept or decline these awards.

For Loan Applicants: Loan fees may be charged at 1.50% of the total loan amount. If you accept the loan awards, the Financial Aid Officer will complete the School Section of your loan application, and forward it to your lender of choice:

Your lender will notify you if any clarification or additional information is needed.

Please do not hesitate to call or contact me at if you have any questions or complications. Best wishes for a successful completion of your program.

Sincerely,

Eddie Cericola
 Financial Aid Administrator

Mayfield Career College
 35-325 Date Palm Drive
 Cathedral City, CA 92234

Student #14

Revised Financial Aid Award Letter - Crossover

11/10/2010

(b)(6); (b)(7)(C), (b)(7)(C)

Verification: None
 Transaction Number: 02
 Months in A/Y: 10

Dear (b)(6);

Based on the information you submitted your financial aid at Mayfield Career College has been revised. Financial aid takes the form of grants (which are gifts) and loans (which you repay, although repayment need not begin until six months after graduation). Your projected Federal financial aid eligibility is as follows:

Cost of Attendance (Program Costs + Living Allowance + Loan Fees)			EFC (Expected Family Contribution)	Unmet Need	
\$11,810.00	\$16,530.00	\$33.50	\$0.00	\$28,373.50	
Award			Amount	Accept	Decline
Federal Pell Grant			\$2,775.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Supp. Educ. Opportunity Grant			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
IPS Fee Waiver			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
State Grant			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Subsidized Loan			\$3,500.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Unsubsidized Loan			\$3,200.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal PLUS Loan			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Work Study			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Other Funding ()			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Alt. Loan ()			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL			\$9,475.00		

If you wish to receive financial aid in the Medical Front Office Advanced program, which you started on 2/22/2010, please accept or decline these awards.

For Loan Applicants: Loan fees may be charged at 0.50% of the total loan amount. If you accept the loan awards, the Financial Aid Officer will complete the School Section of your loan application, and forward it to your lender of choice:

USDE Direct Loan

USDE Direct Loan

Your lender will notify you if any clarification or additional information is needed.

Please do not hesitate to call or contact me at if you have any questions or complications. Best wishes for a successful completion of your program.

Sincerely,

Julie Ha
 Financial Aid Director

Mayfield Career College
 35-325 Date Palm Drive
 Cathedral City, CA 92234

Student #19

Revised Financial Aid Award Letter

6/24/2010

(b)(6); (b)(7)(C); (b)(7)(C)

Verification: None
 Transaction Number: 02
 Months in A/Y: 10

Dec (b)(6);

Based on the information you submitted your financial aid at Mayfield Career College has been revised. Financial aid takes the form of grants (which are gifts) and loans (which you repay, although repayment need not begin until six months after graduation). Your projected Federal financial aid eligibility is as follows:

Cost of Attendance (Program Costs + Living Allowance + Loan Fees)			EFC (Expected Family Contribution)	Unmet Need	
\$11,810.00	\$16,520.00	\$33.50	\$0.00	\$28,363.50	
Award			Amount	Accept	Decline
Federal Pell Grant			\$2,675.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Supp. Educ. Opportunity Grant			\$160.00	<input type="checkbox"/>	<input type="checkbox"/>
IPS Fee Waiver			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
State Grant			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Subsidized Loan			\$3,500.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Unsubsidized Loan			\$3,200.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal PLUS Loan			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Work Study			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Other Funding ()			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Alt. Loan ()			\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL			\$9,535.00		

If you wish to receive financial aid in the Computer Support Tech Adv program, which you started on 2/22/2010, please accept or decline these awards.

For Loan Applicants: Loan fees may be charged at 0.50% of the total loan amount. If you accept the loan awards, the Financial Aid Officer will complete the School Section of your loan application, and forward it to your lender of choice.

Sallie Mae

Sallie Mae

Your lender will notify you if any clarification or additional information is needed.

Please do not hesitate to call or contact me at if you have any questions or complications. Best wishes for a successful completion of your program.

Sincerely,

Julie Ha
 Financial Aid Director

Mayfield Career College
 35-325 Date Palm Drive
 Cathedral City, CA 92234

Student #23

Financial Aid Award Letter

11/02/2010
 (b)(6); (b)(7)(C); (b)(7)(D)

Verification: None
 Transaction Number: 02
 Months in A/Y: 10

Based on the information you submitted your financial aid at Mayfield Career College has been revised. Financial aid takes the form of grants (which are gifts) and loans (which you repay, although repayment need not begin until six months after graduation). Your projected Federal financial aid eligibility is as follows:

Award	Cost of Attendance (Program Costs + Living Allowance + Loan Fees)			EFC (Expected Family Contribution)	Unmet Need	
	\$12,900.00	\$16,530.00	\$38.50	\$0.00	Amount	\$29,468.50
				Amount	Accept	Decline
Federal Pell Grant				\$5,550.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Supp. Educ. Opportunity Grant				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
IPS Fee Waiver				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
State Grant				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Subsidized Loan				\$3,500.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Unsubsidized Loan				\$4,200.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal PLUS Loan				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Work Study				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Other Funding ()				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Alt. Loan ()				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL				\$13,250.00		

If you wish to receive financial aid in the Computer Support Tech Adv program, which you started on 9/27/2010, please accept or decline these awards.

