

KNOWLEDGE IS POWER



2025 - 2026 Student Handbook

Main Campus

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Message from the CEO

Dear Student:

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

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. Each and every one of my faculty and staff members are committed to ensuring that every student receives the individualized attention and instruction they deserve: **Student Centered Service and attention!** Working as a team, the faculty provides our students with both the knowledge and training in the professional skills our students need to perform and 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 that science and technology plays 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. Furthermore, our Administration and Staff recognizes the difficulties that faculty and students face; they pride themselves in their availability, attentiveness, and service to students and faculty alike.

At GSSTI, we strive to make our program available to all qualified individuals who seek it. We work to keep classes small on campus; most have a maximum of thirty (30) 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; therefore, we supplement classroom instruction with frequent hands-on learning experiences, as well.

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 and our mission. At GSSTI, you will receive student centered care and service as we believe in you and support you. We will do all we can to assist you in reaching your career goals.

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. ***Congratulations and best of luck in this educational endeavor!***

Sincerely,

Pankaj "Pat" Patel

Pankaj "Pat" Patel, CEO

I. GENERAL INFORMATION & PROFILE

INSTITUTIONAL WAIVER

Garden State Science and Technology (GSSTI) has published this institutional catalog for the means of providing both prospective and current students, as well as all persons who are interested, with all policies, procedures, and academic guidance pertaining to attending post-secondary education to attain your career goals. In publishing the information contained in this catalog, the institution has made all necessary information available with regards to all details of the institution which include, but are not limited to, general information, admissions, school regulations, academic policies, student services, financial services, and the overall expectations of the school and what the student can expect.

The purpose of GSSTI's Catalog is specifically to disseminate information and is not intended to be a contractual agreement between Garden State Science and Technology Institute and any individuals. The information in this publication is current and accurate with the date of revision and publication noted.

At its sole discretion, GSSTI reserves the right to make revisions within the terms of our catalog in adding, repealing, or nullifying any portion of the catalog that it deems necessary, without any prior notice to any individual. Additionally, this catalog is not intended to serve as a legal binding or contractual obligation in any way to any individual, since it is strictly for informational purposes. To reiterate, this catalog ought not to be interpreted as an unalterable document or contract between the student and the school.

The GSSTI Catalog is published and provided our www.gssti.edu website as a way to inform students and others of Garden State Science and Technology's academic diploma programs, general information, admissions, school regulations, academic policies, student services, financial services, and the overall expectations of the school, what the student can expect, as well as disciplinary measures and expectations, minimum grades necessary to remain a student, and the updated list of staff, management, and faculty members.

MISSION STATEMENT

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.

ACCOUNTABILITY OF STUDENTS FOR CATALOG

Students are fully responsible to read the catalog in its entirety and follow all policies and regulations set forth and contained within the catalog. Any person who does not adhere to their duty to themselves in fully reading, understanding, and asking questions pertaining to this catalog are not excused, in any manner, from the policies and regulations.

INSTITUTIONAL STATEMENT & CORE VALUES

Garden State Science and Technology Institute takes all necessary avenues in preparing students for the opportunities to attain and reach all their educational, professional, and personal goals to aid them in reaching their career goals, too, with providing each student with a supportive environment that is student centered. GSSTI provides this through shared core values of Leadership, Excellence, Giving, Integrity, Transparency, Transformation, and Respect for our community, school, and each other..

CORE VALUES ACRONYM: L.E.G.I.T Respect (for our community, school and each other)

Leadership Excellence Giving Integrity Transparency Transformation Respect

INSTITUTIONAL VISION

Our vision is to make a difference in the 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 and technology industry. We will respond quickly to 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 all the skills necessary to achieve success in careers with high growth potential. GSSTI's vision is to continue delivering exceptional academic excellence and experiential training to all students, while expanding the programs offered within the medical and technology fields.

EDUCATIONAL OBJECTIVES

Upon enrollment, students are provided with an orientation where the Campus President disseminates the institution's expectations and what the students can expect through a virtual lecture/power point and interactive session. Students who successfully complete the programs will be likely to obtain a job as an entry-level position in the science and technology fields, ultimately on a path to attaining their career goals. Passing certification exams requires exam preparation training and extra study on the student's own time. Success to pass the certifications is a twofold process. The school will provide the student with all of the necessary didactic/theory knowledge, as well as clinical hands-on experience and the student is responsible for meeting the required attendance, putting aside time to study each day, asking questions, and applying the learned knowledge skills to pass the certification exams, gain certification in their trained fields, and give themselves unlimited opportunities to succeed in their fields.

GSSTI's programs are designed for certification training and employment in entry-level positions. At GSSTI, you gain knowledge, skills, and experience through instructor-led training and experiential activities provide the student with opportunities to practice these skills as much as you want, you are provided this educational opportunity within a real-world medical or technology environment, until you are comfortable and confident. GSSTI provides unlimited student-centered mentorship by our faculty, staff, and management.

