

**ADULT EDUCATION
STUDENT & FINANCIAL AID
CONSUMER HANDBOOK
2011 - 2012**



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MISSION

Polaris,

a premier educational center, promotes lifelong learning and prepares high school and adult students for meaningful employment and further education through authentic learning experiences.

BELIEFS

We believe

all people possess unique strengths and have the potential to learn and grow.

We believe

learning is a continuous process.

We believe

mutual respect forms the foundation of relationships and contributes to the growth of individuals and organizations.

We believe

we each create our own future by making responsible choices.

Quality
Education
Lifelong
Success

SECTION I

Institutional Information

SECTION I INSTITUTIONAL INFORMATION 2011 - 2012

ABOUT POLARIS CAREER CENTER

Polaris Career Center has been providing career development, workforce development, and economic development services to individuals, business, industry, labor, communities and other organizations in northeast Ohio since 1975.

Your best sources of information are the Polaris Career Center Adult Education catalog and Student Consumer Handbook. If you still have unanswered questions, please feel free to contact the Adult Education Office.

ACCREDITATION

Polaris Career Center is accredited by the North Central Association Commission on Accreditation and School Improvement (NCA CASI).

As a career and technical school district, all career development programs are approved by the Ohio Board of Regents through the University System of Ohio.

PROGRAMS AVAILABLE (* Indicates Financial Aid Eligible)	CERTIFICATIONS
Baking & Pastry Arts	ServeSafe Certification
Certified Cardiographic Technician	Certified Cardiographic Technician (CCT)
Cosmetology Academy *	State of Ohio Cosmetologist License
Dental Assisting – Accredited *	Dental Assisting National Board Exam (DANBE) Licensed Ohio Dental Radiographer, Commission on Ohio Dental Assistants Certification (CODA)
Early Child Care Education/Child Development Associate *	Child Development Associate (CDA)
Graphic & Web Design Certification *	Adobe Certified Expert Certification
HVAC/R *	Industry Competency Examination (ICE) Environmental Protection Agency Refrigerant Recovery Universal (CFC) NCCER Core Curriculum
Medical Assisting *	Certified Medical Assistant (CMA) Int'l Academy of Phlebotomy Sciences-Certified Phlebotomy Technician (IAPS)
Medical Billing & Coding *	Certified Billing & Coding Specialist (CBCS) Certified Medical Administrative Assistant (CMAA)
Natural Resources/Ranger/Basic Peace Officer Academy *	Ohio Peace Officer Training - Basic Peace Officer Certification
Nursing Assistant STNA	State Tested Nurse Assistant CPR
Pharmacy Technician *	Certified Pharmacy Technician (CPHT)
Phlebotomy Certification	Certified Phlebotomy Technician (CPT)
Precision/CNC Machine Technology *	National Institute for Metalworking Skills - Precision Machining (NIMMS)
Welding *	American Welding Society - Certified Welder NCCER – Welding & Core Curriculum

Classes will not be held on the following dates:

EVENINGS	WEEKDAYS	WEEKENDS
Monday, September 5, 2011	Monday, September 5, 2011	Saturday & Sunday September 3-4, 2011
Tuesday, October 25, 2011		
Thursday, November 17, 2011		
Wednesday & Thursday November 23-24, 2011	Thursday & Friday November 24-25, 2011	Saturday & Sunday November 26-27, 2011
Monday, December 19, 2011 through Monday, January 2, 2012	Thursday, December 22, 2011 through Monday, January 2, 2012	Saturday & Sunday December 24-25, 2011 and Saturday & Sunday December 31, & January 1, 2012
Monday, January 16, 2012	Monday, January 16, 2012	
Monday, February 20, 2012	Monday, February 20, 2012	
	Friday, April 6, 2012	Saturday & Sunday April 7-8, 2012
Monday, May 28, 2012	Monday, May 28, 2012	Saturday & Sunday May 26-27, 2012

ADULT EDUCATION OFFICE HOURS

July 1, 2011 - August 12, 2011

Monday - Friday 8:00 AM - 3:30 PM

August 15, 2011 - June 29, 2012

Monday - Thursday 8:00 AM - 8:30 PM

Friday 8:00 AM - 3:30 PM*

***NOTE:** Evening office hours are not available when evening classes are not in session. This occurs during holiday periods and between semesters. To ensure someone will be available to assist you, please phone to confirm our office hours during these periods.

