

• Title IV Loan Code Of Conduct

The Higher Education Opportunity Act conditions the eligibility of educational institutions to participate in Title IV programs on the development of and compliance with a code of conduct prohibiting conflicts of interest for its financial aid personnel [HEOA § 487(a)(25)]. Ocean County Vocational Technical Schools officers, employees and agents are required to comply with this code of conduct. The following specific provisions bring Ocean County Vocational Technical Schools into compliance with the federal law [HEOA § 487(e)].

1. Neither Ocean County Vocational Technical Schools as an institution nor any individual officer, employee or agent shall enter into any revenue-sharing arrangements with any lender.
2. No officer or employee of Ocean County Vocational Technical Schools who is employed in the financial aid office or who otherwise has responsibilities with respect to education loans, or agent who has responsibilities with respect to education loans, or any of their family members, shall solicit or accept any gift from a lender, guarantor, or servicer of education loans. For purposes of this prohibition, the term “gift” means any gratuity, favor, discount, entertainment, hospitality, loan, or other item having a monetary value of more than \$10.
3. An officer or employee of Ocean County Vocational Technical Schools who is employed in the financial aid office or who otherwise has responsibilities with respect to education loans, or an agent who has responsibilities with respect to education loans, shall not accept from any lender or affiliate of any lender any fee, payment, or other financial benefit (including the opportunity to purchase stock) as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.
4. Ocean County Vocational Technical Schools shall not: a. for any first-time borrower, assign, through award packaging or other methods, the borrower’s loan to a particular lender; or b. refuse to certify, or delay certification of, any loan based on the borrower’s selection of a particular lender or guaranty agency.
5. Ocean County Vocational Technical Schools shall not request or accept from any lender any offer of funds to be used for private education loans, including funds for an opportunity pool loan, to students in exchange for the institution providing concessions or promises regarding providing the lender with: a. a specified number of loans made, insured, or guaranteed under Title IV; b. a specified loan volume of such loans; or c. a preferred lender arrangement for such loans.
6. Ocean County Vocational Technical Schools shall not request or accept from any lender any assistance with call center staffing or financial aid office staffing.
7. Any employee who is employed in the financial aid office, or who otherwise has responsibilities with respect to education loans or other student financial aid, and who serves on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors, shall be prohibited from receiving anything of value from the lender, guarantor, or group of lenders or guarantors, except that the employee may be reimbursed for reasonable expenses incurred in serving on such advisory board, commission, or group.

Private Educational Loan Disclosures

In accordance with 34 CFR 668.14(b)(29)(ii), an institution must, upon the request of the applicant, discuss the availability of Federal, State, and institutional financial aid. Staff members in Ocean County Vocational Technical Schools Office of Financial Aid are happy to discuss with students and prospective students, and their parents, the financial aid options available to them. Students and parents may qualify for loans or other assistance under Title IV of the Higher Education Act programs. The terms and conditions of Title IV HEA program loans may be more favorable than the provisions of private educational loans.

The Higher Education Opportunity Act of 2008 (Pub. L. 110-35) (HEOA) added section 128(e)(3) to the TILA to require that before a private educational lender may consummate a private education loan for a student in attendance at an institution of higher education, the private education lender must obtain the completed and signed Self-Certification Form from the applicant. The Federal Reserve Board's Final Regulations published on August 14, 2009 incorporate this new requirement at 12 CFR 226.48(e). Many lenders of private loans will provide the Self-Certification Form to the student borrower.

Facilities and Services Available to Students with Disabilities:

Ocean County Vocational Technical Schools supports the unique learning styles and needs of all students. As a public education institution, OCVTS meets all ADA-related requirements for educational facilities and works with various agency's to provide adults with disabilities the educational supports necessary for their success. Questions regarding these services at any of our campus locations may be directed to our Student Services Office at: 732-473-3100 Ext.3125.

Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing):

Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject OCVTS students to civil and criminal liabilities. Policies and associated penalties associated with copyright infringement, unauthorized peer-to-peer sharing, illegal downloading or unauthorized distribution of copyrighted material using OCVTS's information technology system are prohibited. Specific policies and procedures pertaining to these behaviors can be found in OCVTS's Board Policy Manual. Enrolled students are required to sign statements agreeing to comply with OCVTS's established standards annually.

Vaccination Policy

Ocean County Vocational Technical School does not have a policy regarding vaccinations; however, OCVTS is concerned about the health and well-being of all students. Accordingly, OCVTS encourages all students to remain current on vaccinations as suggested by appropriate health authorities. However, enrollment in some healthcare-related degree programs and participation in some activities (i.e. Clinical, etc.) require immunizations as recommended by the Centers for Disease Control and Prevention and communicated by the specific OCVTS program.

Transfer Clock/Credits Hours

The Ocean County Vocational School will accept transfer credits from a prior school due to a school closing. Teacher evaluation of a transcript will be required. A student(s) needing to complete his or her program, financial aid will be pro-rated according to Federal Regulations. Other transfer student's that may need to complete a program transcripts will be evaluated by a teacher to see if proper placement can be made. Once again financial aid will be pro-rated according to Federal Regulations. If no placement can be made and a student needs to start a program from the beginning, we will notify student(s) and assist with proper placement.

Consumer Information

The following is a list of information required by the US Department of Education to be disclosed to all students and/or parents of students. This consumer information can be obtained through the Financial Aid office, in addition to the places listed below:

Academic Programs and Cost of Attendance	OCVTS Website Financial Aid Office
Accrediting, licensing, and approving agencies	Admissions Packet
Campus Security Report and Policies regarding crimes	OCVTS Website
Constitution and Citizenship Day – September 17 th	OCVTS Website/Social Media
Completion/Graduation Rates and Transfer Out	Admissions Office OCVTS Website
Copyright Infringements	OCVTS Website
Description of available federal, state, local, private and Institutional financial need-based assistance programs	Financial Aid Office
Drug and Alcohol Abuse Prevention	Policy Manual*
Grievance Policy	Policy Manual*
Information regarding the Return of Title IV Funds	Policy Manual* Financial Aid Office
Misrepresentation	Policy Manual*
Net Price Calculator	OCVTS Website
Private Education Loan Disclosures	OCVTS Website
Requirements for officially withdrawing from school	Policy Manual*
Rights and responsibilities of students receiving Title IV and other financial aid	Policy Manual*
Rights Under Family Education Rights & Privacy Act (FERPA)	Policy Manual* Student Handbook
Satisfactory Academic Progress	Policy Manual*
School's Refund Policy	Policy Manual*
Title IV Loan Code of Conduct	OCVTS Website
Transfer Clock/Credit Hours	Policy Manual*
Vaccinations	OCVTS Website
Voter Registration	OCVTS Website

*There is a policy manual in the OCVTS Administration Office and at all OCVTS centers. [Ocean County Vocational Technical School website: www.ocvts.org](http://www.ocvts.org)