CAMBRIDGE
JUNIOR COLLEGE

School Catalog

July 1, 2018 – June 30, 2019

990-A Klamath Lane
Yuba City, CA 95993
(530) 674-9199

www.cambridge.edu

WorkForce Training Solutions, Inc. d.b.a. Cambridge Junior College

Our Mission & Purpose

Cambridge Junior College endeavors to provide practical and marketable training in quality business, medical and vocational programs. It is our belief that a well-trained, skilled and confident individual is a valuable asset both to the prospective employer and to this community.

Much more than a corporate philosophy, these few words illustrate the on-going involvement of our committed faculty and staff to guiding our students toward a career and not just another job.

Our Objectives

To achieve our mission, Cambridge Junior College stays abreast of developing training trends and employable skills needed in today's medical and business community. Because we are a small, focused educational institution, we are able to re-design and change our courses to meet particular industry needs in a timely fashion.

Cambridge Junior College endeavors to fulfill its mission by: 1) developing specialized fields of training in programs that are in demand in the local area; 2) providing students with the skills necessary to gain employment in career fields that are in demand in the local area.

It is also the objective of Cambridge Junior College staff and faculty to help students develop critical learning abilities. Students demonstrate these through written and skills testing that reveal learning outcomes particular to their field of study. In order to fully develop students' skills and give them practical experience in real world application, practicum is a vital component of the programs offered at Cambridge.

Cambridge endeavors to teach students values that foster life-long learning by enabling students to master concepts in their area of study and encouraging them to continue to learn or further their education after gaining employment in their field of study.

Our History

Cambridge Junior College was originally founded in Yuba City, California in 1999 as WorkForce Training Solutions, Inc. It was initially developed as a training center to train in the basics of Microsoft Office and clerical duties. The curriculum was expanded in 2003 with the addition of a Medical Assistant Program. Since that time, the program offerings have changed and evolved into the programs offered today, based on feedback from our advisory committee members who are local employers.

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SUPPLEMENTS ATTACHED

Facility Description and Location

Yuba City, CA Campus, 990 'A' Klamath Lane, Yuba City, CA 95993, Phone: (530) 674-9199 www.cambridge.edu

Cambridge Junior College occupies a facility in Yuba City, California. We are conveniently located near public transportation, shopping, lodging and restaurants. The training facility occupies approx. 10,000 sq. feet. The classrooms and laboratories are equipped with equipment to meet training needs. This includes two lecture rooms, two computer labs and two medical assisting lecture/labs. Handicap accessible restrooms are conveniently located within the facility. A student lounge is located near the east lecture room. Our library is accessible to students from our website www.cambridge.edu. Administrative offices are located within the same facility.

Financial Health

Cambridge Junior College has never filed a petition for bankruptcy (does not have a currently pending petition in bankruptcy and has not ever or within the past five years filed a petition), has never had a petition for bankruptcy filed against it that resulted in a reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C Sec 1101 et seq.), and is not currently and has never operated as a debtor in possession.

Approval Disclosure Statement

Cambridge Junior College is a private institution that is approved to operate by the Bureau for Private Postsecondary Education. Approval to operate in the State of California is based on compliance with the provisions of the California Private Postsecondary Education Act (CPPEA) of 2009, (California Education Code, Title 3, Division 10, Part 59, Chapter 8), which is effective January 1, 2010. The Act is administered by the Bureau for Private Postsecondary Education, under the Department of Consumers Affairs. The Bureau can be reached at: P.O. Box 980818, West Sacramento, CA 95798-0818, www.bppe.ca.gov, 888-370-7589. Students may request copies of the above documents to review by submitting the request in writing to the Director.

Cambridge Junior College maintains the following Memberships and Affiliations:

Member of the Yuba-Sutter Chamber of Commerce; Member of the California Association of Private Postsecondary Schools; Department of Veterans Affairs.

Forms of Instruction

Courses offered by Cambridge Junior College are taught on-site at the campus address listed above except for externships, which take place at designated locations of entities with which Cambridge Junior College has established externship agreements. Courses are comprised of lecture, lab, and/or practicum.

General Information

For general information, contact the Director at 530-674-9199.

Hours of Operation

Office Hours: 8:00 am – 7:00 pm Monday – Thursday, 8:00 am – 5:00 pm Friday

Class Hours:

Day: 8:00 am–1:15 pm Monday–Friday, some Saturdays
Evening: 5:45 pm – 9:45 pm Monday – Thursday

Class breaks:

Day: 8:50-8:59, 9:50-9:59, 10:50-11:24, 12:15-12:24
Eve: 6:35-6:44, 7:35-7:54, 8:45-8:54

Clinical/Externship Hours: Due to the unique nature of practicum, students may be scheduled for hours outside of their normally scheduled class hours.

Academic Calendar
Term Start & End Dates
Medical Assistant Program (900 hours)

Day Schedule Start	End		Evening Schedule Start	End
June 11, 2018	June 29, 2018		June 25, 2018	August 1, 2018
July 9, 2018	July 27, 2018		August 6, 2018	September 6, 2018
July 30, 2018	August 17, 2018		September 10, 2018	October 10, 2018
August 20, 2018	September 8, 2018		October 15, 2018	November 14, 2018
September 10, 2018	September 28, 2018		November 26, 2018	January 9, 2019
October 1, 2018	October 19, 2018		January 14, 2019	February 13, 2019
October 22, 2018	November 9, 2018		February 19, 2019	March 21, 2019
November 12, 2018	December 7, 2018		March 25, 2019	May 1, 2019
December 10, 2018	January 11, 2019		May 6, 2019	June 6, 2019
January 14, 2019	February 1, 2019		June 10, 2019	July 17, 2019
February 4, 2019	February 23, 2019			
February 25, 2019	March 15, 2019			
March 18, 2019	April 5, 2019			
April 8, 2019	May 3, 2019			
May 6, 2019	May 24, 2019			
May 28, 2019	June 14, 2019			
June 17, 2019	July 12, 2019			

Registration should normally be completed by the Wednesday prior to the class start. Availability for registration in a class is based upon available space in the class, among other factors.

DAY Holidays Included in Schedule:
Make-up Days for Holidays are for DAY students only

Summer Break: June 30--July 8, 2018
Labor Day: Sept. 3, 2018 Make-up Day Sept. 8
Fall Break: Nov. 17, 2018-Nov. 25, 2018
Winter Break: Dec. 22, 2018-Jan. 6, 2019
President's Day: Feb. 18, 2019 Make-up Day Feb. 23
Spring Break: April 20, 2019-April 28, 2019
Memorial Day: May 27, 2019 Make-up Day June 1

EVENING Holidays in Schedule:

Summer Break: June 30, 2018--July 8, 2018
Labor Day: Sept. 3, 2018
Fall Break: Nov. 16, 2018-Nov. 25, 2018
Winter Break: Dec. 21, 2018-Jan. 6, 2019
Presidents Day: Feb. 18, 2019
Spring Break: April 19, 2019-April 28, 2019
Memorial Day: May 27, 2019

Admission Standards

Cambridge Junior College requires that all in-coming students possess a minimum of a high school diploma or its equivalent for admission. Admission into the programs is based upon an interview, a skills test, and evidence that the student possesses a high school diploma or its equivalent or have passed the California High School Proficiency Examination, or High School Equivalency Test (HiSET), or Test Assessing Secondary Completion (TASC) or they possess a General Equivalency Diploma (GED). *

In order to complete the application process into our programs, students must:

1. Provide evidence (such as a diploma or transcript) that they possess a high school diploma, its equivalent, that they have passed the California High School Proficiency Examination, or that they possess a General Equivalency Diploma (GED), or High School Equivalency Test (HiSET), or Test Assessing Secondary Completion (TASC). *
2. Successfully pass the Wonderlic entrance exam.
3. Diploma Programs Passing Wonderlic Scores **
   Quantitative 125, Verbal 125
4. Successfully complete an interview for admission.
5. Complete an application for admission.
6. Be a US citizen, unexpired permanent resident for program duration.
7. Complete and sign the enrollment agreement.*** If the applicant is under 18 years of age, a parent or guardian must sign the agreement (or Letter of Authorization from supporting Agency).
8. Proof of identity including valid photo ID and social security card. In cases of unexpired permanent resident, a valid permanent resident card is required.

Other admissions information:

* If providing a copy of a high school transcript, it must be a copy of an official transcript. If Cambridge has reason to question the validity of a High School Diploma or that it was obtained from an entity that does not provide secondary education, the Director of Education will research the High School and its website. If the validity of the high school diploma is still questioned, the student will be asked to request an official high school transcript that will be evaluated. If it is determined that the High School Diploma issued was not valid, the prospective student will not be eligible for admission until a valid High School Diploma or its equivalent is obtained. The student will be notified. *If the diploma was originally thought to be valid, but details or new information arise after the student starts regarding the validity of the High School diploma, or the entity that awarded it, the student will be dismissed for having failed to meet Admissions standards.* Any funds disbursed to the student's account will be refunded and all charges will be reversed.

** If a student fails one portion of the entrance test then they may retake the portion they fail on a different test form. It is not necessary to retake the entire test. The student may re-take the test using a different form within any time frame. However, if the student fails a second time there is a minimum of a 14 day waiting period before he/she can retake the failed portion of the test. Test results are only valid for one year from the test date.

Cambridge Junior College is open to all students who meet the admission requirements without regard to race, color, religion, age, sex, creed, national origin, sexual orientation, disability, marital status or genetic information.

Cambridge Junior College reserves the right to reject students previously accepted if the items listed above are not successfully completed. A student might be denied admission into a program for the following reasons:

1. Lack of a high school diploma or its equivalent
2. Failure to pass entrance tests
3. Lack of a true desire or expressed interest in the program
4. Lack of a desire to use the skills acquired in the workforce
5. Rude or inappropriate behavior
6. Unable to verify identity

Medical programs prepare students for professions that are often subject to employees proving a background free of felonies and drug convictions and drug and alcohol screening that is negative. Many employers (most in the medical field) require background checks and drug/alcohol tests as part of the employment process. Should a student have an undesirable issue in his/her background check or fail to pass a drug/alcohol test, the student must understand that Cambridge Junior College will most likely not be able to help the student obtain employment. It is the student's responsibility to resolve background issues so that he/she can get the most benefit from the training.

School Catalog Availability & School Performance Fact Sheet

*** Students are given a school catalog and a School Performance Fact Sheet, which is reviewed with the student during the admissions process. As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement. You must thoroughly review, sign, initial and date each line as indicated on the School Performance Fact Sheet prior to signing the enrollment agreement.

The School Performance Fact Sheet contains information regarding completion rates, placement rates, license examination passage rates, and salary or wage information, and the most recent three-year cohort default rate pursuant to Article 16 (commencing with Section 94928 of the Ed Code). If a program is too new to provide data for any of the categories listed, the fact sheet will state: "This program is new. Therefore, the number of students who graduate, the number of students who are placed, or the starting salary you can earn after finishing the educational program are unknown at this time. Information regarding general salary and placement statistics may be available from government sources or from the institution, but is not equivalent to actual performance data." The catalog is also available on the school website at www.cambridge.edu.

Admissions Procedures

Prospective students begin the admissions process by contacting the school and meeting with an admissions representative. The admissions representative then meets with the student, provides a tour of the campus, and provides information about the programs offered, the admissions requirements and standards and will answer any questions the prospective student and guests may have. During this time the admissions representative interviews the student to determine if the student is able to dedicate him/herself to the program of study and has made adequate arrangements to do so. If the student is eligible and wishes to apply, the student will provide the information required in the admissions standards, complete the application form, take an entrance exam, and meet with financial aid. During this time there are a number of forms providing the student important consumer information that are completed as well as the sharing of the institutional catalog. If the student wishes to enroll and is qualified to enroll by meeting the admissions standards and payment arrangements are made, an enrollment agreement is completed. A school official who is not involved in recruitment reviews the student's admissions file and makes a determination on whether the student has met the standards. Acceptance or denial is communicated to student through the admissions office. If the student is accepted into the program, the student is scheduled to attend orientation. We do not test for ability to benefit.

Policies on Vaccinations –Medical Programs

All students enrolled in the Medical Assistant program must have a physical, a PPD test and begin their Hep B series (unless the student signs a waiver stating they do not want the Hep B along with an explanation of why or provide evidence they have had their Hep B) by the end of their first module, but no later than beginning externship. If a student begins the PPD process, but fails to return to the medical office for the reading of the test as required by the medical office, the student will need to retake the test at his/her own expense. A student will not be able to begin the externship portion of his/ her program until he/she produces the appropriate documentation that he/she has received a cleared physical, a negative PPD reading or cleared chest x- ray, and began Hep B series or declined the Hep B. Failure to produce these documents as required can lead to dismissal. Certain facilities may require additional clearances before a student can start externship.

Foreign Students

Cambridge Junior College is not authorized to admit foreign students by SEVP Immigration & Customs Enforcement.

Students with Disabilities

The School, under the Americans with Disabilities Act, will provide "reasonable and appropriate services". A meeting should be arranged with the campus Director to review facilities and to discuss any special accommodations that may be required for students with disabilities. Students must provide current and comprehensive documentation of their disability with a diagnosis, functional limitations, impact on learning and daily academic functioning. The documentation must be no more than three years old. The records will be strictly confidential and become part of the student's academic record. Students seeking reasonable accommodations must self-disclose the presence of a specific disability in order to receive services. Appropriate documentation, along with a complete diagnosis and/or specific limitations must be provided. No accommodations can be provided until documentation is received. Cambridge Junior College provides designated parking for the handicapped as well as restrooms with rails.

English as a Second Language

The institution does not offer English as a Second Language to its students. All courses are taught using the English language so students will need to demonstrate English proficiency showing that they can learn and benefit from our classes during the admissions process. English proficiency is demonstrated by passing the entrance test(s) required for the program the student is planning to enroll in. If a student passes the entrance test(s) but does not understand the Enrollment Agreement, the prospective student will not be able to enroll.

Transfer of Credits

Cambridge Junior College will evaluate and consider awarding proper credit or clock hours for general education and non-general education credits earned at institutions accredited by agencies recognized by the US Department of Education. The awarding of credits or clock hours is subject to the approval of the Director of Education. Within 15 days after starting classes at the institution, the student must submit the signed and completed "REQUEST FOR TRANSFER OF CREDITS FORM," the copy of the transcript and the copy from the appropriate page of the institution's catalog describing the course. The request will be granted if it is determined that the subject matter of the course is substantially the same and the subject matter of the course offered in the student's program and the student received a grade of "C" or higher or received a grade of "CR" showing that credit was awarded. Course completion dates and its relevance to the current program will also be considered. The Director of Education will process the transfer evaluation and related paperwork. If the Director of Education deems the credits are transferable, he/she will award the corresponding credit and/or clock hours for the transferred classes. If the credit is transferred prior to starting class, the student's tuition due will be charged based on the credits or clock hours remaining per period. If the credit is transferred after the student starts class, tuition credit(s) per pay period will be posted as of the date class(es) is transferred and will be dated for the term during which the class(es) will be scheduled. If the student feels credits or clock hours should have been awarded but were not, the student will meet with the Director of Education to discuss the decision. The student will receive a grade of "TC" noting transfer credit or clock hours. This grade will not be averaged into the student's GPA or CGPA. Transfer credit or clock hours is considered when determining progress toward maximum program completion. The student will be awarded the appropriate credits or clock hours for program completion. The credits will affect the pace (cumulative course completion) rate on the SAP. Transferred clock hours do not affect pace (cumulative course completion). However, the maximum number of credits or clock hours that can be awarded for programs in the form of test outs and transfer credits combined cannot exceed 35% of the total program clock hours or credit hours required to graduate from the program. Tuition is not charged and Title IV funds are not available for these classes.

Credit for Prior Experience

Cambridge Junior College does not grant college credit or clock hours based on prior experiential learning. Students are welcome to challenge a class using the test-out policy below.

Class Challenge/Test-Out Policy

Cambridge Junior College will evaluate and consider awarding proper credit or clock hours for test outs as requested by the student. However, the maximum number of credits or clock hours that can be awarded in the form of test outs and transfer credits combined cannot exceed 35% of the total program clock hours or credit hours required to graduate. Arrangements must be made with the Director of Education to test out of the course by the end of the week that the course starts. The student must earn a grade of "C" or higher on the test-out exam (which may include written, oral and/or skills test). The student will receive a grade of "TC" noting transfer credit or clock hours. This grade will not be averaged into the student's GPA or CGPA. Transfer credit or clock hours is considered when determining progress toward maximum program completion. The student will be awarded the appropriate credits or clock hours for program completion. The credits will affect the pace (cumulative course completion) rate on the SAP. Transferred clock hours do not affect pace (cumulative course completion). However, the maximum number of credits or clock hours that can be awarded in the form of test outs and transfer credits combined cannot exceed 35% of the total program clock hours or credit hours required to graduate from the program. Tuition is not charged and Title IV funds are not available for these classes.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS, HOURS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of clock hours you earn at Cambridge Junior College is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the diploma you earn in the Medical Assistant program is also at the complete discretion of the institution to which you may seek to transfer. If the clock hours or diploma that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Cambridge Junior College to determine if your clock hours or diploma will transfer. Cambridge Junior College **does not** represent that any of its courses, clock hours or credits is transferable to another institution or college.

Medical Assistant Program

Program Length: 900 Clock Hours / 36 Weeks * Day or 60 Weeks * Evening

* Weeks to complete the program do not include scheduled breaks

Sample Occupations: **DOT 079.362-010 Medical Assistant, CIP 51.0801 Medical Assistant, SOC: 31-9092 Medical Assistants**

Typically, graduates who find employment, find employment as entry-level medical assistants. For a list of additional titles, see the career services coordinator at the campus. The Director of Education maintains information based on data collected for accrediting agency and BPPE reporting and the timeframes and methodology associated with its collection.

Program Purpose/Description: This program will equip the student with the skills required of an entry-level medical assistant to function as a member of a health care team. It consists of 10 three-week modules in class plus a six-week externship, for a total of 900 clock hours and 36 weeks during the day and 10 five-week modules plus a ten-week externship for a total of 900 clock hours and 60 weeks during the evening.

Program Objectives:

Upon completing the program, students should be able to:

- Possess the necessary front office skills to work in the medical reception area of a practice
- Describe the role of a medical assistant and the medical assistant's scope of practice
- Handle medical office emergencies
- Perform CPR at the certification level
- Screen and schedule appointments
- Use the basic concepts of coding and insurance billing
- Create and use medical office records (electronic and non-electronic)
- Apply the concepts of medical office finances
- Demonstrate necessary concepts associated with drugs, dosage calculations and the medical assistant's role in drug administration including injections
- Demonstrate the medical assistant's role in exam room procedures
- Demonstrate the medical assistant's role in various specialty procedures in a medical practice
- Demonstrate the medical assistant's role in laboratory procedures and OSHA standards
- Use the necessary medical terminology and anatomy knowledge to function as an entry level medical assistant
- Demonstrate standard and universal precautions
- Use basic computer skills to develop a resume
- Search for and secure employment
- Demonstrate competency through work experience relevant to their field of study

* This listing represents the sample sequence of courses. The actual sequence of the courses may vary based on start date. Each line represents a new module. Any courses with pre-requisites show pre-requisite course number in the listing.

COURSE		Clock Hours
M223	Minor Office Surgery (Prerequisite: none)	45
M239	Medical Billing & Finances (Prerequisite: none)	30
MCJ201	Computers & Job Search (Prerequisite: none)	45
M246	Medical Office Reception (Prerequisite: MCJ201)	30
M205	Medical Office Emergencies/CPR (Prerequisite: none)	15
M232	Specialty Procedures (Prerequisite: none)	60
MH201	Habits That Make You Successful (Prerequisite: none)	15
M221	Exam Room Procedures (Prerequisite: none)	45
M201	Medical Assistant Roles and Issues (Prerequisite: none)	15
MCS201	Customer Service (Prerequisite: none)	15
M235	Laboratory Procedures (Prerequisite: none)	60
M218	Blood Collection in Healthcare (Prerequisite: none)	75
M260	Pharmacology I (Prerequisite: none)	75
M261	Pharmacology II (Prerequisite: M260)	75
MER230	Electronic Health Records (Prerequisite: none)	60
M237	Medical Records (Prerequisite: none)	15
MAC101	Medical Assisting Capstone (Prerequisite: all courses in program except M256)	75
M256	Externship (Prerequisite: all courses in program)	150
	Total Program	**900 Clock Hours**

For information on graduation rates, median debt of graduates completing this program and other important information, visit MA Day Program: http://library.cambridge.edu/Yuba-City-MA/index.html and MA Evening Program: http://library.cambridge.edu/Yuba-City-MAEve/index.html. Instructional, laboratory and other physical plant facilities associated with the program include: A lecture room and clinical laboratory room (equipped with equipment and many supplies that a medical assistant will be required to be familiar with once he/she is working in a medical setting). Student references relevant to the program are in the online library that can be accessed from laboratory computers on-campus or personal computers using on-campus wifi or off-campus from our website: www.cambridge.edu.

Explanation of Course Numbering: Courses are numbered with the letter M signifying Medical for all courses. Courses not specifically Medical in nature are designated with the letter M plus the first letter of the first one to two words in the course title. Non-medical courses have the first three letters of the course category. These letters are then followed by a three digit number beginning with 101 and progressing through the 200's. Pre-requisites can be offered in the same module, with the pre-requisite being offered and completed during the first portion of the module.

M201 Medical Assistant Roles and Issues **15 Clock Hours**
This course is designed to provide the learner with the basic overview of Medical Assisting. It will cover the topics of introduction to allied health care, role of the medical assistant, law and ethics for the medical assistant, multi-cultural issues, performance improvement, nutrition and patient education.

M205 Medical Office Emergencies/CPR **15 Clock Hours**
This course will provide the student with the basic knowledge and skills to correctly evaluate cardiac arrest and/or obstructed airway, and to safely perform CPR intervention, and medical office emergencies.

M218 Blood Collection in Healthcare **75 Clock Hours**
This course is designed to provide the learner with the basic knowledge and skills necessary to carry out their roles in blood collection in a private facility that is not a hospital or clinical laboratory. Topics include medical terminology as it relates to the blood system and veins, arteries and capillaries of the circulatory system; introduction to blood collections; venipuncture equipment; routine venipuncture; complications and additional techniques; special venipuncture collection, dermal puncture; and CLIA waved blood tests. All venipuncture techniques are practiced only on an artificial arm.

M221 Exam Room Procedures **45 Clock Hours**
This course will teach the learner the basic knowledge and skills necessary for proper exam room procedures. Topics include medical terminology as it relates to the musculoskeletal, reproductive, and digestive systems; medical asepsis and infection control; patient interview, history and documentation; vital signs; height and weight; positioning and draping patients; assisting with physical exams; male & female examinations; assisting with orthopedic exams/procedures, and body mechanics.

M223 Minor Office Surgery **45 Clock Hours**
This course is designed to provide the student with the basic knowledge and skills necessary to carry-out their role and responsibilities in minor office surgery. Topics include medical terminology as it relates to the organization of the body, integumentary, and nervous systems; medical assistant's role in surgery; preparing and maintaining a sterile field; and skin preparation and closure care; and lasers and electrosurgery.

M232 Specialty Procedures 60 Clock Hours
This course is designed to provide the student with the basic knowledge and skills to assist with specialty procedures. Topics include medical terminology as it relates to the sensory, circulatory & respiratory systems; assisting with vision screening; auditory screening; spirometry and oxygen administration; EKG; eye and ear irrigation; and cold and heat therapy.

M235 Laboratory Procedures **60 Clock Hours**
This course will prepare the learner with the basic skills and knowledge necessary to carry-out their roles in basic laboratory procedures. Topics include medical terminology as it relates to the urinary, lymphatic, immune and endocrine systems; basics of microbiology; safety and OSHA guidelines; hazardous and biohazardous waste; introduction to the physician's office laboratory equipment and safety; collecting, processing and testing of body fluids; collection, processing and testing of urine specimens; and collecting and processing of microbiology specimens.

M237 Medical Records **15 Clock Hours**
This course will provide the learner with the basic skills needed to prepare and manage medical office records. Topics include health information management, and transcription.

M239 Medical Billing & Finances **30 Clock Hours**
This course will teach the basic knowledge and skills to distinguish types of insurance and insurance claims used in the medical office setting and basic knowledge and utilization of coding books. Topics include professional fees, credit and collections, an introductory overview of basic bookkeeping, medical office finances and payroll topics, and banking.

M246 Medical Office Reception **30 Clock Hours**
Pre-requisite: MCJ201 Computers and Job Search
This course will provide the student with the basic knowledge and skills of the administrative functions of the medical assistant. Topics include the role of the administrative medical assistant, office equipment and environment, inventory and supplies, mail and correspondence, patient registration, medical computer applications, patient screening and appointment scheduling.

M256 Externship **150 Clock Hours**

Pre-requisite: All courses in the Medical Assistant Program

This externship is designed to provide students the opportunity to gain hands-on experience in competencies required of a medical assistant.

M260 Pharmacology I **75 Clock Hours**

This course is designed to prepare the student with the basic knowledge and skills necessary to perform dosage calculations accurately and efficiently. Topics include principles of Pharmacology, syringe calibration, dosage calculation and safety guidelines.

M261 Pharmacology II **75 Clock Hours**

Pre-requisite: M260 Pharmacology I

This course is designed to prepare the student with the basic knowledge and skills necessary to carry out their roles in administering medications to patients. Topics include safety guidelines for preparing and administering medications and immunizations. Hands on practice with intradermal, subcutaneous, and intramuscular injections emphasized.

MAC101 Medical Assisting Capstone **75 Clock Hours**

Pre-requisite: Completion of all courses in the Medical Assisting or Medical Assistant Program Except M256

This course will provide the student with a review of the skills and competencies needed to be a successful Medical Assistant. Topics include: specialty procedures, minor office surgery, lab procedures, medical reception, customer service, habits that make you successful, pharmacology, blood collection, exam room procedures, medical records, medical billing and finance, medical assistant roles and issues, medical office emergencies, and job search.

MCJ201 Computers & Job Search **45 Clock Hours**

This course provides the learner with the basic knowledge and skills necessary to use a computer and begin the job search process. Topics include introduction to keyboarding, word processing, preparing a resume, and basic skills necessary to obtain employment.

MCS201 Customer Service **15 Clock Hours**

Students examine and practice skills critical to effective customer service such as positive verbal communication, nonverbal communication, listening, behavior, handling difficult customers, and customer service through technology. Other topics include stress management, time management, and encouraging customer loyalty.

MER230 Electronic Health Records **60 Clock Hours**

This course will prepare the student with the basic knowledge and skills necessary to work with electronic health records. Topics include basic computer overview, confidentiality, and the process of using electronic records to gather information and process patient records.

MH201 Habits That Make You Successful **15 Clock Hours**

Students examine topics and skills that lead to professional and personal success. Topics include: creating relationships, attitude, potential, supervisory styles, team skills, stress management, restoring injured relationships, understanding in a diverse environment, adapting to new work environment, attendance, goal setting, resignation, and career advancement.

Standards of Satisfactory Progress (SAP)

The school's SAP policy for Title IV, HEA students is the same as the school's standards for students enrolled in the same educational programs who are not receiving Title IV, HEA funding. All students (Title IV and non-title IV) must meet the following minimum standards of academic achievement and successful course completions while enrolled at the institution. The Chief Financial Aid Administrator reviews the SAP policy to ensure that it meets all federal requirements (including Title IV, HEA); in addition, the Director of Education reviews the SAP policy to ensure that it meets all accreditation, state and federal requirements (including Title IV, HEA). The Director of Education notifies the financial aid office if the school changes its academic policies.

For diploma students, the student's progress will be evaluated at the points when a quarter, half and three quarters of the student's scheduled clock hours for the program have elapsed and at the point the original program scheduled hours have elapsed to determine satisfactory academic progress. For example, for a student in a 900 clock hour program, Satisfactory Academic Progress will be evaluated when 225,450, 675 and 900 scheduled hours have elapsed (regardless of whether the student attended them) and at least a quarter, half, three quarters and all of the weeks of instructional time have elapsed in the academic year. SAP is measured using the Quantitative Pace and CGPA. If additional information is discovered for a student after SAP has been run for a period, SAP will be re-run for that period at the time of discovery using the new information and the student will be notified. This could impact whether or not the student was meeting SAP for the designated evaluation period. For Federal Student Aid (FSA) purposes, each designated evaluation period is one payment period, so for a 900 clock hour program, FSA SAP will be run at 450 scheduled hours and half the scheduled weeks have elapsed and at 900 scheduled hours and all the scheduled weeks have elapsed in the program. SAPs run at 225 and 675 hour evaluations are purely academic and will not affect Title IV.

Quantitative Pace (Cumulative Course Completion) & Maximum Program Completion Time for diploma programs

All diploma programs must be completed within 1.428 times of the scheduled time frame. This equals a period of time during which the student attempts 1.428 times the maximum clock hours and weeks required to complete the program. Veteran's benefits are paid based on the approved program length only. Once the program length has elapsed the student would no longer be eligible for veteran's benefits. Official leave of absence, withdrawal or other official interruptions of training are not computed in maximum timeframe.

Maximum Time Frame: Medical Assistant Day and Evening program: 1285 clock hours, 51 weeks day or 86 weeks evening
Maximum Time Frame for each payment period: 642.5 clock hours, 25.5 weeks day or 43 weeks evening

To be considered making satisfactory academic progress:
All students must maintain a pace of completing (attending) 70% of the cumulative attempted clock hours by the end of each designated evaluation period as expressed as a percentage of calendar time (weeks). By the end of 1.428 times the maximum program length, all of the courses required in the program must be finished with a passing grade.

A student becomes ineligible when it becomes mathematically impossible for him/her to complete the program within 142.80% of the length of the program.

Students who fail to meet this requirement at any of the designated evaluation points, will be placed on academic probation unless the student has already exceeded the maximum number of academic probations. If the student has exceeded the maximum number, the student will be dismissed. For FSA purposes if a student is not meeting the academic standards as of the end of the payment period, he/she must be placed on financial aid warning. For more information on academic probation and financial aid warning and financial aid probation, please see the Academic Probation or Financial Aid Warning & Financial Aid Probation sections below.

Qualitative Measures of SAP - Minimum Academic Achievement

Students must maintain a 2.0 CGPA at each designated evaluation period. Failure to maintain a 2.0 CGPA at the conclusion of the designated evaluation periods will result in students being placed on academic probation unless the student has already exceeded the number of academic probations. If the student has exceeded the maximum number, the student will be dismissed. At each designated evaluation point, the school determines the likelihood that the student will be able to attain the minimum cumulative grade point average required for graduation. If it is determined that the student cannot attain the minimum cumulative grade point average required for graduation, the student will be dismissed from the school. For FSA purposes if a student is not meeting the academic standards as of the end of the payment period, he/she must be placed on financial aid warning. For more information on academic

probation and financial aid warning and financial aid probation, please see the Academic Probation or Financial Aid Warning & Financial Aid Probation sections below. If students have classes in progress at the time of evaluation, then the Director of Education will evaluate the gradebook in the administrative software to determine the student is passing the current course load with grades of "C"s or better. This will not affect the CGPA that is listed on the SAP form. If it is determined that this current course gradebook may result in a CGPA of less than 2.0, the CGPA will be recalculated based on the inclusion of the current grade in progress for the courses.

In addition, a student receiving federal financial aid who does not meet the 2.0 CGPA standard at the end of the second year will no longer be eligible for financial aid and may not be placed on financial aid warning, and must be dismissed, unless the student wishes to continue without being eligible for federal financial aid. However such a student may remain as an enrolled student who is eligible for federal financial aid if there are documented mitigating circumstances as described below and an appeal is applied for and granted.