ADULT EDUCATION STAFF

Adult Education Administrative Staff

Adult Education Director krayk@polaris.edu	440.891.7641	Karen Rayk
Coordinator of Corporate Partnerships pvizer@polaris.edu	440.891.7622	Pam Vizer

Adult Education Staff

Adult Education Coordinator ebyrd@polaris.edu	440.891.7697	Elaine Byrd
Financial Aid Coordinator pcarter@polaris.edu	440.891.7668	Pat Carter
Business Coordinator nkoury@polaris.edu	440.891.7639	Nada Koury
Personal Enrichment Program Coordinator efinley@polaris.edu	440.891.7639	Evelyn Finley
Child Care Program Coordinator tliska@polaris.edu	440.891.7710	Theresa Liska
Counselor jwhalen@polaris.edu	440.891.7747	Judy Whalen
ABLE Coordinator jsack@polaris.edu	440-891-7757	Judy Sack

Adult Education Support Staff

Adult Education Secretary mkoeka@polaris.edu	440.891.7653	Mary Koeka
Adult Education Secretary dkulwick@polaris.edu	440.891.7611	Debbie Kulwicki
Adult Education Secretary lfleming@polaris.edu	440-891-7731	Lucy Fleming
Security mwallace@polaris.edu	440.829.8652	Mike Wallace

ADULT EDUCATION INSTRUCTIONAL STAFF

PROGRAM	INSTRUCTOR	PHONE NUMBER	EMAIL ADDRESS
Baking & Pastry Arts	Maureen Lehman	440-891-7600	mlehman@polaris.edu
Certified Cardiographic Technician	Sue Bell	440-891-7600	sbell@polaris.edu
Cosmetology Academy (2011-13)	Sandy Hernandez	440-891-7659	shernand@polaris.edu
Cosmetology Academy(2010-12)	Teri DeCress	440-891-7659	tdecrees@polaris.edu
Dental Assisting – Accredited	Kathy Becker	440-891-7600	kbecker@polaris.edu
Early Child Care – CDA	Phyllis O'Connell	440-891-7600	pending
Graphic & Web Design Certification	Cathy Stewart	440-891-7600	cstewart@polaris.edu
HVAC/R	Dennis Haessly	440-891-7663	dhaessly@polaris.edu
Medical Assisting	Kathy Lazroff	440-891-7657	klazroff@polaris.edu
Medical Billing & Coding (AM Class)	Sharion Thompson	440-891-7600	sthompso@polaris.edu
Medical Billing & Coding (PM Class)	Meri Jopek	440-891-7600	mjopek@polaris.edu
OPOTA	Jeffrey Traine	440-891-7670	jtraine@polaris.edu
Nursing Assistant (STNA)	Theresa Liska	440-891-7710	tliska@polaris.edu
Pharmacy Technician	Stephanie Garthrite	440-891-7600	sgarthri@polaris.edu
Phlebotomy Certification	Cathy Good	440-891-7600	cgood@polaris.edu
Precision Machine Technology	Tony Sambunjak	440-891-7600	tsambunj@polaris.edu
Welding	Johnny Napier	440-891-7600	jnapier@polaris.edu

ADMISSIONS POLICY

Students enrolling in any of the full-time job training programs must have a high school diploma or GED certificate. WorkKeys® testing may be required for certain programs and some programs may have additional requirements due to outside certifications from accrediting associations.

ABILITY TO BENEFIT

Polaris Career Center does not accept Ability to Benefit. Students are required to provide a copy of a high school diploma or GED Certificate.

