



## Annual Consumer Information Disclosures

(October 2019)

### Annual Notice to Students & Staff: Consumer Information

The Higher Education Opportunity Act of 2008 mandates that schools provide an annual notice to all students and staff describing the availability of a wide range of consumer information. You may also get this information by visiting Financial Aid in Building A, Room 201.

The federal Higher Education Act, the federal Equity in Athletics Disclosure Act (EADA), and regulatory guidance provided in the Code of Federal Regulations (CFR) require direct individual notices of prescribed information to certain target audiences including prospective students, currently enrolled students, current employees, parents, coaches and counselors of prospective student-athletes, and the general public. Disclosures are to include crime/security statistics, student completion/graduation rates, FERPA privacy/security rights, financial aid program information, and gender-specific information on athletic participation and financial support.

These disclosures are updated annually prior to Oct 1. Availability of the disclosure is emailed annually to students at their registered Peralta account. For a printed copy of the disclosure, please contact the Financial Aid office in A-201 or call (510) 464-3414.

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### I. Information about Laney College

#### Family Educational Rights and Privacy Act (FERPA)

The [Family Educational Rights and Privacy Act of 1974 \(FERPA\)](#) guarantees that the academic records for students over 18 years old or postsecondary students of any age cannot be discussed with anyone except the student or authorized College personnel.

PCCD only discloses personally identifiable information from an education record to appropriate parties in connection with an emergency if knowledge of the information is necessary to protect the health or safety of the student or other individuals. For more information about FERPA, [click here](#).

#### Health and Safety Exemption

FERPA permits non-consensual disclosure of education records, or personally identifiable, non-directory information from education records, in connection with a health or safety emergency under § 99.31(a)(10) and § 99.36 of the FERPA regulations. The health or safety exemption permits the disclosure of personally identifiable information from a student's education record without the written consent of the student in the case of an immediate threat to the health or safety of students or other individuals

#### Programs and Services Available to Students with Disabilities

The Disabled Student Program and Services (DSPS) provides support services to students with disabilities in an effort to ensure equal opportunity and participation at the college. For more information about the facilities and services available to students with disabilities, visit the department's website by [clicking here](#).

## **Student Body Diversity**

Laney College regularly reports information on the diversity of the student body to the Integrated Postsecondary Education Data System (IPEDS) and publishes gender, demographic and other data in an annual Fact Sheet. To learn more about Laney College, go to the student body diversity page on our website by [clicking here](#). You can also visit the IPEDS College Navigator website directly by [clicking here](#).

## **Immunization Requirements**

Currently, there are no immunization requirements for enrollment in Laney College or any of the Peralta Colleges.

## **Textbook Information**

Students can access each semester's booklist via the campus [Follett bookstore](#). Not all classes listed require textbooks.

Each semester's booklist is posted at the same time the class schedule is made public. Book information is listed as it becomes known through the submission of book orders from faculty. The list is updated.

The book list is subject to substantial change prior to, and through the course of a semester. Contact your instructor for a complete list of materials required for the course. The Textbook Refund Policy is listed [here](#).

## **Voter Registration Information**

Laney College encourages eligible students to [register to vote](#). Students may access the [California Voter Registration website](#) by going to the [Passport website](#) and selecting "Register to Vote" on the Student Services area. The Office of Student Life also organizes voter registration events periodically.

## **Transfer of Credit Policies and Articulation Agreement**

If you have attended college(s) prior to attending your home college, whether or not financial aid was received at the other college, and you plan to use transfer credits toward a degree/ certificate from the Peralta Community College District, you must submit official transcripts to the Admissions and Records department for evaluation. For Financial Aid purposes, all recorded applicable degree/certificate transfer credits will be computed toward the Satisfactory Academic Progress maximum time frame of 90 units for a standard 2-year program. You must inform your home college if you attended another college during the same academic year (i.e. Fall 2016 or Spring 2017 and summer 2017). For assistance, schedule an appointment to meet with a Counselor. For more information on transferring credit, visit the articulation webpage by [clicking here](#).

## **Cost of Attendance**

The cost of education is an estimated amount that a student will need to cover costs related to college attendance. Nine month student budgets are constructed using surveyed costs of California students based on their living and enrollment status. To see the annual cost of attendance at Laney College, [click here](#).

To help estimate the individual net price of an institution of higher education for a student, Laney College offers the Net Price Calculator as a tool to estimate the “net price” to attend our college. Net price is the difference between the full cost minus any grants and scholarships for which you may be eligible. Full cost includes tuition and fees, room and board, books and supplies, transportation and personal expenses. To access our net price calculator, [click here](#).

