



LOTUS PROFESSIONAL COLLEGE

8935 Patterson Avenue
Richmond, Virginia 23229
Phone: (804) 290-0980
E-mail: lotus@lotus.edu
Website: www.lotus.edu

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Student Consumer Information:

Higher Education Act (HEA) is a federal regulation requiring certain information be disclosed to current students, prospective students (and/or their families), current employees, prospective employees, and/or the community.

Information regarding disclosures may be found on the school website as well as may be requested directly at the school office or by emailing lotus@lotus.edu or by mailing a letter to the Lotus Professional College, 8935 Patterson Avenue, Richmond, VA 23229. Information will be made available in paper or electronic pdf form. The annual disclosures include:

General disclosures to enrolled and prospective students;

Annual Security Report and annual fire safety report (separate report).

Report on Athletic program participation rates and financial support data.

FERPA information

Office staff is available at the school's main office to assist students or prospective students during normal business hours 8:30 am to 6:00 pm Monday-Friday to obtain information regarding information on the school, financial assistance, graduation and completion rates, security policies, and crime statistics.

Information about the Lotus Professional College

Mission Statement

The Lotus Professional College (Lotus College) is dedicated to creating an environment conducive to students learning from a place of intentional creations. Through Lotus College's vocational and degree programs, students learn a career path integrating various modalities for the benefit of the individual and society.

History of Lotus Professional College

The Lotus College was established in 1996 as the American Institute of Massage, Inc and is owned and operated by Dr. Joseph L. Schibner, IV. The American Institute of Massage was operated as a massage school until June of 2015 when it became the American Institute of Healing Therapies. In February 2016 the American Institute of Healing Therapies became the Lotus College of Integrated Professions and began offering professional training in several other vocational programs. In November of 2018 Lotus College of Integrated Professions attained accreditation from the Accrediting Commission of Career Schools and Colleges (ACCSC). In 2019, Lotus College became an institution of higher education and added degree granting programs. In February of 2020 the Lotus College was approved by ACCSC to offer a Master's Degree program and changed the name to Lotus Professional College

Academic Programs and Faculty

All academic programs are listed in our student catalog of policies and procedures. A section for each program/department includes a full description of the curriculum and contains a full list of faculty and contact information.

This information is available in the office and on our website at www.lotus.edu

Written Arrangement Disclosure

The Lotus Professional College does not have any written agreements with outside entities to teach any of its programs.

Student Body Diversity

Upon request at the Lotus Professional College office demographics on percentage of enrolled, full-time students who are (1) Male, (2) Female, (3) Federal Pell grant recipients, and (4) self-identified members of racial or ethnic groups.

Constitution Day

Constitution Day is September 17th. Lotus College recognizes constitution day utilizing various formats to provide information describing constitution day.

Voter Registration in Virginia

Voter registration may be completed at the website provided; as well as voter registration forms printed; and all deadlines may be found at:

<https://www.elections.virginia.gov/registration/>

Upon request the office will print a voter registration form for any current or prospective student.

Accreditation, Certification and Licensure Board for the Lotus Professional College

State Council of Higher Education for Virginia - SCHEV

101 N. 14TH St., 10th Floor, James Monroe Bldg.

Richmond, Virginia 23219

Tel: (804) 225-2600 Fax: (804) 225-2604

E-mail: communications@schev.edu

Website: www.schev.edu

A copy of the SCHEV Complaint Resolution Form is available online at:

<https://www.surveymonkey.com/r/StudentComplaintForm>

Department of Professional and Occupational Regulation- DPOR

Perimeter Center Suite 102 (first floor) 9960 Mayland Drive Richmond VA 23233-1463 Tel: (804)

367-8500 Fax: (866) 282-3932

Email: ComplaintAnalysis@dpor.virginia.gov

Website: <http://www.dpor.virginia.gov>

A copy of the DPOR Complaint Resolution Form is available online at:

http://www.dpor.virginia.gov/uploadedFiles/MainSite/Content/FormsandApplications/F701-COMPFRM-v5_09-09-2016_pdf.pdf

Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints reviewed by the Commission must be in written form and should grant permission for the Commission to forward a copy of the complaint to the school for a response. This can be accomplished by filing the ACCSC Complaint Form. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission. Please direct all inquiries to:

Accrediting Commission of Career Schools & Colleges- ACCSC

2101 Wilson Boulevard, Suite 302

Arlington, VA 22201

(703) 247-4212

www.accsc.org

A copy of the ACCSC Complaint Form is available at the school and may be obtained by contacting the Registrar or online at www.accsc.org.