Grading Standards

Academic standing at the institution is based on the following grading system:

Explanations of Grades and Grade Points

A = 90-100% = 4.0 = Excellent B = 80-89% = 3.0 = Good C = 70-79% = 2.0 = Average
D = 60-69% = 1.0 = Unsatisfactory F = 0-59% = 0 = Failure

The following are not used in the GPA / CGPA:

CR = Credit or Clock Hours = 70-100% NC = No Credit or Clock Hours = 0-69% I = Incomplete R = Repeat W = Withdraw TC = Transfer/Test Out Credit or Clock Hours = 70 or higher = Credit or Clock Hours Awarded

Academic Probation

Students will automatically be placed on academic probation for failure to meet and maintain the quantitative and qualitative standards of satisfactory academic progress as outlined above. A student will remain on academic probation for one evaluation period, prior to which he/she will meet with the Director to determine that the student has the desire and academic ability to progress satisfactorily in the program. See the Satisfactory Academic Progress section of this catalog for the requirements. At the end of the evaluation period during which the student was on probation, the student's standards of satisfactory academic progress will be re-evaluated. If the student meets the standards, he/she will be removed from academic probation. If the student fails to meet the standards, he/she will be dismissed. The student has the right to appeal the decision, unless this evaluation is the student's final SAP evaluation and there is not a full additional evaluation period to show improvement. If the student appeals and the appeal is approved, he/she will be placed on academic probation for an additional evaluation period. Refer to the Student Appeal Process section in this catalog for the requirements. If the student fails to meet the SAP standards at the final SAP evaluation, after a period of meeting the SAP standards, the student would be placed on academic probation unless the student does not meet the 2.0 CGPA standard, which would result in dismissal. The student may be awarded a certificate of completion, provided they have completed their externship with a grade of CR and passed all other courses in the program, have a minimum CGPA of 2.0 and have met other requirements other than financial and maximum program length. A student may only have a maximum of two combined evaluation periods on academic probation. If a student exceeds the maximum number of academic probations, the student will be dismissed.

Financial Aid Warning & Financial Aid Probation

Students will be placed on financial aid warning for failure to meet and maintain the quantitative and qualitative standards of satisfactory academic progress as outlined above. A student will remain on financial aid warning for one evaluation period which is the equivalent of a payment period, prior to which he/she will meet with the Director to determine that the student has the desire and academic ability to progress satisfactorily in the program. A student on warning status may continue to receive federal financial aid funds for one payment period. See the Satisfactory Academic Progress section of this catalog for the requirements. At the end of the FSA evaluation period, the student's standards of satisfactory academic progress will be re-evaluated. If the student meets the standards, he/she will be removed from financial aid warning. If the student fails to meet the standards, and there will not be another FSA evaluation period, he/she will be dismissed as a Title IV student. If there is an additional FSA evaluation period, the student has the right to appeal the decision. If the student appeals and the appeal is approved, he/she will be placed on financial aid probation for an additional evaluation period and the student's eligibility for financial aid will be reinstated and the student will be eligible for one payment period only. The student must be making SAP at the end of the payment period to regain Title IV, HEA and Cal Grant funding for the next payment period. Refer to the Student Appeal Process section in this catalog for the requirements. A student may only have a maximum of two combined evaluation periods on financial aid warning and/or on financial aid probation. Students on financial aid warning and students on financial aid probation are eligible to receive Title IV and Cal Grant funds. Those who fail to meet this requirement by the next designated evaluation period will be suspended from Title IV and Cal Grant financial aid eligibility. In addition, a student receiving federal financial aid who does not meet the CGPA standards at the end of the second year will no longer be eligible for financial aid and may not be placed on financial

aid warning or appeal to be placed on financial aid probation, and must be dismissed unless the student wishes to continue without being eligible for federal financial aid. However such a student may remain as an enrolled student who is eligible for federal financial aid and Cal Grant if there are documented mitigating circumstances as described below and an appeal is applied for and granted.

A diploma student who is placed on Academic Probation at the 225 or 675 hour scheduled evaluation point, and then fails the SAP evaluation run at 450 or 900 scheduled hours, will be dismissed academically, and leave the institution on financial aid warning status, unless an appeal is granted.

Student Appeal Process

A student who failed to achieve SAP at the end of the designated evaluation period after being placed on academic probation or financial aid warning, may appeal a determination that they are not making satisfactory progress no later than 5 business days following the end of the designated evaluation period, provided it is not their final evaluation period. If the student is appealing grades or attendance that they feel were made in error, the student must first discuss the problem with the appropriate instructor(s). If an error is found it will be corrected and satisfactory academic progress will be reprocessed. If still dissatisfied, the student must then submit a written appeal to the Director within the 5 business day timeframe. The appeal must list the mitigating circumstances that caused the student to fail to maintain SAP and what has changed to allow the student to make SAP ***by the next designated evaluation period***. The Director will meet with the student and address any special or mitigating circumstances and make a final decision after meeting with the student's instructors, and a final decision will be provided in writing to the student within 10 days of the submission of the appeal. (Mitigating circumstances can include but are not limited to serious illness of student and hospitalization of the student). This decision will be final and may not be further appealed. The appeal outcomes will be documented in the student's file. If the appeal is granted for mitigating circumstances, the student will be placed on academic probation and/or financial aid probation and will be eligible to receive federal financial aid and Cal Grant for one payment period. No mitigating circumstances can be considered for graduation requirements.

When a student is placed on Academic Probation and/or Financial Aid Probation status, he or she will be required to do the following:

1. Agree to a written academic plan that specifies how the student will regain SAP. The plan may include but is not limited to mandatory tutoring, scheduled advisement sessions, extra course assignments, repeating a course for which the student received a failing grade, and/or repeating a course from which the student withdrew.
2. Sign the academic plan (a copy will be kept in the student's file).

A student on Financial Aid Probation because of a successful appeal is eligible for Title IV, HEA and Cal Grant funds for ONE payment period only. Students who regain SAP at the end of the next payment period will have regained full eligibility for Title IV, HEA and Cal Grant funding.

Reinstatement of Title IV, HEA Aid

Reinstatement of aid is limited to the period under evaluation. Students making SAP by the conclusion of the Warning or Probation period will be removed from the warning/probation status and will regain eligibility for Title IV, HEA and Cal Grant funding.

Reestablishing Satisfactory Progress

A student who has failed to maintain satisfactory academic progress may reestablish Satisfactory Academic Progress, if at the completion of the designated evaluation period during which the student was placed on academic probation, financial aid warning or financial aid probation, the student met the following standards: 1) CGPA of 2.0; 2) Pace (Cumulative course completion) for the evaluation period that meets the standards noted above under maximum program length.

Reestablishing Veterans Funding

A student who was initially receiving veterans funding, who has been placed on academic probation and then fails the probation period will lose veteran funding eligibility and be dismissed from school for not meeting the SAP standards unless the student appeals and the appeal is granted. In this case the student would not have veterans funding during the academic probation period following the appeal. The student may reestablish veterans funding eligibility by reestablishing Satisfactory Academic Progress, if at the completion of the designated evaluation period during which the student was placed on academic probation, the student met the following standards: 1) CGPA of 2.0; 2) Pace (Cumulative course completion) for the designated evaluation period that meets the standards noted above under maximum program length.

Other Academic Policies

Incompletes

Incomplete requests are initiated by the student and grades are issued at the discretion of and with the approval of the Program Director or Director of Education and the instructor. The capstone course is not eligible for an incomplete. Incomplete grade(s) will count toward credits or clock hours attempted to earn in the term it is originally attempted, but are not counted in the CGPA until a grade is issued. The student has until the end of the module or term following the issuance of the Incomplete to complete all coursework in order to receive a grade in place of the incomplete. If a student fails to complete the required coursework by the end of the following module or term, the incomplete will become a grade of "F", unless at the discretion of the Program Director or Director of Education and due to special circumstances, the Program Director or Director of Education grants an extension(s) to complete the grade. Incomplete grades in pre-requisite courses will prevent a student from attempting the course(s) that require the pre-requisite course to be successfully completed prior to scheduling. The final course grade will be posted as of the end of the period the student had to complete the work, unless there is a scheduled break or it is the final course before going out on externship in which the student completes the coursework. In that case the final grade will be posted as of the actual date the student finished the coursework. All courses must be successfully completed prior to going on externship.

If a student begins a leave of absence during the module or term in which the Incomplete was to be completed, the student will have until the end of the module or term during in which he/she returns from the leave of absence to complete the coursework for the incomplete grade. If a student fails to complete the coursework or fails to return from the leave of absence the incomplete will become a grade of "F", unless at the discretion of the Program Director or Director of Education and due to special circumstances, the Program Director or Director of Education grants an extension(s) to complete the grade. Incompletes are not averaged into the student's CGPA until a grade is issued in place of the incomplete and the new grade is averaged into the CGPA. Incomplete grades are calculated in to the pace (cumulative course completion) rate.

Course Withdrawals

Students are permitted to withdraw from individual classes up to the last day of class only with the approval of the Director and only under mitigating circumstances. Classes from which a student has withdrawn must be taken prior to graduation and are only available as scheduled, provided there is space in the class. Withdrawing from classes might interfere with the student being able to complete within the maximum timeframe and could therefore prevent the student from maintaining satisfactory academic progress or Title IV eligibility. Courses from which a student withdraws are not averaged in the CGPA but are calculated in the pace (cumulative course completion) for the evaluation period. If a student withdraws from all courses scheduled for the module, he/she will be considered withdrawn from school, unless he/she is on an approved leave of absence.

Course Repeat Policy

Students who receive a grade of "F" are required to repeat the course. For Medical Assistant students who receive a grade of "D" or "F" in MAC100 Medical Assisting Capstone are required to repeat the course. Courses may also be repeated to become more proficient in the subject area. Prior to graduating a program of study, students may retake courses as the courses are offered, provided there is room available in the class. All classes except the externships are eligible to be repeated. Externships are eligible to be repeated only at the discretion of the Director. The repeated grade will become the grade of record and will be the only grade counted in the CGPA, except in the case of course withdrawals, where the letter grade of "W" will remain. The original or former grade (except for a grade of W) will be changed to a Repeat or "R" on the transcript, and will not be averaged into the CGPA but are calculated into the pace (cumulative course completion) for the evaluation period. Courses must be repeated prior to graduation. Course repeats may not interfere with classes scheduled by the Director, and may be taken only at the discretion/approval of the Director. Both the original course and the repeated course are counted in the attempted to earn for the pace (cumulative course completion) calculation. Failed courses may only be repeated once. Failure to pass the repeated course that was originally failed will result in dismissal. Students are not charged additional tuition for repeated courses prior to withdrawal or graduation.

Changing Programs or Earning Additional Credentials

Students are permitted to change programs or earn additional credentials at the discretion and approval of the Director of Education. When *changing programs or earning additional credentials*, a new enrollment agreement must be completed, outlining the new program and the new estimated graduation/completion date. All relevant credits or clock hours and grades earned will evaluated and any that can be transferred into the new program will be transferred to the new program as a grade of (TC) and will count toward program completion and will affect the student's maximum program length. The student will be awarded the appropriate credits or clock hours for program completion. Transferred clock hours (diploma programs) do not affect pace (cumulative course completion). TC grades will not be averaged into the student's CGPA. Prior attendance will not count in cumulative attendance. If the student *transfers into a different program or chooses to earn an additional credential and there are no courses to*

transfer, the student must begin again in the new curriculum, will be given a new maximum time frame and a new CGPA (as the courses previously earned will not be calculated into the CGPA for the new program). Prior attendance will not be counted in cumulative attendance for the new program. If a *student changes from day to evening within the same program*, a change of status form must be completed outlining the new estimated graduation/completion date. All credits or clock hours, grades earned and attendance will remain relevant. These courses will count toward program completion, will be averaged into the student's CGPA and will affect the student's maximum program length. The transferred attendance will also count toward cumulative attendance. If a student leaves a program on academic probation, financial aid warning or financial aid probation (academic probation), they will begin the new program with the same status. If this SAP evaluation is conducted at a time that is not a normally scheduled FSA evaluation period, then the status is purely academic and will not affect Title IV.

Independent Study

Independent Study is not available for diploma programs, so it is not an option for students.

Attendance Regulations for Diploma Programs

Student attendance is monitored daily. Students are expected to attend scheduled hours at all times. Students are expected to have 90% attendance or better in each course, but 100% attendance is preferred. Any attendance of less than 90% at the end of the course will result in a reduction in course grade of 10%. Missed hours are not required to be made-up. Students are strongly encouraged to be on time. If you find you are going to be late or absent, please call. All minutes for which the student is scheduled for class(es) will be tracked in attendance. Attendance is tracked in minute increments via the time clock. Each student is required to clock in and out for the day. If a student fails to both clock in and clock out during their scheduled clock hours, he/she will be counted absent. In addition if a student fails to either clock in or clock out during their scheduled clock hours, (i.e. student clocks in but doesn't clock out or student clocks out but never clocked in) he/she will be awarded 1 minute (rounded to .02 hours) of attendance for the day. In either of these situations, if the student can verify via confirmation from their instructor, the time he/she was in attendance for the day, the registrar will amend the student's attendance for the day upon receipt of the Attendance Change Form. Tardiness is also tracked in minute increments and will not be counted as an absence. The breaks are earned by attending the 50 minute academic session. If a student does not attend the full 50 minute academic hour, the student will not receive 10 minutes for break toward the student attendance.

Academic Class time example for day student, based on class times scheduled below:
8:00 am – 8:50 am, 9:00 am – 9:50 am, 10:00 am - 10:50 am, 11:25 am – 12:15 pm, 12:25 pm – 1:15 pm

Student 1 clocks in at 7:49 and leaves at 1:16 pm – receives all breaks scheduled for the day
Student 2 clocks in at 8:05 and leaves at 1:16 pm – student loses 10 minutes for break, plus the 5 minutes late for the first hour. All other breaks are earned.
Student 3 clocks in at 7:49 am and leaves at 9:01 – student earns the full first hour plus 1 minute of the second hour.
Student 4 clocks in at 8:05 am and leaves at 1:00 pm - student loses 10 minutes for break, plus the 5 minutes late for the first hour. All other breaks are earned for the second, third and fourth hours. The fifth hour the student loses 10 minutes for break and 15 minutes that did not attend class.

Absences may be made up in minutes outside of the student's currently scheduled classes, and will be added into the student's attendance if approved by the instructor and submitted to the Director for approval. The make-up attendance must be academically related (definable instruction, interaction and/or evaluation) which includes but is not limited to physically attending a class where there is an opportunity for direct interaction between the instructor and students; completing an academic assignment; taking an exam, an interactive tutorial, or computer-assisted instruction; attending a study group that is assigned by the institution; and/or -interacting-with a faculty member to ask a question about the academic subject studied in the course. Unapproved time will not be added into the student's attendance. Only participation in off campus activities that are organized by Cambridge Junior College where an instructor is present and the students have to submit a report on the activity will be included as make-up hours and added into the student's attendance manually if approved by the instructor and submitted to the Director for approval. Instructors must complete a make-up hours form for make-up hours that meet the eligible criteria and present it to the Director for approval in order for the hours to be included in attendance.

Students who are absent for 14 calendar days will be considered withdrawn unless a leave of absence has been requested in writing and approved. For students not on an approved leave of absence, if the student contacts the school prior to the end of the 14 days and arrangements are made and approved by the Director for the student to return within 21 days of the last date of attendance, the student will still be considered enrolled. If the student fails to return within the 21 days, the student's date of determination of withdrawal will be 14 days after the last date of

attendance. Individual holidays (not week-long breaks) scheduled will require make-up days. Students who do not attend the scheduled make-up days will be counted absent.

Externship attendance is recorded based on timesheets signed by the externship sites. Due to the unique nature of externships, students may be scheduled for hours outside of their normally scheduled class hours. Sites may unofficially change the student's scheduled hours, therefore all hours submitted on the timesheet signed by the externship site are considered as attended even though hours scheduled will elapse as originally scheduled. This time is manually recorded by day of attendance on a weekly basis when the timesheet is received. Daily attendance is rounded down to the nearest half hour. All of the externship hours for which the student is scheduled, must be attended and should not be exceeded except for instances in which a site might require additional attendance to master a competency. If a student attends such hours, additional hours will be scheduled to account for this time. The last date of attendance for an externship will occur on the day during which the student has the last recorded externship hours attended.

Make-Up Work

Students are required to make up all assignments and work missed as a result of absence. The instructor may assign additional make-up work to be completed for each absence. Arrangements to take any tests missed because of an absence must be made with the instructor. In most cases time spent making-up work are not counted in attendance. See the attendance policy for more details. Students are not charged additional fees for make-up work or make-up attendance.

Maintenance of Records Documenting Student Academic Progress

Cambridge Junior College maintains the records (grades, attendance and SAP form) that document student academic progress in each student's file. These records are maintained in the student's file for a period of five years. Cambridge Junior College uses student work products, such as tests, written projects and skills checklists to verify student skill's acquisitions, including the development of critical thinking and analytical skills. Since these student work products are used in the calculation of the student's grades, they are maintained for the duration of one module/term following the module/term for which the products were produced.

Leave of Absence Policy

A Leave of Absence must be approved by the Director. It must be submitted in writing and include the reason for the leave of absence and be signed and dated. A student must apply in advance for the leave of absence, unless unforeseen circumstances prevent the student from doing so. In order for the leave of absence to be approved by the Director, it must be documented that there is a reasonable expectation that the student will return. A student may apply for an extension of their original leave of absence, which can be granted at the approval and discretion of the Director. Students are permitted multiple leaves of absences, with a maximum of 180 days in any 12 month period.

Students will be issued the grade of "W" for any classes they were taking, but had not completed as of the date their approved leave of absence began. This grade of "W" will not be averaged into the student's GPA/CGPA, but will be counted in attempted to earned credits or clock hours and will affect pace (cumulative course completion). This might interfere with the student being able to complete within the maximum timeframe. In addition, the student's attendance up to their LDA prior to the LOA will be averaged into cumulative attendance. These factors can have an impact on the student's satisfactory academic progress. If students return from the time off as planned, they will not be charged for the classes from which they have withdrawn due to the approved leave of absence. The student will need to re-take any classes in which he/she was enrolled at the time the leave was granted. Classes are only offered as scheduled and the student may re-take the course provided there is room. Students who take a leave during a scheduled externship will normally return to the same point in the externship upon returning from leave. For externship/practicum the W grade will be replaced with the earned grade upon completion of externship/practicum.

For all programs if the student does not return from the leave and is dismissed or withdrawn he/she will be charged for all days elapsed in the program including those days which elapsed during any term in which a leave was taken. If a student fails to return from a leave of absence as scheduled, the student will be dismissed. The student will only be charged for the time elapsed up to the LDA for the LOA from which he/she did not return. If the student had any incomplete grades, which were not completed at the time of dismissal, those Incompletes will be replaced with an "F" grade at the time of dismissal and this could also cause the student to not be in SAP. When a student is dismissed or withdraws, they leave the school at their academic status as reflected on their last SAP evaluation.

In the event a student does not return from a leave of absence, any refund due will be made to the appropriate financial aid programs within 45 days of the date of determination and the student will be charged for days elapsed to the LDA. If the student received Title IV loan funds, failure to return from the leave of absence and the resulting withdrawal may have the following consequences on his/her student loan repayment terms. These include the following. 1) Possible exhaustion of his/her grace period. 2) the student's grace period will begin from the last date of documented attendance, not the day the student failed to return from the leave of absence. 3) The first loan payment

will be due within 60 days after the student's grace period ends, whether or not he/she has received an invoice or billing statement. 4) If the student fails to make a payment, his/her loan can go into default status, unless the student has requested and been granted a deferment or forbearance. In addition, the student must complete exit counseling if he/she fails to return from the leave of absence, this can be done with the financial aid officer or on-line at www.nslds.ed.gov.

Military Time off for Active Duty

For students who will miss class due to military orders, the student must present the orders at the earliest possible time to allow the Director of Education to evaluate the impact to the students schedule and success in the course(s). Depending on the length of time the student will be away, the student may miss class time in his current classes but remain enrolled (if less than 14 consecutive calendar days of total absence in the class), withdraw from class(es) which would lead to a withdraw from school or take a leave of absence if the student is enrolled in a diploma program.

Readmission of Military Service Members

Cambridge Junior College will promptly readmit a service member with the same academic status as he had when last attending the school or accepted for admission to the school, if that student could not attend school due to military service. The student must notify the school of his military service and intention to return to school as follows: Notification of military service: The student (or an appropriate officer of the armed forces or official of the Department of Defense) must give oral or written notice of such service to the school as far in advance as is reasonable under the circumstances. This notice does not have to indicate whether the student intends to return to the school and may not be subject to any rule of timeliness. Timeliness must be determined by the facts in any particular case. Alternatively, at the time of readmission, the student may submit an attestation of military service that necessitated the student's absence from the school. No notice is required if precluded by military necessity, such as service in operations that are classified or would be compromised by such notice. The student must also give oral or written notice of her intent to return to the school within three years after the completion of the period of service. A student who is hospitalized or convalescing due to an illness or injury incurred or aggravated during the performance of service must notify the school within two years after the end of the period needed for recovery from the illness or injury. A student who fails to apply for readmission within these periods does not automatically forfeit eligibility for readmission but is subject to the school's established leave of absence policy (if applies) and general practices. Students must contact the Campus Director to provide notification of service and notification of intent to return. Cambridge will promptly readmit the student into the next class or classes in the program beginning after he provides notice of intent to reenroll, unless he requests a later date or unusual circumstances require the school to admit him at a later date. Cambridge must admit the student with the same academic status, which means: to the same program to which the student was last admitted or, if that exact program is no longer offered, the program that is most similar to that program, unless he chooses a different program; at the same enrollment status, unless the student wants to enroll at a different enrollment status; with the same number of credit hours or clock hours previously completed, unless the student is readmitted to a different program to which the completed credit hours or clock hours are not transferable, and with the same academic standing (e.g. with the same satisfactory academic progress status) the student previously had. If the student is readmitted to the same program, for the first academic year in which he returns, Cambridge will assess the tuition and fee charges that he was or would have been assessed for the academic year during which he left the school. However, if his veterans education benefits or other service member education benefits will pay the higher tuition and fee charges that other students in the program are paying for the year, Cambridge may assess those charges to the student as well. If the student is admitted to a different program, and for subsequent academic years for a student admitted to the same program, the school must assess no more than the tuition and fee charges that other students in the program are assessed for that academic year. The cumulative length of the absence and of all previous absences from the school for military service may not exceed five years. Only the time the student spends actually performing service is counted.

Externship/Clinical Training (Practicum)

The practicum experience enables students to work in professional environments and apply the principles and practices learned in the classroom. Students are assigned one externship/clinical site at the selection of the career services department or clinical instructor. Externship/clinical site assignments are final and non-negotiable, and should the student decline the site, abandon the site or be dismissed from the site he/she is not guaranteed another site and this may lead to dismissal from his/her program. Due to the unique nature of externships/clinical hours, the externship/clinical course can be scheduled for hours which are different from a student's on-campus scheduled class hours. Externs work under the direct supervision of qualified personnel at the designated externship sites and under the general supervision of the Cambridge staff. Externs/Clinical students are evaluated by their supervisory personnel and evaluations are placed in the student's records. Students enrolled in a program with an externship/clinical must successfully complete their externship/clinical to fulfill their graduation requirements. Students are required to arrange and pay for their own transportation to and from their assigned externship/clinical sites. Students may be required to travel a distance up to 50 miles for the externship/clinical portion of the program,

which is held off- campus. Externship/clinical guidelines and requirements for each program can be obtained from the career services department. Students must receive a grade of "CR" or a "C" or higher to be eligible for graduation.

Participating in an externship/clinical makes you not only a student but in some aspects a representative of the company that you are externing for. Many of these companies require a drug test and background checks for employees as well as externs. Background checks and drug tests might be required by certain externship/clinical sites. If the student chooses to apply for an externship at a site that requires a background check and/or drug test, Cambridge Junior College will cover the cost of these screenings. Cambridge Junior College per its agreement with extern/clinical sites is required to share the results of the testing with the extern/clinical site(s). Cambridge will continue to work with you but you must be aware that you have chosen an occupation that requires sober judgment and behavior and failure to meet these standards will make any externship placement very difficult. Failing a drug and/or background check will negatively impact your ability to secure an externship/clinical site.

Diplomas/Degrees Awarded

A diploma will be awarded upon graduation from the Medical Assistant program based on the graduation requirements provided below. Students who do not meet the standards below may be awarded a certificate of completion, provided they have completed their externship with a grade of CR and passed all other courses in the program and have a minimum CGPA of 2.0, and have met other requirements other than financial and maximum program length.

Graduation Requirements for Diploma Programs

To graduate and receive a diploma a student must:

Must pass all courses and be awarded on the transcript the following hours:

Program	Award	Hours
Medical Assistant (Clock Hour)	**Diploma**	**900 Clock Hours**

Complete all required coursework with a CGPA of 2.0 or higher.
Attain required competencies or speed levels in all courses.
Meet the maximum 1.428 scheduled hours timeframe for graduation
Not be financially indebted to the institution or must be meeting payment obligations.
Students must complete their Externship with a grade of "CR" or higher.
Medical Assistant students must receive their CPR Certification to graduate.

Transcripts are provided after program completion provided the student has met the graduation requirements. There is a $10.00 charge for each additional copy. Graduation ceremonies will be held in June of each year.

Definition of Academic Year for Clock Hour Programs

An academic year must be a minimum of 900 clock hours and 26 weeks. It is defined as follows for the programs offered at Cambridge Junior College. For the Day Medical Assistant clock hour program, the academic year is defined as 900 clock hours and 36 weeks. For the Evening Medical Assistant clock hour program, the academic year is defined as 900 clock hours and 60 weeks.

Definition of Quarter Credit Hours

The number of quarter credit hours assigned to a traditionally delivered course consists of a minimum of 1 credit hours for: 10 hours in a didactic learning environment not less than 50 minutes each and which assumes outside reading and/or preparation of 2 hours per lecture hour; 20 laboratory hours in a supervised laboratory setting of instruction; 30 hours of practicum; or an appropriate combination of all three. The number of quarter credit hours assigned to a hybrid delivered course considers the online non-homework activities to be didactic and otherwise uses the same hours conversion as above to determine the course credits for ACCSC purposes.

Definition of Clock Hours

The number of clock hours assigned to a traditionally delivered course consists of a minimum of periods of not less than 50 minutes each.

Student Full-Time Status

Students enrolled in the Medical Assistant clock hour programs are considered full-time if they attend 900 clock hours per academic year or 450 clock hours each payment period.

Policy and Program Changes

Cambridge Junior College reserves the right to make changes in organizational structure and policy and procedures as circumstance dictate. Cambridge Junior College reserves the right to make changes in equipment and materials and to modify curriculum, as it deems necessary. When size and curriculum permit, classes may be combined to provide meaningful instruction and training and contribute to the level of interaction among students. Students are

expected to be familiar with the information presented in this catalog. The catalog is published annually in July. Amendments to the catalog may be made between versions and are available in the registrar's office.

Catalog Updates

The catalog is published annually in July. Additional updates may be made by the use of addendums accompanying the catalog. If updates are significant, a catalog revision will be made prior to the annual update of the catalog. If changes in educational programs, educational services, procedures, or policies required to be included in the catalog by statute or regulation are implemented before the issuance of the annual updated catalog, those changes shall be reflected at the time they are made in the addendums accompanying the catalog or catalog revision. The catalog supplement is updated throughout the year to reflect current instructional staff. The catalog, supplement and addendums are also available on the school website www.cambridge.edu.

Scheduled Starting Date Delays

The start date of your program may be delayed if there are less than 2 students total starting the program on that date. If this occurs, the admissions representative will attempt to notify you prior to orientation when possible. If this occurs you are entitled to a full refund of any monies paid and/or may enroll in the next start date which will require a new enrollment agreement. Please see the catalog for a list of alternative start dates.

Trial Period

A student has the right to cancel or end his or her agreement for a course of instruction, without any penalty or obligations, through the fourteenth calendar day after class starts. This 14 day period is considered a trial period, during which time, the student is considered a "future start" and not an "enrolled regular student". During this period, the student attends without incurring program charges or receiving Federal Title IV student assistance, unless and until the student continues beyond the end of this period as a regular student. If a student does not continue beyond the 14th day, he/she is considered a Non-start or Cancellation. This trial period provides an opportunity for a student to take classes on a trial basis before deciding to continue attending the program as a regular student, at which time the student would be responsible for program charges and would, if otherwise eligible, become eligible for Title IV, Higher Education Act (HEA) program funds. When an individual student becomes Title IV eligible, including becoming a regular student, during a payment period, the student would be eligible to receive Title IV grants for the entire payment period and Title IV loans for the entire period of enrollment. Attendance beyond the 14 calendar day is considered active confirmation of a student's intention to continue the program as a regular student. The trial period of attendance is a part of an eligible program and academic credit or clock hours awarded to the student will count toward the student's completion of that program, if the student becomes a regular student after the trial period. Because this trial period is part of the eligible program, when the student becomes a regular student after the trial period, total charges for the eligible program would include the trial period, and, if otherwise eligible, the student could receive Title IV funds for the trial period.

Examples of this policy are provided below.

- Student A completes the 14 day trial period at which time he decides to remain in school and is now considered a regular student. Student A would now be assessed institutional charges and become eligible for Title IV, HEA program funds for the eligible program, including the trial period.
- Student B completes up to 14 days of the trial period and decides not to continue enrollment. Student B is considered a non-start or cancellation and is not assessed institutional charges, other than perhaps a registration fee, and would not be eligible for any Title IV, HEA program funds for enrollment during the trial period.
- Student C completes the 14 day trial period at which time the institution admits the student as a regular student. Student C would now be assessed institutional charges and become eligible for Title IV, HEA program funds for the eligible program, including the trial period. However, after three more weeks as a regular student, Student C decides to withdraw from the program. The institution must perform a Return of Title IV Aid calculation to determine the amount of Title IV grant or loan assistance that the student earned as of the student's withdrawal date at the end of the seventh week.

Program Withdrawal

Students who wish to discontinue their training for any reason (after the trial period of attendance) are requested to schedule an exit interview with the Director. They must also submit, in writing, a notice of withdrawal to the Director. Students will receive a grade of "W" for each class they were attending that was still in progress by their date of determination. They will be issued an "F" for courses that have ended by their date of determination. The grade(s) of "W" are not averaged in the GPA or CGPA but are calculated in pace (cumulative course completion). When a student is dismissed or withdraws, they leave the school at their academic and financial aid status as reflected on their last SAP evaluation. Students who received Direct Loans must complete an exit interview with the financial aid officer or on-line at www.StudentLoans.gov. For more information refer to the Cancellation, Withdrawal and Refund Policies section of the catalog.

Student's Right to Cancel

1. A student has the right to cancel his or her agreement for a course of instruction, without any penalty or obligations, through the fourteenth calendar day after class starts. Applicants who have not visited the school prior to enrollment will have the opportunity to withdraw without penalty within three business days following either the regularly scheduled orientation procedures or following a tour of the school facilities and inspection of equipment where training and services are provided. All monies paid by an applicant must be refunded if requested within three days after signing an enrollment agreement and making an initial payment. An applicant requesting cancellation more than three days after signing an enrollment agreement and making an initial payment, but prior to entering the school, is entitled to a refund of all monies paid minus a registration fee of 15% of the contract price of the program with a maximum of $150 retained. After the end of the cancellation period, you also have the right to stop school at any time; and you have the right to receive a pro rata refund if you have completed sixty (60) percent or less of the scheduled clock hours (diploma program starts) in the current payment period in your program through the last day of attendance. Refer to the refund policies included below.

2. Cancellation may occur when the student provides a written notice of cancellation at the following address: Cambridge Junior College, 990-A Klamath Lane, Yuba City, CA This can be done by mail, fax, Email or hand delivery. All notices, regardless of method of delivery need to be addressed to "Campus Director." If sending Notice of Cancellation via Email, it should be sent to Cambridge@cambridge.edu. If sending by fax, send it to the attention of "Campus Director" at (530) 671-7319. The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with proper postage. If sending by email, fax or hand delivered, the effective date is the date received at the campus.
3. The written notice of cancellation need not take any particular form and, however expressed, it is effective if it shows that the student no longer wishes to be bound by the Enrollment Agreement.

