

2005-2006 CATALOG

Everest Institute

Silver Spring 0505

8757 Georgia Avenue
Silver Spring, MD
20910
301.495.4400
301.495.4465 (fax)

Accredited by the Accrediting Council for Independent Colleges and Schools (ACICS) to award a diploma. Approved by the Maryland Higher Education Commission to operate a private career school.



Publishing Date May 2005

Copyright © 2005 by Rhodes Colleges, Inc. Santa Ana, California

The provisions of this catalog are not to be regarded as an irrevocable contract between the student and the School. The School reserves the right to make and designate the effective date changes in school policies and procedures at any time such changes are considered to be desirable or necessary.

Effective May 31, 2005 through December 31, 2006



Table of Contents

About Everest Institute.....	1
Mission Statement	1
General Information.....	1
Instructional Staff	2
Modular Program	4
Medical Assisting.....	4
Program Outline.....	4
Module Descriptions.....	5
Requirements and Procedures	7
Allied Health Programs	7
Credit for Previous Education or Training.....	8
Administrative Policies	8
Grading	8
Student Awards.....	8
Student Awards.....	8
Graduation Requirements.....	8
Satisfactory Academic Progress	8
Requirements.....	8
Academic Probation	9
Reinstatement Policy	9
Incompletes	9
Withdrawals	9
Exit Interviews.....	10
Repeat Policy	10
Maximum Program Completion Time.....	10
Additional Information on Satisfactory Academic Progress	11
Unit of Credit.....	12
Academic	12
Financial Aid.....	12
Class Size.....	12
Attendance Requirements	12
Tardiness/Early Departure	13
Reentry Policy.....	13
Make-up Work	13
Leave of Absence Policy.....	13
Re-admission Following a Leave of Absence.....	13
Failure to Return from a Leave of Absence	14
Effects of Leave of Absence on Satisfactory Academic Progress.....	14
Weather Emergencies.....	14
Clothing and Personal Property	14
Code of Conduct.....	14
Alcohol and Substance Abuse Statement	15
Dress Code	15
Allied Health Programs	16
Academic Advisement and Tutoring.....	16
Disabled Students.....	16
Health/Medical Care	16

Termination Procedures.....	16
Transferability of Credits.....	16
Family Educational Rights and Privacy Act	17
Student Complaint/Grievance Procedure	18
Student Complaint/Grievance Procedure	18
Policy and Program Changes	18
Tuition and Fees	18
Additional Fees and Expenses	19
Cancellation and Refund Policy	19
Cancellations.....	19
Refunds	19
Federal Return of Title IV Funds Policy.....	20
Veteran Students	22
Financial Assistance	22
Sallie Mae Alternative Loan Program (SLM).....	22
Student Tuition Assistance Resource Loan (STAR Loan)	22
Student Services	22
Placement Assistance	22
Student Activities	23
Housing Assistance	23
Transportation Assistance.....	23
Field Trips	23
Special Lectures	23
Drug Abuse Prevention	23
Advising.....	23
Statement of Ownership	24

About Everest Institute

Mission Statement

Everest Institute is a career-oriented institution established to meet the employment and corresponding educational needs of the diverse Silver Spring and greater Washington D.C. Metropolitan area. The institution offers practical, career-related training designed to help graduates prepare for entry-level positions and contribute to the community that it serves.

General Information

Everest Institute is owned by Rhodes Colleges, Inc. (RCi) which is headquartered in Santa Ana California. Information concerning RCi and its other schools, colleges and universities may be found in this catalog under "Statement of Ownership." The entire system is dedicated to the ideal that students should have the opportunity to reach their full potential. The Institute staff is concerned with and committed to developing in all students the quest for knowledge and skills necessary for successful, life-long learning in their fields.

School History and Description

The school is located in downtown Silver Spring, Maryland in the center of the city's business district. It is conveniently located to all major public transportation lines. The modern air-conditioned facility is designed for training students for the working world. The attractive facility has approximately 30,000 square feet which includes lecture rooms, computer labs, two medical labs, student resource center, student lounge, and administrative areas. The resource center is equipped with computers with internet access for its students. This institution, the facilities it occupies and the equipment it uses comply with all federal, state, and local ordinances and regulations, including those related to fire safety, building safety and health.

Student Disability Services/Accommodations

Everest Institute has an institutional commitment to provide equal educational opportunities for qualified students with disabilities in accordance with state and federal laws and regulations, including the Americans with Disabilities Act of 1990 and Section 504 of the Rehabilitation Act of 1973. To provide equality of access for students with disabilities, the School will provide accommodations and auxiliary aids and services to the extent necessary to comply with state and federal laws. For each student, these accommodations and services will specifically address the functional limitations of the disability that adversely affect equal educational opportunity. Applicants or students who would like to request disability service/accommodations must make a request to the Campus President/Campus Disability Services Coordinator.

Educational Philosophy

Everest Institute's philosophy is to provide a quality program of training that is sound in concept, implemented by a competent and dedicated faculty and geared to serve those seeking a solid foundation in knowledge and skills required to obtain employment in their chosen fields. The program emphasizes hands-on training, is relevant to employers' needs and focuses on areas that offer strong long-term employment opportunities. To offer students the training and skills that will lead to successful employment, the schools will:

- Continually evaluate and update its educational program;
- Provide modern facilities and training equipment;
- Select teachers with professional experience in the vocations they teach and the ability to motivate and develop students to their greatest potential; and
- Promote self-discipline and motivation so that students may enjoy success on the job and in society.

Statement of Non-Discrimination

Everest Institute does not discriminate on the basis of sex, age, disability, race, creed or religion in its admission to or treatment in its programs and activities, including advertising, training, placement and employment. The school president is the coordinator of Title IX - the Educational Amendments Act of

1972, which prohibits discrimination on the basis of sex in any education program or activity receiving federal financial assistance. All inquiries or complaints under the sex discrimination provisions of Title IX should be directed to the school president. The school president must act equitably and promptly to resolve complaints and should provide a response within seven working days. Students who feel that the complaint has not been adequately addressed should contact the Student Help Line, (800) 874-0255.

Approvals and Memberships

This school voluntarily undergoes periodic evaluations by teams of qualified examiners, including subject experts and specialists in occupational education and private school administration.

Accredited by the Accrediting Council for Independent Colleges and Schools to award diplomas. The Accrediting Council for Independent Colleges and Schools is listed as a nationally recognized accrediting agency by the United States Department of Education. The Accrediting Council for Independent Colleges and Schools (ACICS) is located at 750 First Street, NE, Washington, D.C. 20002; 202.336.6780.

Approval to Operate a Private Career School is granted by the Maryland Higher Education Commission.