## **Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid**

If you withdraw completely from classes during the tuition and fee refund period, and you had a BOGFWF to waive your fees, you will not receive a refund on the fees waived by the BOGFWF. A student who receives financial aid and then completely withdraws from classes prior to completion of 60% of the semester will be assessed a percentage of unearned financial aid. You earn aid as you progress through the semester. For example: if you complete 30% of the semester you earn 30% of your aid awarded for the term.

Students will be required to repay the institutional portion of assessed refunds; failure to repay will result in a hold on academic records and any future registration at Laney College or any of the other colleges in the Peralta Community College District. Any federal portion due will be referred to the U.S. Department of Education and failure to make satisfactory repayment arrangements or failure to make any of these payments will make you ineligible to receive further aid at all colleges.

If a portion of aid received is from a Loan, the assessed repayment will be made according to the conditions indicated on the Loan Promissory Note. Any aid received under the Federal Work Study Program will not have to be repaid. If you completely withdraw after you have attended 60% of the semester, you will have earned all financial aid for that semester.

If you withdraw and have not received all earned financial aid, your home college will calculate a post-withdrawal refund that may be disbursed to you.

When a student is paid an initial Pell disbursement (usually 50% of the term award), and then drops enrollment to less than six units, the Pell grant will be recalculated to less-than-half-time status. The student will be required to repay the calculated balance to the U.S. Department of Education.

Assessed repayments will be refunded to the financial aid programs from which they were paid in the following order:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Pell Grant
4. Supplemental Educational Opportunity Grant

If you receive an overpayment of financial aid, even if it is a result of an institutional error, you will be required to repay the overpayment in order to maintain eligibility for financial aid.

### **Withdrawal Procedures**

Dropping or withdrawing from a course is not an automatic process. It is the student's responsibility to drop the classes he/she is not attending. If the student does not drop a class, he/she will be charged and could receive an "F" grade that will appear on their permanent record. Students can drop classes online or at the Admissions and Records Office on campus. To learn more about withdrawal procedures, click [here](#).

### **Description of Academic Programs**

To learn more about Laney College's Areas of Study for Degrees & Certificates, go to page 65 of our catalog of classes by [clicking here](#). You can also find a full listing on the college webpage by [clicking here](#).

### **Instructional Facilities and Labs**

The college provides the instructional, laboratory, and physical plant facilities needed to support each of its academic programs. Contact the chairperson for the department for specific information about the facilities and resources available to support the academic program. A list of departments and department chairs can be found by [clicking here](#).

### **Faculty**

Information on the College's faculty and instructional personnel is available through Laney College's faculty and staff directory which can be found by [clicking here](#).

### **Accreditation Information**

Laney College is accredited by the [Accrediting Commission for Community and Junior College](#) of the Western Association of Schools and Colleges, 10 Commercial Blvd., Suite 204, Novato, CA 94949, 415.506.0234, an institutional accrediting body recognized by the Commission on Recognition of Postsecondary Accreditation and the U.S. Department of Education.

This information can be found on the website at <http://laney.edu/college-accreditation/>.

## **Copyright Infringement**

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov).

## **Constitution Day**

September 17 is Constitution Day and Citizenship Day. This day commemorates the September 17, 1787 signing of the United States Constitution.

Each educational institution that receives Federal funds for a fiscal year is required to hold an educational program about the U.S. Constitution for its students. To comply, the Laney College hosts Annual Constitution Day activities.

We encourage Federal, State, and local officials, as well as leaders of civic, social, and educational organizations, to conduct ceremonies and programs that bring together community members to reflect on the importance of active citizenship, recognize the enduring strength of our Constitution, and reaffirm our commitment to the rights and obligations of citizenship in this great Nation.

## **Standards of Conduct**

Students are responsible for complying with all laws and college regulations and for maintaining appropriate course requirements as established by the instructors. To learn more about standards of student conduct, go to [Administrative Procedure 5500](#), Student Standards of Conduct, Discipline Procedures and Due Process.

## **Establishing and Maintaining an Information Security Program**

The Peralta Community College District (PCCD) is bound by the Family Educational Rights and Privacy Act of 1974 (FERPA), a federal law regarding the privacy of student records. An individual’s conduct, either on or off the job, may threaten the security and confidentiality of records. Security and confidentiality are matters of concerns to all PCCD employees, which include employees of the District and each of its campuses, and all other persons who have access to student, financial and employee records. PCCD is committed to maintaining an information security program. More details can be found below or by [clicking here](#).