Accreditation Commission for Acupuncture & Herbal Medicine- ACAHM

500 Lake Street, Suite 204

Excelsior, MN 55331

General telephone: (952) 212-2434

General Email: info@acahm.org

Veteran Services

This institution is approved to offer GI Bill® educational benefits by the Virginia State Approving Agency. GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at VA GI Bill®.

If you are a veteran or family member of a veteran, you may be eligible for VA government programs that assist with education expenses at Lotus Professional College, Inc. For questions about eligibility, call the GI Bill® helpline at (888) 442-4551 Monday – Friday 7 a.m. – 6 p.m. Central Time or visit their website: <http://www.benefits.va.gov/gibill>.

Admissions, Re-Admissions, and Minimum Educational Requirements

Information on admissions, re-admissions, and educational requirements may be found in our student catalog which is located on the main page of the school web site.

Recruiter Compensation/Incentive Programs

The Lotus College does not offer any incentive programs or any type of signing bonus to its recruitment personnel.

Educational Loan Code of Conduct

The Lotus College prohibits conflict of interest with the responsibilities of an agent of the school with respect to FFELP or private education loans.

Prohibited conduct:

- Revenue-Sharing arrangements with any lender
- Receiving gifts from a lender, guarantor, or a loan service
- Contracting arrangement providing financial benefit from any lender or affiliate of a lender
- Directing borrowers to particular lenders, or refusing or delaying loan certifications
- Offers of funds for private loans
- Call center or financial aid office staffing assistance
- Advisory board compensation

Academic Program Information

Information of degree and certificate program, faculty, and faculty may be found in the student catalog found on the main page of the school web site.

The curriculum for all programs is evaluated internally and externally throughout and after each program. This information is then evaluated by the faculty and changes made where necessary. Completion, placement, and employment rates are used to gauge the success of the programs and any changes made.

Financial Assistance Information

Notice of Availability of Institutional and Financial Aid Information

The Lotus Professional College, Inc. annually distributes to every enrolled student a notice of the availability of the information that is required to be made available to students under the Family Education Rights and Privacy Act of 1974 (FERPA) and for Consumer Information under HEA Sec. 485(a)(1), Sec. 485(f), Sec. 485(g), [Sec. 485(h)] and Sec.485(j) and as amended by the Higher Education Opportunity Act of 2008 (HEOA).

The Financial Aid Disclosure Notice contains a brief description of the disclosures and how to obtain the full disclosures. Lotus College students receive this notice annually via individual email accounts. The Lotus College shall provide a copy of any of the required Consumer information upon written request in paper or electronic pdf form.

Contact Information for Assistance in Obtaining Institutional or Financial Aid Information

Ashley Brodie
Financial Aid Director
ashleybrodie@lotus.edu
804-525-4307

To apply for financial aid, go to <https://studentaid.gov/>

Types of Financial Assistance available to students

Grants

The Lotus Professional College participates in several state and federal grant programs, including federal Pell grants. These programs are need-based and do not require repayment. To be considered for grant funding students must complete FAFSA (Free Application for Federal Student Aid) and have it sent to The Lotus Professional College.

Loans

Federal loans are used to supplement student tuition. Loans accrue interest and must be repaid. To be considered for any federal loan students must complete FAFSA (Free Application for Federal Student Aid). These federal student loans include Federal Direct Subsidized and Unsubsidized loans and Federal Direct PLUS loans. Federal Direct Loans are not automatically renewed. Borrowers must apply annually and continue to meet eligibility requirements, including Satisfactory Academic Progress (SAP).

Federal Direct Loans including Subsidized, Unsubsidized and PLUS loans are owed to the federal government and must be repaid starting six months after graduation; falls below half-time status; or when a student drops out of their enrolled program. The length of repayment and monthly payment amounts depends on the outstanding loan balance, the interest rate and

repayment policies. For information on repayment of Federal Student Financial Aid loans see <https://studentaid.gov/manage-loans/repayment/plans>

Lotus Professional College offers private student loans for programs that are not approved to accept Federal Financial Aid. These loans are @ 6% interest and the term of the loan can be amortized up to 24 months for initial loan and 36 months for consolidated loans.