Administration

Deborah Harrison	School President
Dru Yokum	Director of Admissions
Open	Career Service Director
Susan Mangus	Director of Finance
Open	Academic Dean
Abdullah Ali	Admissions Representative
Troy Lawson	Admissions Representative
Gerald Johnson	Admissions Representative
Gina Vaughan	Admissions Representative
Charles Davis	Admissions Representative
Nicole Holsey	Admissions Representative
Florence Gamble	Registrar

Instructional Staff

Name	Position	Certifications earned
Terry Haile	Medical Assisting Instructor	Registered Medical Assistant
Comet Bobbitt	Medical Assisting Instructor	Registered Medical Assistant
Marchette Cook	Medical Assisting Instructor	Registered Medical Assistant
Janet Sellman	Medical Assisting Instructor	Registered Medical Assistant
Teresa Williams	Medical Assisting Instructor	Certified Medical Assistant

Hours of Operation

Office:

8:00 AM to	6:00 PM	Monday through Thursday
8:00 AM to	5:00 PM	Friday

Class Schedules:

8:00 AM to	12:00 PM	Monday through Friday
10:00AM to	2:00PM	Monday through Friday
12:00PM to	4:00PM	Monday through Friday
2:00PM to	6:00PM	Monday through Friday
6.00PM to	10:00 PM	Monday through Friday

All classes meet five days a week for four hours unless otherwise noted on the academic calendar. Thus, students attend class 20 hours each complete week while in school. Program completion in 32 weeks is dependent on an 8 hour per day externship for the final 4 weeks of the program (Mod X). If a student externs for four hours each day, program completion is 36 weeks.

Academic Calendar

2005	
Start Dates	End Dates
May 24, 2005	June 21, 2005
June 22, 2005	July 20, 2005
July 21, 2005	August 17, 2005
August 18, 2005	September 15, 2005
September 19, 2005	October 17, 2005
October 18, 2005	November 14, 2005
November 15, 2005	December 14, 2005
December 15, 2005	January 18, 2006
January 23, 2006	February 17, 2006

Student Holidays

Holiday	2005
New Year's Day	Dec 31-Jan3
Martin Luther King, Jr. Day	Jan 17
President's Day	Feb 21
Memorial Day	May 30
Independence Day	Jul 4
Labor Day	Sep 5
Columbus Day	Oct 10
Thanksgiving	November 24-25
Winter Recess	Dec 23 - Jan 2 '06

Modular Programs

A Modular Program is a complete body of prescribed subjects or studies that is divided into periods of instruction approximately four to five weeks in length. The period of instruction can be referred to as a "module", "mod" or "term". Programs are offered in-residence.

Medical Assisting

Diploma Program - 8 Months/32 Weeks*

720 Clock Hours/47.0 Credit Units

DOT: 079.367-010: Medical Assistant

In recent years the medical assisting profession has become indispensable to the health care field. Not only have physicians become more reliant on medical assistants, but their services are also being requested by hospitals, clinics and nursing homes, as well as medical supply businesses, home health agencies, insurance companies and pharmaceutical companies. Medical assistants have become an important part of the health care team and their responsibilities continue to expand as the need for their services grows.

The objective of the Medical Assisting Program is to provide graduates with the skills and knowledge that will enable them to qualify for entry-level positions as medical assistants. Since medical assistants are trained in both administrative and clinical procedures, they are capable of filling a variety of entry-level positions, including clinical or administrative assistant and medical receptionist.

This training program is divided into seven learning units called modules. Each module, which consists of a theory section, a clinical/laboratory section, and a computer/keyboarding section, stands alone as a unit of study and is not dependent upon previous training. If students do not complete any portion of a module, the entire module must be repeated. Students may enter the program at the beginning of any module and continue through the sequence until all modules have been completed. Upon successful completion of the seven classroom modules and the comprehensive written and laboratory skills exam, students participate in a 160-clock-hour externship.

In each module the students study subject-related medical terminology and develop keyboarding skills on computers. Completion of the Medical Assisting Program, including the classroom training and externship, is acknowledged by the awarding of a diploma.

* This 32 week program is dependent on student completing externship (Module X) in 4 weeks at 8 hours each day. If student performs his/her externship for 4 hours each day, program length extends to 36 weeks.

Program Outline

Module	Module Title	Clock Hours	Credit Units
Module A	Patient Care and Communication	80	6.0
Module B	Clinical Assisting, Pharmacology	80	6.0
Module C	Medical Insurance, Bookkeeping and Health Sciences	80	6.0
Module D	Cardiopulmonary and Electrocardiography	80	6.0
Module E	Laboratory Procedures	80	6.0
Module F	Endocrinology and Reproduction	80	6.0
Module G	Medical Law, Ethics, and Psychology	80	6.0
Module X	Externship	160	5.0
	Program Total	720	47.0

Major Equipment

Autoclave	Microscopes
Blood Chemistry Analyzer	Personal Computers
Calculators	Sphygmomanometers
Electrocardiography Machine	Stethoscopes
Mayo Stands	Surgical Instruments
Examination Tables	Training Manikins
Personal computers	Transcription machines

Module Descriptions

Module descriptions include the module number, title, synopsis, a listing of the lecture/theory hours, laboratory or externship hours and credit units. For example, the listing "40/40/6.0" indicates that the module consists of 40 hours of lecture/theory, 40 hours of laboratory work or externship work and provides a total of 6.0 credit units.

Module A - Patient Care and Communication

40/40/6.0

Module A emphasizes patient care, including examinations and procedures related to the eyes and ears, the nervous system, and the integumentary system. Terminology related to these systems are also covered. Students will also have the opportunity to work with and review patient charts, and perform additional front office skills related to records management and appointment scheduling, as well as perform clinical patient care skills. Students will also study essential medical terminology, build on their computer keyboarding and word processing skills, and become familiar with the self-directed job search process.

Module B - Clinical Assisting and Pharmacology

40/40/6.0

Module B stresses the importance of asepsis and sterile technique in today's health care environment. Students learn about basic bacteriology and its relationship to infection and disease control. Anatomy and physiology of the muscular system, and common disorders related to it are also taught. Basic therapeutic drugs, their use, classification and effects on the body are covered. Students become familiar with the principles of administering medication and prepare medication for administration by various methods, as well as prepare for and assist with minor office surgical procedures. They will also demonstrate how to prepare patients for specific examinations, including positioning and draping techniques. They will study essential medical terminology, building on their computer keyboarding and word processing skills, and become familiar with the self-directed job search process.

Module C - Medical Insurance, Bookkeeping, and Health Sciences

40/40/6.0

Module C introduces students to office emergencies and first aid, with an emphasis being placed on bandaging techniques. Anatomy and physiology of the digestive system are presented in conjunction with nutrition and health practices. Students also study medical insurance, billing, and coding, and bookkeeping procedures which are essential to the medical office. Students check vital signs, obtain blood samples, and prepare and administer intramuscular injections. They will also study essential medical terminology, build on their computer keyboarding, and word processing skills, and become familiar with the self-directed job search process.

Module D - Cardiopulmonary and Electrocardiography

40/40/6.0

Module D examines the circulatory and respiratory systems, including the structure and function of the heart and lungs. Students learn about the electrical pathways of the heart muscle in preparation for applying electrocardiography (ECG or EKG) leads and recording a 12-lead electrocardiogram. A cardiopulmonary resuscitation (CPR) course also teaches students how to respond to cardiac emergencies. Students check vital signs and differentiate between normal values for pediatric and adult patients. They obtain blood samples, and prepare syringes and medications for administration. Students study essential medical terminology, build upon their computer keyboarding and word processing skills, and become familiar with the self-directed job search process.