## **II. Overview of Financial Aid Programs**

**Laney College has a full array of Title IV programs and California State Programs. Detailed information can be found in the Financial Aid Handbook by [clicking here](#).**

Peralta Colleges Foundation Scholarships and off campus scholarships are also administered by the Laney College Financial Aid Office.

### **Contact Information for Obtaining Financial Aid Assistance**

Prospective or enrolled students who have questions about obtaining scholarships, federal or state financial aid should contact the Laney College Financial Aid Office at (510) 464-3414 or [jkoroma@peralta.edu](mailto:jkoroma@peralta.edu). Additional contact information for specific staff members can be found at [http://laney.edu/financial\\_aid/](http://laney.edu/financial_aid/).

For step by step instructions on applying for financial aid, [click here](#).

### **Eligibility for Financial Aid**

Students are packaged for financial aid (given financial aid from several of the programs for which a student is eligible) based on the student's financial need. Financial need is determined by a student's Expected Family Contribution (EFC) which is computed from information provided on the Free Application for Federal Student Aid) as compared to Laney's Cost of Attendance (COA). Those who have a positive number remaining after the EFC is subtracted from the Cost of Attendance may qualify for some need based aid sources. To meet with federal regulations, Laney defines the neediest students as those whose EFC = \$0.

### **Satisfactory Academic Progress for Financial Aid**

In accordance with Federal and State regulations, to qualify for and receive Financial Aid, students are required to make progress toward completion of their educational goals to continue to receive Financial Aid. For more information, [click here](#).

### **Need Based and Non Need Based Federal and State Financial Aid**

Laney College has a full array of aid programs. Some are need based and some are non-need based as determined by the information provided and verified on the Free Application for Federal Student Aid or the [Peralta Colleges Foundation Scholarship Application](#).

Laney College may be informed from campus or external agencies regarding other financial aid programs requiring an adjustment to a student's aid package. These may include Cal Grant, Chafee Grant, Foundation Scholarship or off-campus scholarships. These aid sources when added may require that other aid originally offered be adjusted (i.e. federal work study and student loan).

### **Financial Aid for Study Abroad**



If you enroll in a Peralta Community College sponsored study abroad program, you may apply for financial aid through Laney's Financial Aid Office. You will be considered for all aid programs (Pell Grant, Cal Grant (California Residents), California Promise Grant, formerly known as "BOGW" (California Residents), Foundation Scholarships and Loans) except Federal Work Study.

Depending on the cost of your study abroad program, the financial aid you receive may or may not meet your full demonstrated financial need. To make up the gap between your aid and the cost of your program, you may want to apply for a private scholarship or an alternative loan. You are responsible for making any payments for the program by the appropriate deadlines.

### **Veterans Educational Benefits**

Laney College is proud to have a [Veteran's Resource Center](#). If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. For example, the Post-9/11 GI Bill provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling. If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the paygrades of E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career. If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill benefits to you.

Financial Aid Shopping Sheet is a consumer tool the Peralta Community College District is using to notify students who file a Free Application for Federal Student Aid (FAFSA) and are using Veterans Affairs Educational Benefits. It is a standardized form that is designed to simplify the information that prospective students receive about costs and financial aid so that they can make informed decisions. For more information regarding your cost of attendance and financial aid awards, please visit our Financial Aid website by [clicking here](#). Students can access the Shopping Sheet on the Passport student portal.

### **Financial Aid Fraud**

Every year, millions of high school graduates seek creative ways to finance the markedly rising costs of a college education. In the process, they sometimes fall prey to scholarship and financial aid scams. On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act of 2000 (CSFPA). The CSFPA enhances protection against fraud in student financial assistance by establishing stricter sentencing guidelines for criminal financial aid fraud. It also charged the Department, working in conjunction with the Federal Trade Commission (FTC), with implementing national awareness activities, including a scholarship fraud awareness site on the ED Web site.

