KNOWLEDGE IS POWER

2026 - 2027
Student Handbook

Campus
591 Summit Avenue, Suite 705
Jersey City, NJ 07306
Tel: (201) 963-1500
Tel: (732) 487-4294
Web: www.gssti.edu

Revised 11.3.26

MESSAGE FROM THE DIRECTOR **4**
I. GENERAL INFORMATION & PROFILE **5**
INSTITUTIONAL WAIVER 5
MISSION STATEMENT 5
CORE VALUES 5
EQUAL OPPORTUNITY STATEMENT 5
EDUCATIONAL OBJECTIVES 5
ACCOUNTABILITY OF STUDENTS 5
ACCREDITATION, STATE LICENSING & MEMBERSHIPS/APPROVALS 5
ADMINISTRATION, STAFF, AND FACULTY DIRECTORY 6
STUDENT: INSTRUCTOR RATIO 6
PROGRAMS OFFERED 6
PROGRAM CURRICULUM 7
CLINICAL RULES 8
FACILITY 8
HOURS OF OPERATION 8
EMERGENCY DELAYS AND CLOSINGS 9
PERMANENT INSTITUTIONAL CLOSURE 9
HOLIDAYS OBSERVED (Institution Closed) 9
COMPLIANCE 9
II. ADMISSIONS **9**
ADMISSION REQUIREMENTS 9
STUDENTS WITH DISABILITIES 11
DISTANCE LEARNING APPLICANTS 11
ETHICAL RECRUITMENT 11
CLASS PREVIEW 11
ADMISSION PROCESS 12
CANCELLATION POLICY 12
III. SCHOOL REGULATIONS **12**
STUDENT RIGHTS 12
STUDENT CODE OF CONDUCT 12
PROFESSIONAL APPEARANCE & CLASSROOM EXPECTATIONS 13
STUDENT CONCERNS, COMPLAINTS, AND GRIEVANCES 14
STUDENT DISCIPLINE 15
FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA) 15
IV ACADEMIC REGULATIONS **16**
ACADEMIC INTEGRITY 16
ACADEMIC EVALUATION 16
ACADEMIC SUPPORT & PROGRESS MONITORING 17
SATISFACTORY ACADEMIC PROGRESS POLICY FOR FINANCIAL AID RECIPIENTS (SAP) 17
EVALUATING SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID RECIPIENTS 18
ATTENDANCE & PARTICIPATION BY INSTRUCTIONAL FORMAT 18
EXTERNSHIP 19
LEAVE OF ABSENCE (LOA) 20
ACADEMIC DISMISSAL 20
RE-ENROLLMENT POLICY 20

TRANSFERS FROM & TO ANOTHER INSTITUTION POLICY 21
TRANSFERS BETWEEN GSSTI PROGRAMS 21
GRADUATION REQUIREMENTS 21
V. STUDENT SERVICES 22
MEDIA SERVICES 22
LOST AND FOUND 22
STUDENT LOUNGE 23
EMERGENCY PROCEDURES 23
STUDENT AFFAIRS DEPARTMENT 23
STUDENT PORTAL 23
GRADUATE JOB PLACEMENT ASSISTANCE & PROCEDURES 23
AMCA CERTIFICATION EXAMS 24
VI. PAYING FOR SCHOOL: FINANCIAL INFORMATION 24
FINANCIAL AID 24
PAYMENTS 30
METHODS OF COLLECTING DELINQUENT PAYMENTS 31
REFUND POLICY OR CANCELLATION 31

Message from the Director

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, Director

I. GENERAL INFORMATION & PROFILE

INSTITUTIONAL WAIVER

This Student Handbook is published to provide prospective and current students with information regarding Garden State Science and Technology Institute (GSSTI), including its programs, policies, procedures, services, and institutional expectations.

Every effort is made to ensure the information contained in this handbook is accurate at the time of publication. However, GSSTI reserves the right to revise policies, procedures, curriculum, tuition and fees, academic requirements, schedules, and other institutional information as necessary to comply with applicable laws, regulations, accreditation standards, or operational needs.

This handbook is intended for informational purposes only and does not constitute a contractual agreement between GSSTI and any student or other individual.

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.

CORE VALUES

GSSTI is committed to providing students with a supportive, student-centered learning environment that promotes academic achievement, professional growth, and career readiness. Through quality instruction, individualized support, and meaningful hands-on training, the institution prepares students with the knowledge, skills, and professionalism necessary to succeed in today's workforce.

Leadership **E**xcellence **G**iving **I**ntegrity **T**ransparency **T**ransformation **R**espect

EQUAL OPPORTUNITY STATEMENT

GSSTI is committed to providing equal educational opportunities and does not discriminate on the basis of race, color, religion, sex, age, national origin, disability, marital status, sexual orientation, or any other protected characteristic in accordance with applicable federal and state laws.

EDUCATIONAL OBJECTIVES

GSSTI is committed to preparing students with the knowledge, technical skills, and professional behaviors necessary for entry-level employment in their chosen field. Through a combination of classroom instruction, clinical training, and experiential learning, students develop the competencies needed to succeed in today's healthcare workforce.

To support student achievement, GSSTI provides a learning environment that promotes professionalism, ethical decision-making, effective communication, critical thinking, and lifelong learning. Students have access to academic advising, student services, and faculty mentorship throughout their educational journey, as well as preparation for applicable industry certification examinations. In turn, students are expected to take an active role in their education by maintaining regular attendance, participating in class, completing assignments on time, and seeking assistance when needed.

Students participate in a comprehensive orientation prior to beginning their program, during which institutional policies, academic expectations, available student services, and program requirements are reviewed. While GSSTI provides the education, training, and resources necessary to promote student success, each student's achievement ultimately depends on their attendance, preparation, engagement, and commitment to learning.

ACCOUNTABILITY OF STUDENTS

Students are expected to familiarize themselves with the contents of this handbook and are responsible for understanding the policies and procedures that govern their enrollment. Students are encouraged to ask questions whenever clarification is needed. A lack of familiarity with institutional policies does not exempt students from complying with the requirements outlined in this handbook.

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).

ADMINISTRATION, STAFF, AND FACULTY DIRECTORY

Administration

Pankaj Patel……School Director
Roshni Patel……..Vice President
Narendra Patel……..Chief Executive Officer

Executive Office

Hina Liaquat……..…….HR/Project Manager
Brielle Murillo…….Communications Liaison

Office

Cecely Consuegra……..……Office Manager
Yuleisy Gomez……..Administrative Assistant
Linda Rosado……Administrative Assistant
Veronica Strakhman……Administrative Assistant

Admissions

Lawanda Rivers……..Director of Admissions
Antonio Lopez…..……..…Admission Representative
Nancy Maldonado……..Admission Representative
Danielle Mark……Admission Representative
Kelli Glover……Admission Representative

Financial Aid

Patricia Okorodudu……Director of Financial Aid
Rosalinda Chavez……Financial Aid Advisor
Bernadette Higley……..……..……Financial Aid Advisor
Katrina Natt…..…….Financial Aid Advisor
Kayinsola Oladejo…….Financial Aid Advisor
Vidhi Vasani…….Financial Aid Advisor

Student Affairs

Alina Diaz.....Director of Student Affairs
Zaid Abuhuzeima……Student Affairs Coordinator
Erin Fisher.....Student Affairs Coordinator
Josela Guillame.....Student Affairs Coordinator
Briana Paredes.....Student Affairs Coordinator
Sam Wilson…….....Student Affairs Coordinator
Aaliyah VanCooten…….....Student Affairs Coordinator

Externship & Job Placement

Alina Diaz…….Director of Externship & Job Placement
Sara Adamu……Externship & Job Placement Coordinator
Maurice Clark……Externship & Job Placement Coordinator
Jada Jackson……..Externship & Job Placement Coordinator
Jess Santiago……..Externship & Job Placement Coordinator
Amirah Crawford…..Externship & Job Placement Coordinator
Brittney Sanders……Externship & Job Placement Coordinator
Tanvi Shah…..……Externship & Job Placement Coordinator

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
Ashley Clark……..……...Clinical Medical Assistant Instructor
Liza Diaz…….....…Clinical Medical Assistant Instructor
Yomari Gonzalez…….....Clinical Medical Assistant Instructor
Ginene Griffin……..….. Clinical Medical Assistant Instructor
Trisele Hall.....……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
Deborah Senorat…….....Clinical Medical Assistant Instructor
Ryan Siok……..…...…..Clinical Medical Assistant Instructor
Deborah Yocum…....…Clinical Medical Assistant Instructor
Queilis Velasquez…....…Clinical Medical Assistant Instructor
Sasha Barroso……..……..……...Clinical Assistant

STUDENT: INSTRUCTOR RATIO

All instructors meet the requirements of the state in the respective program(s) they teach. Instructor qualifications are available upon request. GSSTI is committed to maintaining instructional environments that support meaningful interaction between students and instructors. In-person clinical instruction class sizes average 30 students per instructor. Hybrid online instruction may include up to 100 students.

PROGRAMS OFFERED

GSSTI offers career-focused training programs designed to prepare students for entry-level employment in high-demand healthcare fields. Current program offerings, delivery methods, program length, and tuition information are outlined in this handbook and on the institution's website. Program offerings are subject to change in accordance with regulatory, accreditation, and workforce needs.