ACCREDITATION, STATE LICENSING & MEMBERSHIPS/APPROVALS

- State of New Jersey Department of 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.....CEO / School Director
Roshni Patel.....Vice President
Narendra Patel.....Chief Executive Officer
Antonio Lopez.....Admission Representative
Nancy Maldonado.....Admission Representative
Danielle Mark.....Admission Representative
Lawanda Rivers.....Admission Representative
Ken Patel.....Admission Representative
Althea DavisAdmission Representative
Kelli GloverAdmission Representative
Patricia Okorodudu.....Financial Aid Director
Denise MendozaSenior Financial Aid Advisor
Rosie Chavez.....Financial Aid Advisor
Alyssa Cox.....Financial Aid Advisor
Maria Jimenez.....Financial Aid Advisor
Bernadette Higley.....Financial Aid Advisor
Natalia SalazarFinancial Aid Advisor
Tamara Basantes.....Financial Aid Advisor
Cecely Consuegra.....Office Manager
Ariadna Benites-Cueva.....Senior Externship/Job Placement
Hannah Nzedinma..... Externship/Job Placement Coordinator
Tanvi Shah..... Externship/Job Placement Coordinator
Elijah Twumasi Externship/Job Placement Coordinator
Elisha TwumasiExternship/Job Placement Coordinator

INSTITUTION ADMINISTRATION cont.

Erin Fisher.....Student Affairs Coordinator (Evening)
Josela Guillame.....Student Affairs Coordinator (Daytime)
Linda Rosado.....Administrative Assistant
Danisha HowardRegistrar

FACULTY

Eva Reid.....Program Coordinator
Maribel Ariano.....Clinical Medical Assistant Instructor
Dr. DaMario Belford.....Clinical Medical Assistant Instructor
Kendall Blanks.....Clinical Medical Assistant Instructor
Lee-ssa Bridgeman.....Clinical Medical Assistant Instructor
Alexis Buster.....Clinical Medical Assistant Instructor
Ashley Clark.....Clinical Medical Assistant Instructor
Liza Diaz.....Clinical Medical Assistant Instructor
Candy Ford.....Clinical Medical Assistant Instructor
Yomarie Gonzalez.....Clinical Medical Assistant Instructor
Ginene Griffin.....Clinical Medical Assistant Instructor
Trisele Hall.....Clinical Medical Assistant Instructor
LaKina Knox.....Clinical Medical Assistant Instructor
Jose Moyeno.....Clinical Medical Assistant Instructor
Colleen Mraz.....Clinical Medical Assistant Instructor
Shawna Murray.....Clinical Medical Assistant Instructor
Maria Ramos.....Clinical Medical Assistant Instructor
Valerie Reyes.....Clinical Medical Assistant Instructor
Terrance Richards.....Clinical Medical Assistant Instructor

Ricardo CartagenaExternship/Job Placement Coordinator	Deborah SenoratClinical Medical Assistant Instructor
Brittney SandersExternship/Job Placement Coordinator	Ryan SiokClinical Medical Assistant Instructor
Alina DiazSenior Student Affairs Coordinator	Deborah YocumClinical Medical Assistant Instructor
Christine BranhamStudent Affairs Coordinator (Daytime)	
Aaliyah MorronStudent Affairs Coordinator (Evening)	

CURRICULUM

The school may, at any time at its discretion, 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 requirements of the state in the respective program(s) they teach. Instructor qualifications are available upon request.

STUDENT: INSTRUCTOR RATIO

The maximum class size is an average of 25 students. Average student to teacher ratio: 25 students to one teacher in person and hybrid online portion of the class has a maximum of 60 students online. Those classes will be broken down for clinical classes onsite.

PROGRAMS OFFERED

The institution currently offers only two programs of study in the area of Medical Assistant and Massage Therapy 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. The following programs are offered at GSSTI:

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

- Clinical Medical Assistant

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, in order 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)

Module #	Module Description
MA-100	Medical Terminology
ALH-200	Allied Prep I
MAS-100	Clinical Sequence I
MAS-200	Clinical Sequence II
MED-100	Medical Office Management
MAS-300	Clinical Sequence III

MAS-400 MAS-500	Clinical Sequence IV Externship												
Total Hours Program Length: 900 Hours													
<u>Clinical Medical Assistant Cost Summary:</u> <table><tr><td>• Administrative Fees</td><td>\$100</td><td>Tool / Supply Fee</td><td>\$426</td></tr><tr><td>• Tuition</td><td>\$15,770</td><td>Test / Licensing</td><td>\$214</td></tr><tr><td>• Textbook Fees</td><td>\$287</td><td></td><td></td></tr></table> <u>Total Program Cost:</u> \$16,797		• Administrative Fees	\$100	Tool / Supply Fee	\$426	• Tuition	\$15,770	Test / Licensing	\$214	• Textbook Fees	\$287		
• Administrative Fees	\$100	Tool / Supply Fee	\$426										
• Tuition	\$15,770	Test / Licensing	\$214										
• Textbook Fees	\$287												

MODULE DESCRIPTION: Clinical Medical Assistant Program

MA100 – Medical Terminology → (100 Instruction Hours)

This is a comprehensive course that provides an introduction to the basic structure of medical vocabulary 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 Assistant's 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 patients for exams. Students will learn to take a patient's 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 and how to describe and identify the components of an electrocardiograph. Students will be able to identify various types of artifacts, potential equipment problems and how to correct them. Additionally, students will learn to perform CPR and emergency first aid.