For Loan Applicants: Loan fees may be charged at 0.50% of the total loan amount. If you accept the loan awards, the Financial Aid Officer will complete the School Section of your loan application, and forward it to your lender of choice.

USDE Direct Loan USDE Direct Loan

Your lender will notify you if any clarification or additional information is needed.

Please do not hesitate to call or contact me at. If you have any questions or complications, Best wishes for a successful completion of your program.

Sincerely,

Julie Ha
 Financial Aid Director

Mayfield Career College
 35-325 Date Palm Drive
 Cathedral City, CA 92234

STUDENT # 29

Revised Financial Aid Award Letter

2/16/2011
 (b)(6); (b)(7)(C); (b)(7)(D)

Verification: Accurate
 Transaction Number: 05
 Months in A/Y: 10

Based on the information you submitted your financial aid at Mayfield Career College has been revised. Financial aid takes the form of grants (which are gifts) and loans (which you repay, although repayment need not begin until six months after graduation). Your projected Federal financial aid eligibility is as follows:

Award	Cost of Attendance (Program Costs + Living Allowance + Loan Fees)			EFC (Expected Family Contribution)	Unmet Need	
	\$12,900.00	\$16,530.00	\$38.50		\$0.00	\$29,468.50
				Amount	Accept	Decline
Federal Pell Grant				\$5,550.00	<input type="checkbox"/>	<input type="checkbox"/>
Fed Supp. Eduo. Opportunity Grant				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
IPS Fee Waiver				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
State Grant				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Subsidized Loan				\$3,500.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Unsubsidized Loan				\$4,200.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal PLUS Loan				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Work Study				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Other Funding ()				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Alt. Loan ()				\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL				\$13,250.00		

If you wish to receive financial aid in the Medical Front Office Advanced program, which you started on 12/20/2010, please accept or decline these awards.

For Loan Applicants: Loan fees may be charged at 0.50% of the total loan amount. If you accept the loan awards, the Financial Aid Officer will complete the School Section of your loan application, and forward it to your lender of choice.

USDE Direct Loan USDE Direct Loan

Your lender will notify you if any clarification or additional information is needed.

Please do not hesitate to call or contact me at if you have any questions or complications. Best wishes for a successful completion of your program.

Sincerely,

Julie Ha
 Financial Aid Director



Policy Title: Financial Aid Training Manual Department: Financial Aid/Registrar/Shamrocks	Policy Number: 2012.001
	Date Implemented: April 10, 2012
	Date Revised: January 31, 2013

Purpose:

The purpose of Financial Aid within Mayfield College is to ensure that all students have an opportunity to obtain a college education, and that no student will be denied that opportunity because of lack of funds. Financial aid is awarded to students based on financial need to meet college cost. Financial need is the unmet need that includes both the direct costs of the training program and the indirect costs of living expenses when the students are in school.

Scope:

All Financial Aid Employees

Policy:

The following operating policies are designed to assure that the Financial Aid Office is effective in carrying out its responsibilities:

- All students seeking financial aid must apply for financial assistance by submitting a Free Application for Federal Financial Aid (FAFSA) on-line to the US Department of Education and appropriate Mayfield forms to the Financial Aid Office.
- The Financial Aid Office shall maintain consistent records and follow the US Department of Education cash management procedures to ensure that proper administration of aid is followed. This includes ensuring that aid given is not in excess of need and/or the cost of attendance, and that aggregate awards do not exceed total expenditures of funds under each program.
- Selection of students to receive financial aid will be made without regard to age, sex, race, color, religion, sexual orientation, national origin, disability or marital status.
- Each student will receive financial aid counseling to include the following:
 1. The source and amount of each type of aid offered;
 2. The maximum eligibility for the Federal student financial aid programs;
 3. The method by which aid is determined, delivered or applied to a student's account;
 4. The rights and responsibilities of the student in respect to enrollment at Mayfield College and receipt of financial aid. This information includes the College's refund policy, the requirements for treatment of Title IV, HEA program funds when a student withdraws under 34 CFR 668.22, its standards of satisfactory progress, and other conditions that may alter the student's aid package (34 CFR 668.16[h]).