STUDENT'S RIGHT TO WITHDRAW AND REASONS FOR DISMISSAL

- A student has the right to withdraw from the school at any time after the cancellation period (described above) and **receive a pro rata refund if you have completed 60 percent or less of the scheduled clock hours (diploma program starts) in the current payment period in your program through the last day of attendance.** The amount of that refund is to be "pro-rated" according to the not completed portion of the program less, the cost of any equipment/supplies/books returned in good condition (good condition does not include equipment/supplies/books that a seal is broken, log-on occurred, or is marked or damaged in any way) and a **registration or administration fee not to exceed $250.00. The refund is to be paid within 45 days of withdrawal or dismissal.**
- For the purpose of determining a refund under this section, a student shall be deemed to have withdrawn from a program of instruction when any of the following occurs:
    - The student notifies the institution of the student's withdrawal or as of the date of the student's withdrawal, whichever is sooner. Notice of withdrawal must be received in writing at the physical location of the institution via mail or physical delivery to the attention of; Director, Cambridge Junior College, , 990-A Klamath Lane, Yuba City, CA 95993. This can be done by mail, fax, Email or hand delivery. All notices, regardless of method of delivery need to be addressed to "Campus Director." If sending Notice of Cancellation via Email, it should be sent to Cambridge@cambridge.edu. If sending by fax, send it to the attention of "Campus Director" at (530) 671-7319. The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with proper postage. If sending by email, fax or hand delivered, the effective date is the date received at the campus.
    - The institution terminates the student's enrollment for:
        - Failure to maintain the standards of satisfactory academic progress after a period of academic probation.
        - Failure to achieve a 2.0 CGPA upon program completion.
        - At a designed SAP evaluation point when it is determined that the student will not likely be able to attain the minimum 2.0 CGPA or maximum timeframe required for graduation.
        - Failure to achieve a 2.0 CGPA at the end of the second academic year unless student applies for and is approved under the extended enrollment policy.
        - Failure to pass a previously failed course.
        - Failure to abide by the rules and regulations of the institution.
        - Misconduct including but not limited to misuse of property; behavior that is disruptive, violent, destructive, dishonest, or threatening to others; possession of drugs or alcohol or dangerous weapons; a drug conviction while enrolled in school; plagiarism
        - Failure to meet terms of financial obligations, (unless otherwise determined by the Director or a new payment plan is agreed to and signed by the student)
        - Refusing an externship site assignment; Dismissal from or abandonment of an externship site unless the student is granted another site at the discretion of the Campus Director;
        - Failure to return from an approved leave of absence
        - Failure to attend class for 14 calendar days (unless a leave of absence has been requested in writing and approved). For students not on an approved leave of absence, if the student contacts the school prior to the end of the 14 days and arrangements are made and approved by the Director for the student to return within 21 days of the last date of attendance, the student will still be considered enrolled. If the student fails to return within the 21 days, the student's date of determination of withdrawal will be 14 days after the last date of attendance.
- Students will receive a grade of "W" for each class they were attending that was still in progress by their date of determination. They will be issued the grade(s) earned for courses that have ended by their date of determination and the grade will be averaged in the CGPA and will be calculated in pace (cumulative course completion). The grade(s) of "W" are not averaged in the CGPA but are calculated in pace (cumulative course completion).
- When a student is dismissed or withdraws, they leave the school at their academic and financial aid status as reflected on their last SAP evaluation. Students who received Direct Loans must complete an exit interview with the financial aid officer or on-line at www.StudentLoans.gov

- For the purpose of determining the amount of the refund based on the internal refund policy below, the date of the student's withdrawal shall be deemed the last date of recorded attendance. For the purpose of determining when the refund must be paid, the student shall be deemed to have withdrawn at the end of 14 calendar days of non-attendance or on the date notification of withdrawal occurred, if before the end of the 14 day period of non-attendance.

Return of Title IV Refund Procedures

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. Written notification of withdrawal from the student is not required for refund payment.

The Federal Return of Title IV funds formula (R2T4) dictates the amount of Federal Title IV aid that must be returned to the federal government by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60% point in time in the payment period. If a student does not begin training, the R2T4 formula does not apply. For official and unofficial withdrawals, a student's withdrawal date is their last date of attendance. For official withdrawals a student's date of determination is the date the school received notice from the student that they are withdrawing. The school's determination that a student is no longer in school for unofficial withdrawals is determined after 14 days of non-attendance. In the event a student fails to return from a leave of absence, the student's last date of attendance will be the last date the student attended before the leave of absence began. The date of determination is the date the student failed to return from the leave of absence. All return of Title IV funds due will be made within 45 days of the date the student failed to return from the leave of absence.

The federal formula requires a Return of Title IV calculation if the student received or could have received (based on eligibility criteria) federal financial assistance in the form of Pell Grants, FSEOG, Direct Stafford Loans or Direct Plus loans and withdraws on or before completing 60% of the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time. For example if the student completed 30% of the payment period, then the percentage of Title IV earned is 30% because it is less than 60%. If the student completed 70% of the payment period, then the percentage of Title IV earned is 100% because it is greater than 60%. The percentage that has not been earned is calculated by subtracting the percentage of Title IV aid earned from 100%.

For diploma program students, the percentage of the payment period completed is calculated by the clock hours scheduled to be completed in the payment period as of the last date of attendance divided by the total scheduled clock hours in the payment period. The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date. If a student receives less Title IV funds than the amount earned, the school will offer the student a disbursement of the earned aid that was not received at the time of their withdrawal which is a post withdrawal disbursement. Post withdrawal disbursements will be made from Pell grant funds first if eligible. If there are current educational costs still due the school at the time of withdrawal, a Pell grant post withdrawal disbursement will be credited to the student's account. Any Pell grant funds in excess of current educational costs will be offered to the student. Any federal loan program funds due in a post withdrawal disbursement must be offered to the student and the school must receive the student's permission before crediting their account. The following Title IV refund distribution is used for all FA students due a refund: 1. Unsubsidized Direct Stafford Loan, 2. Subsidized Direct Stafford Loan, 3.Direct PLUS Loan, 5.Federal Pell Grant and 6. FSEOG. Refunds will be made to the federal programs within 45 days of the date of determination. The statute requires that a student is responsible for all unearned Title IV program assistance that the school is not required to return. This is determined by subtracting the amount returned by the school from the total amount of unearned Title IV funds to be returned. Samples of return to Title IV refund calculations are available in the financial aid office upon request.

A student who reenters within 180 days of their last date of attendance is treated as if he/she did not cease attendance for purposes of determining the student's aid awards for the period. A student who reenters a credit hour or clock hour program within 180 days of his/her withdrawal is immediately eligible to receive all Title IV funds that were returned when the student ceased attendance. If a student reenters after the 180 days, the student is considered a transfer student and enters a new payment period.

IT IS IMPORTANT THAT YOU KEEP COPIES OF THE ENROLLMENT AGREEMENT, FINANCIAL AID PAPERS, RECEIPTS, OR ANY OTHER INFORMATION THAT DOCUMENTS THE MONIES PAID TO THE SCHOOL.

Internal Refund Policy

Cambridge Junior College provides a pro rata refund of nonfederal and federal student financial aid program moneys paid for institutional charges to students who have completed 60 percent or less of the period of attendance. A non-pro rata refund will be calculated for students who completed greater than 60% of the period. The student balance is

determined in the following manner. For diploma students who completed 60% or less of the period, the amount of earned tuition is calculated by taking the hourly charge for the program (total tuition charges for the period divided by the number of clock hours in the period) multiplied by the number of clock hours the student was scheduled to attend up to their last day of attendance. For students who completed greater than 60% of the period, 100% of the tuition charges for the period are considered earned. Other earned institutional charges (such as the registration fee, books/supplies and other earned charges) are then added to the amount of earned tuition. If the student received Title IV payments (net of refunds), or is scheduled to receive a Pell post-withdrawal Title IV disbursement or student approved Direct Loan post withdrawal disbursement, these along with any non-title IV payments (net of refunds) are subtracted from the internal balance calculation. Prior period balances (for the current academic year) and balances from prior academic years (up to $200 if authorized by the student) are then added to this amount. If this leaves a credit balance, a refund in the amount of the credit is made to the student, or to the source of the funds (depending on the requirements or authorizations the student signed) within 45 days of the date of determination of withdrawal or dismissal. If Cal Grant funds were utilized, the portion to be returned to the Commission on behalf of the State will be calculated. Cal Grant funds may not be used for reimbursement to the federal government. Information regarding any applicable third party funding agency's refund policy can be obtained from the financial aid office. Written notification of withdrawal from the student is not required for refund payment. For students wish to cancel their program, see Student's Right to Cancel in the school catalog.

Veterans Refund Policy

Advance payments from Department of Veterans Affairs of fees and other charges made directly to the school on the student's behalf who fail to enter courses, withdraw, or who are discontinued prior to completion of the course, any unused portion of tuition, fees, and other charges is refunded. Any amount in excess of non-refundable books, supplies and Registration fee is subject to proration. For students enrolled in diploma programs the exact pro-rata will be determined by the ratio of number of clock hours of instruction completed by the veteran to the total number of instructional clock hours in the period for which advance payments have been made. The VA computes the refund calculation and notifies Cambridge if a refund is due from Cambridge.

If the student received advance payments but never attended, 100% of advance payments from the Department of Veterans Affairs are refunded to the VA. If the student received advance payments and drops or changes enrollment level, an overpayment may be created by the VA in the student's account that the student is responsible for repaying. Refunds will be made within 45 days of the date of determination of withdrawal or dismissal. Written notification of withdrawal from the student is not required for refund payment.

Re-Entry Policy

A dismissed student, withdrawn student or student who cancelled during their trial period, can petition to re-enter if they officially withdrew from the institution in writing, or sent a signed letter to the institution in order to withdraw, or signed a dismissal form prior to being dismissed, or signed a notice of cancellation if discontinuing trial period of attendance. Students who did not contact the school by these methods will not be considered for re-entry, unless they had mitigating circumstances such as being hospitalized and unable to contact the school and can provide proof of such circumstances. If a withdrawn or dismissed student, the student must also have been meeting the following minimum standards at the time of separation from the school: CGPA of 2.0 and Cumulative Attendance of 80%. The requirement of 80% attendance can be waived if the student can prove that hospitalization, being under the care of a physician, or other mitigating circumstances resulted in not meeting the standard. At the time of petition, the student must also meet admissions requirements and be able to meet all Satisfactory Academic Progress and graduation requirements for the program by the anticipated evaluations. If a student was dismissed due to misconduct or improper conduct, or has ceased enrollment more than once from the same program, he or she is not eligible for re-entry. If a student has ceased enrollment more than once from multiple programs, but not twice from the same program, re-entry will be considered only if there ARE mitigating circumstances. Any instances of improper conduct after dismissal will also disqualify the student for re-entry.

A dismissed student, withdrawn student or student who cancelled their program during the trial period can re-enter only after applying for reconsideration in writing to determine if the required standards can be maintained. If it is deemed that the student will not benefit from completing their program, the request for re-entry will be denied. Cambridge Junior College has the right to refuse any student re-entry for any reason. To re-enter a student must write a letter requesting to re-enter that includes what happened to cause to his/her departure, why he/she feels he/she can successfully finish the program at that time, and how they feel the training will benefit them. This letter must be delivered to the Director. At that time the Director determines the best time for the student to return based on the classes he/she may need and class availability, that information is provided to financial aid. The student will be scheduled to meet with financial aid to determine eligibility for financial aid and to make financial arrangements. Students in this situation must make private payment arrangements or have other outside funding that can cover the cost of the program. The student must pay any outstanding balance due or bad debt from their previous enrollment that will not be covered by financial aid and meet with financial aid to determine payment for the remaining program. If at that point the student wants to continue their petition to return, the student will be scheduled to attend a staff and

faculty meeting to hear the student's presentation on why they should be re-admitted. The panel of all available staff and faculty will vote to make the determination. The vote must be unanimous for the student to be re-accepted into the program. If the panel has concerns based on the student's academic history as to whether or not the student will be able to succeed in the program, instead of denying the student's return, (in the case of dismissed or withdrawn students), they may offer the student an evaluation period that consists of auditing a course (or courses) he/she has already passed at no charge to demonstrate whether he/she can meet the academic standards established for this evaluation period. If at any point during the evaluation period it is evident that the student would be unable to meet the standards by the end of the period, he/she will be notified that the re-entry petition has been denied. By the end of the period the student must meet the following standards for the evaluation period: pass each course with a grade of C or better, and maintain attendance of 90% for that isolated evaluation period. The audited course will not appear in the student's record. If the student met these standards and met conduct and other standards required, the re-entry will be accepted. The student will be notified of the panel's decision. If the student is accepted, he/she must follow all admissions practices as of the time they return, which may be different than when they initially enrolled. Re-entry can only occur at the beginning of a module or term, and at a time designated by the Director. For all programs students must re-enroll within 18 months of their last date of attendance to be eligible to continue the program without re-taking courses. If the program has changed within the 18-month re-entry period the student may have to take courses that were not originally part of the program to graduate. Students who re-enter after 18 months of their last date of attendance must repeat the program in its entirety. All current tuition and fees will be assessed for repeating the program. A student will re-enter in the same financial aid and academic status they held at the time of the student's last SAP evaluation (i.e. on academic probation, financial aid warning or financial aid probation (academic probation) or in satisfactory academic progress). The determination of whether the re-entry will be accepted or denied may take several months from the time the student first appears in front of the panel. Once approved, actual re-entry can only occur when classes are available and the Director of Education has established an uninterrupted schedule for the student. Medical Assistant students who have previously completed Capstone will be required to re-take Capstone at no additional charge prior to beginning Externship. If the student is re-entering into the same program, the previous grades earned will remain on record and will be calculated into the student's CGPA and will count into cumulative course completion (pace). Prior attendance will also remain on record and will count in cumulative attendance. If the student is re-entering into a different program, the actual grades earned will be evaluated and any that can be transferred into the new program will be transferred to the new program with a grade of TC noting transfer credit or clock hours. This grade will not be averaged into the student's GPA or CGPA. Transfer credit or clock hours is considered when determining progress toward maximum program completion. The student will be awarded the appropriate credits or clock hours for program completion. The credits will affect the pace (cumulative course completion) rate on the SAP. Transferred clock hours do not affect pace (cumulative course completion). Attendance for the time spent in the original program will not be transferred to the new program and will not count in cumulative attendance.

Examination of Student Records – Student's Rights Under The Family Education Rights and Privacy Act (FERPA)

A parent or eligible student has the right to review and inspect education records within 45 days of the day Cambridge Junior College receives the request. The student must submit the request in writing to the registrar, identifying the records they wish to examine. The request must be dated and must include the students first and last name (as used while attending the institution), dates attending and program name. Students must also note a current address and phone number where they may be contacted. The registrar will respond to the request by contacting the student in person (if still in attendance), or via phone or mail and will notify the student of the time and place where the records may be inspected.

If a student feels his/or education records are inaccurate or misleading and need to be amended, he/she has the right to request an amendment by notifying the Director in writing. The notification must include a specific reference to the part of the record they want changed and specify why it is inaccurate or misleading. (Grades of students will not be amended beyond the end of the module following the date the grade was issued. Students are expected to review their grades as they receive their grade reports at the end of each module, and contact the Director immediately if an error is suspected.) The request must also contain the student's first and last name (as used while attending the institution), dates attending and program. Students must also note a current address and phone number where they may be contacted. The institution shall respond to reasonable requests for explanations and interpretations of records. If Cambridge Junior College decides not to amend the record as requested by the student, the institution will notify the student of the decision and advise the student of his/her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of a right to a hearing.

If circumstances effectively prevent the parent or eligible student from exercising the right to inspect and review the student's education records, the institution shall provide the parent or eligible student with a copy of the records requested.

Students have the right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent. One exception, which permits disclosure without consent, is disclosure to school officials with legitimate educational interests. A school official is a person employed by Cambridge Junior College in an administrative, supervisory, academic or research or support staff position (including law enforcement unit personnel & health staff if applicable); a person or company with whom Cambridge Junior College has contracted (such as an attorney, auditor or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as disciplinary or grievance committee or assisting another institutional official in performing his/her tasks. An institutional official has a legitimate educational interest if the official needs to review an education record in order to fulfill his/her professional responsibility. A student also has the right to file a complaint with the US Department of Education regarding and alleged violation of this act. The Office's address is: Family Policy Compliance Office, US Department of Education, 400 Maryland Ave., SW., Washington, DC 20202-4605

The "U.S.A Patriot Act", which was effective October 26, 2001, established the following exceptions relative to the release of information from institutional files:
Ex Parte Orders-Cambridge Junior College can disclose, without consent or knowledge of a student or parent, personally identifiable information form a student's records to representatives of the Attorney General of the United States in response to an ex parte order in connection with the investigation or prosecution of terrorism crimes. An ex parte order is an order issued by a court without notice to an adverse party. When Cambridge Junior College makes a disclosure pursuant to an ex parte order, it is not required to record that disclosure information in the student's file.
Lawfully Issued Subpoenas and Court Orders-In the following contexts, an institution can disclose, without consent, information from a student's education records in order to comply with a lawfully issued subpoena or court order:
1. Grand Jury Subpoenas; 2. Law Enforcement Subpoenas – For these subpoenas, the court may order Cambridge Junior College not to disclose to anyone the existence or contents of the subpoena or our response. If the court so orders, neither the prior notification requirements nor the recording requirements would apply.
Health or Safety Emergency – Cambridge Junior College is permitted to disclose personally identifiable information from a student's education record without written consent of the student in the case of an immediate threat to health or safety of students or other individuals. This is limited to a situation that presents imminent danger or to a situation that required the immediate need for the disclosure to avert or diffuse serious threats to the safety or health of a student or other individuals.
Disclosures to the Bureau of Citizenship and Immigration Service (BCIS) – Cambridge Junior College may release personally identifiable information of a student who has signed a form I-20 and any student attending on an M-1 or J-1 visa to the BSIC.

Family Education Rights and Privacy Act (FERPA) Complaints

Complaints of Alleged Violations must be timely submitted, no later 180 days from the date the student learned of the circumstances of the alleged violation. It must contain specific allegations of fact giving reasonable cause to believe that a violation occurred. This includes relevant dates, such as the date of a request or a disclosure and the date the student learned of the alleged violation, as well as the names and titles of those school officials and other third parties involved; a specific description of the education record around which the alleged violation occurred; and, a description of any contact with school officials regarding the matter, including dates and estimated times of telephone conversations regarding the matter. Calls and/or any copies of any correspondence exchanged between the student and the school regarding the matter. It must also contain the name and address of the school and any additional information that would be helpful in the consideration of the complaint. The complaint must be addressed to:

Family Compliance Office
US Department of Education
400 Maryland Ave, SW
Washington, DC 20202-5920

Required Study Time

In order to complete the required course assignments, each student is expected to spend outside time studying. It is estimated that at a minimum each student will spend 2 hours of out of class time studying for every hour spent in class. The amount of time each student will spend studying will vary according to the individual student's abilities. Each student is responsible for reading all study materials issued and must turn in assignments at designated times.

Clothing and Personal Property

All personal property is the sole responsibility of the student. The institution does not assume liability for any loss or damage.

Dress Code

A clean, neat appearance and decent, modest apparel in good repair is required. Medical Assistant program students are required to wear Cambridge scrubs and closed-toe shoes. Outerwear such as a lab coat, sweater, etc. is allowed as long as it is solid in color with no graphics and is appropriate with the uniform Hoods on the hoodies are prohibited from being worn on the head and hats are prohibited. Coats and jackets are prohibited once you enter the classroom. Undershirts that are solid in color with no graphics may be worn to stay warm and cover tattoos. Flip flop shoes are not permitted and no hats of any kind shall be worn in the classroom. All tattoos must be covered. Only one set of earrings the size of a dime or less are allowed. No other piercings may show. Students are issued a student name tag within the first week of enrollment. This tag must be worn and visible at all times on-campus and on externship. If you lose your name tag, please notify your instructor. Scented products such as perfumes and tobacco products can cause sniffling, dizziness, headaches, nausea and breathing problems. Some reactions, like shortness of breath, are particularly severe for people with preexisting respiratory conditions, such as asthma and chronic obstructive pulmonary disease. For that reason we have adopted a policy that does not allow excessive scents. These guidelines are to prepare our students for future employment. We reserve the right to refuse admittance to students or visitors who are dressed inappropriately. Students who do not adhere to the dress code policy could have their enrollment terminated.

Conduct

The institution reserves the right to dismiss any student whose conduct, poor attendance or scholastic performance does not meet our standards. Such conduct includes, but is not limited to, dishonesty; unprofessional, rude or disruptive conduct; copyright infringement; plagiarism (see Academic Integrity below); use of profanity; noncompliance with safety rules; unruly or violent conduct toward instructors, staff or other students; the use of alcohol or drugs on the institution's property; conviction of a drug violation or any other unlawful activities. If conduct becomes violent or involves physical contact with a fellow student, staff or faculty member or involves any unlawful activity, the police will be contacted immediately. Use of cell phones, pagers and other outside electronics are not permitted in the classroom unless authorized by the instructor and used for academic purposes. Use of school equipment is limited to assignments only and not for personal use.

Academic Integrity, Student Privacy & Student Authentication

Cambridge Junior College enforces the highest standards of academic integrity, to create the best learning opportunities for students and to prepare students to become valuable members of the workforce. It is expected that all students, staff and faculty will keep their logins, passwords and authentication information secure and will not share them with others. Passwords are required to be changed every 2 months. It is considered a breach of academic honesty for students to employ any form of deception in the completion of academic work, including but not limited to:

- copying work, ideas, or projects from any other person or media
- allowing another person to copy or borrow original work in any form
- allowing another person to copy answers on a quiz or test

- representing the work of another person or source as one's own
- plagiarism in any form, including failing to give credit to the source of words, ideas, or work from any other person, printed material, or website
- sharing login and password and authentication information

When a violation of this policy occurs, disciplinary action will be taken. Subject to the severity of the violation and/or number of occurrences, academic dishonesty may result in an "F" grade for an assignment, project, exam, or the course itself, or may result in dismissal from the College. All violations of the Academic Integrity Policy are documented and made a permanent part of a student's record.

Copyright Infringement Policy

It is prohibited to access and illegally download or distribute person to person copyrighted material and any other illegal acts leading to copyright infringement including peer-to-peer file sharing. Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than $750 and not more than $30,000 per work infringed. For "willful" infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense. For more information, please see the Web site of the U.S. Copyright Office at www.copyright.gov, especially their FAQ's at www.copyright.gov/help/faq.

To legally obtain copyrighted materials they must be purchased. The school's on-line library is a legal, direct source for information needed for class projects or research. A monitoring system to detect illegal downloads and distribution of copyrighted materials (including authorized peer-to-peer file sharing) is conducted at least on a quarterly basis. If copyright infringement is detected it is cause for termination or dismissal and may subject the guilty party to civil and criminal liabilities as previously outlined.

Cambridge educates its students about this policy in the admissions process consumer information that is provided and acknowledged by the student signing the policy. This is retained in the student's permanent file. The student is also updated annually about the policy when the Annual Notice is distributed and signed. Staff & faculty are informed about this policy through the policies & procedures manual and the employee disclosures that are signed during the hiring process. They are also updated during the annual review of the policies and procedures manual and quarterly security results from our quarterly monitoring reports. The best legal alternative to illegal downloading or acquiring of copyrighted material is the use of the on-library and the creation of documents based on the person's own knowledge that is not gained from outside resources.

Smoking

Cambridge Junior College's campus is a non-smoking campus. Smoking will not be permitted anywhere on campus. Smoking on-campus is grounds for dismissal.

Drug and Alcohol Policy

In compliance with the Drug-Free Schools and Communities Act Amendment of 1989 (Public Law 101-226), student, staff faculty, or any employee of Cambridge Junior College shall not engage in the unauthorized or unlawful manufacture, distribution, dispensation, possession, use/abuse of alcohol and/or illicit drugs on college property or as part of any college activity.

There are several health risks associated with the use of illicit drugs and alcohol. The use and abuse of drugs and /or alcohol can lead to accidents, injury and medical emergencies. All drugs are toxic or poisonous when abused. Some health risks associated with the abuse of drugs include depression, confusion, sleep disorders, hallucinations, heart and liver damage. Serious short and long-term health problems can develop as a result of continued drug abuse. As a depressant, alcohol depresses the central nervous system and may result in physical damage and can increase you risk of being involved in an auto accident.

Students or employees who are in interested in seeking assistance for drug or alcohol abuse should contact the Director for a list of outside agencies who can assist them. All information received from the students will be treated confidentially.

Any student who is convicted of the unlawful manufacture, distribution, dispensation, possession, use, or abuse of illicit drugs or alcohol is subject to criminal penalties under local, state, or federal law. State and Federal Laws define

a number of substances as "drugs" with sanctions related to their possession, sale, use and manufacture varying by type of substance and abuse. These penalties range in severity from a fine of $100 up to $8,000,000 and/or life imprisonment. The exact penalty assessed depends upon the nature and the severity of the individual offense. Those convicted can also face the denial of Federal benefits, such as student loans and grants for up to one year for the first offense and up to five years for subsequent offenses.

The college will impose penalties against students who violate the Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226). Cambridge Junior College reserves the right to terminate students and/or employees who violate this policy and refer to the proper authorities for prosecution.

For a more detailed version of the Drug and Alcohol Policy and Prevention and Drug Violations and further information and list of resources please visit our website at www.cambridge.edu or contact the Director at (530) 674-9199, or in person at 990-A Klamath Lane, Yuba City, CA 95991. This complete policy is distributed to both prospective students, current students and all employees each year. This policy undergoes a biennial review.

Drug Violations

If you are convicted of a drug violation, you must report the conviction to the Director. Conviction of a drug violation will result in a loss of Title IV eligibility and dismissal from Cambridge Junior College. Students who lose aid as a result of this will receive a timely notice of the manner in which he/she can regain aid. Students dismissed from Cambridge Junior College due to a drug conviction are not eligible for re-entry and as a result are not eligible to have their Title IV eligibility resumed at this institution.

Individual Classes

Cambridge Junior College offers individual classes, which are part of an approved program. Students may select one or more classes. Students will receive a certificate of completion for the class stating the number of clock hours or credits, but will not receive a diploma for the program. The cost of an individual class is $22.00 per hour plus book and supplies. Periodically Cambridge offers a schedule of various training workshops, interested students should contact an Admissions Officer for this schedule. These workshops have different pricing schedules.

Sexual Harassment

Cambridge Junior College is committed to maintaining a learning environment that is free from sexual harassment, sexual discrimination and sexual violence. Sexual discrimination, sexual harassment and sexual violence are prohibited and are considered sexual misconduct violations. Types of sexual harassment include quid pro quo and hostile environment. Sexual Harassment includes but is not limited to: Verbal harassment or abuse, subtle pressure for sexual activity, persistent remarks about another person's clothing, body or sexual activities, unnecessary touching, patting, pinching, or brushing against another person's body, demanding sexual favors accompanied by implied or overt threats, disparaging comments about women or men as a group and the use of sexist humor or demeaning sexual allusions. Sexual Violence refers to the physical sexual acts perpetrated against a person's will or where a person is incapable of giving consent due to the victim's use of drugs or alcohol or due to an intellectual or other disability. The Campus Director is the designated title IX coordinator and staff, faculty and students are to report any incidences of sexual harassment or sexual discrimination directly to the Campus Director. If the Campus Director is the one being accused of the action, the incident is to be reported to the Director of Education. The nature of the incident is to be reported and an inquiry into the event will begin. If the event involved sexual violence the police will be contacted and the victim will report the crime. A sexual misconduct violation can result in consequences up to and including criminal charges and dismissal from the college. For more information on sexual assault prevention and our response to sexual assault violations please see the campus security report on the website www.cambridge.edu.

Notice of Non-discrimination

Cambridge Junior College does not discriminate on the basis of race, sex, color, sexual orientation, gender identity or its expression, disability, religion, age, veteran status or national or ethnic origin, genetic information in its admission, employment, educational policies, scholarship or other financial aid programs or in access to other College administered programs. Cambridge Junior College affirms that it admits students and selects employees regardless of race, sex, color, sexual orientation, gender identity or its expression, disability, religion, age, veteran status or national or ethnic origin, genetic information and thereafter accords them all the rights and privileges generally made available to students or employees at the College. The College is strongly committed to basing judgments about individuals solely upon their qualifications and abilities, and to protecting individual rights of privacy, association, belief and expression. Inquiries concerning the application of Title IX may be referred to the Director at the following: 990 'A' Klamath Lane, Yuba City, CA 95993 (530) 674-9199.

Visitors

There are no visitors or children allowed into the classrooms during class. Please make arrangements to leave children and/or relatives at home.

Grievance Procedure - BPPE

Any student experiencing conflict or having a complaint should first talk to an instructor. If the matter cannot be successfully resolved, the student should request a meeting with the Director, or may contact the Director in writing at Cambridge Junior College, 990 'A' Klamath Lane, Yuba City, CA 95993. A student or any member of the public may file a complaint by communicating orally or in writing. If an oral complaint is not resolved within a reasonable period and the student complains of the same matter, the institute shall advise that the complaint must be submitted in writing and that the institution has 10 working days to provide a written response to the complaint.

A student or any member of the public may file a complaint about this institution with Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form, which can be obtained on the bureau's Internet Web site, www.bppe.ca.gov.

Mailing Address: P.O. Box 980818, West Sacramento, CA 95798-0818

STUDENT COMPLAINT PROCEDURE - ACCSC

Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints reviewed by the Commission must be in written form and should grant permission for the Commission to forward a copy of the complaint to the school for a response. This can be accomplished by filing the ACCSC Complaint Form. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission. Please direct all inquiries to:

Accrediting Commission of Career Schools & Colleges
2101 Wilson Boulevard, Suite 302
Arlington, VA 22201
(703) 247-4212
www.accsc.org

A copy of the ACCSC Complaint Form is available at the school and can be obtained by contacting Campus Director or online at www.accsc.org.

Questions

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax: (916) 263-1897.

Instructional Delivery Methods

Cambridge Junior College delivers instruction on-campus for the Medical Assistant diploma program. The maximum class size is 30 students in any course.

Online Library

Cambridge Junior College provides an online library that can be accessed through our homepage at www.cambridge.edu and clicking the Student Login link. At student orientation the students are given library instructions and shown how to use the library and the librarian service. Students will receive their online username and password when they begin classes and have access to the library from computers provided on-campus and from any other location with Internet service during the time they are actively enrolled in their program of study. The library includes access to databases, journals and e-books relevant to the programs we offer. Also featured will be e-books in the student's major areas of study to use for reference. The library is staffed online by librarians holding MLS, MLIS or equivalent Master's degrees to our students 24 hours a day, 7 days a week to assist students in their research. All communication between the students and librarians are monitored to ensure the highest level of service to our students. Each program encourages use of the library through research assignments.

Student Interaction

Providing opportunity for students to interact with others and their instructors is a valuable part of the Cambridge Junior College learning environment. Instructors provide opportunities for students to work in groups for required class projects to facilitate an interactive environment. Instructors encourage students to form out-of-class study groups as well. Class discussions and the sharing of individual perspectives are also a part of all classes taught at Cambridge Junior College.

Student Services

Prior to starting classes, new students attend a formal orientation, at which time the institution's programs and general policies and procedures are explained. After students start class academic advising is available to support students in maintaining satisfactory academic progress, achieving successful educational and student achievement outcomes and making informed decisions concerning training and employment. For these services, a meeting can be arranged with the Campus Director. The Campus Director may facilitate advising for relevant coping skills (life, career development, budget and personal financial planning skills), general development appropriate to higher education students; academic advising; testing and tutoring services; and information concerning housing, transportation, and childcare. The Campus Director also monitors attendance records and leaves of absence as well as graduate career services assistance. Career Services is a vital part of the student services program and is described below.

