

KNOWLEDGE IS POWER

CATALOG



2023 - 2024 Student Handbook

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Garden State Science & Technology Institute

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Garden State Science & Technology Institute

Message from the Director

On behalf of all the staff and faculty of Garden State Science and Technology Institute, I would like to thank you for your interest.

Quality education does not happen by accident. It requires the combined efforts of highly talented students, faculty, and staff. Our faculty members are primarily educators. All are committed to ensuring that the students receive the individualized attention and instruction they deserve. Working as a team, the faculty provides our students both the knowledge and training in the professional skills our students need to practice in the rapidly changing science and technology profession. The faculty also endeavors to educate leaders by instilling in every student an appreciation for the leadership roles science and technology play in a democratic society.

Faculty members and students cannot build or sustain a high-quality education program by themselves. They need the support of a highly qualified staff and a competent administrative staff. At GSSTI, you will find both. Our professional staff is highly knowledgeable and eager to assist students in their studies. Our Administration and Staff recognize the difficulties that faculty and students face; they pride themselves in their availability, attentiveness, and service to students and faculty alike.

We strive to make our program available to all qualified individuals who seek it. We keep classes small; most have maximum of fifteen students. We schedule classes so that our students, particularly those who must balance the competing demands of family, careers, and study, can successfully complete their studies. Research shows that many students learn better with classroom work and experiential learning combined, and so we supplement classroom instruction with frequent hands-on learning experiences.

Your success is our success. We are not measured by how many students start school. Instead, the number of students who successfully complete their training and launch a new career. This is our goal. This is our mission.

Fortunately, our goal is your goal. GSSTI takes on the responsibility of providing an approved program of study and the educational environment needed for success. You, however, will need to provide the motivation and drive required to achieve your goal.

Pankaj “Pat” Patel (Director of GSSTI)

Congratulations and best of luck in this educational endeavor!

Garden State Science & Technology Institute

I. GENERAL INFORMATION

Melina Pareja.....Student Affairs Coordinator
Jennifer Nolasco.....Administrative Assistant

SCHOOL MISSION

Our institutional mission is grounded in the belief that we must provide learning opportunities, which meet the needs of a diverse student population through the following:

- Quality career planning, education and training for today's 21st Century workforce.
- Enable graduates to attain and sustain employment after successful measures of competency have been reached.

INSTITUTIONAL VISION

Our vision is to make a difference both in lives of individuals as well as in our communities. This will be done by providing cutting-edge quality training to people who are interested in self-improvement through education in the allied health industry. We will respond quickly to the current and future employment needs in the communities in which we serve through our professional affiliations. Our commitment is to ensure that the training provided to our graduates will equip them with skills necessary to achieve success in careers with high growths potential.

EDUCATIONAL OBJECTIVES

Students who successfully complete the programs will be likely to get job as an entry-level position in the science and technology field. Passing certification exams requires exam preparation training (such as GSSTI) and extra study on the student's own time.

Our program is designed for certification training and employment in an entry-level position. At GSSTI, you gain knowledge and experience through, instructors-led training and hands-on activities. At GSSTI, you practice as much as you want, in a real-world environment, until you are comfortable and confident.

MEMBERSHIPS/APPROVALS

- State of New Jersey Department of Education, Division of Vocational Education
- State of New Jersey Department of Labor and Workforce Development
- Council on Occupational Education (COE)
- American Medical Certification Association (AMCA).
- United States Department of Education (USDOE).

INSTITUTION ADMINISTRATION

Pankaj Patel.....President / School Director
Roshni Patel.....Vice President
Walter Garcia.....Assistant Director / Chief Financial Officer
Nancy Maldonado.....Admission Representative
Roy Fischer.....Admission Representative
Patricia Okorodudu.....Financial Aid Officer
Bernadette Nepomuceno.....Financial Aid Advisor
Cecely Consuegra.....Office Manager/Job Placement Coordinator

FACULTY

Felicia Miller.....Clinical Medical Assistant Instructor (CMA), Rutledge College Medical Assitant
Jose Moyeno.....Clinical Medical Assistant Instructor (CMA), Seton Hall University (Associate Degree)
Maria Ramos.....Clinical Medical Assistant Instructor
Eva Reid.....Medical Terminology Instructor, Anthem Institute (Medical Billing & Coding Diploma)
Tawana Thompson.....Massage Therapy Instructor

CURRICULUM

The school may, at any time at its discretion, (a) vary the sequence of courses in any program of study, (b) revise the curriculum content of any program of study or any course in any program of study.

INSTRUCTORS

All instructors meet the requirement of the state in the respective program they teach. Instructor qualifications are available upon request.

STUDENT: INSTRUCTOR RATIO

The maximum class size is an average of 20 students. Average student to teacher ratio: 20 students to one teacher.

PROGRAM OFFERED

The school offers only ONE program of study in the area of Medical Assistant expressly discussed in the Curriculum section of this catalog. The school does not make any recommendation or promises whatsoever regarding any future program of study or courses within any future programs of study that the school may offer.

NOTE: Revisions and additions will be reported on an addendum to the catalog with a listing of all program costs.

Following programs offered at GSSTI:

- Clinical Medical Assistant
- Dental Assistant
- Professional Massage Therapy
- Pharmacy Technician
- CyberSecurity Professional

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PROGRAM CURRICULUM

Clinical Medical Assistant

Mode of Delivery: Hybrid

Objective: The objective of the Clinical Medical Assistant program is to provide students with the knowledge, clinical skills and work habits required for an entry-level position as a Medical Assistant in a physician office, clinics, laboratories, and hospitals. This course will prepare you for an exciting medical career. Medical Assistant skills are taught and enhanced with the medical software applications, state of the art equipment, hands-on training, and theory. The basic portion of this course will emphasize your fluency with medical terminology, abbreviations, specialist developments and most importantly, clinical office procedures. The Phlebotomy portion of this course will emphasize Venipuncture techniques and the Electrocardiography portion of this course will emphasize and focus on EKG recording and interpretation. The Medical Assistant program will ultimately enable you to: distinguish terminology from definitions, to perform vital signs, to evaluate a patient, to recognize and to understand a doctor's intent and purpose, to make medical judgment and to distinguish fact from appearances, to perform Phlebotomy procedures, to demonstrate proficiency in Electrocardiography and to perform basic physician laboratory skills.

Certification Agency and Certificates: (Optional)

American Medical Certification Association (AMCA) – Clinical Medical Assistant Certification (CMAC), EKG Technician (ETC), and Phlebotomy Certification (PTC)

| <u>Mod #</u> | <u>Mod Description</u> | <u>Hours</u> |
|--------------------|---------------------------|--------------|
| MA100 | Medical Terminology | 100 |
| ALH200 | Allied Prep I | 100 |
| MAS100 | Clinical Sequence I | 100 |
| MAS200 | Clinical Sequence II | 100 |
| MED100 | Medical Office Management | 100 |
| MAS300 | Clinical Sequence III | 100 |
| MAS400 | Clinical Sequence IV | 100 |
| MAS500 | Externship | 200 |
| Total Hours | | 900 |

Program Length: 900 hours, Open Enrollment Year-Round

Clinical Medical Assistant Cost Summary

| | |
|----------------------------|-----------------|
| Administrative Fees: | \$100 |
| Tuition: | \$15,471 |
| Textbook Fees | \$225 |
| Tool/Supply Fees | \$400 |
| Test Licensing | \$199 |
| Total Program Cost: | \$16,395 |

Clinical Medical Assistant Program Modules

MA100 – Medical Terminology
(100 Instruction Hours)

This is a comprehensive course that provides an introduction to the basic structure of medical words allowing the student to build

a professional vocabulary for the working medical professional. Students will learn word structure as well as prefixes, suffixes, roots, combining forms, and the formation of plurals. Emphasis is placed on spelling, definition of medical terms and correct pronunciation.

ALH200 – Allied Prep I
(100 Instruction Hours)

This module will provide you with information on Anatomy & Physiology. Students will be introduced to the study of the human body and the basic structure of cells, tissues, and organs. They will learn the structure and function of the integumentary muscular, nervous, and skeletal systems.

MAS100 – Clinical Sequence I (Principles of Asepsis & Vitals)
(100 Instruction Hours)

Students will learn the Medical Assistants Role in Infection Control they will be able to differentiate medical and surgical asepsis, as well as describe the procedures for sanitation, disinfection, and sterilization. Students will learn to prepare the exam and treatment room accordingly, they will learn to document patient health history, and prepare patient for exam. Students will learn to take a patient Blood Pressure, Temperature, Pulse and Respirations.

MAS200 Clinical Sequence II (EKG CPR / First Aid)
(100 Instruction Hours)

Students will learn how to perform an EKG they will learn to describe and identify the components of an electrocardiograph; student will be able to identify various types of artifact and potential equipment problems and how to correct them. Students will learn to perform CPR and emergency first aid.

MED100 – Medical Office Management
(100 Instruction Hours)

Students will learn the Laws governing patient right HIPPA, medical malpractice, professional liability, and labor and employment laws. They will learn the basis of the Administrative Medical Office by learning the office equipment and how to maintain it, student will learn how to schedule patients and start a patient charts, they will learn how to differentiate among the various insurance and managed care options, how to locate correct procedure code, complete forms and submit to insurance.

MAS300 – Clinical Sequence III (Phlebotomy)
(100 Instruction Hours)

This is a clinical laboratory course in which the student is first taught how to draw blood. After satisfactorily demonstrating their phlebotomy techniques on a phlebotomy model, the student is then allowed to practice on human volunteers to sharpen their skills and gain confidence. Students are encouraged to draw blood regularly and the blood is used to carry out Hematology test as assigned by the instructor. Urinalysis and pregnancy tests are also performed.

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MAS400 – Clinical Sequence IV (Pharmacology / Career Plan) (100 Instruction Hours)

Students will learn the principals of Pharmacology with an introduction to basic pharmacology math, common drugs abbreviations, and contrast over the counter and prescription drugs, the five categories of pharmacology, major drug categories, and schedule of drugs and differentiate between chemical, generic, trade name drugs.

MAS500 – Externship (200 Administrative/Clinical Hours)

Students will be expected to perform certain administrative and clinical duties under the direction and guidance of a healthcare supervisor.

Student will plan for a career in the Medical field as a Medical Assistant by preparing a resume focused on the completed course. As well as learning the proper and appropriate way to interview for a Medical Assistant Career.