Module E - Laboratory Procedures

40/40/6.0

Module E introduces laboratory procedures commonly performed in a physician's office. Students learn specimen identification, collection, handling and transportation procedures, and practice venipuncture and routine diagnostic hematology. Maintenance and care of laboratory equipment and supplies are discussed. Anatomy and physiology of the renal system, including its structures and functions, and common disorders related to it, are also taught.

Students perform common laboratory tests, check vital signs, and perform selected invasive procedures. Students study essential medical terminology, build upon their computer keyboarding and word processing skills, and become familiar with the self-directed job search process.

Module F - Endocrinology and Reproduction

40/40/6.0

Module F covers general anatomy and physiology, including an overview of the study of biology and the various body structures and systems. This module also identifies and examines the basic structural components and functions of the skeletal, endocrine and reproductive systems. Students learn about child growth and development and assisting in a pediatric office. They check vital signs, assist with diagnostic examinations and laboratory tests, instruct patients regarding health promotion practices, and perform certain invasive procedures. Student study essential medical terminology, build on their computer keyboarding and word processing skills, and become familiar with the self-directed job search process.

Module G - Medical Law, Ethics, and Psychology

40/40/6.0

Module G covers concepts related to the medical office and preparing for the day. Students are introduced to medical office safety, security, and emergency provisions, and how they can best be dealt with. Also covered is office management and the use of office equipment. Also covered is mobility assistance and terminology related to basic psychology principles, the history of medicine and the evolution of the profession of medical assisting, medical law and ethics, and physical therapy and special needs concepts. Students check vital signs, obtain blood samples, and prepare and administer intramuscular injections. Students will also have the opportunity to build upon their computer keyboarding and word processing skills, and become familiar with the self-directed job search process.

Module X - Externship

0/160/5.0

Upon successful completion of classroom training, medical assisting students participate in a 160-hour externship at an approved facility. This provides externs an opportunity to work with patients and apply the principles and practices learned in the classroom. Externs work under the direct supervision of qualified personnel in participating institutions and under general supervision of the school staff. Externs will be evaluated by supervisory personnel at 40, 80, 120 and 160-hour intervals. Completed evaluation forms are placed in the students' permanent record. Medical assisting students must successfully complete their externship in order to fulfill requirements for graduation.

Admissions

Requirements and Procedures

Students should apply for admission as soon as possible in order to be officially accepted for a specific program and starting date. To apply, students should complete an application form and bring it to the school, complete an application on-line through the school's website, or call for a priority appointment to visit the school and receive a tour of its facilities.

All applicants are required to complete a personal interview with an admissions representative. Parents and spouses are encouraged to attend. This gives applicants and their families an opportunity to see the school's equipment and facilities, meet the staff and faculty, and to ask questions relating to the campus, curriculum, and career objectives. Personal interviews also enable school administrators to determine whether an applicant is acceptable for enrollment in the program.

Once an applicant has completed and submitted the Enrollment Agreement, the school reviews the information and informs the applicant of its decision. If an applicant is not accepted, all fees paid to the school are refunded.

The school follows an open enrollment system. Individuals may apply up to one year in advance of a scheduled class start. The following items must be completed at the time of application:

- Administration and evaluation of an applicable entrance examination;
- Enrollment Agreement (if applicant is under 18 years of age it must be signed by parent or guardian); and
- Financial aid forms (if applicant wishes to apply for financial aid).

The school reserves the right to reject students if the items listed above are not successfully completed.

This campus does not offer training in English as a Second Language.

Prospective students who have a high school diploma or a recognized equivalency certificate (GED) are required to:

1. Furnish proof by providing the school with the diploma, official transcript or GED certificate, a copy of which is maintained in the student file, and
2. Achieve a passing score on a nationally normed, standardized test. This test measures an applicant's basic skills in reading and arithmetic. Applicants who fail the test can be re-tested using a different nationally normed, standardized test.

Applicants who do not have a high school diploma, official transcript or GED certificate may also apply. However, the number of students enrolled under the Ability to Benefit Provision is limited. The school reserves the right to reject applicants based on test scores and ability to benefit limitations, or as necessary to comply with any applicable local, state or federal laws, statutes or regulations.

Applicants enrolling under the Ability to Benefit provision are required to achieve a passing score on an independently administered, standardized, nationally recognized test that is approved by the U.S. Department of Education. This test is designed to measure prospective students' ability to benefit from the course of instruction. Applicants who pass this test have fulfilled the school's entrance test requirements. Applicants who fail the test can be retested using the test developer's guidelines. Students must begin classes within one year of their test date. Students who withdraw after starting school, or are terminated by the school and re-enter more than one year after their test date, must take the test again.

Allied Health Programs

Students entering an allied health program must also complete a Health Notice prior to the start of the training program. Health Notice forms are provided by the school.

Credit for Previous Education or Training

The Education Department will evaluate previous education and training that may be applicable to an educational program. If the education and/or training meet the standards for transfer of credit, the program may be shortened and the tuition reduced accordingly. Students who request credit for previous education and training are required to provide the school with an official transcript from the educational institution providing the training prior to beginning training at Everest Institute.

Administrative Policies

Grading

The progress and quality of students' work is measured by a system of letter grades and grade percentages. The meaning of each grade and its equivalent point value is as follows:

GRADE	EVALUATION	QUALITY POINTS PER QTR HOUR
A	Excellent	4
B	Good	3
C	Average	2
F	Failed to Meet Course Objectives	0
I	Incomplete	0
P	Pass	Not Calculated
PE	Proficiency Exam	Not Calculated
PL	Prior Learning / Experiential Learning Credit	Not Calculated
TR	Transfer	Not Calculated
W	Withdrawal	Not Calculated
WZ	Withdrawal Military	Not Calculated

Course Repeat Codes	
REXC	Module has repeated, grade excluded from statistics
RINC	Module repeated, grade included in statistics

Student Awards

Awards for outstanding achievement are presented to deserving students based on performance and faculty recommendations. Graduates find these awards can be assets when they seek future employment. The Education Department can provide information regarding the specific awards presented.

Graduation Requirements

To be eligible for graduation, students in allied health programs must:

- Complete all required classroom modules with a grade of at least 2.0; and
- Complete all required externship hours; and
- Complete all program requirements including financial obligations to the school; and
- Achieve a minimum 80% rate of attendance.

Satisfactory Academic Progress Requirements

In order to maintain satisfactory academic progress, students must:

- Achieve a grade point average (GPA) of at least 2.0 (on a scale of 0 to 4.0) or be on academic probation;
- Progress at a satisfactory rate toward completion of their programs; and
- Complete the training program within 1 1/2 times the planned program length; and
- Maintain an 80 percent rate of attendance.

Students whose GPA falls below 2.0 are notified that they are being placed on academic probation, which will begin at the start of the next term. Students on academic probation are considered to be making satisfactory academic progress.

Each module is a grading period. Students will receive grade/progress reports following the end of each module.

Academic Probation

The initial probationary period covers the module that starts immediately after students have been placed on academic probation. Students remain eligible for financial aid during this period. If a student has failed a module or course, they are required to repeat the failed module/course during the probationary period unless the module/course is not offered at that time. In that case, the failed module or course must be repeated at the earliest possible date.