Career Services Assistance – Graduates

The Career Services student service begins with the career action plan meeting the first week the student begins school. Throughout the programs, presentations are made in the classroom for professional career development topics by career services as an integral part of preparing the students for their job search. Instructors also speak on career topics throughout the curriculum. All graduates are expected to participate in the career services assistance program. Career services assistance consists of working with soon-to-be graduates and graduates of the institution's programs to secure employment. This includes assisting graduates with resume writing and interview techniques, advising of job openings and assisting graduates as they apply for positions. Graduates may continue to utilize the institution's career services assistance program at no additional cost. Cambridge Junior College makes no guarantee of employment for prospective students, current students or students who have separated from the institution. Our programs are designed to meet the employer needs in the state of California.

Student Housing

All programs offered are non-residential. Cambridge Junior College is not responsible to find or assist students in finding housing. No student housing is available on-campus. Housing is available in the Yuba City area starting at approximately $500 a month.

Emergency Response & Evacuation Procedures

In the event of an emergency the following emergency response & evacuation procedures are used:

1. Campus Director will immediately notify campus community in event of an emergency by ringing the campus bell and announcing the nature of the emergency.
2. Prior to the notification, the Director will verify and confirm the emergency by physically viewing the emergency. Once confirmed that the emergency is authentic, the Director will initiate the notification system.
3. The larger surrounding community will be notified by the Director or designated staff such as the receptionist placing a call to the local police or 911.
4. This emergency response and evacuation procedure will be tested on an annual basis.
5. Types of emergency situations include but are not limited to earthquake, fire, bomb threats, chemical spills, and shooter in the area or in the school.
6. If the emergency is an earthquake, the take shelter in place policy will be initiated. Students, faculty and staff will be directed to stay in place and take shelter under tables or desks. The director or emergency personnel will direct students, staff and faculty once the event has ended and it is deemed safe to exit the building or resume classes.
7. If the emergency is a violent intruder or active shooter in the school or area, the ALICE plan will be initiated. The staff or instructor will determine the action to follow based for their group of students based on the information they have. **Students may make their own independent decision**. ALICE stands for: Alert, Lockdown, Inform, Counter, Evacuate.

Alert means to notify those on campus that an intruder is present and any details that are available about the situation. Texting may be the best form of urgent communications and updates. Alerting the authorities via 911 is also a priority.

Lockdown means barricade windows and doors, silence mobile devices, turn off lights, prepare to evacuate or counter attack the intruder if needed.

Inform means to communicate shooters location in real time to staff, faculty, students and authorities. Texting staff faculty may be the best form of urgent communications and updates. Social media is not to be used for communication. Informing authorities of updates verbally via 911 is also a priority.

Counter means to create noise, distraction, distance, movement, disrupt, disburse so people are not grouped together, and physically attack the intruder to diminish the shooters ability to shoot accurately.

Evacuate means that when safe to do so, remove yourself from the danger zone. Exit with your hands up, calmly. Do not run out pointing, acting frantic and shouting at the police as this may distract from identifying the actual intruders. Walk to a designated safety zone and do not try to leave in your vehicle as this will cause the police not to be able to secure the area. The designated safety zones in Yuba City are to the east at the Tractor Supply Parking lot or to the South at the Feather River Academy in front of Boyd Hall. These steps do not need to occur in this order depending on the situation. For example you may be able to alert and evacuate at the same time without ever

needing to lockdown. For anyone remaining on campus, the police will direct students, staff and faculty once the event has ended and it is deemed safe to exit the building.
8. If the emergency is that of a fire, bomb threat or chemical spill, the bell will be sounded to evacuate the building. Administrators, staff, and faculty will be responsible for directing the evacuation. If possible, instructors should take their student roster and point students to the nearest unobstructed exit. If possible, the staff member/instructor closest to the student lounge and restrooms makes sure people are exiting from these areas. Provided it does not pose a danger, the registrar, receptionist, and financial aid staff lock their fire proof filing cabinets before leaving the building. For the Yuba Campus all staff, faculty and students will meet at the west end of the parking lot near the benches. If this is too close to the fire or event leading to the evacuation, move behind the west building but do your best to remain within visual site of the CJC building so others know where to go.

Accounting for students and staff:
Instructors will use their class rosters to account for their students. If anyone is missing please notify a staff member and confirm that the student is not outside the building. Once confirmed that anyone is missing, notify the fire department or other emergency response team that is on site immediately. Ask others if this person went home early. Even if someone confirms the student went home early unless they can be reached by phone, notify the fire department or other emergency response team of the possibility that someone may still be in the building. The Director and staff should also confirm all staff and faculty members are present.

Returning to the building:
Once the Director or an administrator confirms with the response team that it is safe to return, school will resume.

Identity Theft Prevention and Red Flags
It is our goal to detect, prevent, and mitigate identity theft. We have implemented the following measures:

1. Maintain student records in locked fire proof cabinets accessible to only a few key staff members
2. No printing of social security numbers on forms or reports, except when required by government agencies
3. Timely shredding of confidential documents
4. Password protection and updates for all employees
5. Password protected access to student records with employee access as needed
6. Monitoring of information security and network security
7. Checking for falsified identification and inconsistent personally identifiable information and reporting these activities to the Director for further evaluation. If it is deemed that identity theft has occurred, the Director will notify law enforcement.

If a breach is identified, proper measures will be taken and the student will be notified. **This policy is tested annually.**

Financial Assistance
Financial assistance is available to those who qualify. Types of assistance currently available to students include: WIOA funding when available. Payment plans may also be provided by Cambridge Junior College and are available to students who need to pay the balance of tuition and fees per academic year and who are able to make installments to pay in full within the agreed upon period with a maximum of 4 installments over a term of less than a year. Advance payment is not required for any period of enrollment. A student is expected to fulfill financial arrangements to pay for the costs associated with each payment period by the end of that period.

The following need and non-need based financial aid is available to students who qualify and are enrolled in the Medical Assistant program: 1) Pell Grants 2) Federal Supplemental Educational Opportunity Grant Program (FSEOG) 3) Federal Work-Study Program (FWS) 4) Unsubsidized Direct Student Loans 5) Subsidized Direct Student Loans and Direct Plus Loans (loans to parents) and 6) Cal Grants . For more information on how to apply for financial aid, visit the financial aid office. Students are free to seek and secure private lending on their own to assist with covering costs related to their education. Cambridge does not have a list of private lenders to whom students may contact for such funding.

If a student obtains loans to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund. If the student received federal student financial aid funds, and the student withdraws or is dismissed, the student could be entitled to a refund of the monies not paid from federal student financial aid program funds. Please refer to the refund policy for a more clear explanation of how the refund(s) is determined.

Students should consider their potential eligibility for federal student aid before considering payment plans, private student loans or alternative financing programs.

Financial Responsibility

If you obtain a student loan, you are responsible for repaying the full amount of the loan plus any interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds. If a student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

Payment Plans

Payment plans may also be provided by Cambridge Junior College and are available to students who need to pay the balance of tuition and fees per academic year and who are able to make installments to pay in full within the agreed upon period. Students who receive a payment plan through the school are charged the same as outlined in the Billing and Collection of Tuition and Fees section of the catalog. Payment plans are non interest bearing and are payable as outlined in the payment plan. The term of a College payment plan is always one year or less, and the payments must be made in four or fewer installments

Application Process for Payment Plans

Students wishing to apply for a non-interest bearing payment plan must meet with a financial aid administrator to discuss his or her options and the amount to be covered by the payment plan. A student is given a Payment Plan Options Form and selects a payment option ranging from one to four installments. The Financial Aid Administrator will then establish a payment plan based on the amount to be funded and the number of installments the student has selected. The student will then sign and date the payment plan, agreeing to the terms. The term of a College payment plan is always one year or less, and the payments must be made in four or fewer installments.

Billing and Collection of Tuition & Fees

Advance payment is not required for any period of enrollment. A student is expected to fulfill financial arrangements to pay for the costs associated with each payment period by the end of that period.

A student is not obligated for indebtedness that exceeds the current period of attendance until the period commences.

Tuition and fees are billed per payment period as outlined on the student enrollment agreement and in the school catalog. The first period starts on the student's start date and the second period starts at the midpoint of the student's program. For students in multiple year programs, the third period starts on the first day of the student's start of year 2 of the program, the fourth period starts on the student's midpoint of year 2 of the program and period 5 starts on the student's start of year 3 of the program.

Collection of all tuition and fees is determined based on student packaging in the financial aid department. If the student has a payment plan, the terms of the payment plan are outlined in the plan contract. If a student fails to follow through on his/her financial commitment, the student may be dismissed. If the student has Title IV funding, collection of this funding is typically in the second month of enrollment and shortly after the student reaches the midpoint of each academic year.

Tuition Discount

Any student who pays his/her tuition and fees in full within the first two weeks of class will receive a 10% tuition discount on the total tuition charged for the program. Payment must be in cash, check or credit card. Payment by a referring agency or government entity does not qualify for the cash discount.

Any student who is a full-time Cambridge Junior College employee or spouse or child of a full-time Cambridge Junior College employee will receive a 25% tuition discount on the total tuition charged for the program.

Import Competition Displaced Worker Tuition Discount

If increased import competition has contributed significantly to a student's unemployment, and the student has applied for and received approval for Trade Adjustment Assistance (TAA) and is eligible to receive Trade Readjustment Allowances (TRA), the student is eligible to apply for and receive a tuition discount in the form of a tuition credit in the amount of $500.00 for diploma programs at Cambridge Junior College. In order to qualify for the tuition discount, students must submit proof that they are eligible for TAA and TRA from their local EDD office. For more information or to see if you qualify for TAA and TRA, please contact your nearest EDD Workforce Services office, listed under "Employment Development Department Job Service" in the state government section of telephone directory.

Cal Grant Confirmation of Eligibility

For details on how to apply for a Cal Grant and the deadlines, please see the financial aid department.

Cambridge Junior College will confirm that the recipient meets eligibility and program requirements specified at the time Cal Grant funds are paid to the recipient or the recipient's account using all existing information [including but not limited to Institutional Student Information Record (ISIR), student self-certification, federal verification documentation] in the possession of the Institution [CEC 69432.7(k)]. Cambridge Junior College will resolve any conflicting information (pursuant to the FSA Handbook Vol. 1) that may affect the disbursement of Cal Grant funds. Eligibility requirements that must be verified include the following.

1) The recipient is a U.S. citizen or an eligible non-citizen [CEC 69433.9(a)].
2) In the case of the recipient without lawful immigration status, Cambridge Junior College does not admit such students, but if it did, the institution must
maintain an affidavit executed by the recipient stating that the recipient has filed an application to legalize his or her immigration status or will file an application as soon as he or she is eligible to do so unless the recipient is a U Visa holder. (CEC 69508.5, 68130.5).
3) The recipient has met U.S. Selective Service requirements [CEC 69433.9(b)].
4) The recipient is not in default on any Title IV educational loan or does not owe a refund on any Title IV grant (e.g. Federal Pell or Federal SEOG) or any State grant program administered by the Commission (CEC 69507.5) (CEC 69517.5) [CEC 69433.9(d)].
5) The recipient is not incarcerated [CEC 69433.9(c)].
6) The recipient meets the California State residency requirements for at least one year as of the residence determination date with the exception of those students under AB 540. Must be a legal California state resident for at least one year [CEC 68130.5)] as of the first day of instruction of the term for the award year in which the student is enrolled as a Cal Grant recipient shall be the residence determination date for Cal Grant purposes OR the date the Commission uses to make the preliminary determination of California residency for purposes of offering a Cal Grant shall be the residence determination date for Cal Grant purposes.

Cambridge Junior College will resolve conflicting information in the possession of the institution. Conflicting information may include indicators on the ISIR such as

Permanent mailing address in a state other than CA
Driver's license issued by a state other than CA
Student's state of address not CA
Date of residence not more than a year prior to residence determination date
(If minor) parent's state of address not CA
(If minor) parent's date of residence not more than a year prior to residence determination date
OR any other information available at the institution which shows inconsistency with a claim of CA residency.

7) The recipient is enrolled in an eligible program or course of study [CEC 69433.5(e)].
8) The recipient does not have a bachelor's or professional degree before receiving a Cal Grant (except for post baccalaureate students enrolled in teaching credential programs) [CEC 69433.5(d)(2)].
9) The enrollment status for each recipient on the grant roster must be as defined in CEC 69432.7 and CCR 30004.
10) The new and renewal recipient demonstrates the minimum financial need required for a new or renewal Cal Grant award at the institution according to federal financial need methodology. (CEC 69432.9(b))
12) The recipient with a new and renewal award has family income and assets at/below the published Cal Grant ceilings [CEC 69432.7(k) and 69433.2
13) The recipient is complying the Institution's federal Title IV satisfactory academic progress policies. (CEC 69436(d)(3)(B))

Disbursement of Cal Grant Funds

Cal Grant funds will be disbursed to eligible recipients within 15 business days of determination of enrollment status when Cal Grant funds are available in the institution's account. The amount disbursed will be no more than that which the recipient is eligible to receive per payment period. The award of half-time or three quarter time recipient shall be prorated based on the participant's enrollment status. Payment transactions are reported through GDS WebGrants no later than 60 calendar days following the end of the Cal Grant payment period or final determination of eligibility. Payments are reported within 15 business days of disbursement but no later than 60 days following the end of the term. Any funds disbursed to a recipient in excess of that which the recipient is eligible to receive is considered an overpayment. Cambridge will correct any CalGrant overpayment and return the overage to the commission, if necessary. Disbursements will be made no later than 12/31 following the end of the award year. They

will be disbursed based on the recipient's enrollment status using the student's attendance status date for the Cal Grant term. Students will be given a written disbursement schedule consistent with terms and in accordance with the requirements specified for each educational program. Cambridge Junior College will use its institutional refund policy to determine the amount of Cal Grant funds to be returned to the Commission on behalf of the state. Cal Grant funds may not be used for reimbursement to the federal government. The institution must return Cal Grant funds to the Commission before refunding any other funding sources other than refunds to the federal Title IV program funds required by the Return of federal Title IV (R2T4) funds regulations.

Students have options regarding receipt of Cal Grant funds and have the ability to rescind their existing instructions at any time. Students have the option to either apply the "Access" or "Books & Supplies" portion to outstanding balances on the student's account of request personal receipt of the funds prior to disbursement. The student will be asked by the FAA to complete an Access or Books & Supplies Authorization form to designate the option they choose. The student may make this request at any time; however, any cancellation only affects future payments. Students who fail to complete the form will have the "Access" or "Books & Supplies" portion refunded to them. Cal Grant funds are to be disbursed in term order (i.e., disburse the fall term payment before the winter or spring term payment). Cambridge Junior College is not required to keep a separate recipient signature on file to verify that the recipient received payment for Access or Books & Supplies payments. However, canceled checks or warrants with recipient endorsement must be retained as verification such as those attached to the institution's bank statements. Cambridge Junior College may mail checks to students. Tuition/fee awards are disbursed in an amount not to exceed the maximum value of the tuition award for the term, or the maximum tuition/fees charged, whichever is less. In the event that the student is receiving benefits from another financial aid source that is also restricted to tuition and fees, the Cal Grant tuition/fee payment amount must be adjusted or the other tuition-paying award can be returned so as not to exceed, in total, the amount of tuition/fees charged. In the event of other tuition awards, attempts should be made to preserve Cal Grant eligibility, since Cal Grants are a renewable source of aid. In the event that other non-tuition restricted aid has already been applied to the student's tuition/fee charges, or if the student has already paid their tuition/fees from their own funds, then Cal Grant tuition/fee funds may be released to the student. This is assuming the student has sufficient financial need for the payment. Should Cambridge Junior College disburse funds to a student prior to approval of a final state budget, any overpayment may be adjusted by reducing subsequent term payments for that academic year if the student was enrolled in later terms.

NSLDS NOTIFICATION

Loan information submitted to NSLDS by students and parents of students will be accessible to authorized users of the data system, including guarantee agencies, lenders and other schools.

How Students Apply For Aid and How Aid is Determined

This information is found in the publication, "2018–19 Do You Need Money for College? The Guide to Federal Student Aid (formerly Funding Your Education: The Guide to Federal Student Aid)" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request. It includes financial aid application procedures forms and deadlines; the standards the institution uses to determine eligibility for each financial aid program; and criteria for determining the amount of a student's award. Students interested in receiving financial aid must complete the FAFSA and meet with the with the institution's Financial Aid officer who will determine the types and amounts of aid available to the student. The student and the parent (in the case of a dependent student) must apply for FSA ID as a digital signature on some online forms. Once the student completes the FAFSA, and it is processed by the government, the school will receive an ISIR which will contain the Estimated Family Contribution and let the student know if he/she is selected for verification.

Verification

Each year at least 30% of financial aid recipients are randomly selected for verification by the U.S. Department of Education. If a student is selected for federal verification, they will be asked to complete a Verification Worksheet (provided by the Office of Student Financial Planning) and must provide additional information before financial aid can be disbursed to the student account. This documentation may include but is not limited to federal income tax transcript and W-2 forms (student's, spouse and/or parents/guardians), proof of untaxed income, housing allowances, etc. Students will be notified in writing of all documents required to fulfill this federal requirement. If after review by Financial Aid Office, there are any changes to the Estimated Family Contribution and possibly the financial aid available, the student will be notified in writing.

Pell Grant:

This is a grant available to students and does not have to be repaid (unless a student withdraws from school and owes a refund due to an overpayment). Pell Grants are the foundation of federal student aid, to which aid from other federal and nonfederal sources might be added. Pell Grants are awarded based solely on financial need. The amount a student receives depends on his/her financial need, cost of attendance and enrollment status (full-time or part-time, and whether the student attends school for a full academic year or less). Amounts can change yearly. The 2018-2019 maximum Pell grant amount is $6,095. Students may receive one Pell Grant per academic year. For one academic year diploma programs the result is a total of one Pell grant if eligible.

FSEOG Grant:

This is a grant available to students who have never earned a bachelor's degree and are pell eligible. The grant does not have to be repaid (unless a student withdraws from school and owes a refund). FSEOG Grants are awarded based solely on financial need. Students interested in FSEOG funds must apply for the award by completing the FAFSA. For the 1/18 award year, the SEOG Grant award was re-evaluated and will remain at the $300 level for a full year award. All zero EFC students for each class start will receive FSEOG award until the funds are exhausted. The school will reevaluate (in January of the award year), the total amount of the FSEOG awards to students based on if there were start date changes or changes to the amount of enrolled students with Zero EFC up to that point so that all funds are awarded by the end of the award year. Of The 25% Cambridge matching funds comes in the form of a tuition waiver and the remaining is from FSEOG funds. At the time of disbursement of federal money the Cambridge tuition waiver must also be applied. The financial aid administrator maintains spreadsheet with all FSEOG eligible ISIR's and a summary of funds awarded in the FSEOG Tracking spreadsheet. Records are kept for a minimum of 3 years after the end of the award year. FSEOG disbursements are made approximately 30 days after the funds are awarded and at midpoint of the program.

Federal Work Study Grant:

Students may be offered Federal Work–Study as part of their financial aid award. Federal Work–Study may only be awarded to students who have financial aid eligibility and have indicated on their FAFSA that they are interested in Work–Study. Work–Study is need–based and it is the part of your financial aid award that provides an opportunity to earn money with a part–time employment to help pay for educational costs. 7% of Federal Work Study allocation must go to the wages of students employed in community service jobs for that year. FWS jobs with federal, state, or local public agencies or private nonprofit organizations must be in the public interest. One or more of the community service students must be employed as a reading tutor for preschool or elementary school children or a mathematics tutor for children in elementary school through ninth grade or working in a family literacy project that provides services to families with preschool or elementary school children. Students employed here will be paid by 100% Federal Funds (no school match). Off-campus FWS jobs with private, for-profit organizations must be academically

relevant to the maximum extent possible. To apply for a Federal Work Study job students respond to a job announcement distributed by the Director. They provide an application with details on their availability and reason for wanting the job. The student may also be interviewed as part of the process. When selecting a candidate for a FWS job opening the school considers the student's financial need, the number of hours per week the student can work, the period of employment, the anticipated wage rate, the students' academic performance at CJC to date and the amount of other assistance available to the student. Final selection is ultimately made by the federal work study site. Once the Director picks a student for the position and reviews the federal work study agreement with them, the student provides a copy of their application to the site and is interviewed. At that time the site supervisor can schedule the student or notify Cambridge that the student was not selected. FWS funds must be earned, so a FWS award does not mean a student is guaranteed a job or the funds unless they earn them. Records are kept for a minimum of 3 years after the end of the award year.

Direct Stafford Loan:

The Direct Stafford Loan is borrowed money that must be repaid with interest and cannot be cancelled because of dissatisfaction with training or job placement, etc. The Stafford Loan is for undergraduate, graduate and professional students. Students must be enrolled at least half-time to be eligible. Financial need is not a requirement to obtain a Stafford Loan. There are two types of Stafford loans - Subsidized and Unsubsidized Stafford Loans.

Direct Subsidized Stafford Loans: These are available to students who demonstrate financial need. The US Department of Education pays the interest while the student is in school at least half-time; for the first 6 months after the student leaves school; and, during a period of deferment. The amount of the subsidized Stafford loan cannot exceed a student's financial need. The interest rate for these loans first disbursed after 07/01/2018 and before 07/01/2019 is 5.05%.

Direct Unsubsidized Stafford Loans: These loans are available to students who do not have financial need. Students might be able to borrow funds beyond the student's subsidized loan limit. Interest is charged on these loans from the time of disbursement until the loan is paid in full. The US Department of Education do NOT pay the interest on this loan. To determine the amount of the unsubsidized loan, the following equation is used:
Cost of Attendance-Federal Pell Grant-Subsidized Stafford-Any other Aid = *Amount of Unsubsidized Stafford Loan* (up to annual maximum loan amount). The interest rate for these loans first disbursed after 07/01/2018 and before 07/01/2019 is 5.05%.

Direct Plus Loans:

Only parents of a dependent undergraduate are eligible to apply for a plus loan. The US Department of Education is the lender. The maximum amount parents can borrow is the Cost of Attendance minus any other financial aid that the student receives. Disbursements are the same as for Direct Stafford Loans.

If a parent is originally denied approval for a Plus Loan based on an adverse credit history, there are additional options/process the parent can choose in order to be accepted. See your financial aid advisor for additional details. If determined to be PLUS loan eligible after initial adverse credit determination, the parent is required to complete PLUS loan counseling online at the www.StudentLoans.gov Web site. This must be completed in one sitting prior to the disbursement of the PLUS Loan funds. The interest rate for these loans first disbursed after 07/01/18 and before 07/01/2019 is 7.60%.

Remaining Eligible for Federal Financial Aid

In order to remain eligible for Federal Financial Aid, students must be actively attending students and need to meet the Standards of Satisfactory Progress as outlined in this catalog. However, students can receive Title IV while on financial aid warning & financial aid probation. Please refer to the Financial Aid Warning & Financial Aid Probation section of this catalog as well as the Satisfactory Academic Progress section. Students on an approved Leave of Absence can receive Pell Grant and SEOG funds if eligible. Students must also meet the requirements discussed in the publication "2018–19 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request.

Reestablishing Eligibility for Federal Financial Aid

A student who is no longer eligible for federal financial aid can reestablish eligibility by meeting the standards of satisfactory academic progress at the end of the next FSA evaluation period. Please refer to the Financial Aid Warning & Financial Aid Probation section, Student Appeal Process section and Satisfactory Academic Progress section of this catalog. Students must also meet the requirements discussed in the publication "2018–19 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request.

Financial Aid Disbursement Procedures

Pell, SEOG and Direct Loan funds are disbursed in two disbursements per academic year. The first Pell, SEOG and first direct loan disbursement(s) disbursement is made approximately 30 days after the student's first day of class. For diploma students the second Pell, SEOG and direct loan disbursement(s) is made after the student has

successfully completed one-half of the financial aid clock hours and weeks in the academic year. Disbursements are made based on the student's status provided the student is meeting financial aid requirements, which includes but is not limited to verification being completed and conflicting information being resolved. Disbursements are made through EFT and are posted directly to the student's ledger at Cambridge Junior College. If the student is granted an approved leave of absence, Pell and SEOG disbursement(s) may be made provided the student is eligible and is meeting the credit or clock hours and week requirements. Students may receive Title IV while on financial aid warning and financial aid probation (academic probation). The institution adheres to the policies outlined by the US Department of Education. These procedures are described in the "2018–19 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request.

Financial Aid Credit Conversion Policy

For students in diploma programs no credit conversion is necessary since the programs are clock hour programs.

Rights and Responsibilities of Student Receiving Financial Aid

The rights and responsibilities of students receiving financial aid are published in the publication "2018–19 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request. They are also available online at the following sites: entrance counseling on-line at www.studentloans.gov and exit counseling at www.StudentLoans.gov

Entrance and Exit Loan Counseling

Students receiving Unsubsidized and/or Subsidized Direct Loans must participate in entrance and exit counseling. This requirement may be met by meeting with the Financial Aid officer for a counseling session, or by completing entrance counseling on-line at www.StudentLoans.gov and exit counseling at www.StudentLoans.gov. The terms of, the schedules for, and the necessity of loan repayment are covered during this process. Copies of this information are available in the financial aid office or online entrance counseling at www.StudentLoans.gov and online exit counseling at www.StudentLoans.gov. This information may also be obtained from the publication "2018–19 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request.

Direct Loan Ombudsman

If you're in a dispute about your federal student loan, contact the Federal Student Aid Ombudsman Group as a last resort. The Ombudsman Group is dedicated to helping resolve disputes related to Direct Loans, Federal Family Education Loan (FFEL) Program loans, Guaranteed Student Loans, and Perkins Loans.

The contact information for Student Loan Ombudsman is:
https://studentaid.ed.gov/sa/repay-loans/disputes/prepare/contact-ombudsman
As an alternative to filling out the form on this page, you may contact the Ombudsman Group through one of these other methods.

Postal Mail	U.S. Department of Education FSA Ombudsman Group P.O. Box 1843 Monticello, KY 42633
Phone	1-877-557-2575
Fax	606-396-4821

Terms and Conditions for Obtaining Deferments

The terms and conditions for deferments are discussed in the publication "2018–19 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request. This information can also be obtained online at www.StudentLoans.gov as part of your exit interview counseling session.

Campus Crime and Awareness

All crimes committed on the Campus of Cambridge Junior College or any assigned externship site need to be reported immediately to the Director in writing and if possible should be delivered in person so that the details of the crime can be discussed. The Director will begin an investigation of the crime, which will often involve contacting the local police department so that they can begin an investigation of their own. If an investigation into a crime is expected to last for more than one day, and there is even slight evidence or a witness(s) to the fact that a fellow Cambridge student was involved in the crime, that student will be temporarily suspended until the investigation is complete. If at the conclusion of the investigation, it is concluded that the student was not involved in the crime, the student will be permitted to return to class. If it is proven that a fellow student was involved in committing the crime,

that student will immediately be dismissed from Cambridge Junior College and will not be eligible for re-enrollment into the college. The victim will be provided with a written report on the outcome of the investigation, a copy of which needs to be signed by the victim and returned to the Director. Instances of campus crime are reported in the Annual Campus Security Report.

The institution published its first Campus Crime report on October 1, 2006 and has updated it annually since this date. The report includes statistics for the period of January 1 through December 31st of the prior year concerning reported crimes that occurred on-campus; in certain off-campus buildings or property owned or controlled by Cambridge Junior College; and on public property within, or immediately adjacent to and accessible from, the campus. The report also includes institutional polices concerning campus security, such as policies concerning sexual assault, and other matters.

You can obtain a copy of this report by directly accessing it through our website at http://forms.cambridge.edu/file/annual-security-report/. To view the report you must have Adobe Reader installed which can be obtained http://www.adobe.com. All of the computers on campus have the Adobe Reader installed already. To obtain the report on campus or by mail, please contact the Director in person or by phone at (530) 674-9199.

Net Price Calculator

The Net Price Calculator is intended to provide *estimated* net price information (defined as estimated cost of attendance — including tuition and required fees, books and supplies, room and board (meals), and other related expenses — minus estimated grant and scholarship aid) to current and prospective students and their families based on what similar students paid in a previous year. You may access the most recent Net Price Calculator on our website at the following link: http://www.cambridge.edu/npc/npcalc.htm.

Gainful Employment Disclosures

The gainful employment template is to be used to meet the gainful employment disclosure requirements as required by the regulations at 34 CFR 668.412(a). You may access the most recent templates by program at: http://www.cambridge.edu/gainful-employment-disclosures/

Contact for Consumer Information and Title IV Assistance

To receive consumer information or information on Title IV Assistance, please contact the Financial Aid Administrator at Cambridge Junior College. The phone number is (530) 674-9199.

Book Distribution for Pell Grant Recipients

Textbooks are distributed on the first day of class for diploma program students (including pell grant recipients). Students are billed for the textbooks when they are billed for tuition each payment period. One-half of the books are billed during payment period one, and the second half is billed at the beginning of payment period two. Payment is expected by the end of the payment period.

LINK TO COLLEGE NAVIGATOR WEBSITE

The link to the college navigator website is http://nces.ed.gov/collegenavigator/

Tuition and Fees

Students' financial obligations will be calculated in accordance with this catalog and the Internal refund policy should the student be dismissed or withdraw. Tuition rates may be adjusted periodically, but will not change for a student once he/she begins classes. Changes to tuition rates will be maintained in the catalog addendums.

Total Program costs are outlined below:

Medical Assistant (900 Clock Hours)

Program Costs:

Tuition Payment Period 1	$7,825.00	
Book Costs	325.00	(Books are NOT RETURNABLE)
Total Payment Period 1	$8,150.00	
Tuition Payment Period 2	$7,825.00	
Book Costs	325.00	(Books are NOT RETURNABLE)
Total Payment Period 2	$8,150.00	
Total Program Cost	$16,300.00	

Student Tuition Recovery Fund

"You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

1. You are a student in an educational program, who is a California resident or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program, or
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party."

"The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency program attending certain schools regulated by the Bureau for Private Postsecondary Education."

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.
3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other cost.
4. There was a material failure to comply with the Act or the division within 30 days before the school closed, or, if the material failure began earlier than 30 days prior to closure, the period determined by the bureau.
5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for violation of the Act."

However, no claim can be paid to any student without a social security number or taxpayer identification number.

The STRF is billed at the rate of $0 for every $1,000 in tuition and fees (rounded to the nearest $1,000).

Cost of Attendance – Medical Assistant Day Program
Year One Cost of Attendance (including loan fees)

	Living On Own	Living with Parent
Total Tuition:	**$15,650**	**$15,650**
Total Direct Cost:	**$650**	**$650**
Total Indirect Costs:	**$18,027**	**$9,783**
Average Loan Fees	**$100**	**$100**
	$34,427	**$26,183**

Monthly Indirect Costs	Living On Own	Living with Parent
Monthly Room & Board:	$1,531	$602
Monthly Transportation:	$139	$123
Monthly Misc./Personal:	$333	$362
Total Monthly Indirect Costs:	**$2,003**	**$1,087**

Year: 1 **Hours: 900** **Actual Weeks:** 36 **Months:** 9

Cost Type		Living On Own	Living with Parent
Tuition		$15,650	$15,650
Books		$650.00	$650.00
STRF Fee		$0.00	$0.00
Room and Board		$13,779	$5,418
Transportation		$1,251	$1,107
Misc./Personal		$2,997	$3,258
Total Cost of Attendance		**$34,327**	**$26,083**
Estimated Loan Fees*		$100	$100
DL Cost of Attendance	*	**$34,427**	**$26,183**

*Direct Loans Cost of Attendance includes an average loan fee of $100.00. The actual fee incurred will be dependent on the total amount and types of loans taken out and will vary from student to student.