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:
Students may be eligible to sit for the following certification examinations upon meeting applicable requirements:

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

Module #	Module Description
MAl00	Medical Terminology
ALH200	Allied Prep I
MAS100	Clinical Sequence I - Vitals
MAS200	Clinical Sequence II - EKG
MED100	Medical Office Management
MAS400	Clinical Sequence IV - Pharmacology
MAS600	Clinical Sequence VI - Phlebotomy I
MAS700	Clinical Sequence VII - Phlebotomy II
MAS800	Externship I

Total Hours
- Program Length: 900 Hours

Clinical Medical Assistant Cost Summary:

Administrative Fees	$100	Tool / Supply Fee	$426
Tuition	$15,770	Test / Licensing	$214
Textbook Fees	$287		

Total Program Cost: $16,797

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/Clinical 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/Clinical 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.

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

MAS600 – Clinical Sequence VI (Phlebotomy I) → (100 Instruction/Clinical Hours)

Students will learn the fundamentals of clinical laboratory work, including the role of the lab in patient care and the major departments within it. They will study essential lab procedures, safety practices, and accuracy standards, including OSHA, CDC, and bloodborne pathogen guidelines. The module covers quality control, proper specimen collection, handling, processing, and the use of common laboratory equipment. Students will also learn about urine formation, and how to perform and interpret a physical examination, preparing them for practical phlebotomy and lab responsibilities.

MAS700 – Clinical Sequence VII (Phlebotomy II) → (100 Instruction/Clinical 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.

MAS800 – Externship I → (100 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

To promote a safe, professional, and effective learning environment, students are expected to comply with the following clinical requirements:

- Children are not permitted on the premises.
- 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.
- Open-toed shoes are not permitted; closed-toed footwear is required at all times.
- Large hoop earrings are not allowed.
- 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.

FACILITY

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

HOURS OF OPERATION

GSSTI administrative offices are open Monday through Friday from 8:30 a.m. to 5:00 p.m. Classes are offered between 9:00 a.m. and 10:30 p.m. through on-campus and online instructional formats specific to an individual program's requirements.
Students are encouraged to schedule appointments within office hours when meeting with administrative staff and/faculty to ensure availability.

EMERGENCY DELAYS AND CLOSINGS

In the event of inclement weather or other emergency conditions that require the cancellation of classes or the closure of the institution, GSSTI will communicate closure information through the institution's official communication channels.

Students should monitor the following for the most current information:

- Canvas course announcements and notifications.
- Communications from their instructor.
- The institution's official Instagram page (@gssti_jc).
- Any additional communication methods designated by the institution.

Students are responsible for reviewing official communications regarding delayed openings, early dismissals, or campus closures.

PERMANENT INSTITUTIONAL CLOSURE

In the event of a permanent institutional closure, students who are actively enrolled at the time of the closure must contact the New Jersey Department of Labor and Workforce Development, Training Evaluation Unit within 90 calendar days of the closure to determine their eligibility for any available assistance.

Failure to contact the Training Evaluation Unit within the required timeframe may affect a student's eligibility for available assistance programs.

Training Evaluation Unit
New Jersey Department of Labor and Workforce Development
P.O. Box 057
Trenton, NJ 08625
Email: trainingevaluationunit@dol.nj.gov

HOLIDAYS OBSERVED (Institution Closed)

- New Years Day → 01/01/2026 - 01/01/2027
- Martin Luther King Day → 01/19/2026 – 01/18/2027
- President's Day → 02/16/2026 – 02/15/2027
- Memorial Day → 05/25/2026 – 05/31/2027
- Juneteenth → 06/19/2026 – 06/18/2027
- Independence Day → 07/03/2026 – 07/05/2027
- Labor Day → 09/07/2026 – 09/06/2027
- Columbus Day → 10/12/2026 – 10/11/2027
- Veteran's Day → 11/11/2026 – 11/11/2027
- Thanksgiving Day → 11/26/2026 & 11/27/2026 – 11/25/2027 & 11/26/2027
- Christmas Holiday → 12/25/2026 to 12/31/2026 – 12/24/2027 to 12/31/2027

COMPLIANCE

GSSTI operates in compliance with all local, state, and federal regulations related to the operation of private post-secondary institutions.

II. ADMISSIONS

ADMISSION REQUIREMENTS

Applicants seeking admission must satisfy all published admission requirements for their selected program prior to enrollment. Admission requirements may include, but are not limited to:

- Be at least 17 years of age.
- Possess a high school diploma, General Educational Development (GED) credential, or equivalent recognized by the State of New Jersey. Applicants who do not possess a high school diploma or GED should refer to the **Ability to Benefit (ATB) Option for Students - Eligible Career Pathways Program** section below.
- Provide a valid government-issued photo identification (State Identification Card or Driver's License)
- Provide a valid United States Social Security Card.

- ➢ Disclose any previous education, training, and work experience on the Student Information Sheet, which becomes part of the student's permanent record.

Applicants with foreign secondary education credentials must have those credentials translated and evaluated to determine U.S. equivalency before enrollment.

Admissions Interview
Applicants are required to schedule an interview with an Admissions Representative. The purpose of the interview is to:

- ➢ Discuss the applicant's education and career goals.
- ➢ Review program requirements and curriculum.
- ➢ Explain institutional policies and expectations.
- ➢ Answer questions regarding the admissions process.
- ➢ Complete the Enrollment Agreement.

If a parent or legal guardian is accepting financial responsibility for the applicant, they must be present during the Admissions Interview.

Final Admissions Decision
The Director of Admissions reserves the right to deny admission to any applicant who demonstrates a lack of academic readiness, motivation, or personal conduct necessary to successfully complete the selected program. All applicants files are subject to final review by the Director of Admissions before acceptance into the selected program. Once all admission requirements have been satisfied, applicants will be notified of the institution's admissions decision.

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.

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

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 Keystone Program must be completed before the start of the Externship Program at GSSTI. The High School Diploma will be awarded at the end of the successful completion of the Clinical Medical Assistant Program at GSSTI.

Grandfathered Ability to Benefit Eligibility
Applicants who attended an eligible Title IV institution before July 1, 2012, may establish Title IV eligibility under the Federal

Student Aid grandfathering provisions (GEN-12-09), provided they can submit acceptable documentation. Acceptable documentation may include:

- National Student Loan Data System (NSLDS) documentation demonstrating previous receipt of Title IV financial aid;
- An official transcript or other documentation showing enrollment in an eligible Title IV program; or
- Documentation demonstrating successful completion of an approved Ability to Benefit examination.

GSSTI documents each student's eligibility to utilize the applicable Ability to Benefit alternative in accordance with federal regulations.

Active-Duty Military and Veterans

For active-duty military members and veterans, a DD Form 214 (Certificate of Release or Discharge from Active Duty) indicating that the individual is a high school graduate or equivalent may be accepted as documentation of secondary education completion.

STUDENTS WITH DISABILITIES

GSSTI complies with the Americans with Disabilities Act of 1990 (ADA) and applicable federal and state laws regarding qualified individuals with disabilities. The institution is wheelchair accessible and is equipped with accessible entrances, wide hallways, ADA-compliant door hardware, and accessible restroom facilities.

Applicants who require reasonable accommodations are encouraged to schedule an appointment with the Chief Executive Officer prior to enrollment. During this meeting, the applicant and the institution will discuss the nature of the disability, how it may impact participation in the educational program, the process for requesting accommodations, and the types of reasonable accommodations that may be available.

Applicants requesting accommodations should provide current documentation of their disability from a qualified healthcare or other appropriate professional. Documentation should generally be dated within the previous three (3) years and include:

- A diagnosis of the disability.
- The methods or evaluations used to determine the diagnosis.
- A clinical summary describing how the disability may affect the student's participation in a learning environment.
- Recommended accommodations.

Following the initial meeting, applicants requesting accommodations must submit a formal written request to the institution. The interactive review process, submission of supporting documentation, and the institution's response should be completed prior to the student's enrollment whenever possible to allow sufficient time for review and implementation of approved accommodations.

DISTANCE LEARNING APPLICANTS

GSSTI offers hybrid educational programs that combine remote instruction with required on-campus clinical training. Applicants whose primary residence is located more than 75 miles from the Jersey City campus may be considered distance learners, subject to institutional eligibility requirements. While much of the didactic coursework may be completed remotely all required clinical training components must be completed in person at times and locations determined by the institution. Applicants considering enrollment as distance learners are encouraged to carefully review the institution's Distance Learning Policy prior to enrollment to understand all eligibility requirements, travel expectations, scheduling requirements, and academic responsibilities.

ETHICAL RECRUITMENT

GSSTI is committed to conducting recruitment activities ethically and in accordance with applicable state and accreditation requirements. Recruitment materials accurately describe the institution's mission, educational programs, student expectations, instructional outcomes, and completion requirements. Additional information regarding recruitment practices is available upon request.

CLASS PREVIEW

Prospective students are encouraged to participate in a complimentary Class Preview prior to enrollment. During the session, prospective students observe a live class, learn about the program, and have the opportunity to determine whether the program aligns with their educational and career goals. Participation in a Class Preview does not obligate an individual to enroll.