Dental Assistant

Mode of Delivery: Hybrid

Objective: The Dental Assistant program is designed to equip the student with no previously related background with the basic knowledge and skills to perform the duties and responsibilities of a dental assistant, including maintenance of dental equipment, patient preparation, utilizing procedures, assessing patient medical histories, monitoring vital signs, assessing oral functional conditions and tooth structure, applying topical anesthetic, managing emergencies, keeping records, performing other tasks required. In addition to the medical topics, the student learns the soft skills needed to become an effective member of a dental office in both their dealings with public, as well as co-workers and supervisors. Topic may include communication in the workplace, team dynamics, business etiquette, customer relations and rapport and time management.

The expected outcome for the program is to provide the graduate with ability to obtain an entry level position as a Dental Assistant.

Certification Agency and Certificates: (Optional)

American Medical Certification Association (AMCA) – Dental Support Technician Certification (DSTC)

| <u>Module Description</u> | <u>Hours</u> |
|--|--------------|
| Orientation to Dental Assisting & the Dental Office. | 100 |
| Basic Anatomy and Physiology | 100 |
| Basic Clinical Procedures | 100 |
| Oral Anatomy, Histology, and Pathology | 100 |
| Chair Side Assisting I | 100 |
| Chair Side Assisting II | 100 |
| Dental Laboratory Procedures | 100 |
| Externship | 200 |
| Total Hours | 900 |

Program Length: 900 hours Open Enrollment Year-Round

Dental Assistant Cost Summary

| | |
|----------------------------|-----------------|
| Administrative Fees: | \$100 |
| Tuition: | \$15,786 |
| Textbook Fees | \$250 |
| Tools/Supply Fees | \$150 |
| Test Licensing | \$109 |
| Total Program Cost: | \$16,395 |

Dental Assistant Program Modules

Orientation to Dental Assisting & the Dental Office
(100 Instruction Hours)

Orientation to dental assisting the students will learn the roles of the dental team, as well as the dental specialties. This will provide the students with the knowledge of who, why, and when to refer a patient, or obtain reports for the dentist. The students will also learn dental law and ethics, as well as the dental assistant's role in the dental community. This will provide the students with an understanding of what they can or cannot do with their profession.

Basic Anatomy & Physiology, Medical Law, Dental Pharmacology
(100 Instruction Hours)

Basic Anatomy and Physiology the students will learn common terminology related to dentistry, so they may communicate effectively within the profession. The students will also learn basic body systems and how they relate to dentistry. This will provide the students with the skills to aid the dentist with charting, treatment, and patient education.

Medical Law & Ethics consists of a study of the legal relationship between the doctor and the patient, professional behavior, malpractice, confidentiality, breach of contract and medical practice legislation.

In Dental Pharmacology, the students will learn about common medications, abbreviation, terminology, and reactions. This will provide the students with the knowledge of how to read a prescription, how to administer medication, as well as identify any reactions to medications.

Basic Clinical Procedures
(100 Instruction Hours)

The student will learn how to take blood pressure, temperature, and respirations. This will provide the student with the skills necessary to monitor the patient during the many procedures. The students will learn infection control, aseptic techniques, and OSHA regulations. This will provide the students with skills to prevent transmission of diseases to their patient as well as themselves. The students will also learn CPR and other emergency procedures. This will enable the student to react confidently in an emergency. The students will also learn about patient records, how to obtain the history form, and organize patient records.

Oral Anatomy, Histology, and Pathology
(100 Instruction Hours)

The students will learn in detail the oral cavity, numbering of teeth and the tissues surrounding the teeth. This will provide the student

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with complete understanding so they may assist the dentist with confidence during procedures, charting, and patient education. They will also need this to communicate with the rest of the dental community. Students will learn many common diseases and disorders related to dentistry. This will provide the student with the skills needed to assist the dentist in treating and preventing these conditions.

Chair Side Assisting I (100 Instruction Hours)

The students will learn basic dental procedures, dental instruments and instrument exchange and evacuation systems. This will provide the students with the skills to confidently assist the dentist with all aspects of chair side procedures, including suctioning for the patient and patient care before, during, and after the procedure.

Chair Side Assisting II (100 Instruction Hours)

The student will learn procedures, instruments, and techniques for specialized dentistry such as orthodontics (braces and appliance), periodontics (gums) and pediatrics (children). This will provide the student with the skills necessary to acquire a position within the specialty practice.

Dental Laboratory Procedures, Career Readiness I & II (100 Instruction Hours)

The students will learn basic techniques in preparing, repairing, and construction of dentures, molds, etc. This will provide the students with the skills needed to work with the dental team in a laboratory setting either in or out of the office.

Career Readiness I is designed to provide the students with the necessary skills to obtain gainful employment. The students will learn how to write an effective resume. Using the technique of networking the students will learn how to identify appropriate job sources including but not limited to the Internet. The students will focus on the process of interviewing and effective communication skills. The students will identify the characteristics necessary to start and keep employment.

Career Readiness II is designed to allow students to apply skills learned in Career Readiness I. The students will be guided through the resume submission process. Students will also be setting up job interviews, as well as polishing their skills through mock interviews.

Externship (209 Clinical Hours)

Students will gain hands-on experience through an externship. They will put to use the knowledge and skills they obtained throughout the course of the program to be able to obtain and maintain a position as a Dental Assistant.

Professional Massage Therapy

Mode of Delivery: Hybrid

Objective: This program is designed to provide students with the skills needed to work successfully as a massage therapist.

Students will learn to perform touch therapy, educate clients on the benefits of massage therapy, and learn to either operate their own business or work in health care environment.

Upon completion of the program, students will receive a certificate of completion and will qualify to take examination offered by National Certification Examination for Therapeutic Massage. After graduation and certification, students will have career opportunities in hospitals, nursing homes, the fields of health, fitness and wellness, and private practice.

Certification Agency and Certificates: (Required)

New Jersey Board of Massage & Bodywork Therapy – Licensed Massage Therapy (LMT)

| <u>Course #</u> | <u>Course Description</u> |
|-----------------|---|
| BIO101 | Anatomy & Physiology I |
| BIO210 | Anatomy & Physiology II |
| MT101 | Shiatsu I |
| MT103 | Shiatsu II |
| MT111 | Professional Development/Ethics |
| MT113 | CPR/First Aid/AED |
| MT121 | Myology & Kinesiology I |
| MT123 | Myology & Kinesiology II |
| MT201 | Swedish I |
| MT203 | Swedish II |
| MT211 | Pathology I |
| MT213 | Pathology II |
| MT231 | Reflexology |
| MT233 | Deep Tissue (Connective Tissue Therapy) |
| MT235 | Sports Massage |
| MT251 | Clinical I |
| MT253 | Clinical II |

Program Length: 700 hours, Open Enrollment Year-Round

Professional Massage Therapy Cost Summary

| | |
|----------------------------|-----------------|
| Administrative Fees: | \$100 |
| Tuition: | \$11,901 |
| Textbook Fees | \$250 |
| <u>Tool/Supply Fees</u> | <u>\$500</u> |
| Total Program Cost: | \$12,751 |

Professional Massage Therapy Modules

BIO110 Anatomy & Physiology I

This course will introduce students to the structure and function of the human body through lectures and labs. Students will learn about the chemistry of life, cell structure and function, the musculoskeletal system, and body orientation. Spelling, the meanings and pronunciations of medical terms, as well as common medical abbreviations will be emphasized.

BIO210 Anatomy & Physiology II

This course extends students' knowledge of the structure and function of the human body. Emphasizes the nervous system, blood and cardiovascular systems, lymphatic and immune

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system, respiratory system, digestive system, urinary system, reproductive system, and body metabolism.

MT101 Shiatsu I

Students are introduced to the Eastern fundamentals of body mechanics, proper placement of the body to access the meridians, stretches, transitions and protocols for each element, including the pathways of the twelve primary meridians and the major points along them. Students will learn locations junctions, and muscle movements and become familiar with the order of infiltration and evaluation areas of the Hara and the back zones. Students will learn to perform a full-body Shiatsu sequence.

MT103 Shiatsu II

Students continue to practice the fundamentals of body mechanics, proper placement of the body to access the meridians, stretches, transitions, and protocols for each element introduced in Shiatsu I. Students continue to review and practice the 12 meridians and will learn the Conceptions Vessel and Governing Vessel. Students will study Five Element Theory. They will learn the basic associations and patterns of disharmony and relationships within the generation and control cycles. Students will utilize the Five Element Theory, Hara diagnosis and back evaluation to structure a one-hour Shiatsu session.

MT111 Professional Development & Ethics

This course begins with an overview of Professional Massage Therapy as a career. The course will address the laws, ethics, and safety guidelines that govern the massage therapy profession. Students will learn about the numerous professional opportunities available to them and what they should expect as a practicing massage therapist. Special attention will be given to the advantages and disadvantages of being an independent contractor versus an employee. This course will help students develop the necessary soft skills needed to interact with their clients in different professional settings. Burnout prevention techniques, and professional growth opportunities will be discussed. Course will conclude with students developing a business plan, spa menu, and resume.

MT113 CPR/First Aid/AED

Students become certified in CPR and first aid in this course. Also emphasized is the importance of a safe work environment including the practice of good hygiene for the client as well as the therapist to avoid the spreading of disease.

MT121 Myology & Kinesiology I

Students are introduced to neuromuscular physiology, muscle roles, and types of muscles, muscle contractions, muscle attachments and muscle fibers. Students will also learn about biomechanical principles and laws, as well as the types of simple machines human body examples of simple machines. Related neuromuscular pathologies as well as common sports injuries and their implications for massage therapy are also discussed. Students will also learn to analyze proper and improper postural alignments. Related neuromuscular pathologies for each joint

studied as well as common sports injuries and their implications for massage therapy are discussed.

MT123 Myology & Kinesiology II

This course continues to provide a detailed exploration of the human musculoskeletal system begun in Myology & Kinesiology I. It will focus on the origins, insertions, and actions of the head, neck, face, and upper extremities. Students will engage in detailed palpation exercises that will help stimulate the necessary sensitivity in their hands to locate and identify the different structures in the body that will be discussed in this course.

MT201 Swedish Massage I

This course introduces students the strokes and hands-on skills used in Swedish Massage. Topics covered include: draping and bolstering techniques; the benefits, indications, and contraindications for massage; basic strokes - effleurage, petrissage, tapotement, vibration, friction, and range-of-motion techniques. Students will learn to perform a one-hour full body relaxation massage incorporating all the strokes and techniques learned.

MT203 Swedish Massage II

This course builds upon the strokes and hands-on skills used in Swedish Massage I to cover wellness, complementary bodyworks, different modalities, and contraindications for massage. Students will learn to develop their skills at performing a one-hour full body relaxation massage incorporating all the strokes and techniques learned.

MT211 Pathology I

Students are introduced to the causes of different diseases. Emphasis is on disorders, injuries and diseases of each body system and identification of their causes. Common medical terminology and classification of diseases will be discussed, as well as indications and contraindications of massage.