Other Payment Options

Lotus Professional College offers monthly installment payment options, this payment option requires a down payment with monthly installments amortized over the length of the program. No interest is charged on this payment option.

Average Loan Balance for Graduates

The median loan balance for Lotus Professional College students upon graduation is listed below by type of loan.

- Federal Subsidized Direct Loans \$2,333.00
- Federal Unsubsidized Direct Loans \$4,000.00
- Lotus Professional College private loans \$4,410.00

Eligibility

Financial aid eligibility is the difference between the contribution students and their families are expected to make toward tuition and The Lotus College’s estimated program cost of attendance (COA). Students with an expected family contribution (EFC) less the COA are eligible for need-based financial aid. If the EFC exceeds COA, the student is eligible for financial aid not based on need.

While federal and state financial aid is need based, students must maintain satisfactory academic progress (SAP) requirements to retain financial aid eligibility.

To be eligible for Federal Financial Aid, a student must meet the criteria listed below:

- Be a U.S. Citizen, U.S. National, U.S. permanent resident, or eligible non-citizen as determined by federal guidelines
- Have a valid Social Security Number
- Hold a valid high school diploma or General Educational Diploma.
- Be making satisfactory academic progress (SAP)
- Not be in default on any federal student loan or owe a refund on a federal grant
- Cannot be enrolled in an elementary or secondary school
- Males must be registered with Selective Service

- Not have aid eligibility suspended or terminated due to a drug-related conviction that occurring while receiving Title IV assistance

Dependent Status

Students are considered dependent unless they meet one of the following circumstances:

- Will reach the age of 24 before Jan. 1 of the academic year
- Considered an orphan or a ward of the court until age 18
- Both parents are deceased
- Someone other than their biological or adoptive parents are their court appointed legal guardian
- A veteran
- Currently serves in active duty in the U.S. armed forces for purposes other than training
- Will work on a master's, doctoral degree, or graduate certificate
- Married
- Have a legal dependent other than a spouse that they support more than 50%
- A court in their home state of legal residence determines they are an emancipated minor
- Provide documentation of being homeless or at risk of being homeless

Withdrawal Policy

A student who is receiving federal student aid in the form of a grant or loan withdraws from The Lotus College before completing 60% of their enrolled program, the financial director who oversees Title IV funds will evaluate and recalculate their aid eligibility based on the Federal Return of Title IV funds formula known as R2T4. If the calculation indicates that any amount of financial aid must be returned by The Lotus College to the federal government, the student must pay The Lotus College the amount owed.

Disbursements

Federal and State financial aid is applied directly to the student's account for allowable charges at the school or by paying the student or parent directly. Half of the FSA funds will be disbursed to the student or parent within 30 days after the start of the first payment period, and the school receiving the funds. The second half of the FSA funds will be disbursed to the student or parent within 30 days of verifying satisfactory academic progress (SAP) and receiving the funds.

Unusual Enrollment History

Students who received a Pell Grant or loan at multiple institutions in the four most recent academic years will have their FAFSA flagged for unusual enrollment history. The financial aid

team will be required to review enrollment history to determine whether the student is enrolling only long enough to receive cash refunds of federal student aid.

National Student Loan Data System (NSLDS)

Title IV, HEA loan information will be submitted to the NSLDS. This information will be accessible by guarantee agencies, lenders, and schools determined to be authorized users of the data system.

Entrance Counseling

Once a student has completed the Free Application for Student Financial Aid (FASFA), any students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professions students only) under the Direct Loan Program or Federal Family Education Loan (FFEL) Program must complete entrance counseling to ensure that they understand the responsibilities and obligations they are assuming. Title IV Federal Financial Aid funds will not be disbursed until An Entrance Counseling must be completed and signed before any Title IV Federal Financial Aid funds will be disbursed.

<https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance>

Master Promissory Note (MPN)

The MPN is a legal document in which the borrower promises to repay their loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). A Master Promissory Note must be completed and signed before any Title IV Federal Financial Aid funds are disbursed. <https://studentaid.gov/mpn/>

Exit Counseling

Borrowers will be notified about exit counseling at the end of their enrolled program which they are scheduled to graduate. Students who have additional questions or concerns about exit counseling should contact the Financial Aid Director.

In-School Deferment

You are eligible for this deferment if you're enrolled at least half-time at an eligible college or career school. If you're a graduate or professional student who received a Direct PLUS Loan, you qualify for an additional six months of deferment after you cease to be enrolled at least half-time.