CREDIT FOR PREVIOUS TRAINING

Polaris Career Center does not accept credit for previous training. Some of the job training programs have articulation agreements with various colleges and universities. Refer to the program description and/or instructor for further information.

ADULT BASIC & LITERACY EDUCATION (ABLE)/ESOL/GED

Free classes are available to improve Reading, Math and English skills, or to prepare for the GED test. For further information visit www.polaris.edu/adult-education/able-ged/, or call 440.891.7647.

Learn English for citizenship, employment and communication. Students are accepted throughout the program year. For more information call 440.891.7647.

Skills Enrichment Program (SEP) Learning Lab (Ongoing) (FREE)

The Learning Lab provides self-paced, non-graded, computer-based review opportunities to assist students in improving their WorkKeys® scores, GED, and Post Secondary Program preparation. There is an instructor available for individual help. For information call 440.891.7647.

Distance Learning GED Preparation & ESOL

These classes prepare the student to pass the GED test or further ESOL study using online instruction at home blended with instructor support. **FREE.** For information call 440.891.7647.

JOB SEARCH ASSISTANCE

Adult Education Job Training Program students are provided with employability skills training that consists of job search techniques, resume writing, interviewing skills, and general work ethics. **Attendance for this training is mandatory for all job training students.** Job search assistance, through the Office of Corporate & Community Partnerships, is available for those students who qualify. Employment is not guaranteed. As required by the State of Ohio Board of Regents, all students will be contacted after program completion for follow-up data collection.

The positive post program overall placement rate is over 91% for full-time adult job training programs.

SECTION II

Financial Aid Information

SECTION II FINANCIAL AID 2011 - 2012

FINANCIAL AID ELIGIBLE JOB TRAINING PROGRAMS (600 hours or longer)

- Cosmetology Academy
- Dental Assisting - Accredited
- Early Child Care Education/Child Development Associate - pending
- Graphic & Web Design Certification - pending
- Heating, Ventilating, Air Conditioning & Refrigeration (HVAC/R)
- Medical Assisting
- Medical Billing & Coding
- Natural Resources/Ranger/Basic Peace Officer Academy (OPOTA)
- Pharmacy Technician
- Precision/CNC Machine Technology
- Welding

STATEMENT OF PHILOSOPHY

The philosophy of student financial aid at Polaris Career Center supports career preparation education of the student. Our objective is to help the student acquire general employability skills and the occupational specific skills necessary for initial job entry and continuing successful employment skills that will aid the student in achieving economic independence as a productive and contributing member of society. The primary purpose of student financial aid is to provide assistance to qualified students who would be unable to attend this school without such aid. Students are expected to take primary responsibility for the financing of their education. Therefore, any aid the student may receive should be regarded as supplemental to that which can be provided by the student.

FEDERAL TITLE IV FINANCIAL AID PROGRAMS

Federal Pell Grant Program

The Pell Grant is given with no repayment expected. This program is designed to provide a "floor" upon which other financial aid programs are built. Any student wishing to receive a Federal Pell Grant at this institution must meet the eligibility requirements established by the U.S. Department of Education.

To receive a Federal Pell Grant a student must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA may be completed on-line at www.fafsa.gov or a paper application may be used. Paper FAFSA's can be obtained at most libraries.

After the FAFSA has been processed by the Dept. of Education, a Student Aid Report (SAR) will be issued. This report will contain a number referred to as the EFC (Effective Family Contribution). The school uses this number to determine the amount of the student's award.

Full awards are made only if the student is attending a program of at least 900 clock hours. A student entering a program of less than 900 hours will receive a proportionately reduced award.

William D. Ford Direct Loan Program-Stafford Loans

Complete information regarding student loans and the Master Promissory Note can be found at www.studentloans.gov.

Direct Subsidized Stafford Loan* - A subsidized loan is awarded on the basis of need. A student may be eligible to request a maximum of \$3,500 for the first year of undergraduate study. There is no interest charged while the student is in school at least half time, during the grace period and during authorized periods of deferment. Repayment usually begins six months after the borrower ceases to be enrolled in the program.