MT213 Pathology II

This course continues an examination of the causes of different diseases begun in Pathology I. Emphasis is on disorders, injuries and diseases of each body system and identification of their causes. Common medical terminology and classification of diseases will be discussed, as well as indications and contraindications of massage.

MT231 Reflexology

This course will explain how to relieve physical problems with a holistic treatment has been used for over 5,000 years to activate healing and stress reduction. Students will learn a brief history of reflexology, guidelines, warm-ups, how to use foot reflexology to achieve a therapeutic response, and a reflexology routine to work the feet efficiently and effectively.

MT233 Deep Tissue Massage

This course incorporates and expands on students' experience in Swedish massage, while introducing methods to release chronic patterns of body tension via slow strokes, and deep finger

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pressure, either following or crossing the fibers of the muscles, tendons and fascia.

MT235 Sports Massage

Students are introduced to the basic components of sports massage as it helps to prevent injury and hasten recovery from sports injury. Students learn to perform sports massage on athletes and non-athletes at sporting events. Students in private practice will also learn to increase their client base by marketing these techniques to athletes.

MT251 Clinical I

Under supervision, students will perform thirty-to-ninety minutes massage sessions in the school's clinic. Students will gain practical experience working directly with clients, strengthening their interview skills, keeping accurate S.O.A.P. notes, assessing the client, and creating a treatment plan based on their client's needs.

MT253 Clinical II

Under supervision, students will perform thirty-to-ninety minutes massage sessions in the school's clinic. Students will gain practical experience working directly with clients, strengthening their interview skills, keeping accurate S.O.A.P notes, assessing the client, and creating a treatment plan based on their client's needs. Students will be expected to incorporate all modalities and techniques they have learned. They will also have the opportunity to incorporate aromatherapy, hot towels, and hot stones in their sessions.

Pharmacy Technician

Mode of Delivery: Hybrid

Objective: This program will prepare our students to meet the requirements for a career as a pharmacy technician. Pharmacy Technician enjoys the challenge of highly detailed work as well as working with a diversity of people. They assist the pharmacy in a variety of task involving the packaging, distribution, labeling, compounding and recording of drugs. Pharmacy Technicians offer great customer service to clients as well as important assistance to a licensed pharmacist behind the scenes in a pharmacy. Pharmacy technician training programs require course work and clinical onsite training as well.

Certification Agency and Certificates: (Optional)

National Healthcareer Association – Certified Pharmacy Technician (CPht)

| <u>Module Description</u> | <u>Hours</u> |
|---------------------------------------|--------------|
| PhT 100-Medical Terminology | 100 Hours |
| PhT 150-Medical Law and Ethics | 50 Hours |
| PhT 200-Pharmacy Law | 50 Hours |
| PhT 250-Pharmacy Terminology | 50Hours |
| PhT 400-Pharmacy Mathematics | 150 Hours |
| PhT 450-Community & Hospital Pharmacy | 50 Hours |
| PhT 525-Extemporaneous Compounding | 75 Hours |
| PhT 675-Pharmacology | 150 Hours |
| PhT 700-Career Planning | 25 Hours |

| | |
|--------------------|------------|
| PhT 900-Externship | 200 Hours |
| Total Hours | 909 |

Program Length: 900 hours Open Enrollment Year-Round

Pharmacy Technician Cost Summary

| | |
|----------------------------|-----------------|
| Administrative Fees: | \$100 |
| Tuition: | \$15,761 |
| Textbook Fees | \$225 |
| Tools & Supply | 150 |
| Test Licensing | \$159 |
| Total Program Cost: | \$16,395 |

Pharmacy Technician Program Modules

PhT 100-Medical Terminology - Module 1 (100 Hours)

This is a comprehensive course that provides an introduction to the basic structure of medical words allowing the students to build a professional vocabulary for the working medical professional. Students will learn word structure as well as prefixes, suffixes, roots, combining forms, and medical abbreviations. Emphasis is placed on spelling, definitions of medical terms and pronunciation.

PhT 150-Medical Law and Ethics - Module 2 (50 Hours)

This module will provide you with information on the Laws and ethics of the medical industry. This course covers the laws and ethics that all medical professionals must follow. The students will be able to list the 5 patient "rights".

PhT 200-Pharmacy Law - Module 3 (50 Hours)

This module will provide you with information on the types of duties that Pharmacy Technicians are and are not allowed to perform. You will also find a basic history of the major legislation that has affected pharmacy and shaped its law today. Lastly, there is a small section on controlled substances. Make sure you know the differences between all of the schedules (Schedule I, II, III, IV, V) and an example or two from each.

PhT 250-Pharmacy Terminology - Module 4 (50Hours)

This module is full of information that you should commit to memory. This module provides you with information on dosage forms, pharmacy abbreviations and physician sig codes. Students will be able to translate abbreviations and sig codes commonly used.

PhT 400-Pharmacy Mathematics - Module 5 (150 Hours)

This module covers a lot of material! Pharmacy math is a big topic with a lot of components that you might be surprised to find. In this section, information will be provided on: roman numerals, cross multiplication: fraction/decimal/ratio/percent: cross multiplication:

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apothecary/metric/household conversions; body weight conversions: insulin calculations, standard and military time and Pharmacoeconomics. Many students believe they will have the most trouble with this module. Keep your outlook positive! There are lots of people available and willing to help you! Begin slowly, read all of the instructions very carefully and ask questions. Some of the initial problems may be remedial, but I encourage you to do them anyway. This will get your "math wheels" turning. Try and do a little each day. Print the homework as necessary, and write your solutions on a piece of paper. Do it over and over again until you are comfortable and confident. Become comfortable using a calculator and bring one to the exam. Nothing fancy, a checkbook calculator is fine.

PhT 450-Community and Hospital Pharmacy - Module 6 (50 Hours)

For those of you who have never worked in a hospital pharmacy, this module will help you to understand the differences between hospital and retail settings. Read carefully, as there is a lot of information regarding topics, which may be unfamiliar to those who have worked exclusively in the retail environment.

PhT 525-Extemporaneous Compounding - Module 7 (75 Hours)

This module will describe and discuss the tools and techniques involved with extemporaneous compounding. This course is a clinical laboratory course in which the students is first taught the technique of compounding then will be allowed to perform some compounding to sharpen their skills.

PhT 675-Pharmacology - Module 8 (150 Hours)

This pharmacology overview is designed to give you basic education in pharmacology. This course familiarizes the student with the major classifications of drugs and their uses. It also provides familiarization of brand names and their generic name and their adverse effects. Read all information given as you would read a textbook. You may wish to mark important information on flash cards so that you can review it at any time in the future.

PhT 700-Career Planning - Module 9 (25 Hours)

This course provides students with the assistance of resume building and job search. Students will be able to prepare their resume, search for a job, and prepare for personal and technical interviews. The school placement office will work with students and guides them in the process of obtaining a job.

PhT 900 – Externship –Module 10 (200 Hours)

Students will gain hands-on experience through an externship. They will put to use the knowledge and skills they obtained throughout the course of the program to be able to obtain and maintain a position as a Pharmacy Technician.

CyberSecurity Professional

Mode of Delivery: Hybrid

Objective: The 900-hour program offers a fully immersive experience with comprehensive training labs that allow you to benefit from hands-on, digital simulation exercises in classroom taught by cybersecurity professionals. Thought leaders and industry experts work together to develop state-of-the-art course materials to ensure that you always received the most current information. A unique introductory course allows you to gain a foundational understanding of cybersecurity so you can determine whether it is the right career path for you before committing to the full program. Designed for beginners with little to no technical background, as well as those with some prior knowledge, it provides you with the skills and experience that hiring department look for in qualified cybersecurity personnel. If you are gifted problem-solver, good at puzzles, love figuring out how things work, or have a strong affinity for technology, cybersecurity could be the right field for you.

IT & Cybersecurity Certifications: (Optional)

CompTIA Network+, CompTIA Security+, CompTIA CySA+, AWS Certified Cloud Practitioner, LPI Linux Essentials, Cisco Certified CyberOps Associate

| <u>Mod #</u> | <u>Mod Description</u> | <u>Hours</u> |
|--------------|---------------------------------------|--------------|
| CS100 | Introductory Course | 30 |
| CS150 | Microsoft Security | 75 |
| CS200 | Computer Networking | 125 |
| CS250 | Cloud Security | 75 |
| CS300 | Linux Security | 70 |
| CS350 | Network Security | 75 |
| CS400 | Cyber Infrastructure & Technology | 90 |
| CS450 | Introduction to Python for Security | 55 |
| CS500 | Offensive Security: Ethical Hacking | 120 |
| CS550 | DFIR & Threat Hunting | 140 |
| CS600 | Game Theory Strategy in Cybersecurity | 30 |
| CS650 | Career Services | 15 |

Total Hours **900**

Program Length: 900 hours, Open Enrollment Year-Round

CyberSecurity Professional Cost Summary

| | |
|----------------------------|-----------------|
| Administrative Fees: | \$100 |
| Tuition: | \$16,300 |
| Textbook Fees | \$500 |
| Tool/Supply Fees | \$0 |
| <u>Test Licensing</u> | <u>\$0</u> |
| Total Program Cost: | \$16,900 |

CyberSecurity Professional Program Modules

CS100 – Introductory Course

The Introductory Course teaches you the essentials of defensive cybersecurity and IT so you can decide, from a fully informed perspective, whether cybersecurity is the right career path for you. At the end of the course, a summary exam and one-on-one assessment with an Admissions Advisor allow you to examine your future in the program. Most importantly, this course discusses your expectations of working in cybersecurity versus the

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reality. This method ensures that only those with the passion and skills to become successful cybersecurity professionals advance into the extended program.

The Introductory Course teaches concepts of virtualization, the fundamentals of networking, and the essentials of the Linux and Windows operating systems. Through immersive virtual exercises that enhance experiential education, you will learn how to run basic commands while gaining an understanding of cybersecurity countermeasures and defense techniques, computer communication protocols, basic operating system structures, and the Cyber Attack Cycle.

CS 150 – Microsoft Security

Companies around the world manage their computers and networks with Group Policy Objects on Windows Server 2012. This course teaches you how to set up domain environments with Active Directory to enable central control of all computers and users in a domain. You will also learn the differences between Windows Server 2012 and newer versions, how to manage network services such as DNS and DHCP servers, and how to configure security servers to harden systems.

CS 200 – Computer Networking

Networking is a major part of nearly every industry, including government, finance, transportation, technology, healthcare, manufacturing, hospitality, and more, as almost every business sector worldwide operates with networked devices. In this course, you will learn the various protocols, network layers, and devices that are essential to understanding a computer network.

