



Table of Contents

Overview	2
Consumer Information	2
Graduation & Placement Rate Information	3
Improvements to Academic Programs	3
Copyright Infringement	3
Student Demographic Information	3
Family Education Rights and Privacy Act (FERPA)	4
Protection of Student Speech and Association Rights	4
Vaccinations	4
Voter Registration Information	4
Campus Crime Statistics	4
Sexual Assault Prevention and Awareness	5
Substance Abuse Information	5
Textbook Information	5
Financial Need	5
Eligibility Requirements	6
Financial Aid Programs Available to Students	6
Grants	7
Loans	7
Alternative Loans	7
Other Sources of Financial Aid	7
Veterans Benefits	7
Chapter 33 VA Benefits	8
How Students Apply for Financial Aid	9
Verification	9
Comment Codes / Conflicting Information	10
Disbursing Funds	10
To Continue Receiving Financial Aid	10
How Refunds Affect Financial Aid	11
Borrower Information	11
Repayment	11
Interest	12
Payments	12
Deferment / Forbearance	12
Other Special Repayment Cases	12
Loan Consolidation	12
Loan Cancellations	13
National Student Loan Data System (NSLDS)	13
Student Responsibilities	13
Related Websites	14
School Information	14
Campus Addresses	14



OVERVIEW

The U.S. Department of Education (ED) requires schools participating in Federal student aid programs to disclose certain information to prospective and current students and employees as a requirement to participate in Federal financial aid programs. The purpose of this document is to make the student and prospective student aware of informational materials that are available. Students and prospective students are encouraged to review these materials and become familiar with them.

- Consumer Information
- The Student Right-to-Know and Campus Security Act
- Family Educational Rights and Privacy Act (FERPA)
- Voter Registration
- Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Campus Security/Clery Act)

CONSUMER INFORMATION

The school distributes a variety of publications that contain information regarding the school and its financial aid programs. Students are entitled to receive, at no charge, a paper copy of any of the information contained in this document. Please contact the Financial Aid Department at the campus for more information.

- Financial aid programs available to students
- How students apply for aid and how eligibility is determined
- Criteria for selecting recipients and determining award amounts
- The rights and responsibilities of students receiving aid
- How and when financial aid will be disbursed among students
- The terms and conditions of any employment that is part of the financial aid package
- The terms of, the schedules for, and the necessity of loan repayment, required loan exit counseling, and conditions under which students may obtain deferments
- The criteria for measuring satisfactory academic progress (SAP), and how a student who has failed to maintain SAP may reestablish eligibility for Federal financial aid
- Regulatory agencies that accredit, approve and license the school and its programs
- Costs of attending the school (tuition and fees, books and supplies, and any additional costs of the program in which the student is enrolled or has expressed an interest
- The school refund and withdrawal policy and the federal return of Title IV funds requirements when a student withdraws from school, including the order in which financial aid is refunded
- General information about the school's academic programs, facilities, faculty, and services available to disabled students, including students with intellectual disabilities
- Whom to contact for information on student financial assistance and whom to contact for general school issues
- School policies on transfer of credit, including the criteria it uses regarding the transfer of credit earned at another school
- Emergency response and evacuation procedures to reach students and staff



GRADUATION & PLACEMENT RATE INFORMATION

The school calculates graduation statistics as required by the Federal Student Right-to-Know Act. Student outcomes information is posted on the school's website at <https://www.cdi.edu>.

IMPROVEMENTS TO ACADEMIC PROGRAMS

The school reviews its academic programs on a regular basis to ensure relevancy with current employment requirements and market needs. As deemed appropriate, the school may change, amend, alter or modify program offerings and schedules to reflect this feedback. If you have questions about this process, contact the institution's academics department.

COPYRIGHT INFRINGEMENT

Students should be aware that the unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, is subject to civil and criminal liabilities. Penalties may include monetary damages, fines, and imprisonment. The school prohibits the use of its computers and computer networks for the unauthorized downloading and uploading of copyright-protected material, or for maintaining or storing unauthorized copyright-protected material. Disciplinary action, up to and including expulsion from the school, will be taken against students who engage in unauthorized distribution of copyrighted materials using the school's information technology system.