According to the FTC, perpetrators of financial aid fraud often use these telltale lines

- The scholarship is guaranteed or your money back.
- You can't get this information anywhere else.
- I just need your credit card or bank account number to hold this scholarship.
- We'll do all the work.
- The scholarship will cost some money.
- You've been selected by a 'national foundation' to receive a scholarship' or 'You're a finalist,' in a contest you never entered. To file a complaint, or for free information, students or parents should call 1-877-FTC-HELP (1-877-382-4357) or visit: <http://www.ftc.gov/scholarshipscams>

### **Return to Title IV**

Federal financial aid ("Title IV funds") is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. If a recipient of Title IV grant or loan funds withdraws from Laney after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the student receives less Federal Student Aid than the amount earned, Laney offers a disbursement of the earned aid that was not received. This is called a Post-withdrawal disbursement. For more information, refer to page 22 of the [Financial Aid Handbook](#).

### **Withdrawal Date**

See "Withdrawal Procedures" for an explanation of withdrawal procedures at Laney College. The withdrawal date established by Laney College is the date used by the Financial Aid Office to determine the point in time that the student is considered to have withdrawn so the percentage of the payment period or period of enrollment completed by the student can be determined. The percentage of Title IV aid earned is equal to the percentage of the payment period or period of enrollment completed.

### **Process for Calculation of Amount of Title IV aid earned by student**

The amount of Title IV aid earned by the student is determined by multiplying the percentage of Title IV aid earned by the total of Title IV program aid disbursed plus the Title IV aid that could have been disbursed to the student or on the student's behalf.

If the day the student withdrew occurs when or before the student completed 60% of the payment period or period of enrollment, the percentage earned is equal to the percentage of the payment period or period of enrollment that was completed. If the day the student withdrew occurs after the student has completed more than 60% of the payment period or period of enrollment, the percentage earned is 100%.

When a student fails to earn a passing grade in any of their classes, Laney must assume, for Title IV purposes, that the student has unofficially withdrawn, unless Laney can document that the student completed the period.

### **Post-Withdrawal Disbursement**

If the student receives less Federal Student Aid than the amount earned, Laney offers a disbursement of the earned aid that was not received. This is called a Post-withdrawal disbursement. Without obtaining a student's permission, Title IV grant funds from a Post-withdrawal disbursement are credited to a student's account to pay for tuition and fees for the term for which the student is eligible for a Post-Withdrawal disbursement

OR

disbursed directly to the student. Laney must obtain a student's authorization to credit a student's account with Title IV grant funds for charges other than current charges and must notify the student no later than 30 calendar days after the date that Laney determines the student withdrew. Laney notifies students by letter that they are eligible for a Post-withdrawal disbursement and that the student has a deadline of 14 days to respond to the request for authorization. In the notification, Laney states that Laney is not required to make the Post-Withdrawal disbursement if the student does not respond by the deadline.

### **Terms and Conditions of Direct Loans**

Terms and conditions of Direct Loans are included in the Borrower's Rights and Responsibilities Statement, which the borrower receives upon completion of a Master Promissory Note with the Department of Education. The borrower may request another copy of their Borrower's Rights and Responsibilities Statement at any time by contacting the Direct Loan Servicing Center.

### **National Student Loan Data System (NSLDS)**

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's central database for student financial aid records. Federal loans disbursed to students or parents will be submitted to NSLDS and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system. Student and parent borrowers can track and manage their federal student loans and grants online at <https://nsls.ed.gov>. The secured site displays information on loans and grants, including amounts, outstanding balances and status. Student and parent borrowers can also find contact information for their loan servicer.

### **Terms and Conditions of Direct Loan Deferments**

Information regarding the various deferments available to student and parent loan borrowers is available at the Department of Education web site – <https://studentloans.gov/myDirectLoan/index.action> under "Managing Repayment" and click on "Trouble Making Payments?"

## **Terms of Loans Received, Repayment Schedules and Repayment**

Generally, borrowers will have 10 to 25 years to repay their loan, depending on the repayment plan they choose. The loan servicer will notify the borrower of the date the first payment is due. If a repayment plan is not chosen by the borrower, the borrower will be placed on the standard repayment plan, with fixed monthly payments for up to 10 years. Repayment plans can be changed at any time by contacting the loan servicer. Information about standard repayment, extended repayment, graduated repayment, income contingent repayment (not available for parent PLUS loans), and income-based repayment can be found at <https://studentloans.gov/myDirectLoan/index.action> under “Managing Repayment”. Click “Repayment Plans & Calculators”.

## **Loan Entrance Counseling**

The Federal Government requires first-time student borrowers to complete loan entrance counseling to ensure that the student borrower understands the responsibilities and obligations they are assuming. In order to provide the required comprehensive information on the terms and conditions of the loan and the borrower’s responsibilities, first-time student loan borrowers at Laney are required to complete online entrance counseling at <https://studentloans.gov/myDirectLoan/index.action> as part of their Direct Loan application with Laney.