Because it is vital for cybersecurity professionals to have an in-depth understanding of networking, in this course, you will learn the networking concepts surrounding protocols, topologies, and network devices. This course also prepares you to take the CompTIA Network+ exam. *

CS 250 – Cloud Security

Cloud platforms provide centralized managed solutions that house organizational infrastructures. More and more companies are migrating their servers and databases to platforms such as Amazon's AWS, Google Cloud, and Microsoft Azure. Services range from basic physical servers to completely managed solutions. An essential understanding of cloud platforms includes knowing how to leverage, work with, and secure them.

In this course, you will learn how environments are managed and secured in the cloud and understand the rationale and scope of the growing use of cloud platforms. This course also provides you with the knowledge base and skill set that will prepare you for the AWS Certified Cloud Practitioner exam. *

CS 300 – Linux Security

Linux's growing increase in popularity can be attributed to its use in IoT products, as well as the benefits it offers information security personnel. With specific emphasis on the Kali Linux cybersecurity distribution, this course focuses on the management

and operation of the Linux open-source operating system. You will learn to navigate the Linux file system, run basic commands, configure network services, handle access permissions, and exploit mitigations. This course provides you with an understanding of the security aspects and hardening of Linux environments and prepares you for the LPI Linux Essentials certification exam. *

CS 350 – Network Security

This course provides you with the knowledge you need to specialize in technological fields and business operations and stand out to potential employers with an understanding of how to secure, manage, and operate network communication equipment and systems for different organizations. This course helps to prepare you for the Cisco Certified CyberOps Associate exam. *

CS 400 – Cyber Infrastructure & Technology

This course teaches you to design and maintain secure infrastructures, implement various security countermeasures, and build the knowledge base required to take the CompTIA Security+ certification exam. * Through an in-depth examination of various defensive infrastructures, you will learn how to design a secure architecture and understand the security measures that can be used to harden networks, devices, and cloud infrastructures. You will also learn how to work with Security Information & Event Management (SIEM) solutions through an emphasis on Splunk, a widely used open-source solution.

CS 450 – Introduction to Python for Security

This course teaches you the essential concepts of Python, the industry's leading programming language. Immersive training exercises provide you with firsthand experience as you learn to work with tools to automate cybersecurity tasks. In a virtual hands-on integration, you will set up a Python environment in Windows and Linux and discover how to use external libraries.

In this course, you will receive guidance on how to find a position as a Cybersecurity Practitioner, how to work with IT and Network Operations Center (NOC) teams across a variety of organizations, and how to become the cybersecurity specialist for those teams.

CS 500 – Offensive Security: Ethical Hacking

In this course, you will learn how to execute and defend against various attacks, such as network, application, cryptographic, and social engineering attacks. Hands-on digital labs provide you with the knowledge and tools you need to discover and exploit system vulnerabilities. You will also gain an understanding of how black-hat hackers think so you can anticipate their intentions and stay ahead of impending threats. The material presented in this course further prepares you for the CompTIA Security+, CompTIA CySA+, and (ISC)2 SSCP** certification exams. *

CS 550 – DFIR & Threat Hunting

Through an understanding of digital forensics and incident response (DFIR), this course instills advanced threat hunting techniques such as situational awareness, machine learning, intelligence, and user behavior analytics. You will learn how to

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identify elusive threats that evade existing security countermeasures, how to implement successful threat hunting procedures, and how to handle cyber-attacks as they occur. With an understanding of digital forensics techniques, you will investigate network attacks, host attacks, and learn how to reverse engineer malware to understand its purpose and execution on vulnerable systems.

The curriculum seeks to familiarize you with the dynamics of working on a Security Operations Center (SOC) team and the role of SOC teams across a variety of organizations. This course also prepares you for the CompTIA Security+, CompTIA CySA+, and (ISC)2 SSCP** certification exams*

CS 600 – Game Theory Strategy in Cybersecurity

Our only defense against hackers, who always seem to be a step ahead, is to anticipate impending threats by becoming experts at divergent thinking and understand the black-hat mindset. This course introduces you to Game Theory—a tool that is essential to a solid comprehension of the thinking and rationale of attackers, how players interact, and how to creatively secure networks. To broaden your perspective on a variety of strategic topics, you will use Game Theory to model real-world scenarios and apply these methods to create solutions that will defend an organization.

CS 650 – Career Services

The career planning, training, and tools you need to enter the field of cybersecurity—along with personalized interview coaching, professional networking, internship placement assistance, and one-on-one consultations devoted to perfecting LinkedIn profiles and resumes—help you to put your best foot forward as you prepare to seek entry into the field of cybersecurity.

CLASS PREVIEW

Prior to enrolling, GSSTI offers Class Preview session, where you receive a FREE 1-Day class. You will get an opportunity to sit in the class and attend a live lecture. Our goal is to help you determine whether it is the right profession for you. There is no obligation or pressure to sign up for our full course. All we ask is that you reserve your spot for this session and come comfortably dressed. Please contact us via e-mail or phone to reserve your seat in one of our upcoming class previews.

RECRUITING ACTIVITIES

The Institution's Recruitment Plan serves as a guide to ensure that recruiting activities are ethical and that all materials used in recruiting accurately describe the mission, instructional outcomes, student performance expectations, and completion requirements of each program.

HOLIDAYS OBSERVED

The school is closed on the following days:

- New Year's Day: 1/2/2023 – 1/1/2024
- Martin Luther King Day: 1/16/2023 – 1/15/2024
- President Day: 2/20/2023 – 2/19/2024

- Memorial Day: 5/29/2023 – 5/27/2024
- Juneteenth: 6/19/2023 – 6/19/2024
- Independence Day: 7/4/2023 – 7/4/2024
- Labor Day: 9/4/2023 – 9/2/2024
- Columbus Day: 10/9/2023 – 10/14/2024
- Veteran's Day: 11/10/2023 – 11/11/2024
- Thanksgiving Day: 11/23/2023 – 11/24/2023
11/28/2024 – 11/29/2024
- Christmas Holiday: 12/25/2023 – 12/29/2023
12/25/2024 – 12/31/2024

FACILITY

GSSTI is located in a spacious building at 591 Summit Avenue, Suite 705, Jersey City, NJ 07306. The school occupies over 8,000 square feet consisting of several classroom, clinical lab room, library, student lounge, Media Center, and administrative business offices. The building is fully air-conditioned and is environmentally conducive to educational purposes.

COMPLIANCE

Garden State Science and Technology Institute complies with all local, state and federal regulation related to the operation of private post-secondary school.

The facilities and services of GSSTI meet the standards of the American with Disabilities Act (ADA).

II. ADMISSIONS

This Admissions Policy is used to define the enrollment requirements for individuals who wish to enroll at Garden State Science and Technology Institute as a regular student.

ADMISSION REQUIREMENTS

An applicant requesting admission to Garden State Science and Technology Institute must fulfill one or more of the following requirements to be considered for acceptance.

- A. An applicant must be at least 17 years of age and have a high school diploma, general equivalency diploma, or its equivalent as required by the State of New Jersey, State issued Identification or Driver's License and United States Social Security Card. If student does not have a High School Diploma, please see the ATB Policy. Previous education, training, and experience must be disclosed on the student information sheet, which will become part of the student's file. Prospective students with foreign high school credentials that wish to enroll at Garden State Science and Technical Institute should have their credentials translated and evaluated for their U.S. equivalency.

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- B. The applicant is to schedule an appointment with an Admissions Representative. The interview is to answer any questions an applicant may have, discuss the course requirements, contents, and determine the student's reason for application to Garden State Science and Technical Institute and to sign the enrollment agreement between the applicant and the school. If a parent or guardian is accepting responsibility, he/she must be present at the interview.
- C. A student who attended an eligible program at a Title IV institution prior to July 1, 2012, may be able to establish eligibility at the same Title IV institution or a different Title IV institution under the guidelines provided by the Federal Student Aid office. These applicants must meet the grandfathered clause under Gen12-09, to be accepted at Garden State Science and Technical Institute on the basis of documentation from the National Student Loan Data System that states that they previously received Title IV aid, or transcript or other documentation from a previous institution that demonstrates that the applicant was enrolled or attended an eligible program at a Title IV institution or passed an approved ATB test.
- D. Garden State Science and Technology Institute will accept by exception prospective students who do not have a high school diploma or its recognized equivalent into the Eligible Career Pathways Program (ECP) as defined in section 484 (d) (2) of the HEA. These students will concurrently enroll in an adult secondary education program while attending Garden State Science and Technology Institute. Also, students who are participating in the Eligible Career Pathways Program are required to attain their high school diploma or GED before graduating from Garden State Science and Technology Institute.
- E. For Active Duty military and Veterans students, the DD Form 214 Certificate of Release or Discharge from active duty may serve as an alternative documentation to verify a student's high school graduation if it indicates that the individual is a high school graduate or equivalent.

The School Director reserves the right to deny entrance to any applicant that displays the lack of ability or character necessary to complete the program. Once all requirements are completed, the school will inform the applicant of their acceptance.

ABILITY TO BENEFIT OPTION FOR STUDENTS-ELIGIBLE CAREER PATHWAYS PROGRAM

Students who do not possess a valid high school diploma or GED can seek admission by exception, by taking an ATB exam and passing. This career to pathway program requires the student to enroll into a high school diploma program or GED while they are enrolled in a career program and on receiving Federal Financial Aid.

An applicant who is not a high school graduate or has not passed the GED and seeking admissions into an ATB eligible program must take and pass a two-part, independently or the institution designated staff administered, nationally standardized test recognized and approved by the United States Department of Education that measures basic skills in reading and math. The Wonderlic Basic Skills (WBST) minimum scores are:

Verbal ----- 200

Quantitative -----210

There are two distinct and different Ability to Benefit classifications. First, it will be determined if the applicant is eligible for the Grandfathering ATB Student classification. If the applicant is not eligible, he or she will have to seek admissions through the Eligible Career Pathways Program – ATB student classification.

For students who attended an eligible program at another Title IV institution may establish eligibility at GSSTI by using the ATB alternatives below:

- Pass the Ability to Benefit Test (ATB)

The ATB test used by GSSTI is the Wonderlic test. Applicants must score a minimum of verbal 200 and quantitative 210.

Students enrolling through the eligible career pathway program will be required to simultaneously enroll into a High School or GED program so that may gain a diploma or GED within their course of study.

GSSTI will document that a student qualifies to use the ATB alternative. Such documentation could include documentation from the National Student Loan Data System (NSLDS) that a student previously received Title IV, or a transcript or other documentation from a previous institution that demonstrates enrollment in a Title IV eligible program.