ADMISSION PROCESS

The principal purpose of GSSTI's admissions process is to evaluate applicants for admission into the institution's educational programs. The Director of Admissions evaluates each applicant's qualifications and determines the final acceptance decision based on the applicant's ability to benefit from the education and training provided and satisfaction of the institution's published admission requirements. Admission decisions are made in accordance with GSSTI's Equal Opportunity Policy.

Individuals interested in enrolling at GSSTI must complete the following admissions process:

- ➢ Meet with an Admissions Representative to discuss educational goals, available programs, admission requirements, tuition, and institutional expectations.
- ➢ Complete the required enrollment application and admissions documentation.
- ➢ Meet with a Financial Aid Advisor, if applicable, to review financial aid eligibility and available payment options. Interest free payments are available upon request.
- ➢ Submit all required admissions and registration documentation.
- ➢ Receive notification of the admissions decision.

Applicants who are accepted for enrollment will receive:

- ➢ Instructions for accessing Canvas.
- ➢ Access to Passport to Canvas - the New Student Orientation course.
- ➢ Their scheduled class start date.
- ➢ Any additional information necessary to begin their program successfully.

Students are expected to complete all required orientation activities before the first day of class.

CANCELLATION 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.

III. SCHOOL REGULATIONS

STUDENT RIGHTS

GSSTI is committed to providing a safe, respectful, and supportive learning environment that promotes academic achievement, professionalism, and student success. Students share in this commitment by actively participating in their education and adhering to the policies, procedures, and expectations outlined in this Student Handbook.

Students enrolled at GSSTI have the right to:

- ➢ Learn in a safe, respectful, and inclusive educational environment free from unlawful discrimination, harassment, and retaliation.
- ➢ Receive instruction and training that supports the educational objectives of their program.
- ➢ Be treated with professionalism, fairness, dignity, and respect by faculty, staff, and fellow students.
- ➢ Access available academic support services and institutional resources.
- ➢ Receive information regarding institutional policies, procedures, academic requirements, and program expectations.
- ➢ Review their educational records and maintain the privacy of those records in accordance with the Family Educational Rights and Privacy Act (FERPA). Additional information regarding FERPA is provided later in this Student Handbook.
- ➢ Submit questions, concerns, complaints, or grievances through the institution's established procedures without fear of retaliation.
- ➢ Utilize GSSTI facilities, equipment, and educational resources in accordance with institutional policies and procedures.

STUDENT CODE OF CONDUCT

GSSTI is committed to preparing students for successful careers in the healthcare profession. Professionalism, integrity, accountability, and respect are essential qualities expected of healthcare professionals and are fundamental expectations of every GSSTI student.

Students are expected to conduct themselves in a manner that reflects the highest standards of professionalism and ethical behavior while participating in any GSSTI educational activity, including on-campus, hybrid/online instruction, clinical experiences,

externships, and all other institution-sponsored activities. Throughout their enrollment, students are expected to uphold GSSTI's L.E.G.I.T.T. Core Values, and demonstrate courtesy, respect, honesty, accountability, and cooperation in all interactions with faculty, staff, fellow students, clinical partners, patients, and visitors.
Violations of this Student Code of Conduct may result in disciplinary action, including probation, suspension, or dismissal, as outlined in the Student Discipline Policy. Depending on the nature and severity of the violation, GSSTI reserves the right to impose disciplinary action, including immediate dismissal, without prior probation.

The following conduct is prohibited and may result in disciplinary action:

- Discrimination, bias, harassment, bullying, intimidation, retaliation, or abusive behavior toward any member of the GSSTI community.
- Sexual harassment or any unwelcome verbal, nonverbal, or physical conduct of a sexual nature.
- Physical violence, threats, or conduct that endangers the safety or well-being of others.
- Academic dishonesty, including cheating, plagiarism, forgery, falsification of records, or knowingly providing false or misleading information to GSSTI.
- Theft, vandalism, misuse, or unauthorized removal of GSSTI property or the property of others.
- Unauthorized use of GSSTI's name, logo, trademarks, or other intellectual property.
- Intentional disruption of instructional activities, institutional operations, disciplinary proceedings, or any other authorized GSSTI activity.
- Failure to comply with the lawful directions of GSSTI faculty, staff, or administrators acting within the scope of their responsibilities.
- Possession, use, distribution, or being under the influence of illegal drugs, alcohol, or prohibited weapons while on GSSTI property or participating in GSSTI-sponsored activities.
- Smoking, vaping, and the use of tobacco products while on GSSTI property or participating in GSSTI-sponsored activities.
- Violations of federal, state, or local laws that adversely affect the safety, operations, or educational mission of GSSTI.
- Any other conduct determined by GSSTI to be unprofessional, unethical, or inconsistent with the standards expected of students preparing for careers in healthcare.

PROFESSIONAL APPEARANCE & CLASSROOM EXPECTATIONS

Professional appearance and behavior are essential components of healthcare education and contribute to a safe, respectful, and productive learning environment. Students are expected to present themselves in a professional manner and comply with GSSTI's appearance, participation, and classroom expectations while participating in on-campus, online, clinical, and externship activities. Failure to comply with these expectations may result in disciplinary action in accordance with the Student Code of Conduct and Student Discipline Policy.

Professional Appearance
Student are required to:

- Wear the official GSSTI uniform while attending on-campus classes, clinical experiences, and other designated educational activities.
- Wear the official GSSTI uniform while participating in live online instruction.
- Wear closed-toe footwear appropriate for clinical environments.
- Wear all required personal protective equipment (PPE) when participating in clinical and externship activities.

The following attire is not permitted:

- Clothing that is excessively revealing, including midriff tops, halter tops, tank tops, or see-through garments.
- Clothing with excessive holes or tears.
- Shorts or skirts shorter than mid-thigh.
- Flip-flops or other unsafe footwear.
- Hats or head coverings, unless worn for religious, cultural, or medical purposes.
- Clothing displaying obscene, offensive, or inappropriate words, images, or slogans.

Classroom Expectations
To maintain a professional learning environment, students are expected to:

- ➢ Arrive on time and prepared for all scheduled instructional activities.
- ➢ Follow instructor directions and classroom procedures.
- ➢ Refrain from disruptive or disrespectful behavior.
- ➢ Allow others the opportunity to participate by raising their hand (or using the designated virtual participation feature) and waiting to be recognized before speaking.
- ➢ Keep classrooms, laboratories, and shared learning spaces clean and orderly.
- ➢ Refrain from eating in classrooms or laboratories unless otherwise authorized by GSSTI.
- ➢ Use cell phones, earbuds, and other personal electronic devices only when authorized for instructional purposes.
- ➢ Handle GSSTI equipment responsibly and return all equipment to its designated location after use.

Online Classroom Expectations
Students participating in hybrid or online instruction are expected to maintain the same standards of professionalism required in on-campus classes.
Students are required to:

- ➢ Remain visible on camera when required by the instructor or during assessments.
- ➢ Wear the official GSSTI uniform during live instructional sessions.
- ➢ Maintain a professional learning environment free from unnecessary distractions.
- ➢ Communicate respectfully and professionally in all online classes, discussions, emails, and other electronic communications.

Prohibited Classroom Conduct
The following behaviors are prohibited during instructional activities:

- ➢ Using unauthorized electronic devices during quizzes, examinations, or other assessments.
- ➢ Leaving the camera view during online examinations without instructor approval.
- ➢ Smoking, vaping, or using tobacco products while on GSSTI property or while participating in live hybrid/online instruction.
- ➢ Engaging in disruptive, disrespectful, or inappropriate classroom behavior.
- ➢ Any conduct that interferes with the ability of others to learn or the instructor's ability to effectively deliver instruction.

STUDENT CONCERNS, COMPLAINTS, AND GRIEVANCES

GSSTI is committed to fostering a learning environment built on open communication, mutual respect, and the timely resolution of student concerns. Students are encouraged to raise questions, concerns, or complaints as soon as possible to facilitate a timely and equitable resolution.

Informal Resolution
Whenever possible, students are encouraged to resolve concerns informally by speaking with the individual most directly involved. Depending on the nature of the concern, this may include an instructor, Student Affairs, or another appropriate GSSTI staff member.

Student Affairs is available to assist students in navigating institutional processes, facilitating communication between parties, and helping resolve concerns whenever appropriate.

Students are encouraged to submit concerns in writing whenever possible to facilitate accurate review, documentation, and follow-up.

Formal Grievance Process
If a concern cannot be resolved through the informal process, or if a student believes institutional policies have not been followed or they have been treated unfairly, they may submit a formal grievance.

Formal grievances must be submitted through GSSTI's Student Complaint Box by completing the institution's designated Google Form. A link to the Student Complaint Box is available from any member of the GSSTI staff or faculty upon request.

Upon receipt of a formal grievance, the complaint will be reviewed by the appropriate department director(s) based on the nature of the concern. The assigned director(s) will evaluate the grievance, gather relevant information, and work toward an appropriate resolution. GSSTI will acknowledge receipt of the grievance within five (5) business days and make every reasonable effort to resolve the matter in a timely manner. If additional review is necessary, the grievance may be escalated to the CEO for further evaluation and a final institutional decision. Students will be notified if additional time is required due to the complexity of the review.

External Complaint Process
Students who have completed GSSTI's internal grievance process and believe their concern remains unresolved may submit a

complaint to the appropriate regulatory or accrediting agency. Contact information for the appropriate regulatory and accrediting agencies is provided below.