If, by the end of the probationary period, students achieve a cumulative GPA of at least 2.0, they are notified that the probationary status is removed. If, by the end of the probationary period they have not achieved a 2.0 GPA for the probationary term and it is mathematically impossible to maintain the rate of progress, the student will be withdrawn from training by the school. If they have not achieved a cumulative GPA of at least 2.0 but have achieved a GPA of at least 2.0 for the probationary term, students may continue their training programs for a second probationary period. Students who do not achieve a GPA of 2.0 for the second probationary period will be withdrawn from training by the School.

Students who continue their training for a second probationary period will remain eligible for financial aid. If they achieve a cumulative GPA of at least 2.0 by the end of the second probationary period, they are informed that they have been removed from probation. Students who do not achieve a cumulative GPA of 2.0 will be withdrawn from training by the School.

Reinstatement Policy

Students who have been terminated for failing to maintain satisfactory academic progress may be reinstated after one grading period by making a request for reinstatement in writing to the School President. However, if the reinstatement is granted, the student will not be eligible for financial aid during the reinstatement term. If the student achieves a cumulative GPA of at least 2.0 during the reinstatement term, the student will be considered to be making satisfactory academic progress and be eligible for financial aid consideration in subsequent terms.

Incompletes

An "Incomplete" cannot be given as a final grade. However, in rare instances, at the end of the term students may, with the instructor's approval, be granted a maximum extension of 7 calendar days to complete the required class work, assignments and tests. The extension cannot be used to make up accrued absences from class. If students do not complete the required class work, assignments and tests within the extension period, they will receive a failing grade of "F" or "zero" for the module or course. The "F" or "zero" will be averaged in with the students' other grades to determine the cumulative GPA.

Withdrawals

To withdraw from a module or course, students must request approval from the instructor. Requests for withdrawal must then be approved by the department head and Education Director. Extreme academic or personal hardship is considered the only justification for withdrawal.

If a request for withdrawal is approved, the status of "Withdrawal" (W) is recorded but will not have an impact on the module/course grade or cumulative GPA. Withdrawal status remains on record until students complete the module or course from which they withdrew. It will have no effect on the module/course grade or cumulative GPA.

Students who are contemplating withdrawing from a module should be cautioned that:

-
- The entire scheduled length of the module or course of study they are currently enrolled in is counted in their maximum program completion time;
 - They may have to wait for the appropriate module or course to be offered;
 - They must repeat the entire module or course from which they elected to withdraw prior to receiving a final grade; and
 - Financial aid and/or tuition costs may be affected.

Exit Interviews

Students who want to discontinue their training for any reason are required to schedule an exit interview with a school official. This meeting can help the School correct any problems and may assist students with their plans. In many cases, the problem hindering successful completion of the educational objective can be resolved during an exit interview.

Repeat Policy

Students in allied health programs who receive less than a 2.0 term GPA for a module must retake that module. A failing grade that must be repeated remains in effect in the GPA until the module/course is repeated and a new grade is earned. Students may repeat a failed module/course only once. If repeating the training is required, the length of the program must not exceed 1 1/2 times the planned program length in credits attempted.

Students who receive a passing grade for a module or course but wish to repeat the module or course may do so (subject to seat availability).

When students repeat a module, the last grade received for that module replaces the original grade on the transcript (even if the original grade was higher) this new grade is used to calculate the cumulative GPA. Both grades will appear on the transcript.

NOTE: Everest Institute does not permit students to make up absences that accrue on their attendance record during the classroom training; however, all absences accumulated during an externship must be made up so that the entire number of required hours are completed.

Maximum Program Completion Time

Classroom Training

Students are expected to complete their program within the defined maximum program completion time, which should not exceed 1 1/2 times the normal time frame. This school defines the normal time frame as the length of time it would take a student to complete the total program credit hours/units according to the Enrollment Agreement.

In order to complete the training within the specified time, students must maintain a satisfactory rate of progress as defined below.

Students who have reached the halfway point of their maximum program completion time must have successfully completed 60 percent of the clock or credit hours/units attempted.

Students who have reached 75 percent of their maximum program completion time must have successfully completed 65 percent of the clock or credit hours/units attempted.

Measuring the rate of progress ensures that students will complete enough of the program at the end of each measurement point to finish the entire program within the maximum allowable time. The maximum completion time and satisfactory rate of progress for each program can be obtained from the Education Department.

Externship Training

Upon successful completion of all classroom requirements, students are expected to begin the externship portion of their program. The required number of externship clock and credit hours/units must be successfully completed within three months from the date students begin their externship. Students must complete at least 15 clock hours, but no more than 40 clock hours per week at an approved externship site. This school recommends that students complete at least 20 clock hours per week. Students must make up absences that occur during the externship to ensure that the required extern hours are completed prior to graduation. Students are required to maintain a minimum attendance rate of 80% during the externship module.

The number of students placed on a single externship site at one time is dependent on many factors. Dependent on the size of the office and the arrangements made for management and oversight during the externship experience, no more than three students will be placed at one site simultaneously.

Students who interrupt their externship training for more than 10 days will be dropped from the program by the School. If a student who has been officially dropped by the School is permitted to re-enter the program, the time elapsed is not included in the calculation of the student's maximum program completion time.

Students who will not complete their externship training within the required three-month completion time will also be dropped from the program by the School. Students who have been dropped may appeal their termination if extenuating circumstances have occurred near the end of the externship that make it impractical to complete the training within the required completion time. Extenuating circumstances include prolonged illness or accident, death in the family, or other events that make it impractical to complete the externship within the required completion time. Student appeals must be written documentation of the extenuating circumstances, submitted to the Education Director and approved by the School President. Students may only be reinstated once due to extenuating circumstances.

Additional Information on Satisfactory Academic Progress

Additional information on satisfactory academic progress and its application to specific circumstances is available upon request from the Academic Dean.

Student Appeal Process

Students are required to adhere to all of the policies and procedures of the school. Students who have been terminated for violating school policy and procedures may seek reentry by following the appeals process.

Students whose training programs are terminated by the school will be informed of the right to appeal that decision. Students must initiate the process within three school days or as soon as reasonably practicable as determined by school administration. Students must initiate the process by submitting a written request for readmittance to the school president. The written request must address the reason(s) for termination and make a substantial showing of good cause to justify readmission.

Students will not be entitled to appeal if they are terminated for exceeding the maximum program completion time.

Required Study Time

In order to complete the required class assignments, students are expected to spend outside time studying. The amount of time will vary according to individual student abilities. Students are responsible for reading all study materials issued by their instructors and must turn in assignments at the designated time.

Unit of Credit

Academic

A clock hour is a class period of 50 to 60 minutes of instruction. Clock hours are converted into credit units to allow for comparison with other postsecondary schools. Students earn one quarter credit unit for each 10 clock hours of lecture, 20 hours of laboratory or 30 hours of externship.

Financial Aid

Students may be awarded financial assistance, if eligible, based on the number of financial aid credit units they will earn. For certain educational programs, the U.S. Department of Education requires that students earn one financial aid credit unit for each 20 contact hours of instruction.

This requirement does not apply to all programs. Students should contact the Financial Aid Department for information regarding their program of study.

Class Size

To provide meaningful instruction and training, classes are limited in size. Standard class sizes do not exceed 24 students.