Important! If you are enrolled in an eligible college or career school at least half-time, in most cases your loan will be placed into a deferment automatically based on enrollment information reported by your school, and your loan servicer will notify you that the deferment has been granted. If you enroll at least half-time but do not automatically receive a deferment, you should contact the school where you are enrolled. Your school will then report information about your enrollment status so that your loan can be placed into deferment.

Complete the [In-School Deferment Request](#).

Federal Title IV Verification Policy

The U. S. Department of Education requires that Federal Title IV applicants provide documentation to verify the accuracy of the information submitted on the Free Application for Federal Student Aid (FAFSA) each year. Federal regulations include verification as part of the Federal Student Aid (FSA) program requirements, and it is required for applicants for most FSA programs with the exception of students receiving only a parent or graduate PLUS loan or an unsubsidized Stafford loan. Each university is required to have policies for verifying the reported information.

Federal verification guidelines require that applicants are selected for verification by the Central Processing System (CPS) or by the school. At Lotus College, federal verification is performed on all applicants selected by the CPS and any application that the college has reason to believe is incorrect or has conflicting documentation.

The Lotus College identifies the students selected for verification during the financial aid application process by viewing the FAFSA output document called the Institutional Student Information Record (ISIR). A review of the student's financial aid application occurs after ISIR data is received and data entry of required information is completed. The verification activity will initially compare applicant data Federal for accuracy and completeness and continue to resolve conflicting information. In this process Montserrat requires verification of the following items:

For all applicants:

- Household size
- Number in college
- SNAP Benefits (Food Stamps)
- Child Support Paid

For non-tax filers:

- Income earned from work.

For tax filers:

- Adjusted Gross Income (AGI)
- U.S. income tax paid
- Wages
- Education credits
- Other untaxed income reported on tax return.

To complete the verification process acceptable documentation may include IRS Tax Transcripts, W-2's and the FASA. The completed FAFSA properly submitted is a primary source document and serves as a verification document. To resolve discrepancies in reported

information students may be required to complete and submit an additional Student Verification Worksheet or other documentation.

Verification results that require changes to the applicant information and subsequent changes to the student's financial aid package will be made prior to final disbursement of federal funds. If the verification results do not justify aid already disbursed, the student is responsible for repaying all aid for which s/he is not eligible. Failure to meet the repayment obligation will result in the student being referred by the Lotus College to the U.S. Department of Education.

Verification results that reveal possible fraud or criminal misconduct in connection with the financial aid application or verification processes will result in the matter being referred by the Lotus College to the Office of the Inspector General of the U.S. Department of Education for investigation. In the event that individual circumstances and unusual situations are not addressed or defined through standard verification procedures, additional review is necessary. These cases must be sufficiently documented and may be processed in accordance with regulations as defined in Professional Judgment and Dependency Overrides Statute: HEA Sec.479A(a)(7) and Sec. 480 (d)(7).

Application Process:

The financial aid application process at the Lotus College is a comprehensive process that requires the student to complete the FAFSA (<https://studentaid.gov/>), provide supplemental documents (as defined by the family's circumstances) and submit supporting tax documents and income information through FAFSA or directly to the Financial Aid Office.

For those students selected for federal verification or determined to have conflicting information, the applicant moves to review, and the federal verification process is completed. All applicant data is reviewed for accuracy and an IRS Tax Transcript and additional documentation may be required to resolve any conflicting information. After the information and data are reviewed and any conflicting information is resolved, the file is coded 'verification complete' and the applicant is ready to be packaged.

Professional Judgment Policy

A financial aid professional may exercise professional judgment and change elements in the federal need analysis to account for circumstances that he/she feels have not been adequately considered in the original FAFSA.

Instructions to Students/Parents:

All requests for the execution of professional judgment must:

1. Be initiated by a letter from the student in which the student requests consideration of his/her particular circumstances. It must be legible, signed and dated. The student is encouraged to focus on events in the prior year that have affected or will affect his/her family's ability to pay for the current year's college expenses.

2. Require documentation. For example, loss off of employment typically means a termination/layoff letter and documentation of unemployment benefit eligibility from a government agency.
3. Require a valid and verified Student Aid Report. The Free Application for Federal Student Aid must be filed according to the instructions provided by the Department of Education. Special circumstances will be considered only after the school has received a valid SAR. If the student has been selected for verification, the school must complete the verification process before considering any special circumstances.
4. Require a signed copy of the tax transcript for the tax year information required on the FAFSA. If the student has not already provided a copy of all required tax documents for verification, this should be included with the request for consideration of special circumstances.