STUDENT DEMOGRAPHIC INFORMATION

Information about the composition of students at the school is available on the College Navigator website (www.nces.ed.gov/collegenavigator). College Navigator is maintained by the U.S. Department of Education National Center for Educational Statistics.

To view information about the school, enter the school name into the search tool. Here are a few highlights of information within the various sections:

- Enrollment: gender and race/ethnicity distribution of students
- Financial Aid: data regarding the various financial aid sources for students, including Federal grants (Pell and SEOG)
- Retention/Graduation Rate: Retention rate of certificate- or degree-seeking, first-time, fulltime, undergraduate students

The Job Development Staff serves as a liaison between students and employers, serving the students by promoting the school to prospective employers. For additional information regarding career and placement services offered to students during and after enrollment, contact our Job Development Staff.



FAMILY EDUCATION RIGHTS AND PRIVACY ACT (FERPA)

Information regarding student rights under the Family Educational Rights and Privacy Act (FERPA) of 1974 are provided in the school's catalog, which was given to all students prior to enrollment. The catalog and any addenda can also be found on the school's website at <https://www.cdi.edu>. It can also be obtained via hard copy by contacting the school.

PROTECTION OF STUDENT SPEECH AND ASSOCIATION RIGHTS

Students should be treated equally and fairly. The school facilitates the free and open exchange of ideas. Students should not be intimidated, harassed, discouraged from speaking out, or discriminated against.

VACCINATIONS

Good health practices are encouraged for all students. The Vocational Nursing program has specific vaccination requirements. Review the immunization requirements section of the catalog.

VOTER REGISTRATION INFORMATION

As part of the requirement for the institution to participate in the Federal Student Aid programs, we are required by Federal law to provide each student with their state's voter registration form in paper, or by an electronic method. In order to register to vote, please visit http://www.eac.gov/voter_resources/contact_your_state.aspx. Find and select the state to view eligibility requirements, registration deadlines, and a link to visit the state election department web page and obtain the state's voter registration form. In addition, CDI annually sends a message to each student on voter registration information. If you have any questions, please contact the Financial Aid Office.

CAMPUS CRIME STATISTICS

The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Report is distributed to every student on an annual basis, no later than October 1, and is available to prospective students and prospective employees at their request. It is also housed on the school's website under at www.cdi.edu.

This report includes currently available statistics for the previous three years concerning reported crimes that occurred on-campus; in certain off-campus buildings or property owned or controlled by the school; and on public property within, or immediately adjacent to and accessible from the campus (as applicable). The report also includes institutional policies concerning campus security, such as policies concerning sexual assault, domestic violence, dating violence, stalking and other matters.

SEXUAL ASSAULT PREVENTION AND AWARENESS



Throughout the year, the school provides ongoing prevention and awareness programs for students and employees, which focus on preventing dating violence, domestic violence, sexual assault and stalking through risk reduction and increased bystander intervention.

SUBSTANCE ABUSE INFORMATION

The school distributes information relative to substance abuse to all current and prospective students and throughout campus.

TEXTBOOK INFORMATION

To the extent practicable, the school posts current textbook pricing information on its website for all required and recommended materials for all classes. This pricing information includes the International Standard Book Number (ISBN) and market price, if applicable, for each course.

FINANCIAL NEED

“Educational Costs” include tuition, fees, books and supplies. Estimated living expenses are also considered for determining the student’s cost of attendance.

This formula below is used to establish standards of monthly living costs under various conditions. Program costs need to be added to the following figures to calculate the cost of attendance.

Financial need is the difference between actual costs to attend school and the amount the student and/ or family are expected to contribute toward the student’s education.

Students must file a FAFSA (Free Application for Federal Student Aid) to receive Federal Aid. The FAFSA has confidential financial information such as family income, assets, number of family members in the household, and number of persons attending post-secondary education.

These items are necessary to determine the amount of the Expected Family Contribution (EFC). The EFC is used to determine financial aid eligibility and does not represent the amount the student pays to the school.