MED100 – Medical Office Management → (100 Instruction Hours)

Students will learn the laws governing patient rights (HIPAA), medical malpractice, professional liability, and labor and employment laws. You will learn the basics of the Administrative Medical Office by learning about the office equipment and how to maintain it. The student will learn how to schedule patients and start a patient chart, as well as how to differentiate among the various insurance and managed care options. Students are also taught how to locate correct procedure codes, 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 tests, as assigned by the instructor. Urinalysis and pregnancy tests are also performed.

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

Students will learn the principles of pharmacology with an introduction to basic pharmacology math, common drugs abbreviations, and contrast over the counter and prescription drugs, the five (5) categories of pharmacology, major drug categories, and schedule of drugs while differentiating between chemicals, generics, and 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. Students 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.

Clinical Rules

- Children are not permitted on the premises – no exceptions.
- All students must sign in at the designated area upon arrival.

- Food and beverages are strictly prohibited in the lab areas.
- Cell phone use is not allowed during class or lab sessions.
- Open-toed shoes are not permitted; closed-toed footwear is required at all times.
- Large hoop earrings are not allowed for safety reasons.
- Facial piercings (e.g., nose rings) are not permitted.
- Fingernails must be kept short; no longer than 1/8 inch.
- Hair must be neatly secured in a bun or ponytail; it should not hang over the shoulders.
- Students are required to wear their full uniform at all times while on campus.

CLASS PREVIEW

Prior to enrolling, GSSTI offers a Class Preview session, where you are able to 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 and career decision 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 according to our dress code. Please contact us via email 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 (Institution Closed)

➤ New Years Day	→ 01/01/2025 – 01/01/2026
➤ Martin Luther King Day	→ 01/20/2025 – 01/19/2026
➤ President's Day	→ 02/17/2025 – 02/16/2026
➤ Memorial Day	→ 05/26/2025 – 05/25/2026
➤ Juneteenth	→ 06/20/2025 – 06/19/2026
➤ Independence Day	→ 07/04/2025 – 07/03/2026
➤ Labor Day	→ 09/01/2025 – 09/07/2026
➤ Columbus Day	→ 10/13/2025 – 10/12/2026
➤ Veteran's Day	→ 11/11/2025 – 11/11/2026
➤ Thanksgiving Day	→ 11/27/2025&11/28/2025 – 11/26/2026&11/27/2026
➤ Christmas Holiday 2024	→ 12/25/2025 to 12/31/2025 – 12/25/2026-12/31/2026

FACILITY

GSSTI is located in a spacious building at 591 Summit Avenue, Suite 705, Jersey City, NJ 07306 (Corporate Headquarters) and 347 Elizabeth Avenue in Somerset, New Jersey (Branch Campus) occupying over 8,000 square feet at each campus consisting of several classrooms, clinical lab room, library, student lounge, Media Center, and administrative business offices. Both buildings are fully air-conditioned and are environmentally conducive to educational purposes.

COMPLIANCE

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

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 a 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.

- 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 does 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. Students do not receive a high school diploma if they do not complete their GSSTI occupational program. The high school diploma is part of tuition and GSSTI pays for this voluntarily.
- 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's Campus President reserves the right to deny entrance to any applicant that displays the lack of ability or character necessary to complete the program. All students must complete an interview with the Campus President for final acceptance into the program selected. 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 (Accuplacer) exam and passing. This career 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 admission 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) - Accuplacer Exam

The ATB (Accuplacer) exam 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 they 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.

The Keystone High School Diploma program is an independent educational offering that is not included in the tuition at Garden State Science and Technology Institute (GSSTI). As a benefit to students, GSSTI covers the cost of this program to provide an opportunity for those seeking a high school diploma while pursuing their career training. However, it is important to note that this diploma program is administered by a third-party institution, The Keystone High School, and operates separately from GSSTI's core academic programs.

To qualify for the High School Diploma (HSD) through this initiative, students must successfully complete the Clinical Medical Assistant Program at GSSTI while simultaneously working toward meeting the HSD requirements set forth by The Keystone High School program. The High School Diploma will be awarded at the end of the successful completion of the Clinical Medical Assistant Program at GSSTI.

STUDENT 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 accommodation, you should schedule an appointment with the Campus President. 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 accommodation at the school and the types of accommodation 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 (3) years and include:

- A diagnosis of the disability;
- 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 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 principal aim of the Admission Policy of GSSTI is to offer admission 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.