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**

STUDENT DISCIPLINE

GSSTI is committed to fostering a safe, respectful, and professional learning environment that supports student success. Students are expected to comply with all institutional policies, standards of conduct, and program requirements. When a student fails to meet these expectations, GSSTI may impose disciplinary action appropriate to the nature and severity of the violation. Whenever practical, students will be informed of the alleged violation and provided an opportunity to respond before disciplinary action is taken.

Student Infraction Report Process

GSSTI utilizes progressive discipline to provide students with an opportunity to correct inappropriate behavior whenever appropriate. Violations of institutional policies may result in verbal counseling or coaching, issuance of a Student Infraction Report (written warning), which serves as formal documentation of a policy violation and identifies the behavior requiring correction, suspension, or dismissal.

Students who receive three (3) Student Infraction Reports during their enrollment may be subject to dismissal. However, GSSTI reserves the right to bypass any step of the progressive discipline process and impose immediate suspension or dismissal when warranted by the severity of the misconduct.

Grounds for Dismissal

Students may be dismissed for disciplinary, academic, administrative, or regulatory reasons, including but not limited to violations of institutional policies, failure to maintain satisfactory academic progress, failure to satisfy program or enrollment requirements, or failure to comply with applicable laws, regulations, or institutional standards. Additional dismissal provisions are outlined throughout this Student Handbook.

Dismissal Appeal Process

Students who are dismissed from GSSTI may submit a written appeal if they believe the dismissal resulted from:

- A procedural error that materially affected the outcome.
- New information that was not reasonably available at the time the dismissal decision was made.
- Other extraordinary circumstances that warrant further institutional review.

Appeal forms must be requested from the student's assigned coordinator and submitted within five (5) business days of receiving the dismissal notice.

The appeal should include:

- A detailed explanation of the basis for the appeal.
- Any supporting documentation.
- The specific resolution being requested.

The Director of the relevant department will review the appeal and issue a written decision. The Director's decision is final.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

GSSTI complies with the Family Educational Rights and Privacy Act (FERPA), a federal law that protects the privacy of student education records. Written consent from the student is generally required before GSSTI may disclose personally identifiable information contained in a student's education records, except as permitted or required by applicable federal or state law.

Students who wish to authorize GSSTI to discuss their educational information with another individual must complete a FERPA Consent to Release Student Information form, available from their assigned coordinator upon request.

Student Records

GSSTI maintains student records, including admissions, academic, attendance, financial, disciplinary, and graduation records, in accordance with applicable federal and state regulations. Student records are maintained electronically and handled confidentially in compliance with FERPA.

Students have the right to inspect and review their educational records by submitting a request to Student Affairs. If a student believes information contained within their educational record is inaccurate or misleading, they may request that the record be reviewed and amended in accordance with applicable FERPA requirements.

Students are required to promptly notify GSSTI of any changes to their name, address, telephone number, email address, or other contact information to ensure institutional records remain accurate. 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.
Students who believe GSSTI has failed to comply with the requirements of FERPA may file a complaint with the U.S. Department of Education. Additional information regarding FERPA and student privacy rights is available from their assigned coordinator upon request.

IV ACADEMIC REGULATIONS

ACADEMIC INTEGRITY

GSSTI is committed to fostering a culture of honesty, integrity, accountability, and ethical conduct. Academic integrity is fundamental to the educational process and to the professional standards expected of healthcare professionals. Students are expected to complete all academic work honestly, ethically, and independently unless collaboration has been expressly authorized by the instructor.

By enrolling at GSSTI, students acknowledge their responsibility to uphold the highest standards of academic integrity throughout their education. Violations of this policy may result in academic and/or disciplinary action, up to and including dismissal from GSSTI. Students who are uncertain whether a particular action constitutes academic dishonesty are encouraged to seek clarification from their instructor before submitting an assignment or completing an assessment.

Violations of Academic Integrity
Academic dishonesty includes, but is not limited to, the following:

- Submitting work completed by another individual as your own.
- Allowing another student to copy or submit your work.
- Cheating on quizzes, examinations, practical assessments, or other academic activities.
- Plagiarizing or copying material from books, websites, artificial intelligence (AI) tools, or other sources without proper attribution or instructor authorization.
- Falsifying, altering, or misrepresenting academic or institutional records.
- Sharing quiz, examination, or assignment answers without instructor authorization.
- Collaborating with another student on an individual assignment without instructor approval.
- Submitting or assisting another student in submitting participation assignments, attendance activities, or other coursework on another student's behalf.
- Using unauthorized notes, electronic devices, calculators, cell phones, smart watches, or other materials during quizzes, examinations, or practical assessments.
- Attempting to gain an unfair academic advantage through any dishonest or deceptive means.

Testing Integrity
To preserve the integrity of the assessment process, students are expected to comply with all testing procedures established by GSSTI and their instructor. During quizzes, examinations, and other assessments:

- Students may not use unauthorized electronic devices or materials unless specifically permitted by the instructor.
- Students participating in hybrid or online assessments must remain visible on camera for the duration of the examination unless otherwise authorized by the instructor.
- Students may not receive assistance from another individual or access unauthorized resources during an assessment.
- Students are expected to follow all instructions provided by the instructor or examination proctor.

ACADEMIC EVALUATION

Student learning is evaluated through a combination of written examinations, practical assessments, assignments, clinical experiences, participation, and other methods appropriate to the program of study. Students are expected to successfully demonstrate both theoretical knowledge and practical competency throughout their enrollment. Students may monitor their academic progress through Canvas, where grades are posted throughout each module. Official final module grades are available in OnlineSmart upon completion of each module.

Grading System
Unless otherwise specified by program requirements, students must earn a minimum grade of 70% (C) to successfully complete each module.

Letter Grade	Percentage
A	90-100
B	80-89
C	70-79
F	69 and below

Missed Quizzes & Examinations
Students who miss a scheduled quiz or examination are permitted one (1) class day to complete a make-up assessment. Unless otherwise approved by GSSTI:

- A 20-point deduction will be applied to the final score for make-up quizzes or examinations completed without medical documentation.
- A 10-point deduction will be applied when appropriate medical documentation is provided.
- Instructors may administer an alternate version of the assessment at their discretion.

Late Coursework
Assignments must be submitted according to the deadlines established by the instructor.

- Coursework assigned during Days 1–9 of a module must be submitted no later than Day 10.
- Coursework assigned during Days 11–19 of a module must be submitted no later than Day 20.
- Coursework submitted after the applicable deadline will receive a 30% late penalty, unless otherwise approved by the instructor or required by institutional policy.

Clinical Make-Ups
Clinical make-up opportunities are granted only when supported by appropriate medical documentation. Clinical make-ups will not be approved for any other reason**.** Requests for clinical make-ups must be submitted to GSSTI's Clinical Assistant**.**

ACADEMIC SUPPORT & PROGRESS MONITORING

GSSTI is committed to supporting students throughout their educational journey by identifying academic concerns early and providing timely intervention. In addition to the institution's formal Satisfactory Academic Progress (SAP) evaluations for financial aid purposes, GSSTI conducts ongoing academic progress monitoring to help students remain on track toward successful program completion.

Student Affairs reviews student academic performance on a regular basis to identify students who may be experiencing academic difficulty. These reviews may consider factors including, but not limited to, attendance, assignment completion, examination performance, module grades, instructor feedback, and overall academic progress.

Students identified as academically at risk may receive one or more of the following interventions:

- Academic progress meetings with Student Affairs.
- Written academic warnings.
- Referrals to tutoring.
- Individualized academic success plans.

The purpose of academic progress monitoring is to identify concerns early, provide students with the support necessary to improve their performance, and encourage successful completion of their program.

Participation in academic support interventions does not replace or modify the institution's formal Satisfactory Academic Progress (SAP) requirements for financial aid eligibility. Students remain responsible for meeting all academic, attendance, and institutional standards outlined in this Student Handbook.

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 & PARTICIPATION BY INSTRUCTIONAL FORMAT

Regular attendance and active participation are essential to student success and are expected throughout enrollment at GSSTI. Students are responsible for attending all scheduled instructional activities and completing all required coursework by established deadlines. Students must maintain a minimum of 80% attendance in each module to remain in good academic standing. The method by which attendance is recorded depends on the instructional format of the course.

Live Classroom Attendance

For instructor-led courses conducted through live synchronous instruction, attendance is recorded based on a student's presence and participation during scheduled class sessions.

Students are expected to:

- ➢ Arrive on time and remain for the entire scheduled class.
- ➢ Participate actively in classroom instruction and learning activities.
- ➢ Notify both their instructor and Student Affairs if they will be absent.
- ➢ Complete any make-up work or assessments in accordance with institutional policies.

Students who are excessively tardy, leave class early, or fail to maintain the minimum attendance requirement may be subject to academic intervention or disciplinary action.

Asynchronous Attendance

For asynchronous courses, attendance is determined through completion of the daily participation assignment in Canvas. Participation assignments open at 12:00 a.m. each day and must be submitted by 8:00 a.m. on the next scheduled class day.