STUDENTS WITH DISABILITIES

The school complies with the Americans with Disabilities Act of 1990 and is wheelchair accessible. If enrolled under training with a government agency, institution district, and/or other entity, students must meet the admission requirements set out in the training agreement and/or applicable state licensing or certifications requirements. The facility is equipped with wide hallways and doors, A.D.A. required door handles and a restroom to accommodate disabled students.

If you are interested in attending the School but need reasonable accommodations, you should schedule an appointment with the Director. At this meeting, we will discuss the nature of the reported disability and its impact on learning. We will also discuss the process of receiving reasonable accommodations at the School, and the types of accommodations available.

Please bring copies of current documentation of a disability to this meeting. Documentation must be provided by a medical expert within the last three years and include:

- A diagnosis of the disability;

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- How the diagnosis was determined (what tests were given and the results); and
- A clinical summary, which includes an assessment of how the disability will impact the individual in a learning environment and what accommodations are recommended.

Upon completion of the initial meeting, a formal request for the accommodation must be submitted in writing to the school. The initial meeting, formal request, and response from the school must take place prior to the pre-enrollment process.

ADMISSION POLICIES AND PROCEDURES

The principle aim of the Admission Policy of GSSTI is to offer admissions to students interested in our programs. The School Admission Director makes the final determination of acceptance or rejection based upon the evaluation of the student's ability to benefit from the training provided. Garden State Science and Technology Institute is open to all students without regard to race, color, religion, age, sex, creed, origin, sexual orientation, disability or marital status.

Persons wishing to make an application for enrollments must:

1. Meet with Garden State Science and Technology Institute Admission Representative. Once the Interview date is set, you will go over program details, tour the school, meet some students and faculty, and get your questions answered.
2. Complete an enrollment application at institution.
3. Meet with Financial Aid Officer to determine eligibility and go over ways to pay for school.
4. Bring all required documents. (List is under Registration Section).
5. You will be notified within a week of completing the application process of your enrollment status by one of our admission representatives.
6. Once accepted by the institute, you will get a start date to begin your first day of studies.

REGISTRATION

In order to register, you will need to bring the following:

- Identification (driver license, birth certificate or passport)
- High School Diploma or GED Certificate, if no High School Diploma please see ATB Policy
- Students receiving financial aid or have a student or personal loan should bring documentation of such when registering. Interest free payment are also available through the school please ask for details.

CANCEL POLICY

An applicant has three (3) business days from the date of the enrollment agreement to cancel the enrollment agreement and receive a full refund of all tuition and registration fees, except if classes have begun. See Refund Policy for the other cancellation provisions.

RE-ENTRY POLICY

GSSTI is committed to helping a student reach their educational goals as quickly as possible. However, technology and curricula change so rapidly so that what was learned in an earlier program may not be applicable at this time. Tuition will be pro-rated accordingly.

Students who are repeating a program he/she was previously trained in will start the program considered as a "new" student. Students will not receive credit regarding course repetitions. Students that have been dismissed from the school and are requesting reentry must put the request in writing to the school director. Depending on the reason for dismissal, the student may be able to reapply to the school for readmission. In cases where the student was dismissed for unexcused absences or financial concerns, it may be possible to reenter within the same school term. In cases where the student was dismissed due to failure to maintain the minimum grade point average, it may be possible for the student to receive private tutoring and then reenter the school. In cases where the student was dismissed due to unacceptable conduct, the student will have to meet with a review panel before reentering the school. The decision of the review panel is final, and the student will receive a letter from the school Director stating the decision of the panel.

NOTE: The use of the word "Credit" does not apply to college credits, but rather to recognition for previous training.

TRANSFERS FROM ANOTHER INSTITUTION POLICY

Students transferring from another institution will not be allowed to transfer credits from any outside institution.

TRANSFERS BETWEEN GSSTI PROGRAMS

Students who desire to transfer between programs must meet with the school administrator to determine the eligibility of transfer between programs. Each program hours completed will be evaluated for satisfactory completion and relevance for transfer. The number of hours eligible for transfer will be up to the Institution.

III. SCHOOL REGULATIONS

SCHOOL CLOSING DUE TO INCLEMENT WEATHER

The closure of the school due to inclement weather condition will be posted on the website www.gssti.edu, Instagram (@gssti_jc) or by calling the school, 201-963-1500, to hear a recorded message about class cancellations. The GSSTI staff will try to notify students via email address of class cancellation or school closing.

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STUDENT CONCERNS

Students are encouraged to report all concerns, question, complaints, and problems to either their teacher or the school Director. GSSTI believes wholeheartedly in providing channels of clear communication and attempts to resolve issues promptly needing clarification or attention. It is preferable to present serious matters in writing. Immediate attention will be given to the issue and all parties will be an active part of the solution. GSSTI also employs a full-time Student Affairs Coordinator

GRIEVANCE POLICY AND PROCEDURE

It is the intent of GSSTI to provide a fair, equitable, and productive learning environment for all of its students. If a student feels she/he has a grievance concerning any actions taken by the school or any of its employees, the student should request an appointment with the school Director. The school Director will consider all grievances and will advise the student of all relevant decisions. A student may request and receive the School Director's decision relative to grievances and appeal in writing. The School Director's decisions regarding grievances are final.

Students with unresolved grievances can be direct the grievances to:

Council on Occupational Education
7840 Roswell Road
Building #300, Suite 325
Atlanta, GA 30350
770-396-3898 - www.council.org

New Jersey Labor and Workforce Development
P.O. Box 057
Trenton, NJ 08625
609-984-5941

DRESS CODE

Students are expected to dress appropriately. Scrubs must be worn every day when you are in class. Students who violate the dress code policy will risk being sent home and will be marked absent. Following list contains dress codes that are not appropriate:

- Midriff tops of any type of overly revealing attire
- Clothing with holes
- See through clothing
- Halter / tank tops, shorts
- Skirts shorter than mid-thigh
- Flip Flops
- Hats other than heard covering required by religious faith
- Shirts with logos, pictures, print, or slogans that may be constructed as obscene or offensive

DRUG FREE SCHOOL

It is the policy of Garden State Science and Technology Institute that any person found to be in possession of, under the influence of, using, selling, offering to sell or trading drugs or alcohol

(whether or not for monetary gain) on school functions may be subject to disciplinary action up to and including dismissal from school.

NON-DISCRIMINATION

It is the policy of GSSTI to promote and maintain an educational environment free from all forms of discrimination. Admission, training, and employment referrals are conducted without regard to race, color, creed, sex, or national origin. This is an equal opportunity training facility.

SEXUAL HARASSMENT

To provide a productive and pleasant working environment, it is important that we at GSSTI endeavor to maintain a workplace/learning environment characterized by mutual respect. Accordingly, sexual harassment in our workplace will not be tolerated.

Prohibited Activities

- Sexual harassment has been defined as a form of sex discrimination, consisting of unwanted sexual advances.
- Supervisors, managers and students explicitly or implicitly suggesting sex in return for a hiring, compensation, promotion or retention decision
- Verbal or written sexually suggestive or obscene comments, jokes, or propositions
- Unwanted physical contact, such as touching, grabbing, or pinching
- Displaying sexually suggestive objects, pictures, or magazines
- Continual expression of sexual or social interest after an indication that such interest is not desired

Harassment by Non-Employees

We will endeavor to protect students/employees, to the extent possible, from reported harassment by non-employees such as from customers, vendors and other parties who have workplace contact with our employees.

SCHOOL CLOSURE

In the event of an unannounced school closure, students enrolled at the time of the closure must contact the Department of Labor and Workforce Development's Training Evaluation Unit within ninety (90) calendar days of the closure. Failure to do so within the ninety (90) days may exclude the student from any available form of assistance. The contact number to call is (609) 292-4287.

CODE OF CONDUCT

In order to fulfill our obligation to educate our students in assuming the responsibilities of a professional career, GSSTI has instituted reasonable rules. These rules will help to promote an atmosphere where effective learning in a professional on-the-job training environment can take place.

Students are expected to conduct themselves in a manner consistent with the highest business standards. You are expected

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to be respectful, courteous, and business-like-professional in your relationship with members of the school faculty and staff, fellow students and visitors.

Students are also expected to exhibit a positive and cooperative attitude about school and learning.

The school reserves the right in its sole judgment to dismiss a student who violates the standards outlined in the Student Code of Conduct. The school has the right to discipline students through the use of suspension and probation. A probationary period allows time for correction in certain situations at the discretion of the school.

The following are unacceptable and will not be tolerated:

1. All forms of bias, including race, ethnicity, gender, disability, national, origin, and creed as demonstrated through verbal and written communication and physical acts.
2. Sexual harassment, including hostile environment and quid pro quo (forcing and individual to perform sexual favors in return for something).
3. All types of dishonesty, including cheating, plagiarism, knowingly furnishing false information to the institution, and forgery alteration or use of institution documents of identification with the intent to defraud.
4. Intentional disruption or obstructions of teaching, research, administration, disciplinary proceedings, public meeting and programs, or other school activities.
5. Physical abuse of any person on school premises or at functions sponsored or supervised by the school.
6. Theft or damage to the school premises or damage to the property of a member of the school community on the school premises.
7. Failure to comply with directions of institutional officials acting in the performance of their duties.
8. Violation of the law on school premises in a way that affects the school community's pursuit of its proper educational objectives. This includes, but is not limited to, the use of alcoholic beverages and/or controlled dangerous substances on school premises or arriving for class under the influence of alcoholic beverages and/or legal or illegal controlled dangerous substances.

STUDENT CONDUCT

- Students are expected to conduct themselves in a manner that will reflect the integrity and professionalism of the school.
- No student can sign in for another student at any time.
- No congregating in the front lobby and no food in the classroom at any time. NO EXCEPTIONS.
- Students are expected to extend the instructor the courtesy of not talking during class and that should also include not talking with fellow students.
- Be always respectful.
- Assume responsibility for getting to class on time.
- Maintain a C grade or better in the theory and a C grade or better in practical to continue the program.

- All equipment must be always in the department and ready for use.
- It is the responsibility of the student to call and leave a message if you are going to be absent for the day.
- Students are not allowed to use cell phones, electronic devices, or earphones in the classroom.

STUDENT WARNING PROCEDURE

In case of unsatisfactory participation or behavior, the student will be given notice in writing that a failure to correct the situation may result in more serious discipline up to and including termination from school. This will ensure that the student is fully aware of the problem and the consequences of the failure to meet required standards. However, the school has sole discretion to dismiss without prior warning based on the nature of the behavior.