Indirect Cost of Attendance based on CSAC 2018-2019 Student Expense Budgets.

Cost of Attendance – Medical Assistant Evening Program

Year One Cost of Attendance (including loan fees)

	Living On Own	Living with Parent
Total Tuition:	**$15,650**	**$15,650**
Total Direct Cost:	**$650**	**$650**
Total Indirect Costs:	**$30,045**	**$16,305**
Average Loan Fees	**$100**	**$100**
	$46,445	**$32,705**

Monthly Indirect Costs	Living On Own	Living with Parent
Monthly Room & Board:	$1,531	$602
Monthly Transportation:	$139	$123
Monthly Misc./Personal:	$333	$362
Total Monthly Indirect Costs:	**$2,003**	**$1,087**

Year: 1 **Hours: 900** **Actual Weeks:** 60 **Months:** **15**

Cost Type	Living On Own	Living with Parent
Tuition	$15,650	$15,650
Books	$650.00	$650.00
STRF Fee	$0.00	$0.00
Room and Board	$22,965	$9,030
Transportation	$2,085	$1,845
Misc./Personal	$4,995	$5,430
Total Cost of Attendance	**$46,345**	**$32,605**
Estimated Loan Fees*	$100	$100
DL Cost of Attendance *	**$46,445**	**$32,705**

*Direct Loans Cost of Attendance includes an average loan fee of $100.00. The actual fee incurred will be dependent on the total amount and types of loans taken out and will vary from student to student.

Indirect Cost of Attendance based on CSAC 2018-2019 Student Expense Budgets.

Record Retention Statement

This institution will maintain records of the name, address, and telephone number of students who enroll in a course of instruction, including students who begin the course and students who cancel pursuant to section 94317 and of students who graduate from the course of instruction. This institution will inquire whether students who complete a course of instruction obtain employment starting within six months of completing the course in the occupation to which the course of instruction is represented to lead. This inquiry will be documented by a list indicating each student's name, address and telephone number; the employer's name, address and telephone number; the name address and telephone number of the person who provided the information regarding the student's employment to the institution; the name, title, or description of the job; the date student obtained employment; and the duration of the student's employment. This institution shall submit the above information in an annual report required per section 94829 at the fiscal year to be determined by the Bureau.

This institution maintains all active student records at the Yuba City campus: Cambridge Junior College, Yuba City Campus, 990 'A' Klamath Lane, Yuba City, CA 95993, within the state of California. This institution maintains inactive academic, financial/financial aid, Veterans student records and initial employment records for graduates, for a period of not less than five years from the student's last date of attendance. The records for all active and inactive Yuba City and Woodland Students are maintained at Cambridge Junior College, Yuba City Campus, 990 'A' Klamath Lane, Yuba City, CA 95993. Transcripts are maintained indefinitely and not less than 50 years.

As required by Title 5 of the California Code of Regulations, section 74310, the following statement is posted.

Statement of Accreditation

Cambridge Junior College is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC). The contact information for ACCSC is as follows. Address: 2101 Wilson Boulevard, Suite 302, Arlington, Virginia 22201, P: 703.247.4212 F: 703.247.4533, website: http://www.accsc.org.

Approval Disclosure Statement

Cambridge Junior College is a private institution that is approved to operate by the Bureau for Private Postsecondary Education.

Cambridge Junior College's approval to operate as a private postsecondary institution in the State of California is based on compliance with the provisions of the California Private Postsecondary Education Act (CPPEA) of 2009, (California Education Code, Title 3, Division 10, Part 59, Chapter 8), which is effective January 1, 2010. The Act is administered by the Bureau for Private Postsecondary Education, under the Department of Consumers Affairs. The Bureau can be reached at: P.O. Box 980818, West Sacramento, CA 95798-0818, www.bppe.ca.gov, 888-370-7589

Medical Assistant **900 Clock Hours**

Courses offered by Cambridge Junior College are taught on-site at the campus except for externships, which take place at designated locations of entities with which Cambridge Junior College has established externship agreements. Courses are comprised of lecture, lab, and/or practicum. Facility occupancy level accommodates approximately 100 students at any one time at each campus.

California statute requires that a student, who successfully completes a course of study, be awarded an appropriate diploma or degree verifying the fact.

Prospective enrollees are encouraged to visit the physical facilities of the school and discuss personal, educational, and occupational plans with school personnel prior to enrolling or signing enrollment agreements.

Statement of Legal Control

Workforce Training Solutions Inc. dba Cambridge Junior College, is a California corporation. Daniel Flores holds the offices of Chief Executive Officer, Secretary and Chief Financial Officer. The Board of Directors is comprised of David Offutt and Daniel Flores.

Corporate Administration

Dan Flores	President/CEO/CFO
Tonya Flores	Compliance Evaluator

Staff

Rachel Hall	Campus Director / Director of Education, Licensed Vocational Nurse - Tri-County Vocational Nursing
Betty Gray	Admissions Representative
Amanda MacPherson	Administrative Assistant/Library Assistant, Repayment Manager
Christy Aldridge	Registrar
Theresa Navarro	Chief Financial Aid Administrator
Charlotte Jackman	Career Services Coordinator, Externship Supervisor
Ashley Mercado	High School Outreach and Admissions Support
Wanda Boley	Academic & Instructional Support, VA Certifying Official ,AS – Administrative Assistant and Medical Office Skills, AS – Administrative Assistant, Yuba Community College, CCMA-A (California Certified Medical Assistant, Administrative)
Minon Drummonds	Medical Assistant Instructor, Career Services Outreach Coordinator, Medical Assisting Diploma – Western Career College, CCMA
Erik Garcia	Financial Aid Administrator

Faculty

Minon Drummonds	Medical Assistant Instructor – *Medical Assistant Program*, Medical Assisting Diploma – Western Career College, CCMA-AC (California Certified Medical Assistant, Administrative and Clinical)
Pam Wellington	Instructor – *Medical Assistant Program,* Medical Office Services Certificate - Tri-County ROP, AS – Social Science, Yuba Community College, CCMA-AC (California Certified Medical Assistant, Administrative and Clinical)
Tammie Rymer	Instructor – *Medical Assistant Program,* Medical Assistant Diploma – Cambridge Junior College, CCMA-AC (California Certified Medical Assistant, Administrative and Clinical)
Williams, Jill	Instructor – *Medical Assistant Program,* Medical Assistant Diploma – Cambridge Junior College, CCMA-AC (California Certified Medical Assistant, Administrative and Clinical)
Jamie Thompson	Instructor- *Medical Assistant Program,* Medical Assisting Diploma - Cambridge Junior College, CCMA-AC (California Certified Medical Assistant, Administrative and Clinical)

All information in the content of this catalog is current and correct and is so certified as true by the Director.

CAMBRIDGE
JUNIOR COLLEGE

School Catalog

July 1, 2018 – June 30, 2019

Revised Date: 11/29/18

990-A Klamath Lane
Yuba City, CA 95993
(530) 674-9199

www.cambridge.edu

WorkForce Training Solutions, Inc. d.b.a. Cambridge Junior College

Our Mission & Purpose

Cambridge Junior College endeavors to provide practical and marketable training in quality business, medical and vocational programs. It is our belief that a well-trained, skilled and confident individual is a valuable asset both to the prospective employer and to this community.

Much more than a corporate philosophy, these few words illustrate the on-going involvement of our committed faculty and staff to guiding our students toward a career and not just another job.

Our Objectives

To achieve our mission, Cambridge Junior College stays abreast of developing training trends and employable skills needed in today's medical and business community. Because we are a small, focused educational institution, we are able to re-design and change our courses to meet particular industry needs in a timely fashion.

Cambridge Junior College endeavors to fulfill its mission by: 1) developing specialized fields of training in programs that are in demand in the local area; 2) providing students with the skills necessary to gain employment in career fields that are in demand in the local area.

It is also the objective of Cambridge Junior College staff and faculty to help students develop critical learning abilities. Students demonstrate these through written and skills testing that reveal learning outcomes particular to their field of study. In order to fully develop students' skills and give them practical experience in real world application, practicum is a vital component of the programs offered at Cambridge.

Cambridge endeavors to teach students values that foster life-long learning by enabling students to master concepts in their area of study and encouraging them to continue to learn or further their education after gaining employment in their field of study.

Our History

Cambridge Junior College was originally founded in Yuba City, California in 1999 as WorkForce Training Solutions, Inc. It was initially developed as a training center to train in the basics of Microsoft Office and clerical duties. The curriculum was expanded in 2003 with the addition of a Medical Assistant Program. Since that time, the program offerings have changed and evolved into the programs offered today, based on feedback from our advisory committee members who are local employers.

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SUPPLEMENTS ATTACHED

Facility Description and Location

Yuba City, CA Campus, 990 'A' Klamath Lane, Yuba City, CA 95993, Phone: (530) 674-9199 www.cambridge.edu

Cambridge Junior College occupies a facility in Yuba City, California. We are conveniently located near public transportation, shopping, lodging and restaurants. The training facility occupies approx. 10,000 sq. feet. The classrooms and laboratories are equipped with equipment to meet training needs. This includes two lecture rooms, two computer labs and two medical assisting lecture/labs. Handicap accessible restrooms are conveniently located within the facility. A student lounge is located near the east lecture room. Our library is accessible to students from our website www.cambridge.edu. Administrative offices are located within the same facility.

Financial Health

Cambridge Junior College has never filed a petition for bankruptcy (does not have a currently pending petition in bankruptcy and has not ever or within the past five years filed a petition), has never had a petition for bankruptcy filed against it that resulted in a reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C Sec 1101 et seq.), and is not currently and has never operated as a debtor in possession.

Approval Disclosure Statement

Cambridge Junior College is a private institution that is approved to operate by the Bureau for Private Postsecondary Education. Approval to operate in the State of California is based on compliance with the provisions of the California Private Postsecondary Education Act (CPPEA) of 2009, (California Education Code, Title 3, Division 10, Part 59, Chapter 8), which is effective January 1, 2010. The Act is administered by the Bureau for Private Postsecondary Education, under the Department of Consumers Affairs. The Bureau can be reached at: P.O. Box 980818, West Sacramento, CA 95798-0818, www.bppe.ca.gov, 888-370-7589. Students may request copies of the above documents to review by submitting the request in writing to the Director.

Cambridge Junior College maintains the following Memberships and Affiliations:

Member of the Yuba-Sutter Chamber of Commerce; Member of the California Association of Private Postsecondary Schools; Department of Veterans Affairs.

Forms of Instruction

Courses offered by Cambridge Junior College are taught on-site at the campus address listed above except for externships, which take place at designated locations of entities with which Cambridge Junior College has established externship agreements. Courses are comprised of lecture, lab, and/or practicum.

General Information

For general information, contact the Director at 530-674-9199.

Hours of Operation

Office Hours: 8:00 am – 7:00 pm Monday – Thursday, 8:00 am – 5:00 pm Friday

Class Hours:
Day: 8:00 am–1:15 pm Monday–Friday, some Saturdays
Evening: 5:45 pm – 9:45 pm Monday – Thursday

Class breaks:
Day: 8:50-8:59, 9:50-9:59, 10:50-11:24, 12:15-12:24
Eve: 6:35-6:44, 7:35-7:54, 8:45-8:54

Clinical/Externship Hours: Due to the unique nature of practicum, students may be scheduled for hours outside of their normally scheduled class hours.

Academic Calendar
Term Start & End Dates
Medical Assistant Program (900 hours)

Day Schedule Start	End		Evening Schedule Start	End
June 11, 2018	June 29, 2018		June 25, 2018	August 1, 2018
July 9, 2018	July 27, 2018		August 6, 2018	September 6, 2018
July 30, 2018	August 17, 2018		September 10, 2018	October 10, 2018
August 20, 2018	September 8, 2018		October 15, 2018	November 14, 2018
September 10, 2018	September 28, 2018		November 26, 2018	January 9, 2019
October 1, 2018	October 19, 2018		January 14, 2019	February 13, 2019
October 22, 2018	November 9, 2018		February 19, 2019	March 21, 2019
November 12, 2018	December 7, 2018		March 25, 2019	May 1, 2019
December 10, 2018	January 11, 2019		May 6, 2019	June 6, 2019
January 14, 2019	February 1, 2019		June 10, 2019	July 17, 2019
February 4, 2019	February 23, 2019			
February 25, 2019	March 15, 2019			
March 18, 2019	April 5, 2019			
April 8, 2019	May 3, 2019			
May 6, 2019	May 24, 2019			
May 28, 2019	June 14, 2019			
June 17, 2019	July 12, 2019			

Registration should normally be completed by the Wednesday prior to the class start. Availability for registration in a class is based upon available space in the class, among other factors.

DAY Holidays Included in Schedule:
Make-up Days for Holidays are for DAY students only

Summer Break: June 30--July 8, 2018
Labor Day: Sept. 3, 2018 Make-up Day Sept. 8
Fall Break: Nov. 17, 2018-Nov. 25, 2018
Winter Break: Dec. 22, 2018-Jan. 6, 2019
President's Day: Feb. 18, 2019 Make-up Day Feb. 23
Spring Break: April 20, 2019-April 28, 2019
Memorial Day: May 27, 2019 Make-up Day June 1

EVENING Holidays in Schedule:

Summer Break: June 30, 2018--July 8, 2018
Labor Day: Sept. 3, 2018
Fall Break: Nov. 16, 2018-Nov. 25, 2018
Winter Break: Dec. 21, 2018-Jan. 6, 2019
Presidents Day: Feb. 18, 2019
Spring Break: April 19, 2019-April 28, 2019
Memorial Day: May 27, 2019

Admission Standards

Cambridge Junior College requires that all in-coming students possess a minimum of a high school diploma or its equivalent for admission. Admission into the programs is based upon an interview, a skills test, and evidence that the student possesses a high school diploma or its equivalent or have passed the California High School Proficiency Examination, or High School Equivalency Test (HiSET), or Test Assessing Secondary Completion (TASC) or they possess a General Equivalency Diploma (GED). Students must provide one of the following documents that indicate their high school completion status • A copy of a high school diploma.• A copy of a final, official high school transcript that shows the date when the diploma was awarded.• A copy of a General Educational Development (GED) certificate or GED transcript that indicates the student passed the exam.• Certification of a passing score on a test that the student's state authorizes and recognizes as the equivalent of a high school diploma. This includes tests similar to the GED, such as the High School Equivalency Test or the Test Assessing Secondary Completion. Test transcripts are acceptable documentation if they indicate that the final score is a passing score or that the student's state considers the test results to meet its high school equivalency requirements. • A copy of the "secondary school leaving certificate" or similar document from the proper government agency for students who completed secondary school in a foreign country plus a foreign education evaluation by a recognized service that verifies US High School equivalency*

In order to complete the application process into our programs, students must:

1. Provide evidence (such as a diploma or transcript) that they possess a high school diploma, its equivalent, that they have passed the California High School Proficiency Examination, or that they possess a General Equivalency Diploma (GED), or High School Equivalency Test (HiSET), or Test Assessing Secondary Completion (TASC). *
2. Successfully pass the Wonderlic entrance exam.
3. Diploma Programs Passing Wonderlic Scores **
   Quantitative 125, Verbal 125
4. Successfully complete an interview for admission.
5. Complete an application for admission.
6. Be a US citizen, unexpired permanent resident for program duration.
7. Complete and sign the enrollment agreement.*** If the applicant is under 18 years of age, a parent or guardian must sign the agreement (or Letter of Authorization from supporting Agency).
8. Proof of identity including valid photo ID and social security card. In cases of unexpired permanent resident, a valid permanent resident card is required.

Other admissions information:

* If providing a copy of a high school transcript, it must be a copy of an official transcript. If Cambridge has reason to question the validity of a High School Diploma or that it was obtained from an entity that does not provide secondary education, the Director of Education will research the High School and its website. If the validity of the high school diploma is still questioned, the student will be asked to request an official high school transcript that will be evaluated. If it is determined that the High School Diploma issued was not valid, the prospective student will not be eligible for admission until a valid High School Diploma or its equivalent is obtained. The student will be notified. *If the diploma was originally thought to be valid, but details or new information arise after the student starts regarding the validity of the High School diploma, or the entity that awarded it, the student will be dismissed for having failed to meet Admissions standards.* Any funds disbursed to the student's account will be refunded and all charges will be reversed.

** If a student fails one portion of the entrance test then they may retake the portion they fail on a different test form. It is not necessary to retake the entire test. The student may re-take the test using a different form within any time frame. However, if the student fails a second time there is a minimum of a 14 day waiting period before he/she can retake the failed portion of the test. Test results are only valid for one year from the test date.

Cambridge Junior College is open to all students who meet the admission requirements without regard to race, color, religion, age, sex, creed, national origin, sexual orientation, disability, marital status or genetic information.

Cambridge Junior College reserves the right to reject students previously accepted if the items listed above are not successfully completed. A student might be denied admission into a program for the following reasons:

1. Lack of a high school diploma or its equivalent
2. Failure to pass entrance tests
3. Lack of a true desire or expressed interest in the program
4. Lack of a desire to use the skills acquired in the workforce
5. Rude or inappropriate behavior
6. Unable to verify identity

Medical programs prepare students for professions that are often subject to employees proving a background free of felonies and drug convictions and drug and alcohol screening that is negative. Many employers (most in the medical field) require background checks and drug/alcohol tests as part of the employment process. Should a student have an undesirable issue in his/her background check or fail to pass a drug/alcohol test, the student must understand that Cambridge Junior College will most likely not be able to help the student obtain employment. It is the student's responsibility to resolve background issues so that he/she can get the most benefit from the training.

School Catalog Availability & School Performance Fact Sheet

*** Students are given a school catalog and a School Performance Fact Sheet, which is reviewed with the student during the admissions process. As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement. You must thoroughly review, sign, initial and date each line as indicated on the School Performance Fact Sheet prior to signing the enrollment agreement.

The School Performance Fact Sheet contains information regarding completion rates, placement rates, license examination passage rates, and salary or wage information, and the most recent three-year cohort default rate pursuant to Article 16 (commencing with Section 94928 of the Ed Code). If a program is too new to provide data for any of the categories listed, the fact sheet will state: "This program is new. Therefore, the number of students who graduate, the number of students who are placed, or the starting salary you can earn after finishing the educational program are unknown at this time. Information regarding general salary and placement statistics may be available from government sources or from the institution, but is not equivalent to actual performance data." The catalog is also available on the school website at www.cambridge.edu.

Admissions Procedures

Prospective students begin the admissions process by contacting the school and meeting with an admissions representative. The admissions representative then meets with the student, provides a tour of the campus, and provides information about the programs offered, the admissions requirements and standards and will answer any questions the prospective student and guests may have. During this time the admissions representative interviews the student to determine if the student is able to dedicate him/herself to the program of study and has made adequate arrangements to do so. If the student is eligible and wishes to apply, the student will provide the information required in the admissions standards, complete the application form, take an entrance exam, and meet with financial aid. During this time there are a number of forms providing the student important consumer information that are completed as well as the sharing of the institutional catalog. If the student wishes to enroll and is qualified to enroll by meeting the admissions standards and payment arrangements are made, an enrollment agreement is completed. A school official who is not involved in recruitment reviews the student's admissions file and makes a determination on whether the student has met the standards. Acceptance or denial is communicated to student through the admissions office. If the student is accepted into the program, the student is scheduled to attend orientation. We do not test for ability to benefit.

Policies on Vaccinations –Medical Programs

All students enrolled in the Medical Assistant program must have a physical, a PPD test and begin their Hep B series (unless the student signs a waiver stating they do not want the Hep B along with an explanation of why or provide evidence they have had their Hep B) by the end of their first module, but no later than beginning externship. If a student begins the PPD process, but fails to return to the medical office for the reading of the test as required by the medical office, the student will need to retake the test at his/her own expense. A student will not be able to begin the externship portion of his/ her program until he/she produces the appropriate documentation that he/she has received a cleared physical, a negative PPD reading or cleared chest x- ray, and began Hep B series or declined the Hep B. Failure to produce these documents as required can lead to dismissal. Certain facilities may require additional clearances before a student can start externship.

Foreign Students

Cambridge Junior College is not authorized to admit foreign students by SEVP Immigration & Customs Enforcement.

Students with Disabilities

The School, under the Americans with Disabilities Act, will provide "reasonable and appropriate services". A meeting should be arranged with the campus Director to review facilities and to discuss any special accommodations that may be required for students with disabilities. Students must provide current and comprehensive documentation of their disability with a diagnosis, functional limitations, impact on learning and daily academic functioning. The documentation must be no more than three years old. The records will be strictly confidential and become part of the student's academic record. Students seeking reasonable accommodations must self-disclose the presence of a specific disability in order to receive services. Appropriate documentation, along with a complete diagnosis and/or specific limitations must be provided. No accommodations can be provided until documentation is received. Cambridge Junior College provides designated parking for the handicapped as well as restrooms with rails.

English as a Second Language

The institution does not offer English as a Second Language to its students. All courses are taught using the English language so students will need to demonstrate English proficiency showing that they can learn and benefit from our classes during the admissions process. English proficiency is demonstrated by passing the entrance test(s) required for the program the student is planning to enroll in. If a student passes the entrance test(s) but does not understand the Enrollment Agreement, the prospective student will not be able to enroll.

Transfer of Credits

Cambridge Junior College will evaluate and consider awarding proper credit or clock hours for general education and non-general education credits earned at institutions accredited by agencies recognized by the US Department of Education. The awarding of credits or clock hours is subject to the approval of the Director of Education. Within 15 days after starting classes at the institution, the student must submit the signed and completed "REQUEST FOR TRANSFER OF CREDITS FORM," the copy of the transcript and the copy from the appropriate page of the institution's catalog describing the course. The request will be granted if it is determined that the subject matter of the course is substantially the same and the subject matter of the course offered in the student's program and the student received a grade of "C" or higher or received a grade of "CR" showing that credit was awarded. Course completion dates and its relevance to the current program will also be considered. The Director of Education will process the transfer evaluation and related paperwork. If the Director of Education deems the credits are transferable, he/she will award the corresponding credit and/or clock hours for the transferred classes. If the credit is transferred prior to starting class, the student's tuition due will be charged based on the credits or clock hours remaining per period. If the credit is transferred after the student starts class, tuition credit(s) per pay period will be posted as of the date class(es) is transferred and will be dated for the term during which the class(es) will be scheduled. If the student feels credits or clock hours should have been awarded but were not, the student will meet with the Director of Education to discuss the decision. The student will receive a grade of "TC" noting transfer credit or clock hours. This grade will not be averaged into the student's GPA or CGPA. Transfer credit or clock hours is considered when determining progress toward maximum program completion. The student will be awarded the appropriate credits or clock hours for program completion. The credits will affect the pace (cumulative course completion) rate on the SAP. Transferred clock hours do not affect pace (cumulative course completion). However, the maximum number of credits or clock hours that can be awarded for programs in the form of test outs and transfer credits combined cannot exceed 35% of the total program clock hours or credit hours required to graduate from the program. Tuition is not charged and Title IV funds are not available for these classes.

Credit for Prior Experience

Cambridge Junior College does not grant college credit or clock hours based on prior experiential learning. Students are welcome to challenge a class using the test-out policy below.

Class Challenge/Test-Out Policy

Cambridge Junior College will evaluate and consider awarding proper credit or clock hours for test outs as requested by the student. However, the maximum number of credits or clock hours that can be awarded in the form of test outs and transfer credits combined cannot exceed 35% of the total program clock hours or credit hours required to graduate. Arrangements must be made with the Director of Education to test out of the course by the end of the week that the course starts. The student must earn a grade of "C" or higher on the test-out exam (which may include written, oral and/or skills test). The student will receive a grade of "TC" noting transfer credit or clock hours. This grade will not be averaged into the student's GPA or CGPA. Transfer credit or clock hours is considered when determining progress toward maximum program completion. The student will be awarded the appropriate credits or clock hours for program completion. The credits will affect the pace (cumulative course completion) rate on the SAP. Transferred clock hours do not affect pace (cumulative course completion). However, the maximum number of credits or clock hours that can be awarded in the form of test outs and transfer credits combined cannot exceed 35% of the total program clock hours or credit hours required to graduate from the program. Tuition is not charged and Title IV funds are not available for these classes.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS, HOURS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of clock hours you earn at Cambridge Junior College is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the diploma you earn in the Medical Assistant program is also at the complete discretion of the institution to which you may seek to transfer. If the clock hours or diploma that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Cambridge Junior College to determine if your clock hours or diploma will transfer. Cambridge Junior College **does not** represent that any of its courses, clock hours or credits is transferable to another institution or college.

Medical Assistant Program

Program Length: 900 Clock Hours / 36 Weeks * Day or 60 Weeks * Evening

* Weeks to complete the program do not include scheduled breaks

Sample Occupations: **DOT 079.362-010 Medical Assistant, CIP 51.0801 Medical Assistant, SOC: 31-9092 Medical Assistants**

Typically, graduates who find employment, find employment as entry-level medical assistants. For a list of additional titles, see the career services coordinator at the campus. The Director of Education maintains information based on data collected for accrediting agency and BPPE reporting and the timeframes and methodology associated with its collection.

Program Purpose/Description: This program will equip the student with the skills required of an entry-level medical assistant to function as a member of a health care team. It consists of 10 three-week modules in class plus a six-week externship, for a total of 900 clock hours and 36 weeks during the day and 10 five-week modules plus a ten-week externship for a total of 900 clock hours and 60 weeks during the evening.

Program Objectives:

Upon completing the program, students should be able to:

- Possess the necessary front office skills to work in the medical reception area of a practice
- Describe the role of a medical assistant and the medical assistant's scope of practice
- Handle medical office emergencies
- Perform CPR at the certification level
- Screen and schedule appointments
- Use the basic concepts of coding and insurance billing
- Create and use medical office records (electronic and non-electronic)
- Apply the concepts of medical office finances
- Demonstrate necessary concepts associated with drugs, dosage calculations and the medical assistant's role in drug administration including injections
- Demonstrate the medical assistant's role in exam room procedures
- Demonstrate the medical assistant's role in various specialty procedures in a medical practice
- Demonstrate the medical assistant's role in laboratory procedures and OSHA standards
- Use the necessary medical terminology and anatomy knowledge to function as an entry level medical assistant
- Demonstrate standard and universal precautions
- Use basic computer skills to develop a resume
- Search for and secure employment
- Demonstrate competency through work experience relevant to their field of study

* This listing represents the sample sequence of courses. The actual sequence of the courses may vary based on start date. Each line represents a new module. Any courses with pre-requisites show pre-requisite course number in the listing.

	COURSE	Clock Hours
M223	Minor Office Surgery (Prerequisite: none)	45
M239	Medical Billing & Finances (Prerequisite: none)	30
MCJ201	Computers & Job Search (Prerequisite: none)	45
M246	Medical Office Reception (Prerequisite: MCJ201)	30
M205	Medical Office Emergencies/CPR (Prerequisite: none)	15
M232	Specialty Procedures (Prerequisite: none)	60
MH201	Habits That Make You Successful (Prerequisite: none)	15
M221	Exam Room Procedures (Prerequisite: none)	45
M201	Medical Assistant Roles and Issues (Prerequisite: none)	15
MCS201	Customer Service (Prerequisite: none)	15
M235	Laboratory Procedures (Prerequisite: none)	60
M218	Blood Collection in Healthcare (Prerequisite: none)	75
M260	Pharmacology I (Prerequisite: none)	75
M261	Pharmacology II (Prerequisite: M260)	75
MER230	Electronic Health Records (Prerequisite: none)	60
M237	Medical Records (Prerequisite: none)	15
MAC101	Medical Assisting Capstone (Prerequisite: all courses in program except M256)	75
M256	Externship (Prerequisite: all courses in program)	150
	Total Program	**900 Clock Hours**

For information on graduation rates, median debt of graduates completing this program and other important information, visit MA Day Program: http://library.cambridge.edu/Yuba-City-MA/index.html and MA Evening Program: http://library.cambridge.edu/Yuba-City-MAEve/index.html. Instructional, laboratory and other physical plant facilities associated with the program include: A lecture room and clinical laboratory room (equipped with equipment and many supplies that a medical assistant will be required to be familiar with once he/she is working in a medical setting). Student references relevant to the program are in the online library that can be accessed from laboratory computers on-campus or personal computers using on-campus wifi or off-campus from our website: www.cambridge.edu.

Explanation of Course Numbering: Courses are numbered with the letter M signifying Medical for all courses. Courses not specifically Medical in nature are designated with the letter M plus the first letter of the first one to two words in the course title. Non-medical courses have the first three letters of the course category. These letters are then followed by a three digit number beginning with 101 and progressing through the 200's. Pre-requisites can be offered in the same module, with the pre-requisite being offered and completed during the first portion of the module.

M201 Medical Assistant Roles and Issues **15 Clock Hours**
This course is designed to provide the learner with the basic overview of Medical Assisting. It will cover the topics of introduction to allied health care, role of the medical assistant, law and ethics for the medical assistant, multi-cultural issues, performance improvement, nutrition and patient education.

M205 Medical Office Emergencies/CPR **15 Clock Hours**
This course will provide the student with the basic knowledge and skills to correctly evaluate cardiac arrest and/or obstructed airway, and to safely perform CPR intervention, and medical office emergencies.

M218 Blood Collection in Healthcare **75 Clock Hours**
This course is designed to provide the learner with the basic knowledge and skills necessary to carry out their roles in blood collection in a private facility that is not a hospital or clinical laboratory. Topics include medical terminology as it relates to the blood system and veins, arteries and capillaries of the circulatory system; introduction to blood collections; venipuncture equipment; routine venipuncture; complications and additional techniques; special venipuncture collection, dermal puncture; and CLIA waved blood tests. All venipuncture techniques are practiced only on an artificial arm.

M221 Exam Room Procedures **45 Clock Hours**
This course will teach the learner the basic knowledge and skills necessary for proper exam room procedures. Topics include medical terminology as it relates to the musculoskeletal, reproductive, and digestive systems; medical asepsis and infection control; patient interview, history and documentation; vital signs; height and weight; positioning and draping patients; assisting with physical exams; male & female examinations; assisting with orthopedic exams/procedures, and body mechanics.

M223 Minor Office Surgery **45 Clock Hours**
This course is designed to provide the student with the basic knowledge and skills necessary to carry-out their role and responsibilities in minor office surgery. Topics include medical terminology as it relates to the organization of the body, integumentary, and nervous systems; medical assistant's role in surgery; preparing and maintaining a sterile field; and skin preparation and closure care; and lasers and electrosurgery.

M232 Specialty Procedures 60 Clock Hours
This course is designed to provide the student with the basic knowledge and skills to assist with specialty procedures. Topics include medical terminology as it relates to the sensory, circulatory & respiratory systems; assisting with vision screening; auditory screening; spirometry and oxygen administration; EKG; eye and ear irrigation; and cold and heat therapy.

M235 Laboratory Procedures **60 Clock Hours**
This course will prepare the learner with the basic skills and knowledge necessary to carry-out their roles in basic laboratory procedures. Topics include medical terminology as it relates to the urinary, lymphatic, immune and endocrine systems; basics of microbiology; safety and OSHA guidelines; hazardous and biohazardous waste; introduction to the physician's office laboratory equipment and safety; collecting, processing and testing of body fluids; collection, processing and testing of urine specimens; and collecting and processing of microbiology specimens.

M237 Medical Records **15 Clock Hours**
This course will provide the learner with the basic skills needed to prepare and manage medical office records. Topics include health information management, and transcription.

M239 Medical Billing & Finances **30 Clock Hours**
This course will teach the basic knowledge and skills to distinguish types of insurance and insurance claims used in the medical office setting and basic knowledge and utilization of coding books. Topics include professional fees, credit and collections, an introductory overview of basic bookkeeping, medical office finances and payroll topics, and banking.