Attendance is awarded based on the completion of the participation assignment as follows:

Participation Assignment Grade	Attendance Awarded
70-100% 50-69% 1-49% 0%	5 hours 3.5 hours 2 hours 0 hours

Participation assignments submitted after the deadline may receive academic credit in accordance with the Late Work Policy; however, late submissions do not restore attendance credit.

Absences

Developing a strong work ethic and professional attendance habits is an important part of preparing for a career in healthcare. GSSTI records student attendance in accordance with institutional and applicable regulatory requirements, and attendance records are maintained electronically as part of each student's educational record.

Students are expected to maintain a minimum of 80% attendance in each module. Failure to meet the minimum attendance requirement may result in academic intervention, administrative action, or dismissal in accordance with GSSTI policies. Students who accumulate ten (10) consecutive absences will be withdrawn from the program.

Students are responsible for obtaining any instructional materials, assignments, announcements, or other coursework missed during an absence. It is the student's responsibility to communicate with their instructor regarding missed work and to complete all required assignments and assessments within the timelines outlined in the Academic Evaluation section of this Student Handbook.

Students who miss a scheduled quiz or examination must comply with the institution's Late Work & Make-Up Assessment Policy. Clinical make-up opportunities are governed by the Clinical Make-Up Policy and are subject to the requirements outlined in that section.

EXTERNSHIP

Externship is a required component of applicable GSSTI programs and provides students with the opportunity to apply the knowledge and skills acquired throughout their training in a supervised professional setting. Students gain practical, hands-on experience while working under the guidance of qualified site supervisors and are evaluated on their technical skills, professionalism, communication, and workplace readiness.

Successful completion of all required externship hours and program competencies is a graduation requirement for programs that include an externship component.

Externship Eligibility

Students must satisfy all academic and institutional requirements before being approved to begin externship.

Eligibility requirements may include, but are not limited to:

- Successful completion of all required coursework and clinical requirements.
- Meeting the institution's academic and attendance standards.
- Completion of all required student documentation.
- Satisfaction of any additional requirements established by GSSTI or the assigned externship site.
- Successful completion of High School Diploma if enrolled through the Eligible Career Pathways Program (ECPP)

Externship Placement

GSSTI coordinates externship placements for students who have met all eligibility requirements. Placements are made based on a variety of factors, including program requirements, site availability, geographic location, student readiness, and the educational opportunities available at each site. While GSSTI makes every effort to consider student preferences when feasible, placement at a specific facility, location, or schedule cannot be guaranteed.

GSSTI provides students with one externship placement. If a student is removed from or voluntarily leaves their assigned externship site due to failure to comply with GSSTI policies or the site's professional standards, the student will be responsible for securing an alternate externship site to complete any remaining program requirements.

Student Responsibilities During Externship

Students participating in the externship represent both themselves and GSSTI and are expected to maintain the highest standards of professionalism at all times.

Students are expected to:

- Arrive on time and prepared for each scheduled externship shift.
- Providing reliable transportation to and from their assigned externship site
- Follow the policies, procedures, and professional standards of both GSSTI and the assigned externship site.
- Perform assigned duties within the scope of the educational experience under appropriate supervision.
- Maintain professional behavior and respectful communication with patients, staff, and supervisors.
- Protect the confidentiality of patient and facility information.
- Immediately report any concerns, incidents, or workplace issues to GSSTI.
- Comply with all applicable safety, infection control, and workplace policies established by the externship site.

Professional Standards

Externship provides students with the opportunity to demonstrate the professional behaviors expected in the healthcare workforce. Students are expected to conduct themselves in a manner that reflects positively on both themselves and GSSTI. Failure to meet professional expectations may result in disciplinary action, removal from the externship site, or other academic consequences.

During externship, students are expected to:

- Maintain a professional attitude and positive work ethic.
- Maintain professional grooming and personal hygiene.
- Follow the site's dress code, identification, and personal protective equipment (PPE) requirements.
- Communicate respectfully with patients, supervisors, coworkers, and GSSTI staff.
- Refrain from inappropriate language, disruptive behavior, or unprofessional conduct.
- Comply with all confidentiality and privacy requirements applicable to the externship site.

Attendance During Externship
Students are expected to attend all scheduled externship hours. If a student is unable to report for a scheduled externship shift, they must notify both their externship site supervisor and assigned GSSTI coordinator as soon as possible in accordance with the reporting procedures established by the institution and the externship site. Students are responsible for completing all required externship hours before graduation. Repeated absences, excessive tardiness, failure to report absences, or failure to comply with attendance expectations may result in removal from the externship site or other academic action.

Students are required to submit their timesheets or paystubs via the approved submission channels. Email submissions are not acceptable. In accordance with GSSTI's attendance policy, missing two consecutive timesheet or paystub submissions is the equivalent of ten consecutive business days and will result in dismissal from the program. Should these timesheets or paystubs be submitted after the required deadlines, students may be eligible for re-enrollment in the program.

LEAVE OF ABSENCE (LOA)
A Leave of Absence (LOA) is available to eligible students who require time away from their program due to documented extenuating circumstances. Approval of an LOA is not automatic and is granted at the discretion of the student's assigned coordinator.

To be considered for an LOA, students must:
- ➢ Meet with their assigned coordinator to review their academic status, program requirements, anticipated completion date, and any other relevant program information.
- ➢ Complete and return the required Leave of Absence Request to their assigned coordinator.
- ➢ Provide supporting documentation verifying the extenuating circumstances, if applicable.
- ➢ Indicate the anticipated start date and expected return date.

Students are not eligible for an LOA during their first course/module. An approved LOA may not exceed a cumulative total of 180 calendar days during a student's enrollment. An approved LOA does not guarantee that a student will return to the same module or externship schedule. Upon returning, students will be placed at the appropriate point in the program based on course availability, program sequencing, and institutional requirements.

Students who do not return on or before their approved return date and have not received an approved extension will be dismissed from the institution.

ACADEMIC DISMISSAL
Students may be subject to academic dismissal for failure to maintain satisfactory academic performance or comply with academic requirements, including but not limited to:

- ➢ Failing three (3) consecutive modules.
- ➢ Failing the same module three (3) times.
- ➢ Exceeding Maximum Time Frame by failing five (5) total modules.
- ➢ Failure to maintain Satisfactory Academic Progress (SAP), when applicable.
- ➢ Failure to satisfy other academic requirements established by GSSTI.

Academic dismissal is separate from disciplinary dismissal and is based solely on a student's academic performance and compliance with academic policies.

Academic Appeals
Students may appeal an academic decision, including academic dismissal or a final course grade, in accordance with the Dismissal Appeal Process outlined in the Student Discipline section of this Student Handbook. Students are encouraged to discuss academic concerns with their instructor whenever appropriate before submitting a formal appeal.

RE-ENROLLMENT POLICY
Former students who voluntarily withdraw or are administratively withdrawn from GSSTI may apply for re-enrollment. Re-enrollment is not automatic and is subject to institutional review, program availability, and all applicable institutional, state, federal, and accreditation requirements.

As part of the review process, the institution may consider factors including, but not limited to:
- ➢ Previous academic performance.
- ➢ Attendance history.
- ➢ Compliance with institutional policies and procedures.
- ➢ Professional conduct while previously enrolled.
- ➢ Program availability.

- ➢ Curriculum changes that have occurred since the student's last date of attendance.
- ➢ The student's previous enrollment history and current readiness to successfully complete the program.

Based on this review, GSSTI reserves the right to approve or deny any request for re-enrollment.

Re-Enrollment Timeframes
The academic requirements for returning students are determined by the length of time between the student's last date of attendance and the date of re-enrollment.

Time Between Withdrawal and Re-Enrollment	Re-Enrollment Requirement
Within 6 months	Students may resume the program from the point at which they withdrew, provided all re-enrollment requirements have been satisfied.
More than 6 months but within 12 months	Students are required to repeat all clinical modules, provided all re-enrollment requirements have been satisfied and the student has not started externship. If externship has been started, students may resume the program from the point at which they withdrew.
More than 12 months	Students are required to restart the program from the beginning under the curriculum, tuition, fees, and institutional policies in effect at the time of re-enrollment.

R**e-Enrollment Requirements**
As part of the re-enrollment process, students are required to:

- ➢ Complete updated enrollment documentation.
- ➢ Meet with a Financial Aid representative to review financial aid eligibility, funding status, and any outstanding financial obligations prior to re-enrollment.
- ➢ Satisfy any outstanding financial obligations to the institution.
- ➢ Meet any revised admissions, curriculum, tuition, fee, or regulatory requirements in effect at the time of re-enrollment.
- ➢ Complete any additional institutional requirements established by GSSTI prior to re-enrollment.

Students are permitted a maximum of two enrollments in the same educational program. Students who have exhausted both enrollment opportunities are not eligible for additional re-enrollment. Approval for re-enrollment is subject to institutional review and is not guaranteed.

TRANSFERS FROM & TO ANOTHER INSTITUTION POLICY

GSSTI does not accept transfer credits from other institutions. Likewise, credits or clock hours earned at GSSTI may not be accepted for transfer by another institution. Acceptance of transfer credit is solely at the discretion of the receiving institution.

TRANSFERS BETWEEN GSSTI PROGRAMS

Students who desire to transfer between programs must meet with their Student Affairs Coordinator to determine the eligibility of transfer between programs. Each program's hours completed will be evaluated for satisfactory completion and relevance for transfer.