Remember: Any adjustments made to the SAR as a result of a request for a professional judgment decision may delay or change the financial aid package.

All Requests Should Be Directed to the Financial Aid Office.

Misrepresentation –Financial Aid

The Lotus College Financial Aid Office is committed to maintaining the highest level of integrity in all interactions with students, parents, and the Department of Education. The Lotus College monitors all financial aid documents for potential errors or discrepancies – including willful misrepresentations, or fraud.

Per Federal regulations, the Lotus College is required to report to the Department’s Office of Inspector General (OIG) any individual who is suspected of fraud, or deliberate misrepresentation of information which may affect an applicant’s eligibility for Title IV aid (see statute 34 CFR 668.16(g)(1)). In addition to reporting our suspicions to the OIG, we may also verify award eligibility for previous aid years; students may be required to repay some or all aid which has previously been disbursed. Section 490(a) of the Higher Education Act outlines the potential penalties of financial aid fraud:

“Any person who knowingly and willfully embezzles, misapplies, steals, obtains by fraud, false statement, or forgery [...] or attempts to so embezzle, misapply, steal, obtain by fraud, false statement or forgery [...] shall be fined not more than \$20,000 or imprisoned for not more than 5 years, or both, except if the amount so embezzled, misapplied, stolen, obtained by fraud, false statement, or forgery, or failed to be refunded does not exceed \$200, then the fine shall not be more than \$5,000 and imprisonment shall not exceed one year, or both.”

By accepting the Lotus College’s Terms and Conditions of a financial aid award or receiving Title IV Financial Aid, students acknowledge and accept the above relevant statutes.

Dependency Override

Occasionally, due to highly unusual circumstances, a dependent student should not be considered as dependent. If a student believes that they have unusual circumstance that may qualify them to be considered independent of their parents for financial aid purposes, they are invited to contact the Financial Aid Office to learn what documentation is required for a Dependency Override appeal to be considered. Ordinarily, only circumstances where there has

been documented abuse, or prolonged estrangement from parents, will qualify a student as potentially eligible for a Dependency Override.

Students will be asked to submit documentation supporting their claim of unusual circumstances. This documentation will include, but may not be limited to:

1. A signed letter from the student describing his/her unusual family circumstances.
2. Letters (on letterhead) from two responsible adults who are aware of the student's situation (i.e., pastor, teacher, counselor). Copies of appropriate court documentation are acceptable to support the petition.

Questions concerning these letters, or the Dependency Override procedure should be directed to the Financial Aid Office. (Please note: according to federal regulations, living independently with an income adequate to support oneself does NOT qualify to make a student eligible for a Dependency Override. In addition, a parent(s') inability or unwillingness to pay is not a reason to apply for a Dependency Override, as stated in DCL GEN-93-11, May 1993). The request for a Dependency Override falls under regulations dealing with professional judgment (Higher Education Act, sec. 479A(a)) and therefore the decision is final and not subject to appeal.

Refund Policy

Cancellation, Settlement, Withdrawal, Expulsion and Refund Policy

See Institutional Refund Policies in the Student Catalog of Policies and Procedures which can be found @ www.lotus.edu

Return of Title IV Funds Policy (R2T4)

The *Higher Education Act, as amended*, requires the Lotus Professional College to determine the amount of Title IV program assistance that a student earns if he or she withdraws from the institution. Title IV funds that are offered at the institution include Pell Grants and Direct Loans.

If a student withdraws during a payment period, the amount of Title IV program assistance that a student earns up to the date of withdrawal is determined by a specific formula. If a student received less assistance than the amount that was earned, the student may be eligible for additional assistance. If a student received more assistance than the amount that was earned, the excess funds must be returned by the institution and/or the student.

The amount of the assistance a student earns is determined on a pro rata basis. The formula for clock-hour programs requires the calculation be determined by dividing the number of clock hours in the payment period into the number of scheduled clock hours that elapsed up to the date of withdrawal. For example, if the student completed 30 percent of the payment period, the student earns 30 percent of the amount of assistance the student was originally scheduled to receive. Once the student has completed more than 60 percent of the payment period, the student earns 100 percent of the Title IV program assistance that he or she was scheduled to receive for that payment period.