M246 Medical Office Reception **30 Clock Hours**
Pre-requisite: MCJ201 Computers and Job Search
This course will provide the student with the basic knowledge and skills of the administrative functions of the medical assistant. Topics include the role of the administrative medical assistant, office equipment and environment, inventory and supplies, mail and correspondence, patient registration, medical computer applications, patient screening and appointment scheduling.

M256 Externship **150 Clock Hours**

Pre-requisite: All courses in the Medical Assistant Program

This externship is designed to provide students the opportunity to gain hands-on experience in competencies required of a medical assistant.

M260 Pharmacology I **75 Clock Hours**

This course is designed to prepare the student with the basic knowledge and skills necessary to perform dosage calculations accurately and efficiently. Topics include principles of Pharmacology, syringe calibration, dosage calculation and safety guidelines.

M261 Pharmacology II **75 Clock Hours**

Pre-requisite: M260 Pharmacology I

This course is designed to prepare the student with the basic knowledge and skills necessary to carry out their roles in administering medications to patients. Topics include safety guidelines for preparing and administering medications and immunizations. Hands on practice with intradermal, subcutaneous, and intramuscular injections emphasized.

MAC101 Medical Assisting Capstone **75 Clock Hours**

Pre-requisite: Completion of all courses in the Medical Assisting or Medical Assistant Program Except M256

This course will provide the student with a review of the skills and competencies needed to be a successful Medical Assistant. Topics include: specialty procedures, minor office surgery, lab procedures, medical reception, customer service, habits that make you successful, pharmacology, blood collection, exam room procedures, medical records, medical billing and finance, medical assistant roles and issues, medical office emergencies, and job search.

MCJ201 Computers & Job Search **45 Clock Hours**

This course provides the learner with the basic knowledge and skills necessary to use a computer and begin the job search process. Topics include introduction to keyboarding, word processing, preparing a resume, and basic skills necessary to obtain employment.

MCS201 Customer Service **15 Clock Hours**

Students examine and practice skills critical to effective customer service such as positive verbal communication, nonverbal communication, listening, behavior, handling difficult customers, and customer service through technology. Other topics include stress management, time management, and encouraging customer loyalty.

MER230 Electronic Health Records **60 Clock Hours**

This course will prepare the student with the basic knowledge and skills necessary to work with electronic health records. Topics include basic computer overview, confidentiality, and the process of using electronic records to gather information and process patient records.

MH201 Habits That Make You Successful **15 Clock Hours**

Students examine topics and skills that lead to professional and personal success. Topics include: creating relationships, attitude, potential, supervisory styles, team skills, stress management, restoring injured relationships, understanding in a diverse environment, adapting to new work environment, attendance, goal setting, resignation, and career advancement.

Standards of Satisfactory Progress (SAP)

The school's SAP policy for Title IV, HEA students is the same as the school's standards for students enrolled in the same educational programs who are not receiving Title IV, HEA funding. All students (Title IV and non-title IV) must meet the following minimum standards of academic achievement and successful course completions while enrolled at the institution. The Chief Financial Aid Administrator reviews the SAP policy to ensure that it meets all federal requirements (including Title IV, HEA); in addition, the Director of Education reviews the SAP policy to ensure that it meets all accreditation, state and federal requirements (including Title IV, HEA). The Director of Education notifies the financial aid office if the school changes its academic policies.

For diploma students, the student's progress will be evaluated at the points when a quarter, half and three quarters of the student's scheduled clock hours for the program have elapsed and at the point the original program scheduled hours have elapsed to determine satisfactory academic progress. For example, for a student in a 900 clock hour program, Satisfactory Academic Progress will be evaluated when 225,450, 675 and 900 scheduled hours have elapsed (regardless of whether the student attended them) and at least a quarter, half, three quarters and all of the weeks of instructional time have elapsed in the academic year. SAP is measured using the Quantitative Pace and CGPA. If additional information is discovered for a student after SAP has been run for a period, SAP will be re-run for that period at the time of discovery using the new information and the student will be notified. This could impact whether or not the student was meeting SAP for the designated evaluation period. For Federal Student Aid (FSA) purposes, each designated evaluation period is one payment period, so for a 900 clock hour program, FSA SAP will be run at 450 scheduled hours and half the scheduled weeks have elapsed and at 900 scheduled hours and all the scheduled weeks have elapsed in the program. SAPs run at 225 and 675 hour evaluations are purely academic and will not affect Title IV.

Quantitative Pace (Cumulative Course Completion) & Maximum Program Completion Time for diploma programs

All diploma programs must be completed within 1.428 times of the scheduled time frame. This equals a period of time during which the student attempts 1.428 times the maximum clock hours and weeks required to complete the program. Veteran's benefits are paid based on the approved program length only. Once the program length has elapsed the student would no longer be eligible for veteran's benefits. Official leave of absence, withdrawal or other official interruptions of training are not computed in maximum timeframe.

Maximum Time Frame: Medical Assistant Day and Evening program: 1285 clock hours, 51 weeks day or 86 weeks evening
Maximum Time Frame for each payment period: 642.5 clock hours, 25.5 weeks day or 43 weeks evening

To be considered making satisfactory academic progress:
All students must maintain a pace of completing (attending) 70% of the cumulative attempted clock hours by the end of each designated evaluation period as expressed as a percentage of calendar time (weeks). By the end of 1.428 times the maximum program length, all of the courses required in the program must be finished with a passing grade.

A student becomes ineligible when it becomes mathematically impossible for him/her to complete the program within 142.80% of the length of the program.

Students who fail to meet this requirement at any of the designated evaluation points, will be placed on academic probation unless the student has already exceeded the maximum number of academic probations. If the student has exceeded the maximum number, the student will be dismissed. For FSA purposes if a student is not meeting the academic standards as of the end of the payment period, he/she must be placed on financial aid warning. For more information on academic probation and financial aid warning and financial aid probation, please see the Academic Probation or Financial Aid Warning & Financial Aid Probation sections below.

Qualitative Measures of SAP - Minimum Academic Achievement

Students must maintain a 2.0 CGPA at each designated evaluation period. Failure to maintain a 2.0 CGPA at the conclusion of the designated evaluation periods will result in students being placed on academic probation unless the student has already exceeded the number of academic probations. If the student has exceeded the maximum number, the student will be dismissed. At each designated evaluation point, the school determines the likelihood that the student will be able to attain the minimum cumulative grade point average required for graduation. If it is determined that the student cannot attain the minimum cumulative grade point average required for graduation, the student will be dismissed from the school. For FSA purposes if a student is not meeting the academic standards as of the end of the payment period, he/she must be placed on financial aid warning. For more information on academic probation and

financial aid warning and financial aid probation, please see the Academic Probation or Financial Aid Warning & Financial Aid Probation sections below. If students have classes in progress at the time of evaluation, then the Director of Education will evaluate the gradebook in the administrative software to determine the student is passing the current course load with grades of "C"s or better. This will not affect the CGPA that is listed on the SAP form. If it is determined that this current course gradebook may result in a CGPA of less than 2.0, the CGPA will be recalculated based on the inclusion of the current grade in progress for the courses.

In addition, a student receiving federal financial aid who does not meet the 2.0 CGPA standard at the end of the second year will no longer be eligible for financial aid and may not be placed on financial aid warning, and must be dismissed, unless the student wishes to continue without being eligible for federal financial aid. However such a student may remain as an enrolled student who is eligible for federal financial aid if there are documented mitigating circumstances as described below and an appeal is applied for and granted.

Grading Standards

Academic standing at the institution is based on the following grading system:

Explanations of Grades and Grade Points

A = 90-100% = 4.0 = Excellent B = 80-89% = 3.0 = Good C = 70-79% = 2.0 = Average
D = 60-69% = 1.0 = Unsatisfactory F = 0-59% = 0 = Failure

The following are not used in the GPA / CGPA:

CR = Credit or Clock Hours = 70-100% NC = No Credit or Clock Hours = 0-69% I = Incomplete R = Repeat W = Withdraw TC = Transfer/Test Out Credit or Clock Hours = 70 or higher = Credit or Clock Hours Awarded

Academic Probation

Students will automatically be placed on academic probation for failure to meet and maintain the quantitative and qualitative standards of satisfactory academic progress as outlined above. A student will remain on academic probation for one evaluation period, prior to which he/she will meet with the Director to determine that the student has the desire and academic ability to progress satisfactorily in the program. See the Satisfactory Academic Progress section of this catalog for the requirements. At the end of the evaluation period during which the student was on probation, the student's standards of satisfactory academic progress will be re-evaluated. If the student meets the standards, he/she will be removed from academic probation. If the student fails to meet the standards, he/she will be dismissed. The student has the right to appeal the decision, unless this evaluation is the student's final SAP evaluation and there is not a full additional evaluation period to show improvement. If the student appeals and the appeal is approved, he/she will be placed on academic probation for an additional evaluation period. Refer to the Student Appeal Process section in this catalog for the requirements. If the student fails to meet the SAP standards at the final SAP evaluation, after a period of meeting the SAP standards, the student would be placed on academic probation unless the student does not meet the 2.0 CGPA standard, which would result in dismissal. The student may be awarded a certificate of completion, provided they have completed their externship with a grade of CR and passed all other courses in the program, have a minimum CGPA of 2.0 and have met other requirements other than financial and maximum program length. A student may only have a maximum of two combined evaluation periods on academic probation. If a student exceeds the maximum number of academic probations, the student will be dismissed.

Financial Aid Warning & Financial Aid Probation

Students will be placed on financial aid warning for failure to meet and maintain the quantitative and qualitative standards of satisfactory academic progress as outlined above. A student will remain on financial aid warning for one evaluation period which is the equivalent of a payment period, prior to which he/she will meet with the Director to determine that the student has the desire and academic ability to progress satisfactorily in the program. A student on warning status may continue to receive federal financial aid funds for one payment period. See the Satisfactory Academic Progress section of this catalog for the requirements. At the end of the FSA evaluation period, the student's standards of satisfactory academic progress will be re-evaluated. If the student meets the standards, he/she will be removed from financial aid warning. If the student fails to meet the standards, and there will not be another FSA evaluation period, he/she will be dismissed as a Title IV student. If there is an additional FSA evaluation period, the student has the right to appeal the decision. If the student appeals and the appeal is approved, he/she will be placed on financial aid probation for an additional evaluation period and the student's eligibility for financial aid will be reinstated and the student will be eligible for one payment period only. The student must be making SAP at the end of the payment period to regain Title IV, HEA and Cal Grant funding for the next payment period. Refer to the Student Appeal Process section in this catalog for the requirements. A student may only have a maximum of two combined evaluation periods on financial aid warning and/or on financial aid probation. Students on financial aid warning and students on financial aid probation are eligible to receive Title IV and Cal Grant funds. Those who fail to meet this requirement by the next designated evaluation period will be suspended from Title IV and Cal Grant financial aid eligibility. In addition, a student receiving federal financial aid who does not meet the CGPA standards at the end of the second year will no longer be eligible for financial aid and may not be placed on financial

aid warning or appeal to be placed on financial aid probation, and must be dismissed unless the student wishes to continue without being eligible for federal financial aid. However such a student may remain as an enrolled student who is eligible for federal financial aid and Cal Grant if there are documented mitigating circumstances as described below and an appeal is applied for and granted.

A diploma student who is placed on Academic Probation at the 225 or 675 hour scheduled evaluation point, and then fails the SAP evaluation run at 450 or 900 scheduled hours, will be dismissed academically, and leave the institution on financial aid warning status, unless an appeal is granted.

Student Appeal Process

A student who failed to achieve SAP at the end of the designated evaluation period after being placed on academic probation or financial aid warning, may appeal a determination that they are not making satisfactory progress no later than 5 business days following the end of the designated evaluation period, provided it is not their final evaluation period. If the student is appealing grades or attendance that they feel were made in error, the student must first discuss the problem with the appropriate instructor(s). If an error is found it will be corrected and satisfactory academic progress will be reprocessed. If still dissatisfied, the student must then submit a written appeal to the Director within the 5 business day timeframe. The appeal must list the mitigating circumstances that caused the student to fail to maintain SAP and what has changed to allow the student to make SAP ***by the next designated evaluation period***. The Director will meet with the student and address any special or mitigating circumstances and make a final decision after meeting with the student's instructors, and a final decision will be provided in writing to the student within 10 days of the submission of the appeal. (Mitigating circumstances can include but are not limited to serious illness of student and hospitalization of the student). This decision will be final and may not be further appealed. The appeal outcomes will be documented in the student's file. If the appeal is granted for mitigating circumstances, the student will be placed on academic probation and/or financial aid probation and will be eligible to receive federal financial aid and Cal Grant for one payment period. No mitigating circumstances can be considered for graduation requirements.
When a student is placed on Academic Probation and/or Financial Aid Probation status, he or she will be required to do the following:

1. Agree to a written academic plan that specifies how the student will regain SAP. The plan may include but is not limited to mandatory tutoring, scheduled advisement sessions, extra course assignments, repeating a course for which the student received a failing grade, and/or repeating a course from which the student withdrew.
2. Sign the academic plan (a copy will be kept in the student's file).

A student on Financial Aid Probation because of a successful appeal is eligible for Title IV, HEA and Cal Grant funds for ONE payment period only. Students who regain SAP at the end of the next payment period will have regained full eligibility for Title IV, HEA and Cal Grant funding.

Reinstatement of Title IV, HEA Aid

Reinstatement of aid is limited to the period under evaluation. Students making SAP by the conclusion of the Warning or Probation period will be removed from the warning/probation status and will regain eligibility for Title IV, HEA and Cal Grant funding.

Reestablishing Satisfactory Progress

A student who has failed to maintain satisfactory academic progress may reestablish Satisfactory Academic Progress, if at the completion of the designated evaluation period during which the student was placed on academic probation, financial aid warning or financial aid probation, the student met the following standards: 1) CGPA of 2.0; 2) Pace (Cumulative course completion) for the evaluation period that meets the standards noted above under maximum program length.

Reestablishing Veterans Funding

A student who was initially receiving veterans funding, who has been placed on academic probation and then fails the probation period will lose veteran funding eligibility and be dismissed from school for not meeting the SAP standards unless the student appeals and the appeal is granted. In this case the student would not have veterans funding during the academic probation period following the appeal. The student may reestablish veterans funding eligibility by reestablishing Satisfactory Academic Progress, if at the completion of the designated evaluation period during which the student was placed on academic probation, the student met the following standards: 1) CGPA of 2.0; 2) Pace (Cumulative course completion) for the designated evaluation period that meets the standards noted above under maximum program length.

Other Academic Policies

Incompletes

Incomplete requests are initiated by the student and grades are issued at the discretion of and with the approval of the Program Director or Director of Education and the instructor. The capstone course is not eligible for an incomplete. Incomplete grade(s) will count toward credits or clock hours attempted to earn in the term it is originally attempted, but are not counted in the CGPA until a grade is issued. The student has until the end of the module or term following the issuance of the Incomplete to complete all coursework in order to receive a grade in place of the incomplete. If a student fails to complete the required coursework by the end of the following module or term, the incomplete will become a grade of "F", unless at the discretion of the Program Director or Director of Education and due to special circumstances, the Program Director or Director of Education grants an extension(s) to complete the grade. Incomplete grades in pre-requisite courses will prevent a student from attempting the course(s) that require the pre-requisite course to be successfully completed prior to scheduling. The final course grade will be posted as of the end of the period the student had to complete the work, unless there is a scheduled break or it is the final course before going out on externship in which the student completes the coursework. In that case the final grade will be posted as of the actual date the student finished the coursework. All courses must be successfully completed prior to going on externship.

If a student begins a leave of absence during the module or term in which the Incomplete was to be completed, the student will have until the end of the module or term during in which he/she returns from the leave of absence to complete the coursework for the incomplete grade. If a student fails to complete the coursework or fails to return from the leave of absence the incomplete will become a grade of "F", unless at the discretion of the Program Director or Director of Education and due to special circumstances, the Program Director or Director of Education grants an extension(s) to complete the grade. Incompletes are not averaged into the student's CGPA until a grade is issued in place of the incomplete and the new grade is averaged into the CGPA. Incomplete grades are calculated in to the pace (cumulative course completion) rate.

Course Withdrawals

Students are permitted to withdraw from individual classes up to the last day of class only with the approval of the Director and only under mitigating circumstances. Classes from which a student has withdrawn must be taken prior to graduation and are only available as scheduled, provided there is space in the class. Withdrawing from classes might interfere with the student being able to complete within the maximum timeframe and could therefore prevent the student from maintaining satisfactory academic progress or Title IV eligibility. Courses from which a student withdraws are not averaged in the CGPA but are calculated in the pace (cumulative course completion) for the evaluation period. If a student withdraws from all courses scheduled for the module, he/she will be considered withdrawn from school, unless he/she is on an approved leave of absence.

Course Repeat Policy

Students who receive a grade of "F" are required to repeat the course. For Medical Assistant students who receive a grade of "D" or "F" in MAC100 Medical Assisting Capstone are required to repeat the course. Courses may also be repeated to become more proficient in the subject area. Prior to graduating a program of study, students may retake courses as the courses are offered, provided there is room available in the class. All classes except the externships are eligible to be repeated. Externships are eligible to be repeated only at the discretion of the Director. The repeated grade will become the grade of record and will be the only grade counted in the CGPA, except in the case of course withdrawals, where the letter grade of "W" will remain. The original or former grade (except for a grade of W) will be changed to a Repeat or "R" on the transcript, and will not be averaged into the CGPA but are calculated into the pace (cumulative course completion) for the evaluation period. Courses must be repeated prior to graduation. Course repeats may not interfere with classes scheduled by the Director, and may be taken only at the discretion/approval of the Director. Both the original course and the repeated course are counted in the attempted to earn for the pace (cumulative course completion) calculation. Failed courses may only be repeated once. Failure to pass the repeated course that was originally failed will result in dismissal. Students are not charged additional tuition for repeated courses prior to withdrawal or graduation.

Changing Programs or Earning Additional Credentials

Students are permitted to change programs or earn additional credentials at the discretion and approval of the Director of Education. When *changing programs or earning additional credentials*, a new enrollment agreement must be completed, outlining the new program and the new estimated graduation/completion date. All relevant credits or clock hours and grades earned will evaluated and any that can be transferred into the new program will be transferred to the new program as a grade of (TC) and will count toward program completion and will affect the student's maximum program length. The student will be awarded the appropriate credits or clock hours for program completion. Transferred clock hours (diploma programs) do not affect pace (cumulative course completion). TC grades will not be averaged into the student's CGPA. Prior attendance will not count in cumulative attendance. If the student *transfers into a different program or chooses to earn an additional credential and there are no courses to transfer*, the student must begin again in the new curriculum, will be given a new maximum time frame and a new CGPA (as the courses

previously earned will not be calculated into the CGPA for the new program). Prior attendance will not be counted in cumulative attendance for the new program. If a *student changes from day to evening within the same program*, a change of status form must be completed outlining the new estimated graduation/completion date. All credits or clock hours, grades earned and attendance will remain relevant. These courses will count toward program completion, will be averaged into the student's CGPA and will affect the student's maximum program length. The transferred attendance will also count toward cumulative attendance. If a student leaves a program on academic probation, financial aid warning or financial aid probation (academic probation), they will begin the new program with the same status. If this SAP evaluation is conducted at a time that is not a normally scheduled FSA evaluation period, then the status is purely academic and will not affect Title IV.

Independent Study

Independent Study is not available for diploma programs, so it is not an option for students.

Attendance Regulations for Diploma Programs

Student attendance is monitored daily. Students are expected to attend scheduled hours at all times. Students are expected to have 90% attendance or better in each course, but 100% attendance is preferred. Any attendance of less than 90% at the end of the course will result in a reduction in course grade of 10%. Missed hours are not required to be made-up. Students are strongly encouraged to be on time. If you find you are going to be late or absent, please call. All minutes for which the student is scheduled for class(es) will be tracked in attendance. Attendance is tracked in minute increments via the time clock. Each student is required to clock in and out for the day. If a student fails to both clock in and clock out during their scheduled clock hours, he/she will be counted absent. In addition if a student fails to either clock in or clock out during their scheduled clock hours, (i.e. student clocks in but doesn't clock out or student clocks out but never clocked in) he/she will be awarded 1 minute (rounded to .02 hours) of attendance for the day. In either of these situations, if the student can verify via confirmation from their instructor, the time he/she was in attendance for the day, the registrar will amend the student's attendance for the day upon receipt of the Attendance Change Form. Tardiness is also tracked in minute increments and will not be counted as an absence. The breaks are earned by attending the 50 minute academic session. If a student does not attend the full 50 minute academic hour, the student will not receive 10 minutes for break toward the student attendance.

Academic Class time example for day student, based on class times scheduled below:
8:00 am – 8:50 am, 9:00 am – 9:50 am, 10:00 am - 10:50 am, 11:25 am – 12:15 pm, 12:25 pm – 1:15 pm

Student 1 clocks in at 7:49 and leaves at 1:16 pm – receives all breaks scheduled for the day
Student 2 clocks in at 8:05 and leaves at 1:16 pm – student loses 10 minutes for break, plus the 5 minutes late for the first hour. All other breaks are earned.
Student 3 clocks in at 7:49 am and leaves at 9:01 – student earns the full first hour plus 1 minute of the second hour.
Student 4 clocks in at 8:05 am and leaves at 1:00 pm - student loses 10 minutes for break, plus the 5 minutes late for the first hour. All other breaks are earned for the second, third and fourth hours. The fifth hour the student loses 10 minutes for break and 15 minutes that did not attend class.

Absences may be made up in minutes outside of the student's currently scheduled classes, and will be added into the student's attendance if approved by the instructor and submitted to the Director for approval. The make-up attendance must be academically related (definable instruction, interaction and/or evaluation) which includes but is not limited to physically attending a class where there is an opportunity for direct interaction between the instructor and students; completing an academic assignment; taking an exam, an interactive tutorial, or computer-assisted instruction; attending a study group that is assigned by the institution; and/or -interacting-with a faculty member to ask a question about the academic subject studied in the course. Unapproved time will not be added into the student's attendance. Only participation in off campus activities that are organized by Cambridge Junior College where an instructor is present and the students have to submit a report on the activity will be included as make-up hours and added into the student's attendance manually if approved by the instructor and submitted to the Director for approval. Instructors must complete a make-up hours form for make-up hours that meet the eligible criteria and present it to the Director for approval in order for the hours to be included in attendance.

Students who are absent for 14 calendar days will be considered withdrawn unless a leave of absence has been requested in writing and approved. For students not on an approved leave of absence, if the student contacts the school prior to the end of the 14 days and arrangements are made and approved by the Director for the student to return within 21 days of the last date of attendance, the student will still be considered enrolled. If the student fails to return within the 21 days, the student's date of determination of withdrawal will be 14 days after the last date of attendance. Individual holidays (not week-long breaks) scheduled will require make-up days. Students who do not attend the scheduled make-up days will be counted absent.

Externship attendance is recorded based on timesheets signed by the externship sites. Due to the unique nature of externships, students may be scheduled for hours outside of their normally scheduled class hours. Sites may unofficially change the student's scheduled hours, therefore all hours submitted on the timesheet signed by the externship site are considered as attended even though hours scheduled will elapse as originally scheduled. This time is manually recorded by day of attendance on a weekly basis when the timesheet is received. Daily attendance is rounded down to the nearest half hour. All of the externship hours for which the student is scheduled, must be attended and should not be exceeded except for instances in which a site might require additional attendance to master a competency. If a student attends such hours, additional hours will be scheduled to account for this time. The last date of attendance for an externship will occur on the day during which the student has the last recorded externship hours attended.

Make-Up Work

Students are required to make up all assignments and work missed as a result of absence. The instructor may assign additional make-up work to be completed for each absence. Arrangements to take any tests missed because of an absence must be made with the instructor. In most cases time spent making-up work are not counted in attendance. See the attendance policy for more details. Students are not charged additional fees for make-up work or make-up attendance.

Maintenance of Records Documenting Student Academic Progress

Cambridge Junior College maintains the records (grades, attendance and SAP form) that document student academic progress in each student's file. These records are maintained in the student's file for a period of five years. Cambridge Junior College uses student work products, such as tests, written projects and skills checklists to verify student skill's acquisitions, including the development of critical thinking and analytical skills. Since these student work products are used in the calculation of the student's grades, they are maintained for the duration of one module/term following the module/term for which the products were produced.

Leave of Absence Policy

A Leave of Absence must be approved by the Director. It must be submitted in writing and include the reason for the leave of absence and be signed and dated. A student must apply in advance for the leave of absence, unless unforeseen circumstances prevent the student from doing so. In order for the leave of absence to be approved by the Director, it must be documented that there is a reasonable expectation that the student will return. A student may apply for an extension of their original leave of absence, which can be granted at the approval and discretion of the Director. Students are permitted multiple leaves of absences, with a maximum of 180 days in any 12 month period.

Students will be issued the grade of "W" for any classes they were taking, but had not completed as of the date their approved leave of absence began. This grade of "W" will not be averaged into the student's GPA/CGPA, but will be counted in attempted to earned credits or clock hours and will affect pace (cumulative course completion). This might interfere with the student being able to complete within the maximum timeframe. In addition, the student's attendance up to their LDA prior to the LOA will be averaged into cumulative attendance. These factors can have an impact on the student's satisfactory academic progress. If students return from the time off as planned, they will not be charged for the classes from which they have withdrawn due to the approved leave of absence. The student will need to re-take any classes in which he/she was enrolled at the time the leave was granted. Classes are only offered as scheduled and the student may re-take the course provided there is room. Students who take a leave during a scheduled externship will normally return to the same point in the externship upon returning from leave. For externship/practicum the W grade will be replaced with the earned grade upon completion of externship/practicum.

For all programs if the student does not return from the leave and is dismissed or withdrawn he/she will be charged for all days elapsed in the program including those days which elapsed during any term in which a leave was taken. If a student fails to return from a leave of absence as scheduled, the student will be dismissed. The student will only be charged for the time elapsed up to the LDA for the LOA from which he/she did not return. If the student had any incomplete grades, which were not completed at the time of dismissal, those Incompletes will be replaced with an "F" grade at the time of dismissal and this could also cause the student to not be in SAP. When a student is dismissed or withdraws, they leave the school at their academic status as reflected on their last SAP evaluation.

In the event a student does not return from a leave of absence, any refund due will be made to the appropriate financial aid programs within 45 days of the date of determination and the student will be charged for days elapsed to the LDA. If the student received Title IV loan funds, failure to return from the leave of absence and the resulting withdrawal may have the following consequences on his/her student loan repayment terms. These include the following. 1) Possible exhaustion of his/her grace period. 2) the student's grace period will begin from the last date of documented attendance, not the day the student failed to return from the leave of absence. 3) The first loan payment will be due within 60 days after the student's grace period ends, whether or not he/she has received an invoice or billing statement. 4) If the student fails to make a payment, his/her loan can go into default status, unless the student has requested and been

granted a deferment or forbearance. In addition, the student must complete exit counseling if he/she fails to return from the leave of absence, this can be done with the financial aid officer or on-line at www.nslds.ed.gov.

Military Time off for Active Duty

For students who will miss class due to military orders, the student must present the orders at the earliest possible time to allow the Director of Education to evaluate the impact to the students schedule and success in the course(s). Depending on the length of time the student will be away, the student may miss class time in his current classes but remain enrolled (if less than 14 consecutive calendar days of total absence in the class), withdraw from class(es) which would lead to a withdraw from school or take a leave of absence if the student is enrolled in a diploma program.

Readmission of Military Service Members

Cambridge Junior College will promptly readmit a service member with the same academic status as he had when last attending the school or accepted for admission to the school, if that student could not attend school due to military service. The student must notify the school of his military service and intention to return to school as follows: Notification of military service: The student (or an appropriate officer of the armed forces or official of the Department of Defense) must give oral or written notice of such service to the school as far in advance as is reasonable under the circumstances. This notice does not have to indicate whether the student intends to return to the school and may not be subject to any rule of timeliness. Timeliness must be determined by the facts in any particular case. Alternatively, at the time of readmission, the student may submit an attestation of military service that necessitated the student's absence from the school. No notice is required if precluded by military necessity, such as service in operations that are classified or would be compromised by such notice. The student must also give oral or written notice of her intent to return to the school within three years after the completion of the period of service. A student who is hospitalized or convalescing due to an illness or injury incurred or aggravated during the performance of service must notify the school within two years after the end of the period needed for recovery from the illness or injury. A student who fails to apply for readmission within these periods does not automatically forfeit eligibility for readmission but is subject to the school's established leave of absence policy (if applies) and general practices. Students must contact the Campus Director to provide notification of service and notification of intent to return. Cambridge will promptly readmit the student into the next class or classes in the program beginning after he provides notice of intent to reenroll, unless he requests a later date or unusual circumstances require the school to admit him at a later date. Cambridge must admit the student with the same academic status, which means: to the same program to which the student was last admitted or, if that exact program is no longer offered, the program that is most similar to that program, unless he chooses a different program; at the same enrollment status, unless the student wants to enroll at a different enrollment status; with the same number of credit hours or clock hours previously completed, unless the student is readmitted to a different program to which the completed credit hours or clock hours are not transferable, and with the same academic standing (e.g. with the same satisfactory academic progress status) the student previously had. If the student is readmitted to the same program, for the first academic year in which he returns, Cambridge will assess the tuition and fee charges that he was or would have been assessed for the academic year during which he left the school. However, if his veterans education benefits or other service member education benefits will pay the higher tuition and fee charges that other students in the program are paying for the year, Cambridge may assess those charges to the student as well. If the student is admitted to a different program, and for subsequent academic years for a student admitted to the same program, the school must assess no more than the tuition and fee charges that other students in the program are assessed for that academic year. The cumulative length of the absence and of all previous absences from the school for military service may not exceed five years. Only the time the student spends actually performing service is counted.

Externship/Clinical Training (Practicum)

The practicum experience enables students to work in professional environments and apply the principles and practices learned in the classroom. Students are assigned one externship/clinical site at the selection of the career services department or clinical instructor. Externship/clinical site assignments are final and non-negotiable, and should the student decline the site, abandon the site or be dismissed from the site he/she is not guaranteed another site and this may lead to dismissal from his/her program. Due to the unique nature of externships/clinical hours, the externship/clinical course can be scheduled for hours which are different from a student's on-campus scheduled class hours. Externs work under the direct supervision of qualified personnel at the designated externship sites and under the general supervision of the Cambridge staff. Externs/Clinical students are evaluated by their supervisory personnel and evaluations are placed in the student's records. Students enrolled in a program with an externship/clinical must successfully complete their externship/clinical to fulfill their graduation requirements. Students are required to arrange and pay for their own transportation to and from their assigned externship/clinical sites. Students may be required to travel a distance up to 50 miles for the externship/clinical portion of the program, which is held off- campus. Externship/clinical guidelines and requirements for each program can be obtained from the career services department. Students must receive a grade of "CR" or a "C" or higher to be eligible for graduation.

Participating in an externship/clinical makes you not only a student but in some aspects a representative of the company that you are externing for. Many of these companies require a drug test and background checks for employees as well as externs. Background checks and drug tests might be required by certain externship/clinical sites. If the student chooses to apply for an externship at a site that requires a background check and/or drug test, Cambridge Junior College will cover the cost of these screenings. Cambridge Junior College per its agreement with extern/clinical sites is required to share the results of the testing with the extern/clinical site(s). Cambridge will continue to work with you but you must be aware that you have chosen an occupation that requires sober judgment and behavior and failure to meet these standards will make any externship placement very difficult. Failing a drug and/or background check will negatively impact your ability to secure an externship/clinical site.

Diplomas/Degrees Awarded

A diploma will be awarded upon graduation from the Medical Assistant program based on the graduation requirements provided below. Students who do not meet the standards below may be awarded a certificate of completion, provided they have completed their externship with a grade of CR and passed all other courses in the program and have a minimum CGPA of 2.0, and have met other requirements other than financial and maximum program length.