Laboratory classes enable students to receive hands-on training using equipment similar to that used by business and industry. To ensure that students receive the necessary time and attention to build experience and confidence, the maximum student-teacher ratio for laboratory classes is a maximum of 23:1.

Attendance Requirements

Regular attendance and punctuality will help students develop good habits necessary for successful careers. Satisfactory attendance is established when students are present in the assigned classroom for the scheduled amount of time. Students must maintain an 80% attendance rate to graduate from the program.

Students who miss more than 20 percent of the total classroom hours scheduled for the program will be dropped. Absences may include tardiness or early departures. (See Tardiness/Early Departure policy.) Students who are not in attendance for at least 51 percent of the scheduled class time will be considered absent for the day. Students who have been absent from all of their scheduled classes for 10 consecutive school days shall be dropped from the training program.

Students' attendance will be monitored daily and at the conclusion of each module. At the conclusion of the module, a student who has not achieved an attendance rate of 80% will be placed on probation for the next module. At the conclusion of the probationary module, the student's attendance will be evaluated. If the student has achieved an overall attendance rate of 80%, the student will be released from probation. If the student did not achieve an overall attendance rate of 80% but does demonstrate improved attendance, and it is mathematically possible for the student to attain an overall attendance rate of 80%, the student will be granted a second probationary period. If, at the conclusion of the first probationary period, the student demonstrated improved attendance but could not mathematically attain an overall 80% rate of attendance with a second probationary period, the result will be dismissal. If the student does not have an overall attendance rate of 80% at the conclusion of the second probationary period, the result will be dismissal. If terminated, students must successfully appeal their termination within three school days in order to continue their training without interruption. (See Student Appeal Policy.) If their termination is not successfully appealed, they will remain dropped from the program.

Students are not permitted to make up absences for the classroom-training portion of their program. However students must make up absences that occur during the externship to ensure that the required extern hours are completed prior to graduation.

Students are encouraged to schedule medical, dental or other personal appointments after school hours. If a student finds that he/she will unavoidably absent, he/she should notify the school.

Tardiness/Early Departure

Students who arrive for class after the scheduled start time will receive a tardy on their attendance record. Students who depart from class before the scheduled completion time will receive an early departure on their attendance record. Students who accumulate a total of four tardies and/or early departures will accrue one day of absence on their attendance record.

Reentry Policy

Students must strive for perfect attendance. We understand that there are extenuating circumstances that may cause a student to violate the attendance policy. Upon a showing of good cause through the appeals process, a student may apply for reentry to the school.

Students who are to be terminated for violating the attendance policy may apply for reentry to the school through the appeals process. (See Student Appeals Process policy.) Students reentered after violating the attendance policy will be required to repeat a prior module(s) with a rate of attendance of less than 80 percent. The student must maintain an 80 percent attendance rate of all remaining classroom hours. Normally approval for reentry if granted will be granted only once. However, in those instances where extenuating circumstances exist, a student may be allowed to reenter more than once with appropriate documentation, the approval of the School President, and only if it is mathematically possible to attain an overall attendance rate of 80%.

Make-up Work

Students are required to make up all assignments and work missed as a result of absence. The instructor may assign additional outside make-up work to be completed for each absence. Arrangements to take any tests missed because of an absence must be made with the instructor and approved by the school administration.

Veteran Students

Everest Institute is not currently approved by the Veteran's Administration to offer benefits to veterans.

Leave of Absence Policy

The institution permits students to request a leave of absence (LOA) for up to 90 days during a timeframe equivalent to the length of the program if there are legitimate extenuating circumstances that require the students to interrupt their education.

In order for a student to be granted an LOA, the student must provide the School President, Education Director, or Department Chair with a written request, prior to the leave of absence, outlining the reasons for the LOA request and the date the student expects to return to school.

If the leave of absence request is approved by the institution, a copy of the request – dated and signed by both parties, along with other necessary supporting documentation – will be placed in the student's file.

Re-admission Following a Leave of Absence

Upon the student's return from an LOA, the student will be permitted to complete the coursework begun prior to the leave of absence.

The institution will make every attempt to ensure that students can re-enter at the point at which their education was interrupted and will enable them to complete the coursework begun prior to the leave of absence request. However, if the institution recognizes that it will be unable to assure that a student can re-enter and complete the assignments begun prior to the leave of absence, the student's request for an LOA will be denied.

Failure to Return from a Leave of Absence

A student who fails to return from an LOA on or before the date indicated in the written request will be terminated from the program, and the institution will invoke the Cancellation/Refund Policy.

The student's last date of attendance prior to the approved leave of absence will be used in order to determine the amount of funds the institution earned and make any refunds which may be required (See Cancellation/Refund Policy).

Effects of Leave of Absence on Satisfactory Academic Progress

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 within the maximum program completion time:

- 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.

Weather Emergencies – closing policy

The school reserves the right to close during weather emergencies or other "acts of God." Under these conditions, students will not be considered absent. Instructors will cover any missed material to ensure completion of the entire program and any missed class hours will be rescheduled. The decision to close the school during weather emergencies will be made by the School President. Students should contact the school to determine if the school has made a decision to close during a weather emergency. If staff are unable to remain at the school, an outgoing voice mail message and when possible, a sign on the school's door will notify students that the school is closed.

Clothing and Personal Property

All personal property is the sole responsibility of the student, and the school does not assume liability for any loss or damage. Clothing and other small items should be marked clearly with the student's name and address. Vehicles should always be locked to avoid theft.

Code of Conduct

Background

Everest Institute maintains professional level standards for conduct and behavior for all students. The standards of conduct for students are patterned after those of professional employees in the workplace. Students are expected to observe campus policies and behave in a manner that is a credit to the campus and to themselves. Certain violations of the Student Conduct Code, as outlined in this policy, shall result in immediate dismissal. Other violations are subject to a progressive disciplinary action, where the student is advised and given every opportunity to change his or her behavior to meet the expectations of the school and to prepare for what the student might later expect to find in a professional level work environment. The School maintains the right to discipline students found in violation of Everest Institute policies.

Students are subject to the Student Conduct Code while participating in any program externship, clinical rotation, or other school-related activity.

Student Conduct Code

Students must show respect towards and be cooperative with school faculty and staff during the performance of their duties, as well as show respect for fellow students and campus visitors.

Examples of conduct which may result in disciplinary action include, but are not limited to, behavior that is disruptive, intimidating, dishonest, or discourteous; and destruction, theft, or other misuse of school property.

Violations that threaten the health and safety of campus employees, other students, or visitors shall result

in immediate dismissal from the school. Violations which warrant immediate dismissal include, but are not limited to: threatening the safety of others; possessing alcohol, drugs, dangerous weapons, or other foreign substances on campus; theft; vandalism or misuse of the school or another's property; or harassment or intimidation of others. Students dismissed for the reasons outlined above will not be allowed back on campus property without express permission of the Campus President or a designated Everest Institute official.

Student Conduct Code Violations/Formal Disciplinary Procedure

If the School has reason to believe that a student has violated the Student Conduct Code, the School shall conduct an investigation and follow up with the student in the appropriate manner.

Violations that threaten the health and safety of campus employees, other students, or visitors shall result in immediate dismissal from the School.