Direct Unsubsidized Stafford Loan* - An unsubsidized loan is not awarded on the basis of need, and the student is responsible for interest that accrues during in-school, deferment, grace, and repayment periods. The unsubsidized loan is the difference between the cost of attendance and other aid (including subsidized loan) not to exceed \$5,500 for a dependent student and \$6,000 for an independent student, for the first year of undergraduate study. Repayment usually begins six months after the borrower ceases to be enrolled in the program.

**Programs of less than 900 hours will be prorated down based on the number of hours in the student's program.*

Direct Parent Loan to Undergraduate Student (PLUS) - Plus loans are meant to provide additional funds to dependent students for expenses. Parents may borrow up to the cost of education, minus other aid received by the student. Repayment begins approximately sixty days after final loan disbursement is made, or parents may choose a deferment option by contacting the Direct Loan Servicing Center at 1-800-848-0979.

INTEREST RATES/FEES

Rates for loans disbursed on or after July 1, 2011 and before July 1, 2012:

Subsidized: 3.4% Unsubsidized: 6.80% Plus Loan: 7.90%

All loans have origination fees that are deducted from each loan disbursement. The money you receive will be less than the amount you actually borrow. You are responsible for repaying the entire amount you borrowed, not just the amount you received in loan disbursements.

NOTE: Federal student loans will not be certified until the ISIR or SAR has been received and the student's financial aid file is complete.

ENTRANCE AND EXIT COUNSELING

A borrower must complete entrance and exit counseling to review rules, regulations, policies and procedures of the Direct Loan Program. The counseling process can be done online at www.studentloans.gov.

DEFAULT

A student who is in default (has ceased to make repayments on any previous student loans) is not eligible to receive a Pell Grant or a student loan.

DEFERMENT

A student can receive a deferment on a previous loan, if he or she meets the requirements, by contacting their lender or loan servicer and requesting a deferment form. A borrower who requests deferment should continue making loan payments until he or she receives notification from the lender that the deferment has been approved.

FORBEARANCE

A borrower who is financially unable to make required loan payments can request the lender to grant forbearance. Forbearance allows the temporary cessation of payments, allowing an extension of time for making payments, or temporarily accepting smaller payments than were previously scheduled. The student should contact the lender or loan servicer for further information.

HOW ELIGIBILITY IS DETERMINED

Financial assistance is awarded to bridge the gap or to supplement the amount that you and your family are reasonably able to contribute toward your educational expenses. A Federally approved system of "need analysis" is used to calculate your Pell Grant award and your eligibility for a student loan. In order to perform this evaluation, it is necessary for you to complete the Free Application for Federal Student Aid (FAFSA) with information concerning your family's financial strength such as income and assets, size of family, number in college, and any unusual circumstances or expenses which you face.

STUDENT RESPONSIBILITIES

- I confirm to the best of my knowledge that all information I have submitted is complete and correct.
- I understand that I cannot use Federal financial assistance at two schools at the same time.
- I will inform the Financial Aid Office of changes in any information submitted for financial aid.
- Financial aid may be cancelled if fraudulent information is revealed on any application for financial aid.
- Financial aid is not automatically renewable and must be applied for each academic year.
- I am required to make Satisfactory Academic Progress in the program in which I am enrolled which meets the Polaris Career Center SAP policy of cumulative 90% attendance and maintaining a C average.
- Financial aid awards may be revised by the Financial Aid Office if estimated dollars are not received from the U.S. Department of Education, if errors have been made in the calculation of the awards, or if the funding levels change. I understand the Financial Aid Award Letter is based on full time enrollment in a 600-clock hour or 900-clock hour program.
- I confirm that I do not owe repayment on a Federal Pell Grant and am not in default on a previous Direct Student Loan.
- I understand that I must pay all charges that I incur at Polaris Career Center regardless of whether I receive financial aid.