CONDITIONS FOR TERMINATION

Students may be dismissed from GSSTI for the following reasons:

1. Not adhering to the school's rules, regulations, policies, and code of conduct.
2. Being a "no call/no show" (not appearing for class and not calling to advise of your absence(s) for ten consecutive instructional days)
3. Not maintaining an average of 70% or better.
4. Not meeting financial responsibilities to the school.
5. Fighting with fellow students, instructors, or school officials of either physical or verbal nature.
6. Stealing a copy(s) or original(s) of school examination.
7. Failure to maintain one's tempers, exhibiting unacceptable behavior, insubordination towards the faculty and staff will result in immediate dismissal from the school.

The Director and/or Assistant Director, or Instructor will notify the students in writing should it become necessary to dismiss the student. The dismissal letter will contain the date and the reason for dismissal. Prepaid tuition will be refunded according to the school refund policy.

DISMISSAL APPEAL PROCESS

Students dismissed from school shall be notified in writing with a certified mail send to their home address. The letter will give the student the right to appeal a decision to dismiss by requesting an appeal hearing, in writing, in accordance with the deadlines stated in the Letter of Dismissal. The Director of the school will notify the student of the details of the scheduled appeal hearing. The student should be prepared to present all supporting information at the time of the hearing. A written decision of the Appeal Committee will be given to the student.

NOTE: Appeals regarding dismissal for academic or attendance reasons will be considered only when there may be evidence that an error has occurred in the records of the student or some other type of grievous action can be documented. The school's probation and advising session policies have already given the student the opportunity to correct academic or attendance

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violations and the decision to terminate for those reasons will not be reversed. Appeals for other types of termination decisions, such as behavior problems, will be evaluated on a case-by-case basis and supporting documentation.

STUDENT RIGHTS, PRIVILEGES, AND RESPONSIBILITIES

Students have the right to expect GSSTI to provide the education, services, and support described in the School Catalog and Enrollment Agreement. It is the student's responsibility to fully participate in their program of study and to conform to policies, procedures, rules, and expectations of the school as defined in the School Catalog and Enrollment Agreement. Furthermore, students have the right to utilize the school's facilities, equipment, and services as a student and as a graduate of the program in accordance with the normal operating policies and procedures of the school.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT

TO ALL STUDENTS:

Records are maintained by the School with respect to your application, enrollment, attendance, tuition/educational expenses, financial aid, grades, payment records, attendance records, disciplinary and placement records. You have the right to inspect and review your educational records upon reasonable advance notice to your school director. A student desiring to review his/her records should submit a written request to the director, which identifies as precisely as possible the record or records he/she wishes to inspect.

If, after reviewing your records, you find that they contain errors or are inaccurate or misleading, you may request that the records be amended. If the institution does not agree with your position, you may request that a hearing be held.

If you believe that the school has not followed the Federal rules under the Family Educational Rights and Privacy Act, you may write to the United States Department of Education.

Generally, we will not release any information about you to outside individuals, unless we have first received your written permission, or were required to give the information under State or Federal laws or to auditors, researchers, etc. However, it is considered that certain information does not violate your rights or privacy and therefore, the school is permitted to release this information routinely, unless you specifically request otherwise from the school. This general information is considered to be your name, address, telephone number, date and place of birth, program of study, participation in recognized activities, dates of attendance, academic progress report, certificates or degree obtained, and the last institution attended.

Copies of the complete Federal Educational Rights and Privacy Act are posted at the school and separately available to each student annually or upon request.

IV ACADEMIC REGULATIONS

GRADING SYSTEM

The competencies taught in the programs offered at GSSTI will be evaluated by both written examinations and practical demonstration. The minimal attendance for graduation is 80% per module for the program. Students who achieve below 70% may participate in private tutoring in order to increase their grades.

| <i>Letter</i> | <i>Number</i> | <i>Weight in Point</i> |
|---------------|---------------|------------------------|
| A | 90 - 100 | 4.0 |
| B | 80 - 89 | 3.0 |
| C | 70 - 79 | 2.0 |
| F | 60 -69 | Failure |

A Student's Grade Point Average (GPA) is based on the summary of grades received through testing. The GPA is determined first by multiplying the number of tests by the summary of the test grades.

INCOMPLETE GRADES

Incomplete grades are given only when a student is unable to complete a program because of illness or other serious problems. An incomplete grade is not given when through negligence or procrastination, the student fails to turn in work or take examinations. A student who misses a final examination must contact the instructor within the twenty-four hours of the examination. If the absence is excusable or the student does not contact the instructor, an incomplete grade will not be awarded, but rather the examination will be considered as failed and the student graded accordingly. Instructors must file an incomplete form with the director of the school. Students are given two business days from the date of the missed examination to make up a missed examination. Work and examinations that are still incomplete at the end of the one-week deadline will be assigned a grade of F. It is the student's responsibility to contact the faculty member about completing the program work, taking examinations or if necessary extending the deadline.

ACADEMIC PROBATION

A student whose average has fallen below the minimum grade point average acceptable for graduation will need to enter a probation period. Should additional tutoring be necessary, the student will have to coordinate assistance with the instructor. The probation period will be one month. If the student cannot attend additional tutoring and has still not met the required grade of 71% after probation period, a meeting between the Directors of the school, the instructor of the program and the student will be held to determine the appropriate action. The student will be evaluated 15 to 30 days after first probation. If the student has not been able to bring their average above a 71%, tutoring sessions will be deemed mandatory or student may be terminated from program.

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ACADEMIC DISMISSAL

If the cumulative GPA falls below the 70% mark for a third consecutive module, the student is dismissed from school. In addition, regardless of GPA, no course may be repeated more than twice. Three failures of a course module also lead to dismissal. The student has the right to appeal this determination by contacting the school within (10) days of the date of dismissal.

PROGRAM REPETITIONS

If an instructor allows a student to repeat an exam because of a failing grade, the instructor will eliminate the lower grade from the student's academic file. If the student repeats a module because of poor grades, the failing module will be eliminated from the student academic record as long as the student is actively enrolled in the training program.

SATISFACTORY ACADEMIC PROGRESS POLICY FOR FINANCIAL AID RECIPIENTS (SAP)

Federal regulations require the school to establish Standards of Satisfactory Academic Progress (SAP) as a general eligibility requirement for Pell Grant. A student must maintain satisfactory academic progress to remain Pell eligible. To meet the SAP qualitative and quantitative standards adopted by GSSTI, a student must;

- Maintain a minimum grade of "C" for each payment period (Qualitative Standard)
- Complete at least 67% of the program competencies for each payment period in order to progress at a rate to complete the program within the maximum timeframe which is 150% of the scheduled program hours. (Qualitative Standard)

The qualitative and quantitative standards are cumulative and include all periods of a student's enrollment. Please note that even periods in which the student did not receive any federal aid are also included in the evaluation of academic progress.

EVALUATING SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID RECIPIENTS

Satisfactory Academic Progress is reviewed at the end of each payment period. If a student's progress is determined to be unsatisfactory, the student will be ineligible for future Title IV aid. The student may submit a written request for an appeal if extenuating circumstances resulted in the unsatisfactory academic progress.

ATTENDANCE POLICY

Students are required to attain a minimum of 80% attendance of all scheduled hours of each Satisfactory Academic Progress (SAP) Evaluation.

PROCEDURE:

1. Student attendance is monitored daily.
2. Students who miss a third-class session without notifying the school will receive a written reprimand, which will be added to their student file. The Student Affairs Coordinator/School Director will meet with the student to determine a course of action to ensure compliance with school policy as detailed in the Student Handbook.
3. Students who do not meet the 80% attendance requirements may be dismissed when they exceed 45 hours (or 20%) of absences for the SAP evaluation period.
4. All absences, late arrivals, and/or early departures will be counted against the 20% allowable absences.

An advising session will attempt to determine the cause of the absences and an action plan will be developed to improve the student's attendance. Students who are tardy or leave class early will not be given a full days credit for the class. Tardiness shall be marked in half hours increments as follows. 16 to 30 minutes late = ½ hour absent. 31 minutes to 60 minutes late = 1 hour absent. The same policy applies to students that leave class early.

TARDINESS

Developing good work ethic is an important part of the training at GSSTI. Students late for class are interrupting the learning process for both the instructor and other students. The following recording system will be used for tardiness.

- A grace period of 10 minutes will be allowed prior to the start of class, which is ten (10) minutes past the hour
- Example: Class starts at 8:30 a.m. – Grace Period is 8:40a.m.
- 16-30 minutes late will be counted as 30 minutes late
- 31-60 minutes late will be counted a 1 hour late

Students will be given a grace period for tardiness no longer than (15) minutes prior to the start of class. The reason that the student is late will be identified and solutions to remedy the problem will be discussed. If a student is late (beyond the grace period) for three days he/she will be given a first written warning. A second written warning will be issued if a student shows no improvement and has five days of lateness beyond the ten (15) minute grace period. A third and final warning will be issued with disciplinary action, which may include suspension or termination if the student has excessive lateness.

ABSENCES

Developing good work ethic for future employment is part of Garden State Science and Technology Institute training while attending one of the programs. Therefore, GSSTI records the daily attendance of each student in accordance with the state guidelines. Records of student attendance will be kept on file and are available for student review. Absenteeism for more than 20% of the total program time can constitute cause for dismissal. Graduation

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requirements stipulate that the student must attend at least 80% of the instructional time. Please notify the instructor or attendance officer by 9:00 a.m. if you will be absent from class. Please note that GSSTI may ask for proper documentation substantiating reason for absence. It is also expected that all work and class time be made up during the duration of the program. It is the responsibility of the absent student to contact another student in the program or speak with the instructor to obtain material missed on day of absence and necessary assignments that need to be completed. If a student is absent on the exam day, a student has five business days from the date of the examination to schedule a make-up examination. It is at the Instructor's discretion to give the student a different examination from the original examination.

Students exceeding more than ten (10) absences, and/or are absent for more than 20 percent of the total instructional hours will be terminated from the program.

CLASS CUTS: Each instructional day varies in length. Hours lost due to cutting class will be recorded as absences. Therefore, the student is responsible for making up time lost, class work and assignments. Time and lessons missed must be made up in order to meet the minimal attendance and graduation requirements. Students will need to meet the attendance coordinator before returning to class.

LEAVE OF ABSENCE

Students can be granted a leave of absence upon request and must be approved by the Director only for extenuating circumstances. Leave of Absences are only for a maximum of 180 days. The following guidelines must be adhered to:

1. A request for leave of absence must be submitted to the director in writing and documentation must be given as proof.
2. The request must have the date that the student will begin the leave of absence and the expected date of return to classes.
3. Leave of absence will be honored within the bulletin year. Leave will be granted or denied at the discretion of the director and evaluated with regard to the program(s) in which the student is enrolled. Should a request take a student beyond the contracted bulletin, they may be subject to reentry under a new contract. If the student does not reenter within the bulletin year and has not notified the school, the student's contract will be terminated, and he/she will be granted a refund according to the Refund Policy of the bulletin.