Other Student Conduct violations shall be governed by a progressive disciplinary procedure. For isolated, minor Student Conduct Code violations, the School may decide to conduct academic advising and issue a verbal reminder of the Student Conduct Code, or to provide the student with written notice, as the school deems appropriate. The School may also decide to suspend or place a student on probation for a specified period of time, pending a full investigation of Student Conduct Code violations or as a form of corrective action short of dismissal from the school.

- **First Offense** - A written warning. The student shall receive a letter which describes the specific examples of the student's misconduct and the consequences if further violations occur.
- **Second Offense** - Student dismissal. Each student dismissed shall receive a dismissal letter from the campus, stating the reasons for dismissal and any applicable appeals procedures.
- **Threats to Health/Safety** - Immediate dismissal with dismissal letter

Appeals

Students dismissed for violations of the Student Conduct Code may appeal the dismissal by submitting a letter to the Campus President stating the reason the student should be allowed to return to school. The President's decision on the appeal shall be considered final.

Alcohol and Substance Abuse Statement

The school does not permit or condone the use or possession of marijuana, alcohol, or any other illegal drug, narcotic, or controlled substance by students or employees. Possession of these substances on campus is cause for dismissal.

Dress Code

A clean, neat appearance will help students develop appropriate dress habits for new careers. Employers may visit the campus to interview students for jobs and to give guest lectures, so it is important that the student body convey a professional image at all times.

Dress and grooming should be appropriate for the area of study. Because a variety of business and industrial equipment is used during training, certain items of clothing - such as shorts and open shoes - are not acceptable for obvious safety reasons.

Students may have limited funds, so wardrobes need not be expensive or extensive - simply in good taste. Students should review the established dress and appearance guidelines for details. This information will be available upon enrollment.

Students dressed inappropriately will not be admitted to school. Those who continually disregard the dress code will be warned and, if necessary, disciplinary action will be taken.

Allied Health Programs

Students enrolled in allied health programs are required to wear the standard medical uniform and shoes with a closed heel and toe as described in the school's dress code policy. Students should review the established dress and appearance guidelines for details. This information will be available upon enrollment.

Academic Advisement and Tutoring

Students' educational objectives, grades, attendance and conduct are reviewed on a regular basis. Students will be notified if their academic standing or conduct is unacceptable. Failure to improve academic standing or behavior may result in further action. Tutorial programs and academic advisement are provided for students who are experiencing difficulties with their class work. Students are encouraged to seek academic assistance through the Education Department.

Disabled Students

Disabled students should make arrangements to meet with the school president prior to the start of class to review facilities and required accommodations.

Health/Medical Care

Students must take proper care of their health so that they can do their best in school. This means regular hours, plenty of sleep, sufficient exercise and nutritious food. Students who become seriously ill or contract a communicable disease should stay home and recover, but remember to notify the school immediately. All medical and dental appointments should be made for after school hours.

The school will not be responsible for rendering any medical assistance, but will refer students to the proper medical facility upon request.

Termination Procedures

Students may be terminated by the school for cause. Examples include, but are not limited to, the following:

- Violation of the school's attendance policy.
- Failure to maintain satisfactory academic progress.
- Violation of personal conduct standards.
- Inability to meet financial obligations to the school.

Students to be terminated are notified in writing and may appeal to the school president.

Transferability of Credits

The school president's office provides information on schools that may accept this campus' course credits toward their programs. However, credits earned are for determining progress toward program completion only, and the credits are not necessarily transferable to another private career school or collegiate institution. Thus, this school does not guarantee transferability of credits to any other college, university or institution, and it should not be assumed that any courses or programs described in this catalog can be transferred to another institution. Any decision on the comparability, appropriateness and applicability of credits and whether they may be accepted is the decision of the receiving institution.

Transcripts and Diplomas

All student academic records are retained, secured, and disposed of in accordance with local, state, and federal regulations. All student record information is maintained on the school's computer system. Permanent records are kept in paper form, microfiche or microfilm. The school maintains complete

records for each student that includes grades, attendance, prior education and training, and awards received.

Student academic transcripts, which include grades, are available upon written request by the student. Student records may only be released to the student or his/her designee as directed by the Family Educational Rights and Privacy Act of 1974.

Transcript and diploma requests must be made in writing to the Office of the Registrar. Official transcripts will be released to students who are current with their financial obligation (i.e. Tuition and fees due to the school are paid current per the student's financial agreement). Diplomas will be released to students who are current with their financial obligation upon completion of their school program.

Students are provided an official transcript free of charge upon completing graduation requirements as stated in the previous paragraph. There is a fee of \$5 for each additional official transcript requested. Normal processing time for transcript preparation is approximately three to five days.

Family Educational Rights and Privacy Act

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. They are:

1. The right to inspect and review the student's education records within 45 days of the day the Institution receives a request for access. Students should submit to the Institution President written requests that identify the record(s) they wish to inspect. The Institution official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the Institution official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes are inaccurate or misleading. Students may ask the Institution to amend a record that they believe is inaccurate or misleading. They should write the Institution official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading. If the Institution decides not to amend the record as requested by the student, the Institution will notify the student of the decision and advise the student of his or her 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 consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent. One exception that permits disclosure without consent is disclosure to institution officials with legitimate educational interests. An institution official is a person employed by the Institution in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the Institution has contracted (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another institution official in performing his or her tasks. An institution official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility. Upon request, the Institution discloses education records without consent to officials of another institution in which a student seeks or intends to enroll.

Directory information is information that may be unconditionally released to third parties by the school without the consent of the student unless the student specifically requests that the information not be released. The school requires students to present such requests in writing within 10 days of the date of enrollment. Directory information includes the student's name, address(es), telephone number(s), birth date and place, program undertaken, dates of attendance and certificate or diploma awarded.

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

Family Policy Compliance Office
 Department of Education
 600 Independence Avenue, SW
 Washington, DC 20202-4605

Additional FERPA information is available from the Institution’s Business Office.

School program performance

A student or prospective student may obtain from the Maryland Higher Education Commission information regarding the performance of each approved program. A student may contact the Commission 839 Bestgate Rd., Suite 400, Annapolis, MD 21404, 410.260.4500.

Student Complaint/Grievance Procedure

Persons seeking to resolve problems or complaints should first contact their instructor. Unresolved complaints should be made to the Dean. Students who feel that the complaint has not been adequately addressed should contact the School President. Written responses will be given to the student within seven working days. If the problem remains unresolved, students may contact the Student Help Line at (800) 874-0255. Students may also appeal to the Maryland Higher Education Commission. If a student feels that the school has not adequately addressed a complaint or concern, the student may consider contacting the Accrediting Council. Please direct all inquires to:

Accrediting Council for Independent Colleges and Schools
 750 First Street, N.E., Suite 980
 Washington, DC 20002-4241
 202.336.6780

Policy and Program Changes

The school catalog is current as of the time of printing. Everest Institute, with appropriate regulatory approvals, reserves the right to make changes in organizational structure, policy and procedures as circumstances dictate. This campus reserves the right to make changes in equipment and materials and modify curriculum as it deems necessary and with appropriate approvals. When size and curriculum permit, classes may be combined to provide meaningful instruction and training and contribute to the level of interaction among students. Students are expected to be familiar with the information presented in this school catalog.