If a student did not receive all of the Title IV program assistance funds earned up to the date of withdrawal, the student may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loans, the institution must obtain the student's permission or parent's (in the case of PLUS loans) before the loan funds can be disbursed. A student or parent may choose to decline all or some of the loan funds so that additional debt is not incurred. The institution may automatically use all or a portion of grant funds for tuition and fees as well as any other educationally related expenses, with the student's permission. Any excess grants funds will be disbursed to the student.

If a student receives excess Title IV funds that must be returned, the institution must return a portion of the excess equal to the lesser of:

- Institutional charges multiplied by the unearned percentage of the Title IV funds:
or
- The entire amount of excess of Title IV funds.

Unearned Title IV funds must be returned in the following order:

- Unsubsidized Direct Loans.
- Subsidized Direct Loans.
- Direct PLUS Loans.
- Federal Pell Grants; and
- FSEOG funds.

Credit Balance Refunds

The U.S. Department of Education policy stipulates if the total of all Title IV funds (Federal Loans and Grants) credited to a student's account exceeds the current allowable charge, the student is deemed to have a credit balance and is, by law, due a credit balance refund. In compliance with federal regulations the Lotus College must obtain written authorization from the student (and parents in the case of Federal Direct PLUS Loans) to allow Title IV funds (Federal Loans and Grants) to remain on the student's account to pay for future charges. These authorizations are completely voluntary and can be revoked at any time.

Any remaining balance on Title IV loan funds will be delivered by the end of the loan period, and any remaining other Title IV program funds, by the end of the last payment period in the award year for which they were awarded. In the rare occurrence of a student whose parent borrows a Federal Direct PLUS loan and the proceeds of the PLUS loan create a credit balance, the Lotus College will offer the amount of the credit balance to the parent as required by law. If the parent has given written instructions, either directly to the Lotus College or by way of the PLUS Loan application on studentloans.gov, The Lotus College will take the necessary steps to ensure the credit balance is issued to the student. The credit balance must be made available to

the student no later than 14 days after the first day of class or the date the Lotus College received the loan disbursement, whichever comes last.

Federal Regulations also require that the Lotus College document that a student begin attending classes in order to be eligible for a refund of a credit balance. Therefore, the Lotus College begins processing refunds once it has been verified that the student has attended class.

The Financial Aid Office will evaluate an account balance statement for each student to see if any meet the Title IV credit balance threshold as stipulated above. At that point the Financial Aid Office will communicate with the student to confirm the details of the distribution of the credit refund. Distributions are made to the student via paper check, the student may deposit as desired. If the student has not cashed the check after 240 days from the date of the check issue, the Lotus College will cease all attempts to disburse any Title IV funds represented in the check to the student and return the funds to the Department of Education in accordance with the Federal Student Aid Handbook.

Privacy Act Notice

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §451 et seq. of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1087a et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions. To assist program administrators with tracking refunds and

cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment status, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Other Financial Resources

- It is vital for students to borrow responsibly and understand the importance of signing a loan agreement.
- Private or alternative loans are available at various private lenders have separate payment policies. The Lotus College does not endorse any particular private lender.
- The Lotus College does not currently offer study abroad or work study programs.
- The Lotus College offers private student loans for tuition, see policies and procedures payment options for details.

VA Benefits

If you are a veteran or family member of a veteran, you may be eligible for VA government programs that assist with education expenses at the Lotus Professional College, Inc. For questions about eligibility, call the GI Bill® helpline at (888) 442-4551 Monday – Friday 7 a.m. – 6 p.m. Central Time or visit their website https://www.benefits.va.gov/gibill/contact_us.asp

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <http://www.benefits.va.gov/gibill>.

Cost of Attendance

Cost of Attendance or COA is an estimate of educational expenses used to determine financial aid eligibility. These estimates are based on full-time attendance throughout an entire program.

Please remember COA is the projected cost and does not represent the actual amount billed by The Lotus College.