GRADUATION REQUIREMENTS

To be eligible for graduation and receive a Certificate of Completion from GSSTI, students must successfully satisfy all program and institutional requirements.

Graduation requirements include:

- ➢ Maintaining a minimum cumulative course average of 70%.
- ➢ Maintaining a minimum of 80% attendance in each module.
- ➢ Successfully completing all required coursework, clinical requirements, externship hours, and other program competencies.
- ➢ Meeting all financial obligations to GSSTI.

- ➢ Submitting all required documentation for the student file.
- ➢ Completing the program within the institution's Maximum Time Frame.

GSSTI's academic year runs from July 1 through June 30. All academic and program requirements must be completed within that academic year to participate in the corresponding graduation ceremony. Students who complete their program after June 30 will be eligible to participate in the graduation ceremony for the following academic year.

Upon successful completion of all graduation requirements, students will receive a Certificate of Completion, Official Transcript, and copy of any other diplomas or certifications completed throughout their time in their program.Graduates of programs leading to industry certification may also be eligible to sit for applicable certification examinations in accordance with the requirements of the certifying organization.

V. STUDENT SERVICES

MEDIA SERVICES

GSSTI provides Media Services to support student learning and academic success. Media Services are available to students, faculty, and staff during the institution's normal hours of operation and include a variety of educational resources designed to supplement classroom instruction.

Available resources may include:

- ➢ Reference books and educational publications
- ➢ Industry-related periodicals, newspapers, and magazines
- ➢ Audio-visual equipment and instructional technology
- ➢ Internet access
- ➢ Laptop computers
- ➢ Program-specific training devices and other educational materials

Certain resources, including laptop computers, projectors, and specialized training equipment, may require advance scheduling through the Administrative Assistant.

Use of Media Services

Media Services are available during posted Media Center hours. Students wishing to use the Media Center must check in with the Front Desk Administrative Assistant before use. The Media Center is intended for educational purposes only and may not be used during scheduled class time. If all workstations are occupied, students may reserve the next available time through the Front Desk Administrator. Books, reference materials, and publications must remain within the Media Center unless otherwise authorized by GSSTI.

Borrowing Materials & Equipment

Approved materials and equipment may be borrowed for up to one (1) week, unless an alternate return date is authorized by GSSTI administration. Students are responsible for returning all borrowed materials by the designated due date. Failure to comply with established borrowing procedures may result in the temporary suspension of borrowing privileges or other administrative action.

GSSTI-owned laptop computers may only be used under the supervision of an instructor in the classroom or under the supervision of the Administrative Assistant within the Media Center. All institutional devices are configured for educational use and must be used in accordance with GSSTI policies.

Printing Services

Printing services are available through the Front Desk Administrative Assistant. Students requesting large print jobs are encouraged to notify the front desk in advance to ensure timely processing.

LOST AND FOUND

GSSTI is not responsible for any personal belongings that are lost, damaged or stolen while on campus or at any institutional activity. Students should ensure that all valuables are labeled with their name and phone number and are always in their possession. Items

found on campus should be turned in to the Front Desk Administrative Assistant. Students are responsible for reporting lost items immediately and for checking to see if lost items have been recovered.

STUDENT LOUNGE

GSSTI provides a designated student lounge where students may take breaks and eat meals. The lounge is equipped with seating, tables, and a microwave for student use. Students are expected to help maintain a clean, safe, and respectful environment by disposing of trash properly, cleaning up after themselves, and treating the space and equipment with care. Food and beverages should remain within the student lounge or other designated areas and are not permitted in classrooms, laboratories, or other instructional spaces. Students are expected to be considerate of others while using the lounge and to comply with all institutional policies regarding appropriate conduct and cleanliness.

EMERGENCY PROCEDURES

The safety of students, faculty, staff, and visitors is a priority at GSSTI. The institution maintains emergency preparedness and evacuation procedures designed to promote a safe learning environment.

Emergency evacuation plans are posted throughout the campus. In the event of an emergency, students are expected to remain calm, follow the instructions of GSSTI personnel, and evacuate the building using the nearest safe exit unless otherwise directed. Students should not re-enter the building until authorized by emergency personnel or GSSTI administration.

STUDENT AFFAIRS DEPARTMENT

The Student Affairs Department provides students with guidance, support, and resources throughout their enrollment at GSSTI. Student Affairs works collaboratively with faculty and other institutional departments to promote student success and assist students in navigating institutional policies, procedures, and available support services. Student Affairs services include, but are not limited to:

- Academic advising and student support.
- Attendance monitoring and student outreach.
- Academic progress monitoring and intervention.
- Coordination of LOA requests.
- Re-enrollment guidance and support.
- Assistance with institutional policies and procedures.
- Student concerns and referrals to appropriate institutional or community resources.

Students who are considering an LOA, withdrawing from the institution, or seeking re-enrollment should contact their assigned Student Affairs Coordinator as early as possible to discuss available options and applicable institutional policies.

Each student is assigned a Student Affairs Coordinator at the beginning of their program. Students can find their assigned coordinator and contact information within their Canvas account or by contacting either Campus.

STUDENT PORTAL

Students receive access to GSSTI's student portal, OnlineSmart, following the beginning of their program. The student portal provides access to important academic information, including grades, attendance, and other student records.

Students are responsible for maintaining the confidentiality of their login credentials and must not share their username or password with any other individual. Unauthorized use of another student's account or sharing login credentials may result in disciplinary action.

GRADUATE JOB PLACEMENT ASSISTANCE & PROCEDURES

GSSTI is committed to supporting graduates as they transition from education to employment by providing career development resources and job placement assistance. Throughout their program, students participate in career readiness activities designed to prepare them for entry-level employment in their chosen field. These activities may include resume development, job search strategies, networking techniques, interview preparation, and professional communication skills.

Upon successful completion of their program, graduates are eligible to receive job placement assistance from GSSTI's Job Placement Coordinators. Available services may include:

- Individual career counseling and employment planning.
- Resume and cover letter review.

- ➢ Mock interviews and interview preparation.
- ➢ Career readiness workshops.
- ➢ Employer referrals and job search assistance.
- ➢ Follow-up with graduates regarding employment outcomes.

While GSSTI provides job placement assistance and career support, the institution **does not promise or guarantee employment**. Securing employment is ultimately the responsibility of the graduate and is dependent upon factors including individual qualifications, professional conduct, employment market conditions, and interview performance.

Graduates are encouraged to maintain communication with their Job Placement Coordinator throughout their employment search and to notify GSSTI upon obtaining employment. Once employment is obtained, students are expected to submit one paystub or complete the Employer Verification Form. This information assists the institution in maintaining accurate graduate outcome data and evaluating the effectiveness of its Job Placement services.

AMCA CERTIFICATION EXAMS

Students who successfully complete an eligible GSSTI program may become eligible to sit for the applicable American Medical Certification Association (AMCA) certification examination. The initial Certified Clinical Medical Assistant (CCMA) examination fee is included in tuition for eligible students. Students are eligible to take the examination for up to one (1) year following successful program completion unless otherwise permitted under AMCA requirements. Students who miss their scheduled examination, fail to register within the eligibility period, or require additional examination attempts are responsible for any applicable retesting or certification fees.

GSSTI will provide eligible students with registration instructions and examination scheduling information. Certification examinations are administered at GSSTI's Jersey City campus for Local Learners and approved testing locations designated by GSSTI or AMCA for Distance Learners.

Students choosing to pursue additional certifications not included in their tuition, such as EKG Technician or Phlebotomy Technician certifications, are responsible for any associated examination fees.

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 select if registering for your first attempt)

VI. PAYING FOR SCHOOL: FINANCIAL INFORMATION

FINANCIAL AID

Do not discuss your financial aid information with other students. Financial aid information is confidential and is specific to each individual student. Each student's financial aid eligibility and award may be different based on their individual circumstances.

GSSTI follows the general federal eligibility requirements established by the U.S. Department of Education for determining whether a student is considered dependent or independent for federal student aid purposes.

Independent Student Status

A student is generally considered an independent student for federal financial aid purposes if the student meets one or more of the applicable criteria established by federal regulations.

The following circumstances may qualify a student as independent:

- ➢ The student will be 24 years of age or older by January 1 of the applicable award year.
- ➢ The student is married.

- ➢ The student has children or other legal dependents who receive more than half of their support from the student.
- ➢ The student has other dependents, other than a spouse or children, who live with the student and receive more than half of their support from the student.
- ➢ The student is a veteran of the U.S. Armed Forces.
- ➢ The student is currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- ➢ At any time since the student reached the specified age under federal regulations, both parents were deceased, the student was in foster care, or the student was a dependent or ward of the court.
- ➢ The student is determined to be an independent student by a financial aid administrator based on applicable federal requirements and documented circumstances.

Students who do not meet one of the standard independent student criteria may be considered independent only under specific circumstances permitted by federal regulations and with appropriate documentation.

Unusual Circumstances and Documentation

A student may be eligible for a dependency override or independent status if the student can provide appropriate documentation demonstrating one of the following circumstances:

- ➢ A court in the student's state of legal residence determined that the student was an emancipated minor.
- ➢ A court determined that the student was placed under the legal guardianship of an individual other than the student's parent or stepparent.
- ➢ At any time during or after the applicable year, a high school or school district homeless liaison determined that the student was an unaccompanied youth who was homeless or at risk of being homeless.
- ➢ A financial aid administrator determines, based on documented unusual circumstances and applicable federal requirements, that the student should be treated as an independent student.