Garden State Science and Technology, located in the Tri-State area, offers programs that are accessible to students beyond our immediate geographic region. Due to our convenient location in Jersey City and accessibility via multiple public transportation options, we define "distant learners" as students residing outside a 75-mile radius* of our Jersey City campus. While we offer remote learning for most coursework, clinical lab components are held in person. For distant learners, these in-person lab sessions will still be required and will be scheduled at times determined by the school.

*Subject to change at the discretion of GSSTI management based on institutional needs, program delivery methods, or other relevant factors.

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 the institution.
3. Meet with the Financial Aid Officer to determine eligibility and go over ways to pay for your education.
4. Bring all the required documents. (List is under Registration)
5. You will be notified within a week of completing the application process of your enrollment status by one of our admission representatives.
6. You must complete an interview for final acceptance by the Campus President.
7. 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 payments are also available through the school. Please ask for details.

CANCELATION 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 that what was learned in an earlier program may not be applicable at this time. Tuition will be prorated accordingly.

Students who are repeating a program he/she was previously trained in will start the program considered as a “new” student. The student is responsible for the cost of the repeated class. A student will only be given a total of two (2) times to enroll into a GSSTI program. 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 Campus President. 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 re-enter 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 re-enter the school. In cases where the student was dismissed due to unacceptable conduct, the student will have to meet with a review panel before re-entering the school. The decision of the review panel is final, and the student will receive a letter from the Campus President 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 & TO ANOTHER INSTITUTION POLICY

Students transferring from another institution will not be allowed to transfer credits from any outside institution and may not be able to transfer any of the clock hours training from GSSTI to another school.

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

HOURS OF OPERATION

GSSTI is open from the hours of 8:30 am to 10:00 pm for classes (on campus & hybrid/online). The administrative offices are open till 5:00pm. It's always best to make an appointment if you need to speak with Student Affairs, Faculty, Campus President, or any other Staff.

SCHOOL CLOSINGS DUE TO INCLEMENT WEATHER

The closure of the school due to inclement weather conditions will be posted on the Google Classroom by your instructor. You can also receive the information through Instagram (@gssti_jc), as well.

STUDENT CONCERNS

Students are encouraged to report all concerns, questions, complaints, and problems to either their teacher or the Campus President. 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 to assist with student concerns.

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 Campus President. The Campus President will consider all grievances and will advise the student of all relevant decisions. A student may request and receive the Campus President's decision relative to grievances and appeal in writing. The Campus President'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 & CAMERA POLICY

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. Students who are hybrid/online, are expected to wear their scrubs for class and have their camera on to share their full face and uniform. The only difference between an on campus and hybrid/online student is that they online student is not sitting physically in front of the instructor. 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 head 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. Hybrid/online students are held to the same standards as they are present on camera for every class.

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. Please contact the Training Evaluation Unit via email at trainingevaluationunit@dol.nj.gov.

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 to be respectful, courteous, and business-like-professional in your relationship with members of the school faculty and staff, fellow students and visitors. Please refer to our “Core Values Acronym: L.E.G.I.T.T Respect

Students are also expected to exhibit a positive and cooperative attitude about school and learning. The school reserves the right to dismiss a student who violates any of the standards listed under the “Code of Conduct and/or Student Conduct. Policies outlined in the School Catalog. The school has the right to discipline students through the use of suspension and probation. A probationary period allows time for correction and remediation in certain situations at the discretion of the school.

The following are unacceptable and will NOT be tolerated and any violation may result in suspension or dismissal:

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. Any engagement in demeaning written or oral comments of any nature, including all aspect in #1, above.
3. Sexual harassment, including hostile environment and quid pro quo (forcing and individual to perform sexual favors in return for something). This includes all unwanted sexual advances and/or intimidation.
4. All types of dishonesty, including cheating, plagiarism, knowingly furnishing false information to the institution, and forgery, alterations, or use of institution documents of identification with the intent to defraud.
5. No student is permitted to use the GSSTI logo as that is copyrighted. Failure to comply may lead to legal action.
6. Intentional disruption or obstructions of teaching, research, administration, disciplinary proceedings, public meeting and programs, or other school activities.
7. Physical abuse of any person on school premises or at functions sponsored or supervised by the school.
8. Theft or damage to the school premises or theft/damage to the property of a member of the school community on the school premises, including GSSTI’s building property.
9. Failure to comply with directions of institutional officials acting in the performance of their duties.
10. 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; this includes compliance with civil laws pursuant to local, community, state, and federal levels.
- No student can sign in for another student at any time; it constitutes fraud.
- Students must hand in assignments and complete tests, quizzes, and examinations (midterms & finals) on the date and times assigned. Any assignment turned in after the due date/time might be able to receive partial credit. This is at the discretion of the teacher. Once a midterm takes place, any late work up to that point may not be graded and will reflect a zero grade for that/those assignments. The same policy takes place for the final examination, too.
- Students will not utilize any unauthorized electronic devices during quizzes, tests, or examinations (ie: cellular/mobile telephones, and any other unauthorized laptop or computer.) During examinations, students online must have their camera on and their full face must be seen by the instructor/proctor for the entire time of the exam. Ensure that you use the bathroom and take care of other personal things prior to the exam as you are not permitted to be away from the camera or have your camera off at any time during the exam.
- No congregating in the front lobby and no food in the classrooms or laboratories at any time is permitted. 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. Therefore, you are to raise your hand (or emoji hand) and wait for the instructor to call your name before you begin speaking.
- Be respectful, always.
- Students are not permitted to engage in any abuse towards fellow students, faculty, administration and/or staff: this includes verbal, physical, and emotional abuse.
- Students will not engage in any sort of slander against or defamation of Garden State Science and Technology Institute
- Harassment of any kind is not permitted; harassment includes, but is not limited to abuse, insults, threats, stalking, or humiliating any student, faculty member, administration, or staff members.
- Students must remain in compliance with netiquette policy (Pertains to all online correspondence, classes, and emails)
- Firearms or any other unlawful weapon (carrying or concealing) are not permitted at any GSSTI properties or functions.
- Students assume responsibility for getting to class on time.
- Maintain a C grade or better in theory and a C grade or better in practical (clinicals) to continue the program.
- All GSSTI equipment must stay in the department or classroom they are assigned to 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. Reach out to Student Affairs and your instructor.
- Non-compliance of GSSTI’s dress code: GSSTI Uniform and school badge must be worn while on campus and also while on camera for hybrid/online classes.
- Students are not allowed to use cell phones, electronic devices, or earphones in the classroom.

- Smoking on the Institution's premises or while on camera for hybrid/online classes is not permitted. This includes e-cigarettes/vaping.
- Demeaning or disruptive classroom (on campus or online) behavior will not be tolerated.
- Students MUST wear personal protective equipment (PPE) for all labs or any areas of the institution that are designated as areas which require PPE.
- Any other student actions considered to be unprofessional or unethical by faculty, administration, and/or staff will be reported to the Campus President, and you will receive the appropriate consequences, and an expulsion.

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 warning based on the nature of the behavior/infraction.

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. Making choice to be a No Call/No Show (NCNS) This includes not appearing for class and not calling Student Affairs and your Instructor to advise of your absence(s) for ten (10) consecutive instructional days.
3. Not maintaining 70% or better average for all programs; 75% or better must be maintained for Massage Therapy program.
4. Not meeting financial responsibilities to the school.
5. Fighting with fellow students, instructors, or school officials (of physical or verbal nature).
6. Stealing a copy(s) or original(s) of school examination(s).
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 Campus President 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 sent 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 Campus President 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 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 (FERPA)

FERPA stands for Family Education Rights and Privacy Act. GSSTI adheres to all FERPA standards and compliance and remains in compliance. Therefore, a written consent needs to be completed by the student prior to the disclosure of personally identifiable information pertaining to your education and educational information. If you would like to complete a FERPA Waiver Release form to allow us to speak to someone other than yourself about any aspect of your education, please see Financial Aid for the FERPA Consent to Release Student Information Form

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 Campus 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

ACADEMIC FREEDOM

In regard to academic freedom, Garden State Science and Technology Institute is dedicated to this moral and legal concept of expression and all its combined principles. GSSTI understands that academic freedom is an integral necessity for the continuity and continued growth to ensure the institution is achieving student learning outcomes through the employment of knowledgeable and skilled faculty. GSSTI provides our faculty with an environment conducive in utilizing innovative and creative teaching methods with respect to the dialogue of any relevant topics that will aid in the enhancement of learning for students. The institution recognizes our faculty's individual responsibilities as a member of the academic society and encourages all faculty to promote freedom of inquiry in their co-worker faculty members and students. Faculty are encouraged and free to do and participate in research and publish the results. Each faculty member is responsible for meeting the GSSTI's policies and procedures which are outlined in their faculty handbook, in addition to all accrediting agencies and any other regulatory body regulations. The judgments in teachings, by all faculty members, must reflect and meet all set forth objectives with regards to the content of GSSTI's approved programs, courses, syllabi, and curricula. Each faculty member will stand and support the institutional mission, vision, and all policies and procedures. Furthermore, they are encouraged to participate in our continued discussion and revision of institutional policies and improvement of processes for instructional practice and curriculum.

Faculty members enjoy the opportunity of academic freedom, and they understand they carry a great and shared responsibility with colleagues, students, community members, and society in general with regards to all basic morals and expectations.

Faculty and students have an obligation as well as an expectation to comply with academic integrity, while always delivering and adhering to the highest ethical standards at all times. They will also ensure professionalism is always present in all facets, processes, and practices, being given the on-going opportunity to participate and enjoy academic freedom. Faculty members have an obligation to society, as a whole, not just students. Furthermore, faculty members in collaboration with administration carry a shared responsibility in the preservation of this freedom.