Graduation Requirements for Diploma Programs

To graduate and receive a diploma a student must:

Must pass all courses and be awarded on the transcript the following hours:

Program	Award	Hours
Medical Assistant (Clock Hour)	**Diploma**	**900 Clock Hours**

Complete all required coursework with a CGPA of 2.0 or higher.
Attain required competencies or speed levels in all courses.
Meet the maximum 1.428 scheduled hours timeframe for graduation
Not be financially indebted to the institution or must be meeting payment obligations.
Students must complete their Externship with a grade of "CR" or higher.
Medical Assistant students must receive their CPR Certification to graduate.

Transcripts are provided after program completion provided the student has met the graduation requirements. There is a $10.00 charge for each additional copy. Graduation ceremonies will be held in June of each year.

Definition of Academic Year for Clock Hour Programs

An academic year must be a minimum of 900 clock hours and 26 weeks. It is defined as follows for the programs offered at Cambridge Junior College. For the Day Medical Assistant clock hour program, the academic year is defined as 900 clock hours and 36 weeks. For the Evening Medical Assistant clock hour program, the academic year is defined as 900 clock hours and 60 weeks.

Definition of Quarter Credit Hours

The number of quarter credit hours assigned to a traditionally delivered course consists of a minimum of 1 credit hours for: 10 hours in a didactic learning environment not less than 50 minutes each and which assumes outside reading and/or preparation of 2 hours per lecture hour; 20 laboratory hours in a supervised laboratory setting of instruction; 30 hours of practicum; or an appropriate combination of all three. The number of quarter credit hours assigned to a hybrid delivered course considers the online non-homework activities to be didactic and otherwise uses the same hours conversion as above to determine the course credits for ACCSC purposes.

Definition of Clock Hours

The number of clock hours assigned to a traditionally delivered course consists of a minimum of periods of not less than 50 minutes each.

Student Full-Time Status

Students enrolled in the Medical Assistant clock hour programs are considered full-time if they attend 900 clock hours per academic year or 450 clock hours each payment period.

Policy and Program Changes

Cambridge Junior College reserves the right to make changes in organizational structure and policy and procedures as circumstance dictate. Cambridge Junior College reserves the right to make changes in equipment and materials and to modify curriculum, as it deems necessary. When size and curriculum permit, classes may be combined to provide meaningful instruction and training and contribute to the level of interaction among students. Students are expected to be familiar with the information presented in this catalog. The catalog is published annually in July. Amendments to the catalog may be made between versions and are available in the registrar's office.

Catalog Updates

The catalog is published annually in July. Additional updates may be made by the use of addendums accompanying the catalog. If updates are significant, a catalog revision will be made prior to the annual update of the catalog. If changes in educational programs, educational services, procedures, or policies required to be included in the catalog by statute or regulation are implemented before the issuance of the annual updated catalog, those changes shall be reflected at the time they are made in the addendums accompanying the catalog or catalog revision. The catalog supplement is updated throughout the year to reflect current instructional staff. The catalog, supplement and addendums are also available on the school website www.cambridge.edu.

Scheduled Starting Date Delays

The start date of your program may be delayed if there are less than 2 students total starting the program on that date. If this occurs, the admissions representative will attempt to notify you prior to orientation when possible. If this occurs you are entitled to a full refund of any monies paid and/or may enroll in the next start date which will require a new enrollment agreement. Please see the catalog for a list of alternative start dates.

Trial Period

A student has the right to cancel or end his or her agreement for a course of instruction, without any penalty or obligations, through the fourteenth calendar day after class starts. This 14 day period is considered a trial period, during which time, the student is considered a "future start" and not an "enrolled regular student". During this period, the student attends without incurring program charges or receiving Federal Title IV student assistance, unless and until the student continues beyond the end of this period as a regular student. If a student does not continue beyond the 14th day, he/she is considered a Non-start or Cancellation. This trial period provides an opportunity for a student to take classes on a trial basis before deciding to continue attending the program as a regular student, at which time the student would be responsible for program charges and would, if otherwise eligible, become eligible for Title IV, Higher Education Act (HEA) program funds. When an individual student becomes Title IV eligible, including becoming a regular student, during a payment period, the student would be eligible to receive Title IV grants for the entire payment period and Title IV loans for the entire period of enrollment. Attendance beyond the 14 calendar day is considered active confirmation of a student's intention to continue the program as a regular student. The trial period of attendance is a part of an eligible program and academic credit or clock hours awarded to the student will count toward the student's completion of that program, if the student becomes a regular student after the trial period. Because this trial period is part of the eligible program, when the student becomes a regular student after the trial period, total charges for the eligible program would include the trial period, and, if otherwise eligible, the student could receive Title IV funds for the trial period.

Examples of this policy are provided below.

- Student A completes the 14 day trial period at which time he decides to remain in school and is now considered a regular student. Student A would now be assessed institutional charges and become eligible for Title IV, HEA program funds for the eligible program, including the trial period.
- Student B completes up to 14 days of the trial period and decides not to continue enrollment. Student B is considered a non-start or cancellation and is not assessed institutional charges, other than perhaps a registration fee, and would not be eligible for any Title IV, HEA program funds for enrollment during the trial period.
- Student C completes the 14 day trial period at which time the institution admits the student as a regular student. Student C would now be assessed institutional charges and become eligible for Title IV, HEA program funds for the eligible program, including the trial period. However, after three more weeks as a regular student, Student C decides to withdraw from the program. The institution must perform a Return of Title IV Aid calculation to determine the amount of Title IV grant or loan assistance that the student earned as of the student's withdrawal date at the end of the seventh week.

Program Withdrawal

Students who wish to discontinue their training for any reason (after the trial period of attendance) are requested to schedule an exit interview with the Director. They must also submit, in writing, a notice of withdrawal to the Director. Students will receive a grade of "W" for each class they were attending that was still in progress by their date of determination. They will be issued an "F" for courses that have ended by their date of determination. The grade(s) of "W" are not averaged in the GPA or CGPA but are calculated in pace (cumulative course completion). When a student is dismissed or withdraws, they leave the school at their academic and financial aid status as reflected on their last SAP evaluation. Students who received Direct Loans must complete an exit interview with the financial aid officer or on-line at www.StudentLoans.gov. For more information refer to the Cancellation, Withdrawal and Refund Policies section of the catalog.

Student's Right to Cancel

1. A student has the right to cancel his or her agreement for a course of instruction, without any penalty or obligations, through the fourteenth calendar day after class starts. Though our Accreditor, (ACCSC), requires that applicants who have not visited the school prior to enrollment will have the opportunity to withdraw without penalty within three business days following either the regularly scheduled orientation procedures or following a tour of the school facilities and inspection of equipment where training and services are provided - CJC permits a more lenient policy of up to 14 days after the first date of class for such cancellation to occur. Though our Accreditor (ACCSC) requires that all monies paid by an applicant must be refunded if requested within three days after signing an enrollment agreement and making an initial payment - CJC permits a more lenient policy of up to 14 days after the first date of class for such cancellation to occur in writing in order for an applicant to be refunded 100% of monies paid. An applicant requesting such a cancellation within 14 days after beginning class and making an initial payment, *or prior to entering the school* is entitled to a refund of all monies paid. After the end of the cancellation period, you also have the right to stop school at any time; and you have the right to receive a pro rata refund if you have completed sixty (60) percent or less of the

scheduled clock hours (diploma program starts) in the current payment period in your program through the last day of attendance. Refer to the refund policies included below.

2. Cancellation may occur when the student provides a written notice of cancellation at the following address: Cambridge Junior College, 990-A Klamath Lane, Yuba City, CA This can be done by mail, fax, Email or hand delivery. All notices, regardless of method of delivery need to be addressed to "Campus Director." If sending Notice of Cancellation via Email, it should be sent to Cambridge@cambridge.edu. If sending by fax, send it to the attention of "Campus Director" at (530) 671-7319. The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with proper postage. If sending by email, fax or hand delivered, the effective date is the date received at the campus.
3. The written notice of cancellation need not take any particular form and, however expressed, it is effective if it shows that the student no longer wishes to be bound by the Enrollment Agreement.

STUDENT'S RIGHT TO WITHDRAW AND REASONS FOR DISMISSAL

- A student has the right to withdraw from the school at any time after the cancellation period (described above) and **receive a pro rata refund if you have completed 60 percent or less of the scheduled clock hours (diploma program starts) in the current payment period in your program through the last day of attendance.** The amount of that refund is to be "pro-rated" according to the not completed portion of the program less, the cost of any equipment/supplies/books returned in good condition (good condition does not include equipment/supplies/books that a seal is broken, log-on occurred, or is marked or damaged in any way) and a **registration or administration fee not to exceed $250.00. The refund is to be paid within 45 days of withdrawal or dismissal.**
- For the purpose of determining a refund under this section, a student shall be deemed to have withdrawn from a program of instruction when any of the following occurs:
    - The student notifies the institution of the student's withdrawal or as of the date of the student's withdrawal, whichever is sooner. Notice of withdrawal must be received in writing at the physical location of the institution via mail or physical delivery to the attention of; Director, Cambridge Junior College, , 990-A Klamath Lane, Yuba City, CA 95993. This can be done by mail, fax, Email or hand delivery. All notices, regardless of method of delivery need to be addressed to "Campus Director." If sending Notice of Cancellation via Email, it should be sent to Cambridge@cambridge.edu. If sending by fax, send it to the attention of "Campus Director" at (530) 671-7319. The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with proper postage. If sending by email, fax or hand delivered, the effective date is the date received at the campus.
    - The institution terminates the student's enrollment for:
        - Failure to maintain the standards of satisfactory academic progress after a period of academic probation.
        - Failure to achieve a 2.0 CGPA upon program completion.
        - At a designed SAP evaluation point when it is determined that the student will not likely be able to attain the minimum 2.0 CGPA or maximum timeframe required for graduation.
        - Failure to achieve a 2.0 CGPA at the end of the second academic year unless student applies for and is approved under the extended enrollment policy.
        - Failure to pass a previously failed course.
        - Failure to abide by the rules and regulations of the institution.
        - Misconduct including but not limited to misuse of property; behavior that is disruptive, violent, destructive, dishonest, or threatening to others; possession of drugs or alcohol or dangerous weapons; a drug conviction while enrolled in school; plagiarism
        - Failure to meet terms of financial obligations, (unless otherwise determined by the Director or a new payment plan is agreed to and signed by the student)
        - Refusing an externship site assignment; Dismissal from or abandonment of an externship site unless the student is granted another site at the discretion of the Campus Director;
        - Failure to return from an approved leave of absence
        - Failure to attend class for 14 calendar days (unless a leave of absence has been requested in writing and approved). For students not on an approved leave of absence, if the student contacts the school prior to the end of the 14 days and arrangements are made and approved by the Director for the student to return within 21 days of the last date of attendance, the student will still be considered enrolled. If the student fails to return within the 21 days, the student's date of determination of withdrawal will be 14 days after the last date of attendance.
- Students will receive a grade of "W" for each class they were attending that was still in progress by their date of determination. They will be issued the grade(s) earned for courses that have ended by their date of determination and the grade will be averaged in the CGPA and will be calculated in pace (cumulative course completion). The grade(s) of "W" are not averaged in the CGPA but are calculated in pace (cumulative course completion).

- When a student is dismissed or withdraws, they leave the school at their academic and financial aid status as reflected on their last SAP evaluation. Students who received Direct Loans must complete an exit interview with the financial aid officer or on-line at www.StudentLoans.gov
- For the purpose of determining the amount of the refund based on the internal refund policy below, the date of the student's withdrawal shall be deemed the last date of recorded attendance. For the purpose of determining when the refund must be paid, the student shall be deemed to have withdrawn at the end of 14 calendar days of non-attendance or on the date notification of withdrawal occurred, if before the end of the 14 day period of non-attendance.

Return of Title IV Refund Procedures

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. Written notification of withdrawal from the student is not required for refund payment.

The Federal Return of Title IV funds formula (R2T4) dictates the amount of Federal Title IV aid that must be returned to the federal government by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60% point in time in the payment period. If a student does not begin training, the R2T4 formula does not apply. For official and unofficial withdrawals, a student's withdrawal date is their last date of attendance. For official withdrawals a student's date of determination is the date the school received notice from the student that they are withdrawing. The school's determination that a student is no longer in school for unofficial withdrawals is determined after 14 days of non-attendance. In the event a student fails to return from a leave of absence, the student's last date of attendance will be the last date the student attended before the leave of absence began. The date of determination is the date the student failed to return from the leave of absence. All return of Title IV funds due will be made within 45 days of the date the student failed to return from the leave of absence.

The federal formula requires a Return of Title IV calculation if the student received or could have received (based on eligibility criteria) federal financial assistance in the form of Pell Grants, FSEOG, Direct Stafford Loans or Direct Plus loans and withdraws on or before completing 60% of the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time. For example if the student completed 30% of the payment period, then the percentage of Title IV earned is 30% because it is less than 60%. If the student completed 70% of the payment period, then the percentage of Title IV earned is 100% because it is greater than 60%. The percentage that has not been earned is calculated by subtracting the percentage of Title IV aid earned from 100%.

For diploma program students, the percentage of the payment period completed is calculated by the clock hours scheduled to be completed in the payment period as of the last date of attendance divided by the total scheduled clock hours in the payment period. The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date. If a student receives less Title IV funds than the amount earned, the school will offer the student a disbursement of the earned aid that was not received at the time of their withdrawal which is a post withdrawal disbursement. Post withdrawal disbursements will be made from Pell grant funds first if eligible. If there are current educational costs still due the school at the time of withdrawal, a Pell grant post withdrawal disbursement will be credited to the student's account. Any Pell grant funds in excess of current educational costs will be offered to the student. Any federal loan program funds due in a post withdrawal disbursement must be offered to the student and the school must receive the student's permission before crediting their account. The following Title IV refund distribution is used for all FA students due a refund: 1. Unsubsidized Direct Stafford Loan, 2. Subsidized Direct Stafford Loan, 3.Direct PLUS Loan, 5.Federal Pell Grant and 6. FSEOG. Refunds will be made to the federal programs within 45 days of the date of determination. The statute requires that a student is responsible for all unearned Title IV program assistance that the school is not required to return. This is determined by subtracting the amount returned by the school from the total amount of unearned Title IV funds to be returned. Samples of return to Title IV refund calculations are available in the financial aid office upon request.

A student who reenters within 180 days of their last date of attendance is treated as if he/she did not cease attendance for purposes of determining the student's aid awards for the period. A student who reenters a credit hour or clock hour program within 180 days of his/her withdrawal is immediately eligible to receive all Title IV funds that were returned when the student ceased attendance. If a student reenters after the 180 days, the student is considered a transfer student and enters a new payment period.

IT IS IMPORTANT THAT YOU KEEP COPIES OF THE ENROLLMENT AGREEMENT, FINANCIAL AID PAPERS, RECEIPTS, OR ANY OTHER INFORMATION THAT DOCUMENTS THE MONIES PAID TO THE SCHOOL.

Internal Refund Policy

Cambridge Junior College provides a pro rata refund of nonfederal and federal student financial aid program moneys paid for institutional charges to students who have completed 60 percent or less of the period of attendance. A non-pro rata refund will be calculated for students who completed greater than 60% of the period. The student balance is determined in the following manner. For diploma students who completed 60% or less of the period, the amount of earned tuition is calculated by taking the hourly charge for the program (total tuition charges for the period divided by the number of clock hours in the period) multiplied by the number of clock hours the student was scheduled to attend up to their last day of attendance. For students who completed greater than 60% of the period, 100% of the tuition charges for the period are considered earned. Other earned institutional charges (such as the registration fee, books/supplies and other earned charges) are then added to the amount of earned tuition. If the student received Title IV payments (net of refunds), or is scheduled to receive a Pell post-withdrawal Title IV disbursement or student approved Direct Loan post withdrawal disbursement, these along with any non-title IV payments (net of refunds) are subtracted from the internal balance calculation. Prior period balances (for the current academic year) and balances from prior academic years (up to $200 if authorized by the student) are then added to this amount. If this leaves a credit balance, a refund in the amount of the credit is made to the student, or to the source of the funds (depending on the requirements or authorizations the student signed) within 45 days of the date of determination of withdrawal or dismissal. If Cal Grant funds were utilized, the portion to be returned to the Commission on behalf of the State will be calculated. Cal Grant funds may not be used for reimbursement to the federal government. Information regarding any applicable third party funding agency's refund policy can be obtained from the financial aid office. Written notification of withdrawal from the student is not required for refund payment. For students wish to cancel their program, see Student's Right to Cancel in the school catalog.

Veterans Refund Policy

Advance payments from Department of Veterans Affairs of fees and other charges made directly to the school on the student's behalf who fail to enter courses, withdraw, or who are discontinued prior to completion of the course, any unused portion of tuition, fees, and other charges is refunded. Any amount in excess of non-refundable books, supplies and Registration fee is subject to proration. For students enrolled in diploma programs the exact pro-rata will be determined by the ratio of number of clock hours of instruction completed by the veteran to the total number of instructional clock hours in the period for which advance payments have been made. The VA computes the refund calculation and notifies Cambridge if a refund is due from Cambridge.

If the student received advance payments but never attended, 100% of advance payments from the Department of Veterans Affairs are refunded to the VA. If the student received advance payments and drops or changes enrollment level, an overpayment may be created by the VA in the student's account that the student is responsible for repaying. Refunds will be made within 45 days of the date of determination of withdrawal or dismissal. Written notification of withdrawal from the student is not required for refund payment.

Re-Entry Policy

A dismissed student, withdrawn student or student who cancelled during their trial period, can petition to re-enter if they officially withdrew from the institution in writing, or sent a signed letter to the institution in order to withdraw, or signed a dismissal form prior to being dismissed, or signed a notice of cancellation if discontinuing trial period of attendance. Students who did not contact the school by these methods will not be considered for re-entry, unless they had mitigating circumstances such as being hospitalized and unable to contact the school and can provide proof of such circumstances. If a withdrawn or dismissed student, the student must also have been meeting the following minimum standards at the time of separation from the school: CGPA of 2.0 and Cumulative Attendance of 80%. The requirement of 80% attendance can be waived if the student can prove that hospitalization, being under the care of a physician, or other mitigating circumstances resulted in not meeting the standard. At the time of petition, the student must also meet admissions requirements and be able to meet all Satisfactory Academic Progress and graduation requirements for the program by the anticipated evaluations. If a student was dismissed due to misconduct or improper conduct, or has ceased enrollment more than once from the same program, he or she is not eligible for re-entry. If a student has ceased enrollment more than once from multiple programs, but not twice from the same program, re-entry will be considered only if there ARE mitigating circumstances. Any instances of improper conduct after dismissal will also disqualify the student for re-entry.

A dismissed student, withdrawn student or student who cancelled their program during the trial period can re-enter only after applying for reconsideration in writing to determine if the required standards can be maintained. If it is deemed that the student will not benefit from completing their program, the request for re-entry will be denied. Cambridge Junior College has the right to refuse any student re-entry for any reason. To re-enter a student must write a letter requesting to re-enter that includes what happened to cause to his/her departure, why he/she feels he/she can successfully finish the program at that time, and how they feel the training will benefit them. This letter must be delivered to the Director. At that time the Director determines the best time for the student to return based on the classes he/she may need and class availability, that information is provided to financial aid. The student will be scheduled to meet with financial aid to determine eligibility for financial aid and to make financial arrangements.

Students in this situation must make private payment arrangements or have other outside funding that can cover the cost of the program. The student must pay any outstanding balance due or bad debt from their previous enrollment that will not be covered by financial aid and meet with financial aid to determine payment for the remaining program. If at that point the student wants to continue their petition to return, the student will be scheduled to attend a staff and faculty meeting to hear the student's presentation on why they should be re-admitted. The panel of all available staff and faculty will vote to make the determination. The vote must be unanimous for the student to be re-accepted into the program. If the panel has concerns based on the student's academic history as to whether or not the student will be able to succeed in the program, instead of denying the student's return, (in the case of dismissed or withdrawn students), they may offer the student an evaluation period that consists of auditing a course (or courses) he/she has already passed at no charge to demonstrate whether he/she can meet the academic standards established for this evaluation period. If at any point during the evaluation period it is evident that the student would be unable to meet the standards by the end of the period, he/she will be notified that the re-entry petition has been denied. By the end of the period the student must meet the following standards for the evaluation period: pass each course with a grade of C or better, and maintain attendance of 90% for that isolated evaluation period. The audited course will not appear in the student's record. If the student met these standards and met conduct and other standards required, the re-entry will be accepted. The student will be notified of the panel's decision. If the student is accepted, he/she must follow all admissions practices as of the time they return, which may be different than when they initially enrolled. Re-entry can only occur at the beginning of a module or term, and at a time designated by the Director. For all programs students must re-enroll within 18 months of their last date of attendance to be eligible to continue the program without re-taking courses. If the program has changed within the 18-month re-entry period the student may have to take courses that were not originally part of the program to graduate. Students who re-enter after 18 months of their last date of attendance must repeat the program in its entirety. All current tuition and fees will be assessed for repeating the program. A student will re-enter in the same financial aid and academic status they held at the time of the student's last SAP evaluation (i.e. on academic probation, financial aid warning or financial aid probation (academic probation) or in satisfactory academic progress). The determination of whether the re-entry will be accepted or denied may take several months from the time the student first appears in front of the panel. Once approved, actual re-entry can only occur when classes are available and the Director of Education has established an uninterrupted schedule for the student. Medical Assistant students who have previously completed Capstone will be required to re-take Capstone at no additional charge prior to beginning Externship. If the student is re-entering into the same program, the previous grades earned will remain on record and will be calculated into the student's CGPA and will count into cumulative course completion (pace). Prior attendance will also remain on record and will count in cumulative attendance. If the student is re-entering into a different program, the actual grades earned will be evaluated and any that can be transferred into the new program will be transferred to the new program with a grade of TC noting transfer credit or clock hours. This grade will not be averaged into the student's GPA or CGPA. Transfer credit or clock hours is considered when determining progress toward maximum program completion. The student will be awarded the appropriate credits or clock hours for program completion. The credits will affect the pace (cumulative course completion) rate on the SAP. Transferred clock hours do not affect pace (cumulative course completion). Attendance for the time spent in the original program will not be transferred to the new program and will not count in cumulative attendance.

Examination of Student Records – Student's Rights Under The Family Education Rights and Privacy Act (FERPA)

A parent or eligible student has the right to review and inspect education records within 45 days of the day Cambridge Junior College receives the request. The student must submit the request in writing to the registrar, identifying the records they wish to examine. The request must be dated and must include the students first and last name (as used while attending the institution), dates attending and program name. Students must also note a current address and phone number where they may be contacted. The registrar will respond to the request by contacting the student in person (if still in attendance), or via phone or mail and will notify the student of the time and place where the records may be inspected.

If a student feels his/or education records are inaccurate or misleading and need to be amended, he/she has the right to request an amendment by notifying the Director in writing. The notification must include a specific reference to the part of the record they want changed and specify why it is inaccurate or misleading. (Grades of students will not be amended beyond the end of the module following the date the grade was issued. Students are expected to review their grades as they receive their grade reports at the end of each module, and contact the Director immediately if an error is suspected.) The request must also contain the student's first and last name (as used while attending the institution), dates attending and program. Students must also note a current address and phone number where they may be contacted. The institution shall respond to reasonable requests for explanations and interpretations of records. If Cambridge Junior College decides not to amend the record as requested by the student, the institution will notify the student of the decision and advise the student of his/her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of a right to a hearing.

If circumstances effectively prevent the parent or eligible student from exercising the right to inspect and review the student's education records, the institution shall provide the parent or eligible student with a copy of the records requested.

Students have the right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent. One exception, which permits disclosure without consent, is disclosure to school officials with legitimate educational interests. A school official is a person employed by Cambridge Junior College in an administrative, supervisory, academic or research or support staff position (including law enforcement unit personnel & health staff if applicable); a person or company with whom Cambridge Junior College has contracted (such as an attorney, auditor or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as disciplinary or grievance committee or assisting another institutional official in performing his/her tasks. An institutional official has a legitimate educational interest if the official needs to review an education record in order to fulfill his/her professional responsibility. A student also has the right to file a complaint with the US Department of Education regarding and alleged violation of this act. The Office's address is: Family Policy Compliance Office, US Department of Education, 400 Maryland Ave., SW., Washington, DC 20202-4605

The "U.S.A Patriot Act", which was effective October 26, 2001, established the following exceptions relative to the release of information from institutional files:
Ex Parte Orders-Cambridge Junior College can disclose, without consent or knowledge of a student or parent, personally identifiable information form a student's records to representatives of the Attorney General of the United States in response to an ex parte order in connection with the investigation or prosecution of terrorism crimes. An ex parte order is an order issued by a court without notice to an adverse party. When Cambridge Junior College makes a disclosure pursuant to an ex parte order, it is not required to record that disclosure information in the student's file.
Lawfully Issued Subpoenas and Court Orders-In the following contexts, an institution can disclose, without consent, information from a student's education records in order to comply with a lawfully issued subpoena or court order:
1. Grand Jury Subpoenas; 2. Law Enforcement Subpoenas – For these subpoenas, the court may order Cambridge Junior College not to disclose to anyone the existence or contents of the subpoena or our response. If the court so orders, neither the prior notification requirements nor the recording requirements would apply.
Health or Safety Emergency – Cambridge Junior College is permitted to disclose personally identifiable information from a student's education record without written consent of the student in the case of an immediate threat to health or safety of students or other individuals. This is limited to a situation that presents imminent danger or to a situation that required the immediate need for the disclosure to avert or diffuse serious threats to the safety or health of a student or other individuals.
Disclosures to the Bureau of Citizenship and Immigration Service (BCIS) – Cambridge Junior College may release personally identifiable information of a student who has signed a form I-20 and any student attending on an M-1 or J-1 visa to the BSIC.

Family Education Rights and Privacy Act (FERPA) Complaints

Complaints of Alleged Violations must be timely submitted, no later 180 days from the date the student learned of the circumstances of the alleged violation. It must contain specific allegations of fact giving reasonable cause to believe that a violation occurred. This includes relevant dates, such as the date of a request or a disclosure and the date the student learned of the alleged violation, as well as the names and titles of those school officials and other third parties involved; a specific description of the education record around which the alleged violation occurred; and, a description of any contact with school officials regarding the matter, including dates and estimated times of telephone conversations regarding the matter. Calls and/or any copies of any correspondence exchanged between the student and the school regarding the matter. It must also contain the name and address of the school and any additional information that would be helpful in the consideration of the complaint. The complaint must be addressed to:

Family Compliance Office
US Department of Education
400 Maryland Ave, SW
Washington, DC 20202-5920

Required Study Time

In order to complete the required course assignments, each student is expected to spend outside time studying. It is estimated that at a minimum each student will spend 2 hours of out of class time studying for every hour spent in class. The amount of time each student will spend studying will vary according to the individual student's abilities. Each student is responsible for reading all study materials issued and must turn in assignments at designated times.

Clothing and Personal Property

All personal property is the sole responsibility of the student. The institution does not assume liability for any loss or damage.

Dress Code

A clean, neat appearance and decent, modest apparel in good repair is required. Medical Assistant program students are required to wear Cambridge scrubs and closed-toe shoes. Outerwear such as a lab coat, sweater, etc. is allowed as long as it is solid in color with no graphics and is appropriate with the uniform Hoods on the hoodies are prohibited from being worn on the head and hats are prohibited. Coats and jackets are prohibited once you enter the classroom. Undershirts that are solid in color with no graphics may be worn to stay warm and cover tattoos. Flip flop shoes are not permitted and no hats of any kind shall be worn in the classroom. All tattoos must be covered. Only one set of earrings the size of a dime or less are allowed. No other piercings may show. Students are issued a student name tag within the first week of enrollment. This tag must be worn and visible at all times on-campus and on externship. If you lose your name tag, please notify your instructor. Scented products such as perfumes and tobacco products can cause sniffling, dizziness, headaches, nausea and breathing problems. Some reactions, like shortness of breath, are particularly severe for people with preexisting respiratory conditions, such as asthma and chronic obstructive pulmonary disease. For that reason we have adopted a policy that does not allow excessive scents. These guidelines are to prepare our students for future employment. We reserve the right to refuse admittance to students or visitors who are dressed inappropriately. Students who do not adhere to the dress code policy could have their enrollment terminated.

Conduct

The institution reserves the right to dismiss any student whose conduct, poor attendance or scholastic performance does not meet our standards. Such conduct includes, but is not limited to, dishonesty; unprofessional, rude or disruptive conduct; copyright infringement; plagiarism (see Academic Integrity below); use of profanity; noncompliance with safety rules; unruly or violent conduct toward instructors, staff or other students; the use of alcohol or drugs on the institution's property; conviction of a drug violation or any other unlawful activities. If conduct becomes violent or involves physical contact with a fellow student, staff or faculty member or involves any unlawful activity, the police will be contacted immediately. Use of cell phones, pagers and other outside electronics are not permitted in the classroom unless authorized by the instructor and used for academic purposes. Use of school equipment is limited to assignments only and not for personal use.

Academic Integrity, Student Privacy & Student Authentication

Cambridge Junior College enforces the highest standards of academic integrity, to create the best learning opportunities for students and to prepare students to become valuable members of the workforce. It is expected that all students, staff and faculty will keep their logins, passwords and authentication information secure and will not share them with others. Passwords are required to be changed every 2 months. It is considered a breach of academic honesty for students to employ any form of deception in the completion of academic work, including but not limited to:

- copying work, ideas, or projects from any other person or media
- allowing another person to copy or borrow original work in any form
- allowing another person to copy answers on a quiz or test

- representing the work of another person or source as one's own
- plagiarism in any form, including failing to give credit to the source of words, ideas, or work from any other person, printed material, or website
- sharing login and password and authentication information

When a violation of this policy occurs, disciplinary action will be taken. Subject to the severity of the violation and/or number of occurrences, academic dishonesty may result in an "F" grade for an assignment, project, exam, or the course itself, or may result in dismissal from the College. All violations of the Academic Integrity Policy are documented and made a permanent part of a student's record.

Copyright Infringement Policy

It is prohibited to access and illegally download or distribute person to person copyrighted material and any other illegal acts leading to copyright infringement including peer-to-peer file sharing. Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than $750 and not more than $30,000 per work infringed. For "willful" infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense. For more information, please see the Web site of the U.S. Copyright Office at www.copyright.gov, especially their FAQ's at www.copyright.gov/help/faq.

To legally obtain copyrighted materials they must be purchased. The school's on-line library is a legal, direct source for information needed for class projects or research. A monitoring system to detect illegal downloads and distribution of copyrighted materials (including authorized peer-to-peer file sharing) is conducted at least on a quarterly basis. If copyright infringement is detected it is cause for termination or dismissal and may subject the guilty party to civil and criminal liabilities as previously outlined.

Cambridge educates its students about this policy in the admissions process consumer information that is provided and acknowledged by the student signing the policy. This is retained in the student's permanent file. The student is also updated annually about the policy when the Annual Notice is distributed and signed. Staff & faculty are informed about this policy through the policies & procedures manual and the employee disclosures that are signed during the hiring process. They are also updated during the annual review of the policies and procedures manual and quarterly security results from our quarterly monitoring reports. The best legal alternative to illegal downloading or acquiring of copyrighted material is the use of the on-library and the creation of documents based on the person's own knowledge that is not gained from outside resources.

Smoking

Cambridge Junior College's campus is a non-smoking campus. Smoking will not be permitted anywhere on campus. Smoking on-campus is grounds for dismissal.

Drug and Alcohol Policy

In compliance with the Drug-Free Schools and Communities Act Amendment of 1989 (Public Law 101-226), student, staff faculty, or any employee of Cambridge Junior College shall not engage in the unauthorized or unlawful manufacture, distribution, dispensation, possession, use/abuse of alcohol and/or illicit drugs on college property or as part of any college activity.