Students who are unable to provide parental information due to unusual circumstances should contact the Financial Aid Office. The Financial Aid Office will review the circumstances and determine what documentation is required in accordance with applicable federal regulations.

To receive Federal Student Aid, you will need to:

To receive Federal Student Aid (FSA), a student must meet the applicable eligibility requirements established by the U.S. Department of Education.

A. **Qualify for Postsecondary Education**

The student must qualify to receive a post-secondary education by meeting one of the following requirements:

- ➢ Have a high school diploma;
- ➢ Have a General Educational Development (GED) certificate; or
- ➢ Have completed high school education in a homeschool setting that meets applicable state law requirements.

Students who do not have a high school diploma or equivalent may still qualify by enrolling in an eligible Career Pathway Program and meeting one of the applicable Ability to Benefit (ATB) options. For details, see the school's Ability to Benefit Policy.

B. Demonstrate Financial Need

The student must demonstrate financial need to qualify for federal student aid programs that are based on financial need.

C. Be Enrolled in an Eligible Program

The student must be enrolled or accepted for enrollment as a **regular student** in an eligible certificate or educational program.

D. Have a Valid Social Security Number

The student must have a valid Social Security number (SSN), unless the student is from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau, as permitted under federal regulations.

E. Complete the FAFSA

The student must complete the Free Application for Federal Student Aid (FAFSA). The school must receive a current Institutional Student Information Record (ISIR) before beginning the initial federal student aid eligibility review.

F. Complete Required FAFSA Certifications
The student must complete and sign the required FAFSA certifications, including statements confirming that the student:

- Is not in default on a federal student loan, unless otherwise permitted under federal regulations;
- Does not owe a refund on a federal student grant, unless otherwise resolved or permitted under federal regulations; and
- Will use federal student aid only for authorized educational purposes.

G. Maintain Satisfactory Academic Progress
The student must maintain Satisfactory Academic Progress (SAP) in accordance with the school's published SAP policy to remain eligible for federal student aid.

H. Enrollment Requirement for Federal Direct Loans
To receive assistance through the Federal Direct Loan Program, a student generally must be enrolled at least half-time in an eligible program.

I. Pell Grant Enrollment and Lifetime Eligibility
The Federal Pell Grant Program does not require a student to be enrolled at least half-time. However, the student's enrollment status may affect the amount of Pell Grant funds for which the student is eligible during a payment period.

A student may receive Federal Pell Grant funds for the equivalent of up to 12 full-time semesters or approximately 600% Lifetime Eligibility Used (LEU). Once a student reaches the 600% Pell Grant lifetime limit, the student is no longer eligible to receive additional Pell Grant funds.

Citizenship and Eligible Non-Citizen Requirements:

In addition to meeting the general Federal Student Aid eligibility requirements, a student must meet **one of the following citizenship or eligible noncitizen requirements**:

1. U.S. Citizen or U.S. National
The student must be a U.S. citizen or U.S. national. U.S. nationals include individuals who are natives of American Samoa or Swains Island.

2. Permanent Resident or Eligible Noncitizen
The student must be a U.S. permanent resident and have appropriate documentation, such as a Permanent Resident Card (commonly referred to as a Green Card), or otherwise qualify as an eligible noncitizen under federal regulations.

3. Eligible Immigration Status
The student may qualify as an eligible noncitizen if their Arrival/Departure Record (Form I-94) issued by U.S. Citizenship and Immigration Services (USCIS) indicates an eligible immigration status, including:

- **Refugee**
- **Asylum granted**
- **Cuban Haitian Entrant**
- **Conditional Entrant**, when applicable under federal regulations
- **Victim of human trafficking** with an eligible T visa status, including T-2, T-3, T-4, or other qualifying derivative status
- **Parole**, when the student meets the applicable federal requirements for parole and provides documentation establishing eligibility

  - Form I-94, Arrival/Departure Record
  - Employment Authorization Document (Form I-766), when applicable
  - USCIS documentation confirming refugee or asylum status
  - T visa documentation for qualifying victims of human trafficking
  - Documentation confirming qualifying Cuban Haitian Entrant status
  - USCIS documentation confirming qualifying parole status
  - Other immigration documents requested by the Financial Aid Office or required by the U.S. Department of Education

The Financial Aid Office will review the students' immigration documentation to determine whether the student meets the federal requirements for eligible noncitizen status and is eligible to receive Federal Student Aid.

Students may be required to provide additional documentation for the school to complete the citizenship or eligible noncitizen verification process.

Federal Pell Grant

What Is a Federal Pell Grant?

- A **Federal Pell Grant** is a form of federal financial aid that helps eligible undergraduate students pay for their education after high school. Generally, an undergraduate student is one who has not yet earned a bachelor's degree, graduate degree, or other qualifying professional degree.
- For many eligible students, the Pell Grant provides a foundation of financial assistance that may be supplemented by other federal, state, institutional, or private sources of financial aid.
- Unlike a student loan, a Pell Grant generally **does not have to be repaid**. However, a student may become responsible for repaying some or all the funds received if the student withdraws, stops attending, or otherwise becomes ineligible and a required federal aid calculation determines that an amount must be returned.
- When a student withdraws or otherwise ceases attendance before completing the program, the school is required to determine whether any Federal Pell Grant funds must be returned under applicable federal regulations. The school reports the student's enrollment and financial aid information as required to the **U.S. Department of Education**.
- If a student has an outstanding federal student aid debt, the U.S. Department of Education may use authorized federal debt-collection procedures to collect the amount owed. These procedures may include, when legally permitted, the application of certain federal payments or tax refunds toward an eligible federal debt.
- A student **may not receive Federal Pell Grant funds from more than one school for the same period of enrollment**. Students are responsible for providing accurate information regarding their enrollment and financial aid received at other institutions.
- Students should contact the Financial Aid Office if they have questions about Pell Grant eligibility, withdrawal, repayment, or their federal student aid account.

1. How do I qualify?

To determine whether you are eligible for a Federal Pell Grant, the **U.S. Department of Education** uses information reported on your **Free Application for Federal Student Aid (FAFSA)** to calculate your **Student Aid Index (SAI)**.

The SAI is used by the school to determine a student's eligibility for federal student aid, including the Federal Pell Grant. Your FAFSA Submission Summary will provide your SAI and other information used in determining your federal student aid eligibility.

Eligibility may also depend on other factors, including your enrollment status, cost of attendance, program eligibility, and remaining Pell Grant lifetime eligibility.

2. How Much Can I Receive?

The amount of Federal Pell Grant assistance a student may receive depends on several factors, including:

- The student's **Student Aid Index (SAI)**;
- The student's enrollment status;
- The student's **cost of attendance**;
- The length of the student's academic program or payment period; and
- The student's remaining **Pell Grant Lifetime Eligibility Used (LEU)**.

For the 2026–27 award year (July 1, 2026, through June 30, 2027), the maximum Federal Pell Grant award is $7,395. The amount an individual student receives may be less than the maximum based on the student's eligibility and circumstances.

For current Pell Grant award amounts and eligibility information, students should visit the official Federal Student Aid website:

Federal Student Aid – Pell Grant Maximum Award

3. When Do I Apply?

Students may apply for federal financial aid by completing the FAFSA through the official Federal Student Aid website:

FAFSA – Student Aid.gov

The **GSSTI Federal School Code is 042433**.

Students should make an appointment with the Financial Aid Office and bring all required documentation. Students are encouraged to contact the Financial Aid Office in advance to determine which documents will be needed for their appointment.

FAFSA processing and financial aid review times may vary throughout the year. Once the school receives the student's FAFSA information and other required federal eligibility information, the Financial Aid Office can determine the student's estimated financial aid eligibility.

Important: Financial aid awards are estimates until the school receives the required official federal eligibility information and completes its review. Students must complete all required financial aid steps before federal aid can be disbursed.

Direct Loans

What Is a Direct Loan?
A **Federal Direct Loan** is a federal student loan that helps eligible students and, in certain cases, parents pay for education after high school. The U.S. Department of Education is the lender rather than a private bank or other financial institution.

What Types of Direct Loans Are Available?
Direct Subsidized Loans are available to eligible undergraduate students who demonstrate financial need. The federal government generally pays the interest on a Direct Subsidized Loan while the student is enrolled at least half-time, during the six-month grace period, and during eligible deferment periods.
Direct Unsubsidized Loans are available to eligible undergraduate and graduate students and are not based on financial need. Interest accrues during all periods, including while the student is enrolled in school, during the grace period, and during deferment or forbearance periods. The borrower is responsible for the interest.

Direct PLUS Loans are federal loans available to eligible parents of dependent undergraduate students. Interest accrues during all periods. PLUS, loans are subject to applicable federal eligibility requirements and, for parent and graduate/professional PLUS borrowers, a credit check.

Direct Consolidation Loans allow eligible borrowers to combine certain federal student loans into a single Direct Consolidation Loan with one monthly payment. Consolidation has specific eligibility requirements and may affect the terms of the loans being consolidated.