INTEGRITY CLAUSE POLICY

The Integrity Clause is a core value of GSSTI, which has an expectation of integrity and accountability for every student, staff, administration, and faculty member. They are to meet and exceed academic excellence. Therefore, plagiarism will not be tolerated. Every member of the GSSTI community has an obligation to carry themselves to the highest standard of ethics and morals.

Each prospective student and current student understand and agrees to adhere to our Integrity Clause, while also understanding that becoming a part of Garden State Science and Technology Institute they are held to a higher expectation, to always have academic integrity, while being ethical and skilled professionals, dedicated to their own success in attaining their career goals. When a student makes the decision to enroll at GSSTI, they are agreeing to abide by the highest standards of academic integrity.

NON-COMPLIANCE OF INTEGRITY CLAUSE

Any failure to comply with the Integrity Clause policy, may result in academic and disciplinary action, which may include dismissal/expulsion from GSSTI without the chance for re-entry. Below, you will find examples of academic dishonesty, which is a violation of the Integrity Clause:

1. The submission of work by anyone other than yourself. This can include in person and online assignments, term papers, and essays.
2. Cheating in any facet: Quizzes, Examinations, or Tests.
3. Utilizing the “cut and paste” function for any information (data or text) from the internet, books, or any other sources without properly citing the source of information and giving credit to the actual author but claiming it as your own work. Do not engage in “stealing” another author’s ideas or information. It’s important to appropriately reference/cite sources. In violating the integrity clause shows that you are unethical, and you would have to face consequences up to suspension or expulsion.
4. Any participation with other students to engage in non-compliance of the Integrity Clause. This includes giving your work to another student to copy, giving answers to any quiz, midterm/final exam, or assignment, or giving yours or someone else's work to an individual to submit as their own.
5. Any falsification or alteration of any academic records.
6. Any unapproved use of electronic devices (calculator, phones, tablets, computers) during any examination or quiz (online or in person). This includes the use of unauthorized notes and books, too. Hybrid/Online students must have their camera on and their full face on the screen. You are not permitted to look down and only directly at the screen because the quiz/exam is right in front of you.
7. The submission of the same work in classes for different assignments. If you have an assignment (PPT, writing assignment, etc.) you need to ask your faculty member if you can submit partial information from that prior work.

Any student who is unclear or unsure about any aspect of the Integrity Clause should speak directly with the faculty member to resolve their concerns or questions, prior to the submission of any exams, quizzes, or assignments. If you are not able to get your concern addressed with your faculty member, please follow the chain of command: (2) Student Services and (3) Campus President.

- Students who have been dismissed/expelled for conduct violations, including violations of academic integrity, are not permitted to re-enter GSSTI.

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% for all programs with the exception of Massage Therapy that has a minimum grade requirement of 75% or higher, may participate in private tutoring in order to increase their grades.

All students are provided with instructions and their sign-in information to access their grades through the student portal.

<i>All Programs Except for Massage Therapy</i>			<i>Massage Therapy Program *</i>		
<i>Letter</i>	<i>Percentage</i>	<i>Total GPA - Weight in Points</i>	<i>Letter</i>	<i>Percentage</i>	<i>Total GPA - Weight in Points</i>
<i>A</i>	<i>90-100</i>	<i>4.0</i>	<i>A</i>	<i>90-100</i>	<i>4.0</i>
<i>B</i>	<i>80-89</i>	<i>3.0</i>	<i>B</i>	<i>80-89</i>	<i>3.0</i>
<i>C</i>	<i>70-79</i>	<i>2.0</i>	<i>C</i>	<i>75-79</i>	<i>2.0</i>
<i>F</i>	<i>69 and below</i>	<i>n/a</i>	<i>F</i>	<i>74 and below</i>	<i>n/a</i>

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.

Note: The Massage Therapy Program has a higher grading policy than the other programs.

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 (24 hrs) 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 will be 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 (Fail). 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 Campus President 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 the student may be terminated from the program.

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 (3) 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.

ACADEMIC APPEALS

The process of Academic Appeals policy allows students the chance to appeal an academic action or decision made by faculty/administration, such as final grades or consequences of attendance violations. The process for any student who would like to apply for an appeal for status or eligibility due to failure to maintain Satisfactory Academic Progress (SAP) or appeal for a decision that is related to classroom policies such as decisions regarding course-specific testing, grades, or classroom assignments need to discuss their concerns with their teacher.

The only way a dismissal/expulsion can be appealed if there are any significant or extenuating circumstances. An academic appeal must be received within ten (10) calendar days of the student being notified of the decision he/she is asking for the college to appeal. All appeals must be submitted in writing to the Campus President. The appeal must be thorough and include the description of the academic decision that students are petitioning to be reviewed; for example, student must provide as much documentation that have to support the reason for why they want the review of the decision. The Campus President will arrange a meeting with the Academic Appeals Committee.