## **Loan Exit Counseling**

Laney is required to provide counseling to federal student loan borrowers when the student ceases at least half-time study at Laney. Student borrowers who fall below half-time units at Laney are sent an email directing them to <https://studentloans.gov/myDirectLoan/index.action> to complete exit counseling and to receive information on monthly repayment amounts, repayment plan options, options to prepay or pay on a shorter schedule, debt management strategies, use of the Master Promissory Note, the seriousness and importance of student’s repayment obligation, terms and conditions for forgiveness or cancellation, terms and conditions for deferment or forbearance, consequences of default, options and consequences of loan consolidation, and tax benefits available to borrowers, as well as other necessary information.

## **Private Educational Loan Disclosures**

Any student applying for a private education loan at Laney College must complete a [FAFSA \(Free Application for Federal Student Aid\)](#) with the school in order to ensure that all available waivers and grants are available to the student, as well as to encourage students to make use of low-interest loans available through the Department of Education (subsidized if eligible). Student borrowers at Laney College are counseled to compare the terms and conditions of Department of Education loans with the terms and conditions of private education loans to determine the more favorable borrowing option.

Upon request, Laney College will provide the self-certification form for private education loans required under Sec. 128(e)(3) of the Truth in Lending Act (15 U.S.C. 1638(e)(3) and the

information required to complete the form, to the extent that Laney College possesses the information.

### **III. Information Regarding Student Outcomes**

#### **Graduation, Transfer and Retention Rates**

Graduation information for the Laney College can be on [the Graduation, Transfer and Retention Rates](#) webpage and is also regularly reported to the Integrated Postsecondary Education Data System (IPEDS). Follow these steps to access this information:

- Go to the [IPEDS College Navigator Webpage for Laney College](#)
- Click on the Retention and Graduation Rates link to expand the selection

In compliance with the Student-Right-to-Know and Campus Security Act of 1990 (Public Law 101-542), it is the policy of our college district to make available its completion and transfer rates to all current and prospective students. For information on completion & transfer rates, go to the [California Community Colleges Chancellor's Office website](#).

#### **Graduation and Retention Rates for Student Athletes**

Graduation and retention rates must be provided to student-athletes, their parents, high school coaches, and guidance counselors when an athletically related student aid offer is made. PCCD does not offer financial aid to students based on athletic ability. For more information, please contact the [Athletic Department](#) or call 510-834-5740.

#### **Equity in Athletics Disclosure**

As part of federally mandated Equity in Athletics Disclosure Act, information on annual participation rates and financing of men's and women's sports in intercollegiate athletic programs is available by request to students and the general public. The disclosure can be found by [clicking here](#). Yearly reports are housed in the President's Office and can be viewed upon request.

### **IV. Information Regarding Health and Safety**

#### **Campus Safety and Security**

The Annual Security Report which includes the college's crime statistics is available online before October 1st of each year. To view it, [click here](#).

For more information on public safety including polices on sexual assault prevention; drug and alcohol abuse prevention; crime prevention & safety, and more [click here](#).

## **Daily Crime Log**

Peralta Police Services maintains daily campus police logs of criminal activity known to be occurring on and about the Peralta college campuses. These logs are open for public viewing at our patrol station (333 E. 8<sup>th</sup> St., Oakland, CA)

## **Drug and Alcohol Abuse Prevention Program**

A variety of community resources are available to students needing support around substance abuse. Students can access this list [here](#).

## **Emergency Response and Evacuation Procedures**

Peralta Police Services issues timely reports to campus officials, regarding crimes, which pose an ongoing threat to other students or employees. These timely reports are normally in the form of a “Campus Safety Alert” flyer, produced by police services and distributed by campus officials or their designee. The District and Colleges also have the capability to send emergency text messages, emails and voice-recorded messages through its contract with Blackboard Connect.

For information on emergency response and evacuation procedures, [click here](#).

## **Misrepresentation**

Laney College will not engage in substantial misrepresentation by having the College itself or one of its representatives, make a substantial misrepresentation regarding the institution, including about the nature of its educational program, its financial charges, employability of its graduates, or its relationship with the Department of Education. Substantial misrepresentations are prohibited in all forms, including those made in any promotional materials, or in the marketing programs of instruction offered by the College.

Laney College intends to relay true and accurate information in all forms. Laney College prohibits all forms of substantial misrepresentations or misleading statements, including those made in any advertising or promotional materials.