Financial Information

Tuition and Fees

The Enrollment Agreement obligates the student and the school for the entire program of instruction. Students' financial obligations will be calculated in accordance with the refund policy in the contract and this school catalog. Each program consists of the number of terms listed below. The content and schedule for the programs and academic terms are described in this catalog.

Program	Program Length	Credit Units	Textbooks and Equipment (Estimated)	Tuition
Medical Assisting	8 Modules	47	\$1,000	\$9,875

Students may make payments using VISA, MasterCard, or Discover cards.

Additional Fees and Expenses

Charges for textbooks and equipment (including uniforms) are separate from tuition. The institution does not charge for books and equipment until the student purchases and receives the items. Incidental supplies, such as paper and pencils, are to be furnished by students. The institution does not charge an application or registration fee.

Cancellation and Refund Policy

This institution employs a fair and equitable refund policy that complies with federal, state, and accrediting guidelines for the return of unearned tuition and fees in the event of cancellation, termination or withdrawal.

Detailed below are the specific federal, state and institutional refund policies and procedures that will be used to ensure that the institution retains only funds that have been earned according to the applicable refund policy. In the event that a refund is required, these policies will ensure that any and all refunds are paid to the appropriate entity in a timely fashion.

Cancellations

When students enroll in a program of study, they reserve places that cannot be made available to other students. The Enrollment Agreement does not constitute a contract until it has been approved by an official of the school. If the agreement is not accepted by the school, all monies paid will be refunded. Students have the right to cancel their enrollment agreement without penalty or obligation. Cancellation may occur in any manner including giving written notice of cancellation at the school address shown on the front page of the Enrollment Agreement. A signed and dated notice of cancellation may be given by mail, hand delivery or telegram. The notice of cancellation, if sent by mail, is effective when deposited in the mail, properly addressed with postage prepaid.

The written notice of cancellation need not take any particular form and, however expressed, is effective if it states that a student no longer wishes to be bound by the Enrollment Agreement. Students who cancel their Enrollment Agreement will receive a refund of all monies paid within 30 days of cancellation.

If a student obtains equipment specified on the Enrollment Agreement as a separate charge, and returns it in good condition – allowing for reasonable wear and tear – within 30 days following the date of student cancellation, the school will refund the equipment cost paid by the student. If the student fails to return the equipment within the 30-day period, the school may retain the equipment cost paid by the student. The school will refund the portion of the proceeds exceeding the documented cost of the equipment within 30 days following the equipment return period. The student may retain the equipment without further financial obligation to the school.

Refunds

This institution will be certified by the U.S. Department of Education as an eligible participant in the federal student financial aid (SFA) programs established under the Higher Education Act of 1965 (HEA), as amended.

To calculate refunds under the Federal Return of Title IV Funds policy, institutions must complete three separate calculations. First, the institution must determine how much of the tuition and fees it is eligible to retain using either the state or institutional refund policy. The refund calculation most beneficial to the student will be utilized. Then using the Federal Return of Title IV Funds policy, the institution determines how much federal assistance the student has earned which can be applied to the institutional charges.

If the student received more SFA funds than he or she earned under the Federal Return of Title IV Funds policy, the institution, and in some cases the student, is required to return the unearned funds to the

Federal Treasury. Any unpaid balance that remains after the Return of Title IV Funds policy has been applied to the state or institutional must be paid by the student to the institution.

Refund Policies

Any monies due applicants or students will be refunded within 30 days of cancellation, withdrawal, or termination. A withdrawal is considered to have occurred on the earlier of a) the date the student officially notifies the school of their intent to withdraw, or b) the point at which the student fails to meet the published attendance policies outlined in the school catalog. If a student has received a loan for tuition, a refund will be made to the lender to reduce the student's loan debt. If the amount of refund exceeds the unpaid balance of the loan, the remainder of the monies will be applied to any student financial aid programs from which the student received funding. Any remaining balance of funds will then be returned to the student. The refund computation will be based on the last date of student attendance.

If students do not return following a leave of absence on the date indicated on the approved written request, refunds will be made within 30 days from the date the student was scheduled to have returned. For purposes of determining a refund, the last date of attendance is used when a student fails to return from an approved leave of absence.

In case of prolonged illness or accident, death in the family, or other circumstances that make it impractical to complete the program, the school will make a settlement that is reasonable and fair to both parties.

Textbook and Equipment Return/Refund Policy

If the student obtains and returns unmarked textbooks, unworn uniforms or unused equipment within 30 days following the date of the student's cancellation, withdrawal or termination, the institution shall refund the charge for the textbooks, uniforms or equipment paid by the student. If the student fails to return unmarked textbooks, unworn uniforms or unused equipment within 30 days following the date of the student's cancellation, withdrawal or termination, the student will be liable for the documented textbook, uniform or equipment charges.

Federal Return of Title IV Funds Policy

All institutions participating in the SFA programs are required to use a pro-rata schedule to determine the amount of SFA funds the student had earned when he or she ceases to attend, which is based on the period of time the student was in attendance.

If a recipient of the SFA Program withdraws from the institution during a payment period or a period of enrollment in which the recipient began attendance the institution must calculate the amount of SFA program assistance the student did not earn, and those funds must be returned. Up through the 60% point in each payment period or period of enrollment, a pro-rata schedule is used to determine how much SFA Program funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the SFA funds.

The percentage of the payment period or period of enrollment completed is the total number of calendar days* in the payment period or period of enrollment for which the assistance is awarded divided into the number of calendar days* completed in that period as of the last date of attendance.

*Scheduled breaks of at least five consecutive days are excluded from the total number of calendar days in a payment period or period of enrollment (denominator) and the number of calendar days completed in that period (numerator). Days in which a student was on an approved leave of absence are also excluded in the calendar days for the payment period or period of enrollment.

Return of Unearned SFA Program Funds

The School must return the lesser of:

- The amount of SFA program funds that the student did not earn; or

-
- The amount of institutional costs that the student incurred for the payment period or period of enrollment multiplied by the percentage of funds that were not earned.

The student (or parent, if a Federal PLUS loan) must return or repay, as appropriate:

- Any SFA loan funds in accordance with the terms of the loan; and
- The remaining unearned SFA program grant (not to exceed 50% of a grant) as an overpayment of the grant.

(Note: The student (parent) must make satisfactory arrangements with the U.S. Department of Education and/or the School to repay any outstanding balances owed by the student. However, there are a number of repayment plans that are available to assist the student in meeting repayment obligations. The Student Financial Aid Department will counsel the student in the event that a student repayment obligation exists. The individual might be ineligible to receive additional student financial assistance in the future if the financial obligations(s) are not satisfied.)

Remittance to the Federal Government

If it is determined that a federal refund is due, the statute and the regulations clearly define the order in which remaining federal student financial aid program funds are to be returned. Based on the student's financial aid award(s) (or his or her parents(s) in the case of PLUS Loans) the return of federal funds will be remitted to the appropriate program in the following order:

1. Unsubsidized Federal Stafford Loan Program;
2. Subsidized Stafford Loan Program;
3. Unsubsidized Federal Direct Stafford Loan Program;
4. Subsidized Federal Direct Stafford Loan Program;
5. Federal Perkins Loan Programs;
6. Federal PLUS Loan Program;
7. Federal Direct PLUS Loan Program;
8. Federal Pell Grant Program;
9. Federal Supplemental Educational Opportunity Grant (FSEOG) Program;
10. Other federal, state, private and/or institutional sources of aid; and
11. The student.