MODULE 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 (Quantitative 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 time frame which is 150% of the scheduled program hours. (Quantitative 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 3rd - class session without notifying the school will receive a written reprimand, which will be added to their student file. The Student Affairs Coordinator/Campus President 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 will 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 day's credit for the class.

TARDINESS

Developing a good work ethic is an important part of your training and development to become an exceptional professional at GSSTI to give yourself the best opportunities for attaining your career goals. 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.

- Once a module, there will be a grace period of 10 minutes will be allowed prior to the start of class, which is ten (10) minutes past the hour. Keep in mind that this policy applies to any students that leave class early.
- Example: Class starts at 9:00 a.m. – Grace Period is 9:10a.m. (This is only allowable one (1) time per module (per class).
- 16-30 minutes late will be counted as 30 minutes late.
- 31-60 minutes late will be counted as 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 a 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 electronically and are available for student review. Absenteeism for more than 20% of the total program time can constitute cause for dismissal. Graduation requirements stipulate that the student must attend at least 80% of the instructional time. Please notify the instructor and Student Affairs via email by 9:00 a.m. if you will be absent from class. Please note that GSSTI may ask for proper documentation substantiating the 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 the day of absence and student is also responsible for completing necessary assignments that need to be completed to meet the class requirements. If a student is absent on an exam/quiz day, a student has 24 hours to complete 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 Student Affairs Coordinator before returning to class.

LEAVE OF ABSENCE

Students can be granted a leave of absence upon request and must be approved by the Campus President 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 Student Affairs 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. You are strongly encouraged to be active with class participation to obtain all the points available for this portion of the grade. 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 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 Campus President of his/her intentions and comply with the following procedure:

1. Contact the Campus President 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 Campus President 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 Financial Aid Director for contact instructions for reconciling financial aid issues.
7. Meet with the 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.

● 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. This includes any borrowed top, too. Otherwise, you will be charged for all items that belong to the school. A visit to the Director of Financial Aid's office is required.

GRADUATION REQUIREMENTS

Students must meet the following graduation requirements in order to receive a Completion Certificate. **Students are eligible to participate in the Graduation Ceremony in the Fall of a calendar year, provided they successfully complete the program by June 30 of that year.**

1. Students attended for 80% or more of classroom hours.
2. Students maintained an average of 70% or better.
3. Students meet all financial obligations.
4. Students completed all requirements of the training program.
5. Students have provided the administrative office with all documents required for the Student File.
6. All academic requirements must be completed between July 1st and June 30th of that academic year. Students who complete requirements after June 30th will be considered for graduation in the Fall of the following academic year.

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 students. To obtain a school transcript, a letter must be submitted to the Director no less than 7 days 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. No checks will be accepted. Students have up to a maximum period of 1.5 times the normal duration of a program to complete the training for all programs.

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 Vice President. If the item is kept by the student for more than one week, the administrative assistant will follow up directly with the 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 Campus President.

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 is for School related functions only.

Printing: Please see front desk for Printouts. Please notify the 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.

Please consult each program's individual schedule for the exact number of days and time it meets.

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. 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.

Garden State Science and Technology Institute maintains academic and attendance records for students that are presently enrolled, as well as the information pertaining to graduates. GSSTI also does keep a record of students that have withdrawn or were dismissed/expelled from the Institution. These files are kept in accordance with statutory requirements. As of October 3, 2023, all student records are strictly kept digitally in a digital file in an effort to aid in being resourceful and helping to save forests.

STUDENT PORTAL

After day five (5), each student will receive information via email with their username and password to access the student portal within the Online Smart system. It is important that no student share their username or password sign on information with any other student. Students will have the accessibility to view their grades and attendance within this student portal.

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. You the student/graduate are an important part in securing a position. You must articulate your experience, transferable skills, and your positive attitude in interviewing well to secure employment for yourself. GSSTI's job placement team will assist you with your job search.

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.
 - Students are only provided an externship site by the school, one time. If a student gets themselves removed from the externship site that GSSTI provided, the student is 100% responsible for finding their own externship site going forward to complete needed hours to meet the minimum of 200 hours. Completion of your externship hours are a requirement in order to graduate. If you do not complete your hours, you will not be permitted to graduate.
 - Students are expected to adhere to the same code of conduct and student conduct policies that are listed in this catalog. Furthermore, all students must follow the Externship Code of Conduct, which consists of:
 - Must arrive 10-15 minutes prior to their start time and be ready at their station at start time
 - Must report any absences to the job placement rep and the supervisor at the site they are placed at
 - No negative reviews are permitted to be written on the externship sites social media platforms