Below is the Federal formula for determining eligibility:

Student’s Financial Aid Need: Financial Aid need is used to determine eligibility for certain programs.

Cost of attendance: Direct costs include Tuition, books, supplies
 Indirect costs include Room & board, travel, personal and miscellaneous expenses

Minus (–): EFC (Student’s Expected Family Contribution)



Equals (=): Student's Financial Aid Need – Financial Aid need is used to determine eligibility for certain programs

ELIGIBILITY REQUIREMENTS

- Be a U.S. Citizen or National, a U.S. Permanent Resident, or in the United States for other than temporary purposes with the appropriate DHS documentation, or a Citizen of the Freely Associated States.
- Be enrolled as a regular student in an eligible program.
- Have a high school diploma or equivalent.
- Meet enrollment status requirements.
- Have resolved any drug conviction issues.
- Not owe an overpayment on a Federal grant or be in default on a Federal Educational loan received at any school.
- Have a valid social security number.
- If the student is a male who is at least 18 years old, he must be registered with the Selective Service.
- For the FSEOG and Pell Grant only, the student cannot have previously received a bachelor's degree.
- Make satisfactory academic progress (SAP). The definition of SAP is in the school catalog.

If the student was receiving Federal Student Aid during a period of enrollment, and had a federal or state conviction for the sale or possession of drugs, and is over the age of 18, the student may be ineligible for Federal aid. Please consult with the financial aid department or call 1-800-4-FEDAID (1-800-433-3243) to find out more information about this law.

It is important to understand rights and responsibilities about financial aid programs that are available. The United States Department of Education has prepared a brochure entitled "Funding Education Beyond High School, The Student Guide to Financial Aid from the U.S. Department of Education". This brochure is available online at the following website location: <https://studentaid.ed.gov/sa/sites/default/files/funding-your-education.pdf>

FINANCIAL AID PROGRAMS AVAILABLE TO STUDENTS

CDI, Inc. participates in the following financial aid Programs:

- Federal Pell Grant Program
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Direct Parent Loan to Undergraduate Students (PLUS)
- Federal Direct Loans (Subsidized and Unsubsidized loans)
- Alternative Loans

GRANTS

- The Federal Pell Grant is awarded to students who qualify based on the EFC from their FAFSA qualification.



- Federal Supplemental Educational Opportunity Grant (FSEOG) Funds are awarded based on financial need and the availability of funds at the school. FSEOG is a combination of Federal and institutional funding made available throughout the award year. Priority is given to Pell eligible students who demonstrate exceptional need.
- State Grant funds may be available at the school. Check with the financial aid office for more information.

LOANS

- Federal Direct Loans: consists of Subsidized Loans, Unsubsidized Loans and Direct Parent PLUS Loans to Dependent Undergraduate Students.

ANNUAL LOAN AMOUNTS CHART

Student can go to www.StudentLoans.gov to get more information about Federal student loans. On this site, students can complete a master promissory note, entrance and exit counseling, and can also estimate loan repayments. Student loans have several unique features such as deferments, forbearance and cancelations that will be explained to students who decide to borrow Federal loans. More information can also be found below, in this document under Borrower Information.

ALTERNATIVE LOANS

For students requiring funding beyond Federal student aid, private loans (based on credit worthiness) may be an option. Lenders have their own application forms. They approve or deny credit requests based on their credit criteria. Although these loans are specifically for educational costs, they operate much like traditional commercial bank loans. Persons with good credit scores qualify for loans with better interest rates and easier repayment terms. Students are encouraged to apply with one or more co-borrowers to get the best rates.

OTHER SOURCES OF FINANCIAL AID

Students may qualify for additional financial educational assistance. The availability of the following benefits varies by school. Check with the financial aid administrator for information about the availability of state and other financial aid programs.

VETERANS BENEFITS

The Montgomery GI Bill™ - Active Duty (MGIB) The MGIB program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following release from active duty. This program is also commonly known as Chapter 30.

CHAPTER 33 VA BENEFITS



Chapter 33 (VA33): pays tuition and fees directly to the school. Amounts are based on each state. The student receives a monthly check directly from the VA for living expenses.