NOTE: Each individual situation is handled privately. The school will make every effort to help students meet their educational goals. Because tuition costs and program syllabi may change with each new term, it will be necessary to meet with the director before returning to the class.

MAKE-UP TEST

A make-up test is available to a student who has missed the test on a regularly scheduled test day. However, there are two major restrictions:

1. The maximum grade for retake test shall be 80 % (if student provides excuse note then retake test shall be 90%)
2. The student may take only one Make up test per Module. The score of the retake test will be recorded in the student grade book. (Instructors have their own class rules, if so rule will not be applicable)

CLASSROOM PARTICIPATION

Classroom participation is strongly encouraged and expected. Excessive absences from the classroom may dilute the quality of your training and can interfere with your goals. Being a part of the class discussion and practice projects will sharpen your skills and prepare you for entry level employment in your chosen field of study. Class participation is included in the formula for calculating grades.

Your presence and participation will reward you with the added knowledge and improved academic grades.

Students who are going to be absent from class are encouraged to contact the instructor as a courtesy and to obtain guidance as to what instruction has been lost and how you may keep up to date with lessons. Remember, it is the student's responsibility to make arrangements with the instructor to make up assignments and examinations missed due to absence from class.

WITHDRAWAL PROCEDURES

OFFICIAL WITHDRAWAL

If student wishes to officially withdraw from the school, student must notify the School Director of his/her intentions and comply with the following procedure:

1. Contact the School Director either in person or in writing. It is preferable, but not required, that this request to withdraw be written on the forms designed for this purpose.
2. If unable to officially withdraw in person or in writing, the School Director must be contacted by telephone. Contacting any other employee, including the instructor, is not considered an official notification.
3. Indicate intention to officially withdraw from school.
4. Provide the date attendance will cease.
5. Provide a reason for withdrawal.
6. Meet with Student Advisor/School Director for contact instructions for reconciling financial aid issues.
7. Meet with instructor to ensure all academic records are in order.

WITHDRAWAL BASED UPON STUDENT NOTIFICATION OF INTENT NOT TO RETURN FROM LEAVE OF ABSENCE

If the student contacts the school and indicates that he or she will not be returning to the school at the end of the leave of absence, the school director will use that notification date as the date of determination and process an Official Intent to Withdrawal form and a change of status form withdrawing the student. The withdrawal date will be the last date of attendance day before the leave of absence began.

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WITHDRAWAL DUE TO NOT RETURNING FROM LEAVE OF ABSENCE (LOA)

A student who does not return from an approved leave of absence must be determined to have withdrawn on the last date of attendance day before the leave absence began. The withdrawal date will be the last date of academic attendance as determined by the school from its attendance records.

EXIT INTERVIEWS FOR WITHDRAWALS

Contact your instructor and return all property belonging to the school. Otherwise, you will be charged for these items. A visit to the Director's office is required.

GRADUATION REQUIREMENTS

Students must meet the following graduation requirements in order to receive a Completion Certificate.

1. Students attended for 80% or more of classroom hours.
2. Students maintained an average of 70% or better.
3. Students met all financial obligations.
4. Students completed all requirement of training program
5. Students have provided the Administrative office with all documents required for Student File.

Upon successful completion of a program, students will receive a certificate from GSSTI. For those state certification programs, students will receive a certification of completion and will be eligible to take the state certification exams, which are OPTIONAL. School Transcripts are provided upon request from student. To obtain a school transcript, a letter must be submitted to the Director no less than one month in advance. The letter must state the request for the transcript, the forwarding address, and a five-dollar money order for payment of the transcript. Students have up to a maximum period of 1.5 times the normal duration of a program to complete the training for all programs.

Graduated students from an approved National Health career Association program will also be eligible to sit for the national certification exam (s) in order to be certified in the graduates' area of study. All National Health career Association fees are to be paid directly to the National Health career Association.

V. STUDENT SERVICES

ADVISING

The Student Affairs Coordinator is responsible for coordinating appropriate student services to our student body. Student services available include: academic advising, resolving attendance problems, tutoring, student records, learning resources and leave of absence policy. The school has access to referral information regarding drug awareness, substance abuse, transportation, housing, childcare, welfare services, employment office service, food stamps, consumer protection, and basic health services.

MEDIA SERVICES

The Institution's Media Services are available to students, faculty and staff during office hours Monday to Friday. Some services such as laptop computers, projectors, and training devices may have to be scheduled for use ahead of time with the Institution's Administrative Assistant.

Media Services consist of a variety of current and relevant materials such as reference books; industry related periodicals, newspapers and magazines; audio-visual materials and equipment; Internet access; and other materials to help fulfill the Institution's mission.

Students' orientation is scheduled during the first week of class on how to use Media Services and what is available to them from the Learning Resources by the Institution's Director or Administrator. The Director or the Administrator will review with the class the available media services, supplemental materials, and policies and procedures for proper use of resources.

Any available item requested by the student is provided with a one week allotted time for return, unless otherwise approved by the assistant director. If the item is kept by the student for more than one week, the administrative assistant will follow up directly with student or via the program teacher. If the student does not comply with procedures established by the Institution he/she will not be allowed in class unless approved by the School Director.

Institution's laptops are only allowed to be used in a program's classroom under the supervision and request of the instructor. It can also be used in the school's Media Center under the supervision of the Administrative Assistant. All laptops are configured to use the Institutions Internet access.

Media Service materials are maintained in the school's main office, classrooms, and labs. If materials are located in the main office, it is managed by the Institutions Administrative Assistant; materials located in the classrooms are managed by the instructors.

User Orientation:

Media Center hours of operation are posted near the front entrance of our Office. Hours of Operation are Monday-Thursday 9:00AM to 10:00PM; Friday 9:00AM to 5:00PM.

To use: To use the Media Center services you must see the Front Desk Administrator to sign up requesting use. No advance time is required. The Media Center cannot be used during classroom time. There are 4 computers for Internet use. Should a computer not be available, students can request a time and date to use by filling out a sign-up sheet with Front Desk Administrator Books and publications must remain in the Media Center.

Log onto computers: Username: student Password: Password
Internet Use: School related functions only.

Printing: Please see front desk for Printouts. Please notify front desk when printing more than 10 copies.

SCHEDULE OF SESSIONS

Classes are offered Mondays through Fridays: 9:00am – 2:10pm.
Evening classes Monday through Thursday: 6:00pm – 10:00pm.

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Please consult each program's individual schedule for the exact number of days and time it meets. GSSTI will recruit for each training program to enroll ten (10) candidates. Classes will begin when a minimum of (10) student have completed all the entrance requirements (unless authorized by administration). Once ten (10) students have been enrolled, a start date will be scheduled and an orientation will be held. The orientation will be scheduled three (3) days prior to the first day of class and at that time, a student will sign a contract with the Garden State Science and Technology Institute.

FOOD AND BEVERAGE

All food and beverages must be consumed in the Student Lounge. No food is allowed at any time in the classrooms or labs. Beverages with a lid are allowed in the classroom, but at no time are they allowed in the lab.

LOST AND FOUND

GSSTI is not responsible for any personal belongings that are lost, damaged or stolen in the building. Students should ensure that all valuables are labeled with their name and phone number and are always in their possession. The Director serves as the office for lost and found. Students are responsible for reporting lost items immediately and for checking to see if lost items have been recovered.

EMERGENCY EVACUATION

GSSTI developed an emergency evacuation plan under the Health and Safety Plan. If an emergency should occur, each occupant should walk, not run to the nearest exit. The Plan will be posted in all classrooms and offices.

STUDENT RECORDS

Student records are maintained by the school and are available for review by the student by appointment only. Advance notice for review of a student file must be requested in writing and submitted no later than two weeks before the date of review. Failure to submit the request in the time allotted may result in a later date being offered to the student. Students are encouraged to submit updates to their records, such as address changes or changes in financial aid, as soon as possible. All records are private and are handled with confidentiality.

WORK-BASED ACTIVITIES

Our institution assists students in academic, career-technical, economic, and social development. There is a responsibility to the school, to the community and to industry that must be considered when accepting students into this on-the-job learning opportunity.

Clinical Practicum, work-based experiences, such as clinical, and practicum are an integral part of the programs. Students are required to participate in administering direct client contact under the guidance of an externship site manager as well as some observational experiences. Students are assessed in their

knowledge, skills and work habits while participating in these work-based experiences.

GRADUATE PLACEMENT ASSISTANCE

The goal of GSSTI is to have each graduate obtain an entry-level position in a career related to his or her field of study. In addition to learning skills necessary for a new career in the field, all of our programs include a comprehensive career readiness course to provide students with the skills for effective resume preparation, job and employer search techniques, networking and effective interview and communications skills.

GSSTI DOES NOT PROMISE OR GUARANTEE EMPLOYMENT.

Completion and job placement rates can be obtained from the School Director and school website under consumer disclosures.

GRADUATE PLACEMENT PROCEDURES

As part of placement assistance, all completers will be given an opportunity to meet with the Job Placement Coordinator and be counseled on employment.

- Job placement coordinator maintains a list of employers and potential employers.
- Job placement coordinator assists with mock interviews and workshops.
- Job placement assists with interview appointments and conducts follow up with completers and employers.

VI. PAYING FOR SCHOOL: FINANCIAL INFORMATION

FINANCIAL AID

GSSTI follows the general eligibility requirements that the Federal Government has established for dependency determination. A student who meets any of the following criteria shall be considered an independent student for the determination of residency for tuition purposes; all others are considered dependent students and thus documentation from parent or legal guardian is required to prove residency.

- The student is 24 years old or older by the first day of classes.
- The student is married.
- The student has children who receive more than half of their support from the student.
- The student has other dependents who live with and receive more than half of their support for the student.
- The student is a veteran of the United States Armed Forces or is currently serving on active-duty US Armed Forces for purposes other than training.

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- Both student's parents are deceased, or the student is or was (until age 18) a ward/dependent of the court.
- The student is classified as an independent by the financial aid office at the institution.
- A student who does not meet any of the criteria above may be classified as an independent student only if he or she can provide documentation that he or she provides fifty percent or more of the cost of attendance as defined by the financial aid office at the institution.

3. Have an ARRIVAL-DEPARTURE RECORD
4. Have BATTERED IMMIGRANT STATUS
5. Have a T-VISA (You are eligible if you have a T-visa or apparent with a T-1 visa.)