600 Hour Therapeutic Massage Program - Estimated Cost of Attendance

Living With Parents 0 Dependents

	3/4 Time	Half Time
<i>Tuition and other school fees:</i>	Day	Night
Tuition:	\$ 8,900.00	\$ 8,900.00
Fees:	\$ 100.00	\$ 100.00
Total School Fees	\$ 9,000.00	\$ 9,000.00
<i>Other estimated costs:</i>		
Books/Supplies:	\$ 600.00	\$ 600.00
Off-Campus		
Room and Board:	\$ 10,680.00	\$ 13,350.00
Transportation:	\$ 6,920.00	\$ 8,650.00
Personal:	\$ 3,872.00	\$ 4,840.00
Total other Estimated Costs	\$ 22,072.00	\$ 27,440.00
Total	\$ 31,072.00	\$ 36,440.00

Independent

	3/4 Time	Half Time
<i>Tuition and other school fees:</i>	Day	Night
Tuition:	\$ 8,900.00	\$ 8,900.00
Fees:	\$ 100.00	\$ 100.00
Total School Fees	\$ 9,000.00	\$ 9,000.00
<i>Other estimated costs:</i>		
Books/Supplies:	\$ 600.00	\$ 600.00
Off-Campus		
Room and Board:	\$ 13,224.00	\$ 16,530.00
Transportation:	\$ 7,816.00	\$ 9,770.00
Personal:	\$ 11,776.00	\$ 14,710.00
Total other Estimated Costs	\$ 33,416.00	\$ 41,610.00
Total	\$ 42,416.00	\$ 50,610.00

600 Hour Esthetics Program - Estimated Cost of Attendance

Living With Parents 0 Dependents

	3/4 Time	Half Time
<i>Tuition and other school fees:</i>	Day	Night
Tuition:	\$ 9,300.00	\$ 9,300.00
Fees:	\$ 100.00	\$ 100.00
Total School Fees	\$ 9,400.00	\$ 9,400.00
<i>Other estimated costs:</i>		
Books/Supplies:	\$ 600.00	\$ 600.00
Off-Campus		
Room and Board:	\$ 10,680.00	\$ 13,350.00
Transportation:	\$ 6,920.00	\$ 8,650.00
Personal:	\$ 3,872.00	\$ 4,840.00
Total other Estimated Costs	\$ 22,072.00	\$ 27,440.00
Total	\$ 31,472.00	\$ 36,840.00

Independent

	3/4 Time	Half Time
<i>Tuition and other school fees:</i>	Day	Night
Tuition:	\$ 9,300.00	\$ 9,300.00
Fees:	\$ 100.00	\$ 100.00
Total School Fees	\$ 9,400.00	\$ 9,400.00
<i>Other estimated costs:</i>		
Books/Supplies:	\$ 600.00	\$ 600.00
Off-Campus		
Room and Board:	\$ 13,224.00	\$ 16,530.00
Transportation:	\$ 7,816.00	\$ 9,770.00
Personal:	\$ 11,776.00	\$ 14,710.00
Total other Estimated Costs	\$ 33,416.00	\$ 41,610.00
Total	\$ 42,716.00	\$ 50,910.00

600 Hour Master Esthetics Program - Estimated Cost of Attendance

Living With Parents 0 Dependents

	3/4 Time	Half Time
<i>Tuition and other school fees:</i>	Day	Night
Tuition:	\$ 9,300.00	\$ 9,300.00
Fees:	\$ 100.00	\$ 100.00
Total School Fees	<u>\$ 9,400.00</u>	<u>\$ 9,400.00</u>
<i>Other estimated costs:</i>		
Books/Supplies:	\$ 600.00	\$ 600.00
Off-Campus		
Room and Board:	\$ 10,680.00	\$ 13,350.00
Transportation:	\$ 6,920.00	\$ 8,650.00
Personal:	\$ 3,872.00	\$ 4,840.00
Total other Estimated Costs	<u>\$ 22,072.00</u>	<u>\$ 27,440.00</u>
Total	<u>\$ 31,472.00</u>	<u>\$ 36,840.00</u>

Independent

	3/4 Time	Half Time
<i>Tuition and other school fees:</i>	Day	Night
Tuition:	\$ 9,300.00	\$ 9,300.00
Fees:	\$ 100.00	\$ 100.00
Total School Fees	<u>\$ 9,400.00</u>	<u>\$ 9,400.00</u>
<i>Other estimated costs:</i>		
Books/Supplies:	\$ 600.00	\$ 600.00
Off-Campus		
Room and Board:	\$ 13,224.00	\$ 16,530.00
Transportation:	\$ 7,816.00	\$ 9,770.00
Personal:	\$ 11,776.00	\$ 14,710.00
Total other Estimated Costs	<u>\$ 33,416.00</u>	<u>\$ 41,610.00</u>
Total	<u>\$ 42,716.00</u>	<u>\$ 50,910.00</u>