Institutional Refund Calculation

For students attending this campus who terminate their training before completing more than 60 percent of an enrollment period, the school will perform a pro rata refund calculation.

Under a pro rata refund calculation, the school is entitled to retain only the percentage of school charges (tuition, fees, room, board, etc.) proportional to the period of enrollment completed by the student.

The period of enrollment completed by the student is calculated by dividing the total number of weeks in the enrollment period into the number of weeks completed in that period (as of the last recorded day of attendance by the student).

The percentage of weeks attended is rounded up to the nearest 10 percent and multiplied by the school charges for the period of enrollment.

The school may retain the entire contract price of the period of enrollment - including tuition, fees - if the student terminates the training after completing more than 60 percent of the enrollment period.

Refund policy pursuant to Code of Maryland Regulations

If the school closes or discontinues a course or program, the school shall refund to each currently enrolled student monies paid by the student for tuition and fees and monies for which the student is liable for tuition and fees. All fees paid by a student shall be refunded if the student chooses not to enroll in or to withdraw from school within 7 calendar days after having signed a contract. If the student chooses not to enroll after the 7-day cancellation period but before the first day of instruction, the school may retain the application fee or registration fee, or both. If after the 7-day cancellation period expires, a

student withdraws after instruction begins, refunds shall be based on the total contract price for the course or program and shall include all fees, except the application, registration or enrollment fee and any charges for materials, supplies, or books which have been purchased by, and are the property of, the student. The minimum refund that a school shall pay a student who withdraws or is terminated after the 7 day cancellation period has expired and after instruction has begun is the pro rata policy as outlined above in the institutional refund policy. A refund due a student shall be based on the date of withdrawal or termination and paid within 60 days from the date of withdrawal or termination. The date of withdrawal or termination is the last date of attendance by the student. If the student fails to return unmarked textbooks, unworn uniforms or unused equipment within 30 days following the date of the student's cancellation, withdrawal or termination, the student will be liable for the documented textbook, uniform or equipment charges.

Veteran Students

Everest Institute is not currently approved to offer benefits from the Veterans Administration.

Financial Assistance

This Campus offers students several options for payment of tuition. Those able to pay tuition are given a plan to help reduce their fees upon entry. On the other hand, the school recognizes that many students lack the resources to begin their educational training. The campus participates in several types of financial aid programs, most of which are based on financial need.

Students seeking financial assistance must first complete an application for student aid. The school's financial aid representative uses this form to determine students' needs and assist them in deciding what resources are best suited to their circumstances.

If students withdraw from school, an adjustment in the amount they owe may be made, subject to the refund policy of the school. If they received financial aid in excess of what they owe the institution, these funds must be restored to the fund or to the lender.

The following are descriptions of the financial aid programs available at this school. Additional information can be obtained through the Financial Aid Office. Information regarding benefits available from the Bureau of Indian Affairs or the Vocational Rehabilitation Program can be obtained through those agencies.

Sallie Mae Alternative Loan Program (SLM)

SLM Financial provides a customized loan program to qualified applicants that will offer borrowers financing for their educational costs. All applicants must complete a SLM loan application during their financial aid interview.

Student Tuition Assistance Resource Loan (STAR Loan)

Students who do not qualify for the Sallie Mae Alternative Loan Program may be eligible to borrow up to fifty percent of their tuition costs through the STAR Loan program. The STAR Loan is not available for full tuition financing. Students must have a primary source of tuition funding to be eligible for this plan.

Student Services

Placement Assistance

The school encourages students to maintain satisfactory attendance, conduct and academic progress so they may be viewed favorably by prospective employers. The school cannot guarantee employment. Graduating students participate in the following placement assistance activities:

- Preparation of resumes and letters of introduction - an important step in a well-planned job search.
- Interviewing techniques. Students acquire effective interviewing skills through practice exercises.
- Job referral by Placement Department. The Placement Department compiles job openings from employers in the area.

All students are expected to participate in the placement assistance program and failure to do so may jeopardize these privileges. Graduates may continue to utilize the school's placement assistance program.

Student Activities

Throughout the school year, activities that encourage school spirit and develop student leadership may be offered. The school believes that participation in these activities is an important part of the educational process, and student involvement is encouraged.

Housing Assistance

Although the school does not maintain dormitory facilities, students who are relocating and must arrange their own housing may request additional assistance.

Transportation Assistance

The school maintains information on public transportation.

Field Trips

This campus believes that training is enriched by observing real-life applications. When appropriate, visits are arranged to industrial or professional locations.

Special Lectures

Guest lecturers are invited to speak to students about career opportunities and current industry applications of educational programs.

Drug Abuse Prevention

Information on drug abuse prevention is available at the school for all students and employees.

Advising

The school provides advising to students on issues involving education and academics. For personal problems that may require professional advising or counseling, the school has information available on community resources that address these types of problems.

RHODES COLLEGES

Rhodes Colleges, Inc. includes the following institutions:

COLLEGE	LOCATION
Blair College	Colorado Springs, CO
Duff's Business Institute	Pittsburgh, PA
Everest College	Phoenix, AZ
Everest College	Rancho Cucamonga, CA
Everest College	Dallas, Texas
Everest College	Arlington, Texas
Las Vegas College	Las Vegas, NV
Mountain West College	Salt Lake City, UT
Parks College	Arlington, VA
Parks College	Aurora, CO
Parks College	Thornton, CO
Rochester Business Institute	Rochester, NY
Springfield College	Springfield, MO
Western Business College	Portland, OR
Western Business College	Vancouver, WA
Florida Metropolitan University - Brandon	Tampa, FL
Florida Metropolitan University - Fort Lauderdale	Fort Lauderdale, FL
Florida Metropolitan University - Jacksonville	Jacksonville, FL
Florida Metropolitan University - Lakeland	Lakeland, FL
Florida Metropolitan University - Melbourne	Melbourne, FL
Florida Metropolitan University - North Orlando	Orlando, FL
Florida Metropolitan University - Orange Park	Orange Park, Florida
Florida Metropolitan University - Pinellas	Clearwater, FL
Florida Metropolitan University - South Orlando	Orlando, FL
Florida Metropolitan University - Tampa	Tampa, FL

Statement of Ownership

This campus is owned and operated by Rhodes Colleges, Inc., a Delaware corporation, which is a wholly-owned subsidiary of Corinthian Colleges, Inc., a Delaware corporation.

Rhodes Colleges, Inc. - Corinthian Colleges, Inc.

6 Hutton Centre Drive, Suite 400
Santa Ana, California 92707

DIRECTORS

David G. Moore
Jack D. Massimino
Beth A. Wilson

OFFICERS

David G. Moore
Jack D. Massimino
Beth A. Wilson
Stan A. Mortensen
Robert C. Owen

TITLE

Chairman of the Board
Chief Executive Officer
Executive Vice President, Operations
Senior Vice President, General Counsel and Corporate Secretary
Treasurer and Assistant Secretary