Federal Pell Grant

What is a Federal Pell Grant?

A Pell Grant is an award to help undergraduates pay for their education after high school. An undergraduate is one who has not earned a bachelor's or professional degree. For many students, Pell Grants provide a "foundation" of financial aid, to which aid from other federal and non-federal sources may be added. Unlike loans, Grants do not have to be paid back unless the student discontinues their training for any reason and a refund calculation indicates that the student is responsible to repay funds to the U.S. Department of Education. Schools must report any student who withdraws from school before completion of their course to the U.S. Department of Education. They will track the student to ensure repayment has been made. If necessary, they can take any income tax refund, which is due to you from the IRS to repay any outstanding debt created by you; either Pell Grant or student loan funds.

How do I qualify?

To determine if you are eligible, the U.S. Department of Education uses a standard formula, established by Congress, to evaluate the information you report when you apply. The formula produces an Expected Family Contribution (EFC) number. Your Student Aid Report (SAR) contains this number and will tell you if you are eligible.

How much can I get?

Awards for the 18/19 award year (July 1st—June 30th) will depend on program funding. The maximum award for the 18/19 award year is currently \$6,095.00. How much you get will depend not only on your EFC, but also on the cost of education.

When do I apply?

All students can apply for financial aid on the website www.fafsa.ed.gov. The federal code for the school is **016880**. You must make an appointment with the financial aid office and bring the documentation required. Ask what you will need for your appointment. Processing times vary during the year. Once you have an EFC, the school can give you an estimated award based on that EFC. The School must have an official document from the U.S. Department of Education before you can begin class.

Direct Loans

What is a Direct Loan?

Federal Stafford loans are low-interest loan for students and parents to help pay for the cost of a student's education after high school. The lender is the U.S. Department of Education (the Department) rather than a bank or other financial institution.

What kinds of Direct Loans are available?

Direct Subsidized and Unsubsidized Loans—Direct Subsidized Loans are for students with demonstrated financial need, as

To receive Federal Student Aid, you will need to:

1. Qualify to obtain a college or career school education, either by having a high school diploma or General Educational Development (GED) certificate, or by completing a high school education in a homeschool setting approved under state law if no High School Diploma please see ATB Policy.
2. Be enrolled or accepted for enrollment as a **regular student** in an eligible degree or certificate program.
3. Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25). Men exempted from the requirement to register include.
 - a) Males currently in the armed services and on active duty (this exception does not apply to members of the Reserve and National Guard who are not on active duty).
 - b) Males who are not yet 18 at the time that they complete their application (an update is not required during the year, even if a student turns 18 after completing the application).
4. Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.
5. Completed a FAFSA and the school must have a current ISIR to start the initial eligibility process.
6. Sign certifying statements on the **FAFSA** stating that:
 - a) You are not in **default** on a **federal student loan**.
 - b) Do not owe a refund on a **federal grant**.
 - c) Sign the required statement that you will use federal student aid only for educational purposes.
7. Maintain **satisfactory academic progress (SAP)** while you are attending a career school.
8. Be enrolled at least halftime to receive assistance from the Direct Loan Program.
9. The Pell Grant program does not require half time enrollment, but the student enrollment status does affect the amount of Pell a student may receive. A student may receive Pell for a total of 12 payment periods or 600%. Once the student has reached this limit, no further Pell may be received.

In addition, you must meet one of the following:

1. Be a U.S. CITIZEN or U.S. NATIONAL
2. Have a GREEN CARD

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determined by federal regulations. No interest is charged while you are in school at least half-time, during your grace period and during deferment periods. Direct Unsubsidized Loans are not based on financial need; interest is charged during all periods.

Direct PLUS Loans—Direct PLUS Loans are low interest loans available to parents of dependent students or for graduate/professional degree students. Interest is charged during all periods.

Direct Consolidation Loans—Direct Consolidation Loans are loans for borrowers who want to combine different eligible federal student loans in to one Direct Consolidation Loan.

What are the eligibility requirements?

You must be enrolled at least half-time at a school that participates in the Direct Loan Program, and you must meet general eligibility requirements for the Federal Student Aid Programs.

How do I apply for aid?

You will apply for your Direct Loan online @ www.studentloans.gov. You must complete a Master Promissory note (MPN). The MPN is a legally binding agreement to repay your loan to the Department. Before receiving your first Direct Loan, you must sign an MPN and complete the entrance counseling.

How much can I borrow?

The maximum amount you can borrow each school year depends on your grade level and other factors. It ranges from \$5,500 per year for a dependent freshman to \$20,500 per year for a graduate/professional degree student; however, the actual amount you are eligible to borrow each year is determined by your school and may be less than the maximum amount. There are also limits on the total amount of your loan debt.

Graduate/professional degree students who need to borrow more than the maximum subsidized or unsubsidized loan amounts to meet education expenses not covered by other financial aid may be eligible to receive a Direct PLUS Loan.

What is the interest rate?

Direct Loans have a fixed interest rate that differs depending on the loan type and other factors. Check with your school's financial aid office or the Direct Loan Servicing Center for details and current interest rate information.

Is there a charge for this loan?

Yes, in addition to interest, you pay a loan origination fee that is a percentage of the principal amount of each Direct Loan that you receive. This fee helps reduce the cost of making these low-interest loans. We deduct the fee before you receive any loan money, so the loan amount you receive will be less than the amount you must repay.

When do I have to begin repaying my loan?

Direct Subsidized and Unsubsidized Loans have a 6-month grace period that starts the day after you graduate, leave school, or drop

below half-time enrollment. You do not have to begin making payments until your grace period ends. There is no grace period for a Direct PLUS Loan, and repayment begins 60 days after you have received the last installment of the loan for that school year. Deferment options are available under certain conditions. See your financial aid officer for details.

Veterans Benefits/Other Funding Sources:

Selected programs of study at GSSTI are approved by the Veterans Affairs for enrollment of those eligible to receive benefits under Section 3676, Chapters 30 or 32, Title 38. The determination for VA funds is made directly through the department of Veteran's Affairs. Additional funding may be obtained for eligible candidates through many different programs including New Jersey Department of Labor and Workforce Development, and New Jersey Division of Vocational Rehabilitation Services. The determinations for these funds are made through the respective organizations.

Federal Financial Aid

To be considered for Federal Financial Aid, a student must complete the Free Application for Federal Aid online. The student and the parent (in the case of a dependent student) may sign the FAFSA online by using a PIN number. Once the student completes the FAFSA, and the government processes it, the school will receive an ISIR, which will contain the Estimated Family Contribution and let the student know if he/she is selected for verification.

Verification

Each year the Department of Education selects a percentage of financial aid recipients randomly to be selected for verification. If a student is selected for federal verification, they will be asked to complete a Verification Worksheet (provided by the Office of Financial Aid) and must provide additional information before financial aid can be disbursed to the student account. This documentation may include but is not limited to federal income tax transcript and W-2 forms (student's, spouse and/or parents/guardians), proof of untaxed income, housing allowances, etc.

Students will be notified in writing of all documents required to fulfill this federal requirement. If after review by the Office of Financial Aid, there are any changes to the Estimated Family Contribution and possibly the financial aid available, the student will be notified by email or in writing.

PAYMENTS

Payment plans will be discussed with each student at the time of registration and will be outlined in the school contract. Failure to make payments on time may result in the following:

- A late charge of \$20.00 will be billed for each payment that is late/missed
- Excessive late payments may result in dismissal from the school with the expectation that all monies be paid upon dismissal unless written documentation explaining the reason

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for late payments are submitted to the Director and an alternate payment plan is approved by the Director

- Any unpaid account will be referred to a collection agency retained by GSSTI for failure to make payments when a student abandons a training program without officially withdrawing from the school as outlined in the withdrawal policy.

METHODS OF COLLECTING DELIQUENT PAYMENTS

The student must pay all amounts owned to the school prior to leaving the school. If the student is unable to pay all such amounts before leaving the school, the student must make arrangements to pay such amounts that are acceptable to the school in its discretion. If the student fails to (a) make arrangements that are acceptable to the school within 30 days of leaving the school or (b) fulfill the terms of any arrangements accepted by the school, the school will be forced to exercise all of its rights and remedies against the student to collect all such amounts, including, without limitation, referring the student's account to a collection agency.

REFUND POLICY OR CANCELLATION

All advance payments will be refunded in full if:

1. The applicants not accepted by the school, or
2. The applicant cancels in writing within three business days after acceptance by the school, even if instruction has begun during the three-day period.

If cancellation occurs beyond the 7 days after signing the enrollment agreement, but before beginning classes, the registration fee will be retained.

Students who have not visited the school facility prior to enrollment will have the opportunity to withdraw without penalty within three days following either attendance at a regularly scheduled orientation or following a tour of the school facility and inspection of equipment, whichever occurs first.

FULL TIME / PART TIME STUDENTS

The school may retain administrative fee plus (not exceed \$100):

Proportion of total program taught by the date of withdrawal

- During the first 10% of the period of financial obligation, the institution shall refund at least 90% of the tuition;
- After the first 10% of the period of financial obligation and until the end of the first 25% of the period of obligation, the institution shall refund at least 50% of the tuition;

- After the first 25% of the period of financial obligation and until end of the first 50% of the period of obligation, the institution shall refund at least 25% of the tuition; and,
- After the first 50% of the period of financial obligation, the institution may retain all of the tuition.

The date of withdrawal or termination is the last date of attendance by the student. A refund due to the student shall be based on the date of withdrawal or termination and paid within 45 days from the date of withdrawal or termination. Refunds, when due will be made without requiring a request from the student.

In the case of an official leave of absence, if a student fails to return to training by the end of the leave of absence, a refund due to student shall be based on the date of withdrawal or termination and paid within 45 days of the scheduled last day of the date of attendance day before the leave of absence began.

RETURN TO TITLE IV POLICY

The student must give official notification of their intent to withdraw from school. Official notification may be in person, by letter, or by phone. The withdrawal date used will be the last day of physical attendance. At this time, GSSTI will complete a Federal Return to Title IV (R2T4) form. Aid earned by the student, the percentage of Title IV funds that can be retained by the school and if refunds need to be completed. All exit forms must be signed, contractual fees must be paid and all refunds, if applicable, will be made. Refunds to Title IV are made no later than 45 days from the date of withdrawal.

CONTACT INFORMATION FOR ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION

Disclosure Requirement: Made available through appropriate publications, mailings, or electronic media.

Each institution must make available to prospective and enrolled students information regarding how and where to contact individuals designated to assist enrolled or prospective students in obtaining the institutional or financial aid information required to be disclosed under HEA Sec. 485(a). This information is posted on the School's website and can be found in the student catalog. Paper copies are available upon request.