What Are the Eligibility Requirements?
To receive a Federal Direct Loan, a student generally must:

- Meet the general eligibility requirements for Federal Student Aid;
- Be enrolled at least **half-time** in an eligible program;
- Be enrolled at a school that participates in the Federal Direct Loan Program;
- Complete the required FAFSA and other required financial aid documentation; and
- Meet the applicable requirements for the specific type of Direct Loan.

How Do I Apply for a Direct Loan?

Students must first complete the **FAFSA** and complete the financial aid process required by the school.

Students who are offered a Direct Loan must complete the required loan requirements through the official Federal Student Aid website:

Federal Student Aid – Student Loans

Before receiving their first Direct Loan, a student borrower generally must:

- Complete **Entrance Counseling**;
- Complete and sign a **Master Promissory Note (MPN)**; and
- Complete any additional requirements established by the school or U.S. Department of Education.

The MPN is a legally binding agreement in which the borrower agrees to repay the loan and any applicable interest and fees according to the terms of the loan.

How Much Can I Borrow?
The maximum amount a student may borrow each academic year depends on the student's grade level, dependency status, program, and other applicable factors.

For example, the annual Direct Loan limit for a first-year undergraduate student is generally $5,500 for a dependent student and $9,500 for an independent student. The actual amount a student may borrow is determined by the school and may be less than the federal maximum based on the student's cost of attendance, other financial aid, annual limits, aggregate loan limits, and other eligibility factors.

There are also aggregate limits on the total amount of federal Direct Loans a student may receive.

What Is the Interest Rate?
Federal Direct Loans have fixed interest rates. The interest rate may differ depending on the type of loan and the applicable federal loan period.

Students should visit the official Federal Student Aid website or contact the Financial Aid Office for the current interest rates applicable to their loans.

Federal Student Aid – Interest Rates and Fees

Is There a Loan Fee?
Yes. Direct Loans may have a loan fee, which is a percentage of the principal amount borrowed.

The loan fee is deducted from the loan proceeds before the funds are disbursed to the student or school. As a result, the amount received may be less than the amount the borrower is required to repay.

When Do I Have to Begin Repaying My Loan?
For most Direct Subsidized and Direct Unsubsidized Loans, borrowers generally receive a six-month grace period after they graduate, leave school, or drop below half-time enrollment before they are required to begin making payments.

Interest may accrue during the grace period on Direct Unsubsidized Loans.

Direct PLUS Loans do not have the same six-month grace period as Direct Subsidized and Direct Unsubsidized Loans. Parent PLUS and Graduate PLUS borrowers should review their specific repayment terms and options with their loan servicer.

Borrowers may qualify for deferment, forbearance, income-driven repayment plans, or other repayment options under applicable federal requirements.

Students and borrowers should contact their loan servicer or visit the official Federal Student Aid website for current information about repayment requirements and available options.

Student Aid.gov – Repaying Student Loans

FEDERAL FINANCIAL AID & PROCESS FOR COMPLETING THE FAFSA 2026–27 AWARD YEAR

To be considered for Federal Student Aid, a student must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA is completed online through the official Federal Student Aid website:

Student Aid.gov – FAFSA

For a dependent student, the student and required parent contributor must provide the information necessary to complete the FAFSA.

Creating an FSA ID
Before completing the FAFSA, the student and required parent contributor must create their own Federal Student Aid (FSA) ID. The FSA ID consists of a unique username and password and is used to access and electronically sign federal student aid documents.

Each person must create and use their own FSA ID. An FSA ID should not be shared with another person.

The student and parent contributor may be required to complete an identity verification process. Processing times may vary depending on the verification method and circumstances.

Completing the FAFSA
After establishing the required FSA ID, the student and parent contributor, when applicable, complete the FAFSA and provide the required financial and personal information.

The FAFSA collects information used by the U.S. Department of Education to determine the student's eligibility for federal student aid. For the 2026–27 award year, the FAFSA information was used to calculate the student's Expected Family Contribution (EFC).

Once the FAFSA is submitted and processed, the student receives a FAFSA Submission Summary containing information from the submitted FAFSA, including the student's EFC for the 2026–27 award year.

School Review and ISIR

After the FAFSA is processed, the U.S. Department of Education sends an Institutional Student Information Record (ISIR) to the schools listed on the FAFSA.

The Financial Aid Office reviews the ISIR to determine the students' eligibility for federal student aid and to identify any comments, required corrections, or verification requirements.
If the student is selected for verification, the Financial Aid Office will notify the student of the additional documentation required. The student must provide the requested documentation before the school can complete the financial aid eligibility determination and, when applicable, disburse federal student aid.

The Financial Aid Office maintains the students' FAFSA and financial aid documentation in accordance with applicable federal regulations and institutional policies.

Verification

Each year, the U.S. Department of Education selects a percentage of FAFSA applicants for federal verification. Selection may be based on federal criteria and is not necessarily an indication that the student made an error on the FAFSA.

If a student is selected for verification, the Financial Aid Office will notify the student of the additional documentation required to complete the verification process. Depending on the student's FAFSA information and the applicable federal verification requirements, the student may be required to complete a Verification Worksheet and provide supporting documentation.

Documentation may include, but is not limited to:

- Federal tax information or tax transcripts, when required;
- W-2 forms for the student and, when applicable, the student's spouse or parent contributor;
- Documentation of certain types of untaxed income or benefits;
- Documentation of housing or other allowances, when applicable;
- Identity or citizenship documentation, when required; and
- Other documentation required under federal verification regulations.

Students will be notified in writing of all documentation required to complete the verification process.
The Financial Aid Office will review the submitted documentation and compare the information with the FAFSA information. If corrections are required, the school will update or submit corrections to the FAFSA as appropriate.

If the verification process results in a change to the student's Expected Family Contribution (EFC) for the 2026–27 award year or otherwise affects the student's eligibility or financial aid award, the student will be notified by email or in writing.

Financial aid cannot be finalized or disbursed when federal verification requirements remain outstanding when applicable. Students are responsible for providing requested documentation in a timely manner to avoid delays in processing their financial aid.

PAYMENTS

Payment plans will be discussed with each student at the time of registration and will be outlined in the **Enrollment Agreement/School Contract**.

Students are responsible for making payments according to the terms of their payment plan. Failure to make required payments on time may result in the following actions:

- **Excessive or repeated late payments** may result in dismissal from the school. Upon dismissal, all outstanding balances may become immediately due and payable unless the student provides written documentation explaining the reason for the late payments and the Director approves an alternative payment arrangement.
- **Delinquent accounts** may be referred to a collection agency retained by GSSTI when a student abandons or ceases attending a training program without officially withdrawing in accordance with the school's withdrawal policy and has an outstanding balance.

METHODS OF COLLECTING DELINQUENT PAYMENTS

Students are responsible for satisfying all amounts legally owed to the school in accordance with the terms of their Enrollment Agreement and applicable school policies.

If a student is unable to pay the full outstanding balance before leaving the school, the student must contact the school to establish a payment arrangement acceptable to GSSTI.

If the student fails to:
- Make an acceptable payment arrangement within 30 days of leaving the school; or
- Fulfill the terms of an approved payment arrangement,

GSSTI may exercise the rights and remedies available to the school under the Enrollment Agreement and applicable law to collect the outstanding balance. These actions may include referring to the student's account to a collection agency.

The school will maintain appropriate documentation of payment arrangements, collection efforts, and payments received in accordance with institutional policies and applicable requirements.

REFUND POLICY OR CANCELLATION

All advance payments will be refunded in full under the following circumstances:
- The applicant is not accepted by the school; or
- The applicant cancels writing within three business days after acceptance by the school, even if instruction has begun during the three-business-day period.

If cancellation occurs more than seven days after signing the Enrollment Agreement but before the student begins classes, the school may retain the applicable registration fee.

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 a tour of the school facility and inspection of the equipment, whichever occurs first.

FULL TIME / PART TIME STUDENTS

For students who withdraw or terminate their enrollment after instruction has begun, the school may retain the administrative fee, not to exceed $100, plus the applicable portion of tuition based on the proportion of the total program taught as of the student's date of withdrawal.

Refunds will be calculated as follows:
- During the first 10% of the period of financial obligation: The institution shall refund at least 90% of the tuition.
- After the first 10% and through the first 25% of the period of financial obligation: The institution shall refund at least 50% of the tuition.
- After the first 25% and through the first 50% of the period of financial obligation: The institution shall refund at least 25% of the tuition.
- After the first 50% of the period of financial obligation: The institution may retain all of the tuition.

Date of Withdrawal or Termination

The date of withdrawal or termination is the student's last date of attendance.

Any refund due to the student will be calculated based on the applicable date of withdrawal or termination and paid within 45 days of that date. Refunds, when due, will be issued without requiring a request from the student.

Official Leave of Absence
In the case of an official Leave of Absence (LOA), if a student fails to return to training by the scheduled end date of the leave, the student will be considered withdrawn or terminated in accordance with the school's applicable policies.

Any refund due to the student will be calculated based on the applicable date of withdrawal or termination and paid within 45 days of the applicable date of withdrawal or termination.

The school will maintain appropriate documentation of withdrawals, cancellations, leaves of absence, refund calculations, and refunds issued in accordance with applicable requirements.

⇒ END ⇐