Yellow Ribbon: Students who have earned 100% VA33 eligibility are eligible for Yellow Ribbon. Only students entitled to the maximum benefit rate (based on service requirements) may receive this funding.

The student may be eligible if:

- They served an aggregate period of active duty after September 10, 2001, of at least 36 months;
- They were honorably discharged from active duty for a service connected disability and served 30 continuous days after September 10, 2001;
- They are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veteran's service under the eligibility criteria listed above.

The Montgomery GI Bill-Selected Reserve™ (MGIB-SR): The MGIB- SR Program may be available to the student if he/she is a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, the Coast Guard Reserve, the Army National Guard and the Air National Guard. This benefit may be used for degree and certificate programs.

Fry Scholarship: Provides Post-9/11 GI Bill benefits to the children and surviving spouses of Service members who died in the line of duty while on active duty after September 10, 2001. This includes living expenses. Children are eligible as of their 18th birthday or high school graduation and ends on their 33rd birthday. A spouse will lose eligibility upon remarriage or 15 years after the Service member's death. Those eligible may receive up to 36 months of education.

Forever GI Bill - Harry W. Colmery Veterans Educational Assistance Act: Effective August 1, 2018 enhances and expands educational benefits for Veterans, service members, families, and survivors.

Survivors and Dependents Educational Assistance Program (DEA): DEA provides education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a service-related condition, or who died while on active duty or as a result of a service-related condition. The program offers up to 45 months of education benefits. These benefits may be used for degree or certificate programs, as well as other types of training.

Children of Post 9/11 Veterans who died from Service in Iraq or Afghanistan. Child must be under 24 years of age, or enrolled in postsecondary program when the parent or guardian died. For more information contact 1-888-GI-BILL-1 (1-888-442-4551) to speak with a Veterans Benefits Counselor or the GI Web site at: www.gibill.va.gov
All VA prospective students can obtain a shopping sheet from the financial aid department.

The Division of Vocational Rehabilitation provides services and financial assistance for education to students with certain disabilities. Further information can be obtained from the



Division of Vocational Rehabilitation at: <https://explore.va.gov/employment-services/vocationalrehabilitation>

Workforce Innovation and Opportunity Act (WIOA) receives funding through the Department of Labor. These funds are made available through local agencies for training persons meeting certain criteria.

HOW STUDENTS APPLY FOR FINANCIAL AID

Students applying for financial assistance are required to complete the Free Application for Federal Student Aid (FAFSA) online at: www.fafsa.ed.gov. Students must meet all Federal submission deadlines for the Federal Financial Aid Programs.

The financial aid administrator will calculate student aid eligibility. The total amount of financial aid awarded is limited to program limits and maximum annual borrowing amounts.

Students will receive an award letter from the financial aid department. The student should notify financial aid if they wish to reject an award or revise a loan amount.

Students who make payments to the school will be required to sign a promissory note as well as the Federal Truth in Lending Act (TILA) forms.

If applying for Federal Direct Loans, the student will complete a master promissory note (MPN) and entrance counseling.

FAFSA VERIFICATION

If selected for verification by the U.S. Department of Education, you will be contacted by our Financial Aid Department. Federal regulations require that the following information is verified for accuracy before payments can be made:

- Household size
- Number in college
- Income earned from work for non-tax filers
- Adjusted Gross Income (AGI)
- U.S. Income Tax paid
- Certain types of untaxed income and benefits
- Child support paid
- Supplemental Nutrition Assistance Program (SNAP) benefits
- IRA/Keogh deductions, untaxed pensions
- Education Credits
- Tax-exempt Interest income
- Other untaxed income included on U.S. income tax return

As part of the Verification process, the student may need to verify High School or GED completion. Students may need to provide proof of identity such as a driver license, state issued



ID or passport. Student may be required to provide documentation from outside sources such as Federal Tax Return Transcripts from the IRS or W-2's.

The student will be notified of any changes to their awards after the verification process is complete.