Bachelor of Science Bachelor of Health Science/ Master of Science Master of Acupuncture with a Chinese Herbal Medicine Specialization - Estimated Cost of Attendance

Living With Parents 0 Dependents

	Full Time	Per Trimester
<i>Tuition and other school fees:</i>	3 Years	4 Months
Tuition:	\$ 56,575.00	\$ 6,205.00
Fees:	\$ 2,250.00	\$ 250.00
Total School Fees	\$ 58,825.00	\$ 6,455.00
<i>Other estimated costs:</i>		
Books/Supplies:	\$ 2,250.00	\$ 250.00
Off-Campus		
Room and Board:	\$ 43,740.00	\$ 4,860.00
Transportation:	\$ 13,608.00	\$ 1,512.00
Personal:	\$ 7,200.00	\$ 800.00
Total other Estimated Costs	\$ 66,798.00	\$ 7,422.00
Total	\$ 125,623.00	\$ 13,877.00

Independent

	Full Time	Per Trimester
<i>Tuition and other school fees:</i>	3 Years	4 Months
Tuition:	\$ 56,575.00	\$ 6,205.00
Fees:	\$ 2,250.00	\$ 250.00
Total School Fees	\$ 58,825.00	\$ 6,455.00
<i>Other estimated costs:</i>		
Books/Supplies:	\$ 2,250.00	\$ 250.00
Off-Campus		
Room and Board:	\$ 59,508.00	\$ 6,612.00
Transportation:	\$ 35,136.00	\$ 3,904.00
Personal:	\$ 31,140.00	\$ 3,460.00
Total other Estimated Costs	\$128,034.00	\$ 14,226.00
Total	\$ 186,859.00	\$ 20,681.00

Net Price Calculator

The net price calculator may be accessed on the main page of the school website @ www.lotus.edu

College Navigator

College navigator website: <https://nces.ed.gov/collegenavigator/>

Facilities and Services for Students with Disabilities

General Physical Facilities and Equipment

The Lotus College is located at 8935 Patterson Avenue, Richmond, VA 23229. The facility is approximately 4,300 square feet encompassing four classrooms, two lobbies, multipurpose room, student resource center, and administrative offices, faculty office, restrooms, storage room, records room, and wellness center with treatment rooms.

Equipment consists of but is not limited to: desks, massage tables, chairs, charts, skeletons, marker board, digital projectors, professional subscriptions, library books, reference books, towels, sheets, product, office equipment, computers, various massage equipment, floor mats, treatment tables, magnifier lamps, steamers, adjustable stools, instrument tables, Wood's lamps, sterilization machines, dermabrasion machines (both crystal and non-crystal), towel cabbies, acupuncture needles, sharps containers. There is enough equipment to meet the required ratios of students to equipment for each section taught, to ensure each student has access to all necessary equipment.

Lotus Professional College complies with all ADA requirements and reasonable accommodation will be made for any student with a physical or mental disability (see Policy on Student Disability Accommodation).

Family Educational Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age.) These rights include:

1. The right to inspect and review the students' education records within 45 days after the day the Lotus Professional College receives a request for access. A student should submit to the registrar, dean, head of the academic department, [or other appropriate official,] a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask Lotus Professional College to amend a record should write to the Registrar, clearly identify the part of the record the student wants changed and specify why it should be changed.

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

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

Lotus Professional College discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is typically including a person employed by the Lotus Professional College in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the Lotus Professional College who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the Lotus Professional College.

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

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

Annual Security and Fire Reports

Annually (by October 1st) the Campus Security and Fire Report is updated. The faculty and staff at Lotus Professional College are conscious that we are providing all students and employees with a safe and secure environment while at our school. It is the responsibility of every student and employee to be aware of safety and security matters and to promptly report any crime to school officials and to the local police.

Student Conduct and Responsibility

Penalties and institutional policies on copyright infringement

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute copyrighted work. In the file sharing context, downloading, or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties.

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

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at www.copyright.gov.

Satisfactory Academic Progress Policy

The Lotus Professional College has a policy that requires all students to maintain Satisfactory Academic Progress throughout their program. A detailed description of the SAP policy can be found in the student catalog of policies and procedures located on the school website at www.lotus.edu

Textbooks Information

Textbook list available prior to start of each program.

Student Achievement

Information will be available upon request via the Registrar.