Financial Aid Roles:

The Financial Aid Manager

- Advises and counsels students and parents about financial aid
- Provides students with consumer information, as required by federal regulations
- Determines students' eligibility for financial aid
- Maintains school and student records, documents, the administration of financial aid, and provides data for reports
- Keeps current on changes in laws and regulations to ensure that Mayfield remains in compliance
- Provides entrance and exit counseling to borrowers of Direct Loans as part of the award and delivery process
- Prepares required reports and reconciliation payment documents
- Maintains financial aid disbursement records
- Monitors financial aid awarding system processes
- Monitors financial aid operations
- Processes federal student loans applications
- Maintains accurate records in the financial aid systems
- Processes Pell Grants, FSEOG, Federal Work Study eligibility, Student Loans, Private Scholarships, and CHAFEE Grants
- Calculates the Return of Title IV funds, and authorizes post-withdrawal disbursements to students

Financial Aid Associate

- Reviews students' files for completeness and accuracy
- Packages student files, counsels students/parents regarding financial aid rules and regulations
- Performs Return to Funds (R2T4) calculations
- Serves as liaison to students, College Administration and Faculty and staff for questions about financial aid, student eligibility and application of Federal and State guidelines
- Works closely with Admissions so as to ensure the dissemination of accurate financial aid information to prospective students
- Performs verification according to Department of Education guidelines and regulations
- Resolves all conflicting information; rejects; Federal data base match conflicts; and "C" Code comments
- Determines financial aid eligibility based on the needs analysis performed on the FAFSA submissions and the ISIRs generated by the Department's Central Processing System (CPS)
- Uses professional judgment for special circumstances
- Communicates with students to resolve processing problems and conflicting information.

- Reviews financial aid application forms and student documents for accuracy and completeness
- Secures additional information from students and parents as necessary
- Awards financial aid
 - Notifies student of his/her maximum loan eligibility
 - Determines the student's choice and amount of loan awards within the limits of his/her maximum eligibility
 - Distributes Federal Publications on Direct Loans, including the student's rights and responsibilities
- References and tracks students through NSLDS (National Student Loan Data System)
- Prepares and maintains student files
- Conducts Financial Aid informational and FAFSA workshops for both parents and students
- Processes Federal Work Study (FWS) awards; student employment packets; and student timesheets

3rd Party Servicer: Shamrocks Unlimited, Inc.

Shamrocks provides a critical service in administering the Federal student financial aid programs at Mayfield College. Shamrocks packaging and funding services include but are not necessarily limited to the following activities:

- Mayfield initiates funding by sending Shamrocks lists of eligible F.A. recipients
- Shamrocks reviews student eligibility issues and prepares F.A. packages
- Coordinates activities and cooperates with the financial aid office in disbursement of funds to students,
- Reconciles records to ensure that financial aid adjustments are properly recorded,
- Maintains a system of internal controls that includes adequate checks and balances,
- Packages eligible students with Title IV Federal student financial aid programs as awarded by the College,
- Enters student data in the USDE's Common Origination & Disbursement System (COD) via EDExpress to originate and schedule Pell Grant and Direct Loans for disbursement to eligible students,
- Provides an Award Letter, Student Profile and payment Schedule for each student packaged,
- Provides a Check Register to include the disbursement dates, names of students funded, F.A programs and amounts,
- Draws down and returns FSA funds to program accounts,
- Disburses funds to eligible students from FSA program accounts,

- Maintains a cash management system to meet Federal disbursement requirements and regulations
 - Drawdowns from G-5
 - Monthly reconciliation of Federal accounts
 - Refunds of Federal monies
- Assists the Mayfield College F.A. Office with student eligibility issues,
- Coordinates with the College for submission of the bi-monthly Student Status Confirmation Reports (SSCR) to the National Student Loan Data System (NSLDS),
- Process withdrawals and drops in coordination with information from the College to review R2T4 and State Refund Calculations.

MAYFIELD COLLEGE
Cathedral City, CA 92234

STUDENT FINANCIAL AID COUNSELING FORM

All students applying for Financial Aid are required to meet with a Financial Aid Advisor or Associate to discuss the student's eligibility, including the following items:

1. The source and amount of each type of aid offered;
2. The maximum eligibility for the Federal student financial aid programs;
3. The method by which aid is determined, delivered or applied to a student's account;
4. The rights and responsibilities of the student in respect to enrollment at Mayfield College and receipt of financial aid. This information includes the College's refund policy, the requirements for treatment of Title IV, HEA program funds when a student withdraws under 34 CFR 668.22, its standards of satisfactory progress, and other conditions that may alter the student's aid package (34 CFR 668.16[h]).

The purpose of this Financial Aid Counseling Meeting is to address these items and any additional student questions or concerns. By signing this form, you acknowledge that this meeting has taken place and the items listed have been addressed.

_____ Student's Name	_____ Training Program
_____ Student's Signature	_____ Date
_____ Mayfield College Staff's Name	_____ Title
_____ Mayfield College Staff's Signature	_____ Date