The school cooperates with all government agencies. Any student suspected of financial aid fraud will be reported to the Regional Office of the Inspector General. If a prospective student or current student suspects fraud, he or she should follow the student complaint and grievance policy as outlined in his or her campus catalog.

COMMENT CODES / CONFLICTING INFORMATION

Students may be required to provide additional documentation to resolve comment codes or conflicting information on their applications. This documentation may include social security card, birth certificate, passport, marriage license, DHS documents, etc. If flagged by the Department of Education for Unusual Enrollment History the student may be required to provide college transcript(s) from previous enrollments. The financial aid office will notify the student if further documentation is required.

It is school policy that each student is given a clear, written explanation of the forms and other documentation needed to verify an application. The student will be given a reasonable length of time to supply the required information. If the student fails to provide documentation, CDI will be unable to process Financial Aid and satisfactory out-of-pocket payment arrangements must be made.

DISBURSING FUNDS

Funds will be applied directly toward tuition and fees. Any overage that occurs will be paid to the student per Federal regulations. Disbursement of funds usually occurs at the pre-determined pay period dates of each academic year for non-term programs. For non-standard term programs, disbursement may vary.

TO CONTINUE RECEIVING FINANCIAL AID

The student must make Satisfactory Academic Progress (SAP) to continue receiving financial aid funds. Academic progress is verified prior to disbursement of financial aid. The SAP policy is in the school catalog. **Financial aid is NOT automatic.** The student must reapply and complete the current FAFSA each award year by going to www.fafsa.ed.gov. The student will be notified by the financial aid administrator when a new application should be submitted.

HOW REFUNDS AFFECT FINANCIAL AID

The following explains policies on refunds to financial aid programs for students who withdraw from school. The catalog gives a detailed explanation of how tuition and fee charges are calculated when a student withdraws.



The amount of financial aid that is retained in the event of withdrawal is based on the U.S. Department of Education regulations. The school may be required to return funds leaving a balance that must then be paid out-of-pocket to CDI, Inc. by the student.

Refunds must be returned to the Federal Student Aid programs in the following order:

- Federal Direct Unsubsidized Loan
- Federal Direct Subsidized Loan
- Federal Direct Parent PLUS Loan
- Federal Pell Grant
- Federal SEOG
- Other Title IV programs
- Other Federal, state or institutional sources
- Student

If excess financial aid funds have been disbursed, the student may have received an overpayment that must be repaid to the DOE. The student will not be able to receive Federal financial aid at any other school until the overpayment is resolved.

CDI withholds official academic transcripts on students owing overpayments or a balance to the school.

BORROWER INFORMATION

REPAYMENT

Repayment begins six months after the student graduates or is enrolled less than half time. This period is called a grace period. Repayment begins after the grace period. Any payments made during the grace period will reduce the loan balance and interest.

The monthly payment is based on the amount borrowed for the Federal Direct Subsidized and Unsubsidized loans. During the exit counseling at www.StudentLoans.gov, repayment information will be displayed. The minimum monthly payment is \$50 on Direct Loans, \$40 per month on Federal Perkins Loans.

INTEREST

No interest is charged on the Federal Direct *Subsidized* Loan until six months after the student graduates or is enrolled less than half time. Interest is charged on the Federal Direct Unsubsidized Loan starting from the first disbursement. An option is given on the master promissory note to pay the interest or let the interest accrue until repayment.

PAYMENTS

Payment to Federal Direct Subsidized, Unsubsidized, and Plus Loans are paid directly to the Department of Education loan servicer. The address and telephone number of the servicer



handling the loan can be found at: www.StudentLoans.gov and is covered during online exit counseling.

For questions on Federal Direct Subsidized, Unsubsidized, and Plus Loans contact the U.S. Department of Education Student Loan Support Center at: 1-800-557-7394.

DEFERMENT / FORBEARANCE

Under certain circumstances, the student may qualify for a deferment or forbearance on the loan. During a deferment, no payments are required and interest does not accrued on the Subsidized loan. Interest will continue to accrue on the Unsubsidized loan. During forbearance, payments are postponed or smaller payments can be made temporarily. Interest accrues on all educational loans during a forbearance.