- Must perform all Medical Assistant duties asked by site
- If you have any grievances against the site you are placed at, you must report them to your job placement rep in writing and cc the Campus President in the email
- You must not have any large pieces of jewelry; ie: large hoop earrings
- No long nails
- You must be wearing your GSSTI scrubs or plain scrubs if the site has that protocol
- You must present a positive attitude at all times.
- No cursing or badmouthing of any GSSTI school member or externship site organizational member

AMCA CERTIFICATION EXAMS

- Day of completion from GSSTI: You have 1 year to take the AMCA, unless you are working in the field.
- The cost of the exam is included within your tuition. If you miss the exam, you are responsible for additional certification test exam cost after initial one
- The exam is provided and taken at the Jersey City Campus at GSSTI and you will receive your AMCA certificate/card from your job placement office.
- Job Placement will send you a template when you are registered for the CCMA exam. The only exam provided by GSSTI is the Certified Clinical Medical Assistant Exam. You are responsible for the cost of the EKG and/or Phlebotomy exams should you choose to take these. If you do not take your CCMA exam, you are responsible for reimbursing the Institute for the full cost of the exam.

Instructions for Registering for AMCA Exams

- Go to amcaexams.com
- Click on the gray box at the top right that says Register
- Candidate Registration — Choose OPTION 1
- Fill out all boxes and then click next
- Testing Site Attended * Garden State Science and Technology Institute Select Exam Date * Choose next available exam date
- Agree to both Refund policy and Exam Cancellation Policy
- PAYMENT- Test Site Pay - (ONLY if this is your first time taking it)

VI. PAYING FOR SCHOOL: FINANCIAL INFORMATION

FINANCIAL AID → Do NOT Discuss Your Financial Aid with any other student (this is confidential info) Each person's financial aid is different and pertains directly to each individual.

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 (other than their children or spouse) who live with you and receive more than half of their support from 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.
- At any time, the student turned Age 13, where both student's parents are deceased, was the student in foster care, dependent or ward 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 the following documentation.
- The student was determined by the court in the state..... Indicates he/she resides as an emancipated minor.
- The student's legal residence was determined by court someone to have a legal guardianship (other than your parent or stepparent).
- At any time on or after the current year did the student High school or school district homeless liaison determine that the student was an unaccompanied youth who was homeless or at risk of being homeless.

To receive Federal Student Aid, you will need to:

1. Qualify to obtain a post-secondary 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, enrolling in an eligible career pathway program and meeting one of the ability to benefit described below and please see below for ATB Policy.
2. Demonstrate financial need for need-based federal student aid programs.
3. Be enrolled or accepted for enrollment as a regular student in an eligible certificate program.
4. 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).
5. 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.
6. Completed a FAFSA and the school must receive a current ISIR to start the initial eligibility process.
7. 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.
8. Maintain *satisfactory academic progress (SAP)* while you are attending a career school.
9. Be enrolled at least halftime to receive assistance from the Direct Loan Program.
10. 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 US NATIONAL (includes natives of American Samoa or Swains Island)
2. Have a US PERMANENT RESIDENT, ALIEN CARD, GREEN CARD, or ELIGIBLE NON-CITIZEN.
3. Have an ARRIVAL-DEPARTURE RECORD (I-94) from US Citizens and Immigration Services (USCIS) showing one of the following designations:
Refugee, Asylum Granted, Cuban-Haitian Entrant (status Pending), Conditional Entrant (valid only issued before April 1, 1980), Victims of human trafficking, T- Visa (T-2, T-3, T-4, etc) holder, or Parolee (You must be paroled into the United States for at least one year and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose and that you intend to become a U.S. citizen or permanent resident).

Federal Pell Grant

• What is a Federal Pell Grant?

A Pell Grant is an award to help undergraduate students pay for their education after high school. An undergraduate student 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. You may not receive Federal Pell Grant funds from more than one school at a time.

• 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?

How much you get will depend not only on your EFC, but also on the cost of education.

The maximum Federal Pell Grant for the 2025–26 award year (July 1, 2025, through June 30, 2026) is \$7,395.

The amount an individual student may receive depends on a number of factors.

(Source: <https://studentaid.gov/announcements-events/pell-max-award>)

- **When do I apply?**

All students can apply for financial aid on the website www.studentaid.ed.gov. The federal code for the school is **042433**. You must make an appointment with the financial aid office and bring the documentation required. Be proactive and 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 loans 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 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 into 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.

Federal Financial Aid & Process for Completing FAFSA: 2024-25 Award Year

To be considered for Federal Financial Aid, a student must complete the Free Application for Federal Student Aid online. The student and the parent (in the case of a dependent student) will need to complete a FAFSA. But first the student / parent needs to obtain a FAS User ID and password. This will be done by creating an account on the www.studentaid.gov website. Once the student creates their user ID and password, the file will be authenticated by the Financial Aid Government. Three (3) days to process identity. Once the account is authenticated, then the student/parent will need to upload their income information. This then completes the FAFSA. 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 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 DELINQUENT PAYMENTS

The student must pay all amounts owed 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 at 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.

⇒ END ⇐