The Financial Aid Department is available to help students with any loan questions, including deferment, forbearance options, repayment, etc. Contact the Director of Financial Aid at 310-559-0225.

OTHER SPECIAL REPAYMENT CASES

The Department of Education understands there may be situations that make loan repayment difficult. The student can apply for a delayed or reduced repayment schedule based upon documentation of extraordinary circumstances. Interest continues to accrue during this period.

LOAN CONSOLIDATION

The student can apply for a loan consolidation to combine loans together into one payment and possibly lower the payment amount. Loans are consolidated at the weighted average interest rate and rounded to the nearest whole percentage. The monthly payment may be lower and the student will only have one payment. Be aware that the number of years of repayment may increase and it can also increase the interest. Loans are consolidated through an application submitted at studentloans.gov. To ask questions about consolidating your loans before you apply for a Direct Consolidation Loan, contact the Loan Consolidation Information Call Center at 1-800-557-7392

LOAN CANCELLATIONS

Teaching in low-income schools, serving the disabled, Head Start programs, military service in hazardous areas and Peace Corps Service (applicable only to loans to new borrowers after July 1, 1987) may qualify for a partial cancellation. The student's Federal loan obligation will be discharged upon death or approval of permanent disability. In certain circumstances, military personnel may have their loans repaid by the Secretary of Defense in accordance with Section 902 of the Department of Defense Authorization Act of 1981. Questions concerning this program should be addressed to the Financial Aid Department.



NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)

Students and/or parents who receive a Federal student loan will have their information submitted to NSLDS and will be accessible by guaranty agencies, lenders and eligible institutions. For complete information on Federal Student Loans go to: www.nsls.ed.gov and www.StudentLoans.gov .

STUDENT RESPONSIBILITIES

The student should notify their loan servicer of a name or address change. Students are required to complete loan entrance counseling when they first apply and exit counseling upon leaving school.

The student is responsible to repay their loans. If the student does not hear from the loan servicer once out of school, the student should call the Student Loan Support Center.

Students should make prompt payments. Past due accounts are referred to the Department of Education and the Internal Revenue Service. Law requires that the Department of Education release information on students with poor payment records to credit bureaus throughout the country. Overdue payments obligate the student for additional fees and legal costs if a legal suit is filed for collection.

Do not start an unpleasant chain of events! CDI Faculty are here to help students. Contact us at 310-559-0225 or fax 310-559-7114. You may also email the team at admissions@cdiworld.com.

The Financial Aid and Business Office hours Monday – Friday, 9:00 am m- 5:30 pm. Our offices are closed on weekends and all recognized holidays.

RELATED WEBSITES

www.cdi.edu

Information on school Accreditation, Resources, Programs, etc.

<https://studentaid.ed.gov/sa/>

To learn about Federal Student Aid

www.fafsa.ed.gov

Applying for Aid

www.fastweb.org

Finding scholarships to help with school

www.finaid.org

Student guide to Financial Aid

<https://benefits.va.gov/gibill/>

Website for Veterans and funding their education and training

www.nsls.ed.gov



**Career
Development
Institute, Inc.**

National Student Loan Data System for loan information

www.StudentLoans.gov

Federal Student Loan Information

www.nces.ed.gov/collegenavigator

U.S. Department of Education National Center for Educational Statistics.

http://www.eac.gov/voter_resources/contact_your_state.aspx

Voter Registration Information

<https://www.sos.ca.gov/elections/voter-registration/>

SCHOOL INFORMATION

Information about CDI:

Detailed information about CDI can be found in the school catalog. Each student has access to the school catalog at any time, before, during and after enrollment. Every school catalog can be located electronically via CDI's website at <https://www.cdi.edu>.

Hard copies are always available by contacting CDI at 310-559-0225 or in person at the school campus.

Institutional Information:

On July 1st of each year, the school updates all required institutional information and distributes to all currently enrolled students as well as to all prospective students.

Campus Address:

1830 S. Robertson Blvd.

Los Angeles, CA 90035

For any other questions or information requests, please feel free to contact us directly at 310-559-0225,