There are several health risks associated with the use of illicit drugs and alcohol. The use and abuse of drugs and /or alcohol can lead to accidents, injury and medical emergencies. All drugs are toxic or poisonous when abused. Some health risks associated with the abuse of drugs include depression, confusion, sleep disorders, hallucinations, heart and liver damage. Serious short and long-term health problems can develop as a result of continued drug abuse. As a depressant, alcohol depresses the central nervous system and may result in physical damage and can increase you risk of being involved in an auto accident.

Students or employees who are in interested in seeking assistance for drug or alcohol abuse should contact the Director for a list of outside agencies who can assist them. All information received from the students will be treated confidentially.

Any student who is convicted of the unlawful manufacture, distribution, dispensation, possession, use, or abuse of illicit drugs or alcohol is subject to criminal penalties under local, state, or federal law. State and Federal Laws define a

number of substances as "drugs" with sanctions related to their possession, sale, use and manufacture varying by type of substance and abuse. These penalties range in severity from a fine of $100 up to $8,000,000 and/or life imprisonment. The exact penalty assessed depends upon the nature and the severity of the individual offense. Those convicted can also face the denial of Federal benefits, such as student loans and grants for up to one year for the first offense and up to five years for subsequent offenses.

The college will impose penalties against students who violate the Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226). Cambridge Junior College reserves the right to terminate students and/or employees who violate this policy and refer to the proper authorities for prosecution.

For a more detailed version of the Drug and Alcohol Policy and Prevention and Drug Violations and further information and list of resources please visit our website at www.cambridge.edu or contact the Director at (530) 674-9199, or in person at 990-A Klamath Lane, Yuba City, CA 95991. This complete policy is distributed to both prospective students, current students and all employees each year. This policy undergoes a biennial review.

Drug Violations

If you are convicted of a drug violation, you must report the conviction to the Director. Conviction of a drug violation will result in a loss of Title IV eligibility and dismissal from Cambridge Junior College. Students who lose aid as a result of this will receive a timely notice of the manner in which he/she can regain aid. Students dismissed from Cambridge Junior College due to a drug conviction are not eligible for re-entry and as a result are not eligible to have their Title IV eligibility resumed at this institution.

Individual Classes

Cambridge Junior College offers individual classes, which are part of an approved program. Students may select one or more classes. Students will receive a certificate of completion for the class stating the number of clock hours or credits, but will not receive a diploma for the program. The cost of an individual class is $22.00 per hour plus book and supplies. Periodically Cambridge offers a schedule of various training workshops, interested students should contact an Admissions Officer for this schedule. These workshops have different pricing schedules.

Sexual Harassment

Cambridge Junior College is committed to maintaining a learning environment that is free from sexual harassment, sexual discrimination and sexual violence. Sexual discrimination, sexual harassment and sexual violence are prohibited and are considered sexual misconduct violations. Types of sexual harassment include quid pro quo and hostile environment. Sexual Harassment includes but is not limited to: Verbal harassment or abuse, subtle pressure for sexual activity, persistent remarks about another person's clothing, body or sexual activities, unnecessary touching, patting, pinching, or brushing against another person's body, demanding sexual favors accompanied by implied or overt threats, disparaging comments about women or men as a group and the use of sexist humor or demeaning sexual allusions. Sexual Violence refers to the physical sexual acts perpetrated against a person's will or where a person is incapable of giving consent due to the victim's use of drugs or alcohol or due to an intellectual or other disability. The Campus Director is the designated title IX coordinator and staff, faculty and students are to report any incidences of sexual harassment or sexual discrimination directly to the Campus Director. If the Campus Director is the one being accused of the action, the incident is to be reported to the Director of Education. The nature of the incident is to be reported and an inquiry into the event will begin. If the event involved sexual violence the police will be contacted and the victim will report the crime. A sexual misconduct violation can result in consequences up to and including criminal charges and dismissal from the college. For more information on sexual assault prevention and our response to sexual assault violations please see the campus security report on the website www.cambridge.edu.

Notice of Non-discrimination

Cambridge Junior College does not discriminate on the basis of race, sex, color, sexual orientation, gender identity or its expression, disability, religion, age, veteran status or national or ethnic origin, genetic information in its admission, employment, educational policies, scholarship or other financial aid programs or in access to other College administered programs. Cambridge Junior College affirms that it admits students and selects employees regardless of race, sex, color, sexual orientation, gender identity or its expression, disability, religion, age, veteran status or national or ethnic origin, genetic information and thereafter accords them all the rights and privileges generally made available to students or employees at the College. The College is strongly committed to basing judgments about individuals solely upon their qualifications and abilities, and to protecting individual rights of privacy, association, belief and expression. Inquiries concerning the application of Title IX may be referred to the Director at the following: 990 'A' Klamath Lane, Yuba City, CA 95993 (530) 674-9199.

Visitors

There are no visitors or children allowed into the classrooms during class. Please make arrangements to leave children and/or relatives at home.

Grievance Procedure - BPPE

Any student experiencing conflict or having a complaint should first talk to an instructor. If the matter cannot be successfully resolved, the student should request a meeting with the Director, or may contact the Director in writing at Cambridge Junior College, 990 'A' Klamath Lane, Yuba City, CA 95993. A student or any member of the public may file a complaint by communicating orally or in writing. If an oral complaint is not resolved within a reasonable period and the student complains of the same matter, the institute shall advise that the complaint must be submitted in writing and that the institution has 10 working days to provide a written response to the complaint.

A student or any member of the public may file a complaint about this institution with Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form, which can be obtained on the bureau's Internet Web site, www.bppe.ca.gov.

Mailing Address: P.O. Box 980818, West Sacramento, CA 95798-0818

STUDENT COMPLAINT PROCEDURE - ACCSC

Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints reviewed by the Commission must be in written form and should grant permission for the Commission to forward a copy of the complaint to the school for a response. This can be accomplished by filing the ACCSC Complaint Form. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission. Please direct all inquiries to:

Accrediting Commission of Career Schools & Colleges
2101 Wilson Boulevard, Suite 302
Arlington, VA 22201
(703) 247-4212
www.accsc.org

A copy of the ACCSC Complaint Form is available at the school and can be obtained by contacting Campus Director or online at www.accsc.org.

Questions

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax: (916) 263-1897.

Instructional Delivery Methods

Cambridge Junior College delivers instruction on-campus for the Medical Assistant diploma program. The maximum class size is 30 students in any course.

Online Library

Cambridge Junior College provides an online library that can be accessed through our homepage at www.cambridge.edu and clicking the Student Login link. At student orientation the students are given library instructions and shown how to use the library and the librarian service. Students will receive their online username and password when they begin classes and have access to the library from computers provided on-campus and from any other location with Internet service during the time they are actively enrolled in their program of study. The library includes access to databases, journals and e-books relevant to the programs we offer. Also featured will be e-books in the student's major areas of study to use for reference. The library is staffed online by librarians holding MLS, MLIS or equivalent Master's degrees to our students 24 hours a day, 7 days a week to assist students in their research. All communication between the students and librarians are monitored to ensure the highest level of service to our students. Each program encourages use of the library through research assignments.

Student Interaction

Providing opportunity for students to interact with others and their instructors is a valuable part of the Cambridge Junior College learning environment. Instructors provide opportunities for students to work in groups for required class projects to facilitate an interactive environment. Instructors encourage students to form out-of-class study groups as well. Class discussions and the sharing of individual perspectives are also a part of all classes taught at Cambridge Junior College.

Student Services

Prior to starting classes, new students attend a formal orientation, at which time the institution's programs and general policies and procedures are explained. After students start class academic advising is available to support students in maintaining satisfactory academic progress, achieving successful educational and student achievement outcomes and making informed decisions concerning training and employment. For these services, a meeting can be arranged with the Campus Director. The Campus Director may facilitate advising for relevant coping skills (life, career development, budget and personal financial planning skills), general development appropriate to higher education students; academic advising; testing and tutoring services; and information concerning housing, transportation, and childcare. The Campus Director also monitors attendance records and leaves of absence as well as graduate career services assistance. Career Services is a vital part of the student services program and is described below.

Career Services Assistance – Graduates

The Career Services student service begins with the career action plan meeting the first week the student begins school. Throughout the programs, presentations are made in the classroom for professional career development topics by career services as an integral part of preparing the students for their job search. Instructors also speak on career topics throughout the curriculum. All graduates are expected to participate in the career services assistance program. Career services assistance consists of working with soon-to-be graduates and graduates of the institution's programs to secure employment. This includes assisting graduates with resume writing and interview techniques, advising of job openings and assisting graduates as they apply for positions. Graduates may continue to utilize the institution's career services assistance program at no additional cost. Cambridge Junior College makes no guarantee of employment for prospective students, current students or students who have separated from the institution. Our programs are designed to meet the employer needs in the state of California.

Student Housing

All programs offered are non-residential. Cambridge Junior College is not responsible to find or assist students in finding housing. No student housing is available on-campus. Housing is available in the Yuba City area starting at approximately $500 a month.

Emergency Response & Evacuation Procedures

In the event of an emergency the following emergency response & evacuation procedures are used:

1. Campus Director will immediately notify campus community in event of an emergency by ringing the campus bell and announcing the nature of the emergency.
2. Prior to the notification, the Director will verify and confirm the emergency by physically viewing the emergency. Once confirmed that the emergency is authentic, the Director will initiate the notification system.
3. The larger surrounding community will be notified by the Director or designated staff such as the receptionist placing a call to the local police or 911.
4. This emergency response and evacuation procedure will be tested on an annual basis.
5. Types of emergency situations include but are not limited to earthquake, fire, bomb threats, chemical spills, and shooter in the area or in the school.
6. If the emergency is an earthquake, the take shelter in place policy will be initiated. Students, faculty and staff will be directed to stay in place and take shelter under tables or desks. The director or emergency personnel will direct students, staff and faculty once the event has ended and it is deemed safe to exit the building or resume classes.
7. If the emergency is a violent intruder or active shooter in the school or area, the ALICE plan will be initiated. The staff or instructor will determine the action to follow based for their group of students based on the information they have. **Students may make their own independent decision**. ALICE stands for: Alert, Lockdown, Inform, Counter, Evacuate.

Alert means to notify those on campus that an intruder is present and any details that are available about the situation. Texting may be the best form of urgent communications and updates. Alerting the authorities via 911 is also a priority.

Lockdown means barricade windows and doors, silence mobile devices, turn off lights, prepare to evacuate or counter attack the intruder if needed.

Inform means to communicate shooters location in real time to staff, faculty, students and authorities. Texting staff faculty may be the best form of urgent communications and updates. Social media is not to be used for communication. Informing authorities of updates verbally via 911 is also a priority.

Counter means to create noise, distraction, distance, movement, disrupt, disburse so people are not grouped together, and physically attack the intruder to diminish the shooters ability to shoot accurately.

Evacuate means that when safe to do so, remove yourself from the danger zone. Exit with your hands up, calmly. Do not run out pointing, acting frantic and shouting at the police as this may distract from identifying the actual intruders. Walk to a designated safety zone and do not try to leave in your vehicle as this will cause the police not to be able to secure the area. The designated safety zones in Yuba City are to the east at the Tractor Supply Parking lot or to the South at the Feather River Academy in front of Boyd Hall. These steps do not need to occur in this order depending on the situation. For example you may be able to alert and evacuate at the same time without ever

needing to lockdown. For anyone remaining on campus, the police will direct students, staff and faculty once the event has ended and it is deemed safe to exit the building.
8. If the emergency is that of a fire, bomb threat or chemical spill, the bell will be sounded to evacuate the building. Administrators, staff, and faculty will be responsible for directing the evacuation. If possible, instructors should take their student roster and point students to the nearest unobstructed exit. If possible, the staff member/instructor closest to the student lounge and restrooms makes sure people are exiting from these areas. Provided it does not pose a danger, the registrar, receptionist, and financial aid staff lock their fire proof filing cabinets before leaving the building. For the Yuba Campus all staff, faculty and students will meet at the west end of the parking lot near the benches. If this is too close to the fire or event leading to the evacuation, move behind the west building but do your best to remain within visual site of the CJC building so others know where to go.

Accounting for students and staff:
Instructors will use their class rosters to account for their students. If anyone is missing please notify a staff member and confirm that the student is not outside the building. Once confirmed that anyone is missing, notify the fire department or other emergency response team that is on site immediately. Ask others if this person went home early. Even if someone confirms the student went home early unless they can be reached by phone, notify the fire department or other emergency response team of the possibility that someone may still be in the building. The Director and staff should also confirm all staff and faculty members are present.

Returning to the building:
Once the Director or an administrator confirms with the response team that it is safe to return, school will resume.

Identity Theft Prevention and Red Flags
It is our goal to detect, prevent, and mitigate identity theft. We have implemented the following measures:

1. Maintain student records in locked fire proof cabinets accessible to only a few key staff members
2. No printing of social security numbers on forms or reports, except when required by government agencies
3. Timely shredding of confidential documents
4. Password protection and updates for all employees
5. Password protected access to student records with employee access as needed
6. Monitoring of information security and network security
7. Checking for falsified identification and inconsistent personally identifiable information and reporting these activities to the Director for further evaluation. If it is deemed that identity theft has occurred, the Director will notify law enforcement.

If a breach is identified, proper measures will be taken and the student will be notified. **This policy is tested annually.**

Financial Assistance
Financial assistance is available to those who qualify. Types of assistance currently available to students include: WIOA funding when available. Payment plans may also be provided by Cambridge Junior College and are available to students who need to pay the balance of tuition and fees per academic year and who are able to make installments to pay in full within the agreed upon period with a maximum of 4 installments over a term of less than a year. Advance payment is not required for any period of enrollment. A student is expected to fulfill financial arrangements to pay for the costs associated with each payment period by the end of that period.

The following need and non-need based financial aid is available to students who qualify and are enrolled in the Medical Assistant program: 1) Pell Grants 2) Federal Supplemental Educational Opportunity Grant Program (FSEOG) 3) Federal Work-Study Program (FWS) 4) Unsubsidized Direct Student Loans 5) Subsidized Direct Student Loans and Direct Plus Loans (loans to parents) and 6) Cal Grants . For more information on how to apply for financial aid, visit the financial aid office. Students are free to seek and secure private lending on their own to assist with covering costs related to their education. Cambridge does not have a list of private lenders to whom students may contact for such funding.

If a student obtains loans to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund. If the student received federal student financial aid funds, and the student withdraws or is dismissed, the student could be entitled to a refund of the monies not paid from federal student financial aid program funds. Please refer to the refund policy for a more clear explanation of how the refund(s) is determined.

Students should consider their potential eligibility for federal student aid before considering payment plans, private student loans or alternative financing programs.

Financial Responsibility

If you obtain a student loan, you are responsible for repaying the full amount of the loan plus any interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds. If a student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

Payment Plans

Payment plans may also be provided by Cambridge Junior College and are available to students who need to pay the balance of tuition and fees per academic year and who are able to make installments to pay in full within the agreed upon period. Students who receive a payment plan through the school are charged the same as outlined in the Billing and Collection of Tuition and Fees section of the catalog. Payment plans are non interest bearing and are payable as outlined in the payment plan. The term of a College payment plan is always one year or less, and the payments must be made in four or fewer installments

Application Process for Payment Plans

Students wishing to apply for a non-interest bearing payment plan must meet with a financial aid administrator to discuss his or her options and the amount to be covered by the payment plan. A student is given a Payment Plan Options Form and selects a payment option ranging from one to four installments. The Financial Aid Administrator will then establish a payment plan based on the amount to be funded and the number of installments the student has selected. The student will then sign and date the payment plan, agreeing to the terms. The term of a College payment plan is always one year or less, and the payments must be made in four or fewer installments.

Billing and Collection of Tuition & Fees

Advance payment is not required for any period of enrollment. A student is expected to fulfill financial arrangements to pay for the costs associated with each payment period by the end of that period.

A student is not obligated for indebtedness that exceeds the current period of attendance until the period commences.

Tuition and fees are billed per payment period as outlined on the student enrollment agreement and in the school catalog. The first period starts on the student's start date and the second period starts at the midpoint of the student's program. For students in multiple year programs, the third period starts on the first day of the student's start of year 2 of the program, the fourth period starts on the student's midpoint of year 2 of the program and period 5 starts on the student's start of year 3 of the program.

Collection of all tuition and fees is determined based on student packaging in the financial aid department. If the student has a payment plan, the terms of the payment plan are outlined in the plan contract. If a student fails to follow through on his/her financial commitment, the student may be dismissed. If the student has Title IV funding, collection of this funding is typically in the second month of enrollment and shortly after the student reaches the midpoint of each academic year.

Tuition Discount

Any student who pays his/her tuition and fees in full within the first two weeks of class will receive a 10% tuition discount on the total tuition charged for the program. Payment must be in cash, check or credit card. Payment by a referring agency or government entity does not qualify for the cash discount.

Any student who is a full-time Cambridge Junior College employee or spouse or child of a full-time Cambridge Junior College employee will receive a 25% tuition discount on the total tuition charged for the program.

Import Competition Displaced Worker Tuition Discount

If increased import competition has contributed significantly to a student's unemployment, and the student has applied for and received approval for Trade Adjustment Assistance (TAA) and is eligible to receive Trade Readjustment Allowances (TRA), the student is eligible to apply for and receive a tuition discount in the form of a tuition credit in the amount of $500.00 for diploma programs at Cambridge Junior College. In order to qualify for the tuition discount, students must submit proof that they are eligible for TAA and TRA from their local EDD office. For more information or to see if you qualify for TAA and TRA, please contact your nearest EDD Workforce Services office, listed under "Employment Development Department Job Service" in the state government section of telephone directory.

Cal Grant Confirmation of Eligibility

For details on how to apply for a Cal Grant and the deadlines, please see the financial aid department.

Cambridge Junior College will confirm that the recipient meets eligibility and program requirements specified at the time Cal Grant funds are paid to the recipient or the recipient's account using all existing information [including but not limited to Institutional Student Information Record (ISIR), student self-certification, federal verification documentation] in the possession of the Institution [CEC 69432.7(k)]. Cambridge Junior College will resolve any conflicting information (pursuant to the FSA Handbook Vol. 1) that may affect the disbursement of Cal Grant funds. Eligibility requirements that must be verified include the following.

1) The recipient is a U.S. citizen or an eligible non-citizen [CEC 69433.9(a)].
2) In the case of the recipient without lawful immigration status, Cambridge Junior College does not admit such students, but if it did, the institution must
maintain an affidavit executed by the recipient stating that the recipient has filed an application to legalize his or her immigration status or will file an application as soon as he or she is eligible to do so unless the recipient is a U Visa holder. (CEC 69508.5, 68130.5).
3) The recipient has met U.S. Selective Service requirements [CEC 69433.9(b)].
4) The recipient is not in default on any Title IV educational loan or does not owe a refund on any Title IV grant (e.g. Federal Pell or Federal SEOG) or any State grant program administered by the Commission (CEC 69507.5) (CEC 69517.5) [CEC 69433.9(d)].
5) The recipient is not incarcerated [CEC 69433.9(c)].
6) The recipient meets the California State residency requirements for at least one year as of the residence determination date with the exception of those students under AB 540. Must be a legal California state resident for at least one year [CEC 68130.5)] as of the first day of instruction of the term for the award year in which the student is enrolled as a Cal Grant recipient shall be the residence determination date for Cal Grant purposes OR the date the Commission uses to make the preliminary determination of California residency for purposes of offering a Cal Grant shall be the residence determination date for Cal Grant purposes.

Cambridge Junior College will resolve conflicting information in the possession of the institution. Conflicting information may include indicators on the ISIR such as

Permanent mailing address in a state other than CA
Driver's license issued by a state other than CA
Student's state of address not CA
Date of residence not more than a year prior to residence determination date
(If minor) parent's state of address not CA
(If minor) parent's date of residence not more than a year prior to residence determination date
OR any other information available at the institution which shows inconsistency with a claim of CA residency.

7) The recipient is enrolled in an eligible program or course of study [CEC 69433.5(e)].
8) The recipient does not have a bachelor's or professional degree before receiving a Cal Grant (except for post baccalaureate students enrolled in teaching credential programs) [CEC 69433.5(d)(2)].
9) The enrollment status for each recipient on the grant roster must be as defined in CEC 69432.7 and CCR 30004.
10) The new and renewal recipient demonstrates the minimum financial need required for a new or renewal Cal Grant award at the institution according to federal financial need methodology. (CEC 69432.9(b))
12) The recipient with a new and renewal award has family income and assets at/below the published Cal Grant ceilings [CEC 69432.7(k) and 69433.2
13) The recipient is complying the Institution's federal Title IV satisfactory academic progress policies. (CEC 69436(d)(3)(B))

Disbursement of Cal Grant Funds

Cal Grant funds will be disbursed to eligible recipients within 15 business days of determination of enrollment status when Cal Grant funds are available in the institution's account. The amount disbursed will be no more than that which the recipient is eligible to receive per payment period. The award of half-time or three quarter time recipient shall be prorated based on the participant's enrollment status. Payment transactions are reported through GDS WebGrants no later than 60 calendar days following the end of the Cal Grant payment period or final determination of eligibility. Payments are reported within 15 business days of disbursement but no later than 60 days following the end of the term. Any funds disbursed to a recipient in excess of that which the recipient is eligible to receive is considered an overpayment. Cambridge will correct any CalGrant overpayment and return the overage to the commission, if necessary. Disbursements will be made no later than 12/31 following the end of the award year. They

will be disbursed based on the recipient's enrollment status using the student's attendance status date for the Cal Grant term. Students will be given a written disbursement schedule consistent with terms and in accordance with the requirements specified for each educational program. Cambridge Junior College will use its institutional refund policy to determine the amount of Cal Grant funds to be returned to the Commission on behalf of the state. Cal Grant funds may not be used for reimbursement to the federal government. The institution must return Cal Grant funds to the Commission before refunding any other funding sources other than refunds to the federal Title IV program funds required by the Return of federal Title IV (R2T4) funds regulations.

Students have options regarding receipt of Cal Grant funds and have the ability to rescind their existing instructions at any time. Students have the option to either apply the "Access" or "Books & Supplies" portion to outstanding balances on the student's account of request personal receipt of the funds prior to disbursement. The student will be asked by the FAA to complete an Access or Books & Supplies Authorization form to designate the option they choose. The student may make this request at any time; however, any cancellation only affects future payments. Students who fail to complete the form will have the "Access" or "Books & Supplies" portion refunded to them. Cal Grant funds are to be disbursed in term order (i.e., disburse the fall term payment before the winter or spring term payment). Cambridge Junior College is not required to keep a separate recipient signature on file to verify that the recipient received payment for Access or Books & Supplies payments. However, canceled checks or warrants with recipient endorsement must be retained as verification such as those attached to the institution's bank statements. Cambridge Junior College may mail checks to students. Tuition/fee awards are disbursed in an amount not to exceed the maximum value of the tuition award for the term, or the maximum tuition/fees charged, whichever is less. In the event that the student is receiving benefits from another financial aid source that is also restricted to tuition and fees, the Cal Grant tuition/fee payment amount must be adjusted or the other tuition-paying award can be returned so as not to exceed, in total, the amount of tuition/fees charged. In the event of other tuition awards, attempts should be made to preserve Cal Grant eligibility, since Cal Grants are a renewable source of aid. In the event that other non-tuition restricted aid has already been applied to the student's tuition/fee charges, or if the student has already paid their tuition/fees from their own funds, then Cal Grant tuition/fee funds may be released to the student. This is assuming the student has sufficient financial need for the payment. Should Cambridge Junior College disburse funds to a student prior to approval of a final state budget, any overpayment may be adjusted by reducing subsequent term payments for that academic year if the student was enrolled in later terms.

NSLDS NOTIFICATION

Loan information submitted to NSLDS by students and parents of students will be accessible to authorized users of the data system, including guarantee agencies, lenders and other schools.

How Students Apply For Aid and How Aid is Determined

This information is found in the publication, "2018–19 Do You Need Money for College? The Guide to Federal Student Aid (formerly Funding Your Education: The Guide to Federal Student Aid)" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request. It includes financial aid application procedures forms and deadlines; the standards the institution uses to determine eligibility for each financial aid program; and criteria for determining the amount of a student's award. Students interested in receiving financial aid must complete the FAFSA and meet with the with the institution's Financial Aid officer who will determine the types and amounts of aid available to the student. The student and the parent (in the case of a dependent student) must apply for FSA ID as a digital signature on some online forms. Once the student completes the FAFSA, and it is processed by the government, the school will receive an ISIR which will contain the Estimated Family Contribution and let the student know if he/she is selected for verification.

Verification

Each year at least 30% of financial aid recipients are randomly selected for verification by the U.S. Department of Education. If a student is selected for federal verification, they will be asked to complete a Verification Worksheet (provided by the Office of Student Financial Planning) and must provide additional information before financial aid can be disbursed to the student account. This documentation may include but is not limited to federal income tax transcript and W-2 forms (student's, spouse and/or parents/guardians), proof of untaxed income, housing allowances, etc. Students will be notified in writing of all documents required to fulfill this federal requirement. If after review by Financial Aid Office, there are any changes to the Estimated Family Contribution and possibly the financial aid available, the student will be notified in writing.

Pell Grant:

This is a grant available to students and does not have to be repaid (unless a student withdraws from school and owes a refund due to an overpayment). Pell Grants are the foundation of federal student aid, to which aid from other federal and nonfederal sources might be added. Pell Grants are awarded based solely on financial need. The amount a student receives depends on his/her financial need, cost of attendance and enrollment status (full-time or part-time, and whether the student attends school for a full academic year or less). Amounts can change yearly. The 2018-2019 maximum Pell grant amount is $6,095. Students may receive one Pell Grant per academic year. For one academic year diploma programs the result is a total of one Pell grant if eligible.

FSEOG Grant:

This is a grant available to students who have never earned a bachelor's degree and are pell eligible. The grant does not have to be repaid (unless a student withdraws from school and owes a refund). FSEOG Grants are awarded based solely on financial need. Students interested in FSEOG funds must apply for the award by completing the FAFSA. For the 1/18 award year, the SEOG Grant award was re-evaluated and will remain at the $300 level for a full year award. All zero EFC students for each class start will receive FSEOG award until the funds are exhausted. The school will reevaluate (in January of the award year), the total amount of the FSEOG awards to students based on if there were start date changes or changes to the amount of enrolled students with Zero EFC up to that point so that all funds are awarded by the end of the award year. Of The 25% Cambridge matching funds comes in the form of a tuition waiver and the remaining is from FSEOG funds. At the time of disbursement of federal money the Cambridge tuition waiver must also be applied. The financial aid administrator maintains spreadsheet with all FSEOG eligible ISIR's and a summary of funds awarded in the FSEOG Tracking spreadsheet. Records are kept for a minimum of 3 years after the end of the award year. FSEOG disbursements are made approximately 30 days after the funds are awarded and at midpoint of the program.

Federal Work Study Grant:

Students may be offered Federal Work–Study as part of their financial aid award. Federal Work–Study may only be awarded to students who have financial aid eligibility and have indicated on their FAFSA that they are interested in Work–Study. Work–Study is need–based and it is the part of your financial aid award that provides an opportunity to earn money with a part–time employment to help pay for educational costs. 7% of Federal Work Study allocation must go to the wages of students employed in community service jobs for that year. FWS jobs with federal, state, or local public agencies or private nonprofit organizations must be in the public interest. One or more of the community service students must be employed as a reading tutor for preschool or elementary school children or a mathematics tutor for children in elementary school through ninth grade or working in a family literacy project that provides services to families with preschool or elementary school children. Students employed here will be paid by 100% Federal Funds (no school match). Off-campus FWS jobs with private, for-profit organizations must be academically relevant to the maximum extent possible. To apply for a Federal Work Study job students respond to a job

announcement distributed by the Director. They provide an application with details on their availability and reason for wanting the job. The student may also be interviewed as part of the process. When selecting a candidate for a FWS job opening the school considers the student's financial need, the number of hours per week the student can work, the period of employment, the anticipated wage rate, the students' academic performance at CJC to date and the amount of other assistance available to the student. Final selection is ultimately made by the federal work study site. Once the Director picks a student for the position and reviews the federal work study agreement with them, the student provides a copy of their application to the site and is interviewed. At that time the site supervisor can schedule the student or notify Cambridge that the student was not selected. FWS funds must be earned, so a FWS award does not mean a student is guaranteed a job or the funds unless they earn them. Records are kept for a minimum of 3 years after the end of the award year.

Direct Stafford Loan:

The Direct Stafford Loan is borrowed money that must be repaid with interest and cannot be cancelled because of dissatisfaction with training or job placement, etc. The Stafford Loan is for undergraduate, graduate and professional students. Students must be enrolled at least half-time to be eligible. Financial need is not a requirement to obtain a Stafford Loan. There are two types of Stafford loans - Subsidized and Unsubsidized Stafford Loans.

Direct Subsidized Stafford Loans: These are available to students who demonstrate financial need. The US Department of Education pays the interest while the student is in school at least half-time; for the first 6 months after the student leaves school; and, during a period of deferment. The amount of the subsidized Stafford loan cannot exceed a student's financial need. The interest rate for these loans first disbursed after 07/01/2018 and before 07/01/2019 is 5.05%.

Direct Unsubsidized Stafford Loans: These loans are available to students who do not have financial need. Students might be able to borrow funds beyond the student's subsidized loan limit. Interest is charged on these loans from the time of disbursement until the loan is paid in full. The US Department of Education do NOT pay the interest on this loan. To determine the amount of the unsubsidized loan, the following equation is used:
Cost of Attendance-Federal Pell Grant-Subsidized Stafford-Any other Aid = *Amount of Unsubsidized Stafford Loan* (up to annual maximum loan amount). The interest rate for these loans first disbursed after 07/01/2018 and before 07/01/2019 is 5.05%.

Direct Plus Loans:

Only parents of a dependent undergraduate are eligible to apply for a plus loan. The US Department of Education is the lender. The maximum amount parents can borrow is the Cost of Attendance minus any other financial aid that the student receives. Disbursements are the same as for Direct Stafford Loans.

If a parent is originally denied approval for a Plus Loan based on an adverse credit history, there are additional options/process the parent can choose in order to be accepted. See your financial aid advisor for additional details. If determined to be PLUS loan eligible after initial adverse credit determination, the parent is required to complete PLUS loan counseling online at the www.StudentLoans.gov Web site. This must be completed in one sitting prior to the disbursement of the PLUS Loan funds. The interest rate for these loans first disbursed after 07/01/18 and before 07/01/2019 is 7.60%.

Remaining Eligible for Federal Financial Aid

In order to remain eligible for Federal Financial Aid, students must be actively attending students and need to meet the Standards of Satisfactory Progress as outlined in this catalog. However, students can receive Title IV while on financial aid warning & financial aid probation. Please refer to the Financial Aid Warning & Financial Aid Probation section of this catalog as well as the Satisfactory Academic Progress section. Students on an approved Leave of Absence can receive Pell Grant and SEOG funds if eligible. Students must also meet the requirements discussed in the publication "2018–19 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request.

Reestablishing Eligibility for Federal Financial Aid

A student who is no longer eligible for federal financial aid can reestablish eligibility by meeting the standards of satisfactory academic progress at the end of the next FSA evaluation period. Please refer to the Financial Aid Warning & Financial Aid Probation section, Student Appeal Process section and Satisfactory Academic Progress section of this catalog. Students must also meet the requirements discussed in the publication "2018–19 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request.

Financial Aid Disbursement Procedures

Pell, SEOG and Direct Loan funds are disbursed in two disbursements per academic year. The first Pell, SEOG and first direct loan disbursement(s) disbursement is made approximately 30 days after the student's first day of class. For diploma students the second Pell, SEOG and direct loan disbursement(s) is made after the student has successfully completed one-half of the financial aid clock hours and weeks in the academic year. Disbursements are made based on the student's status provided the student is meeting financial aid requirements, which includes but is not limited to

verification being completed and conflicting information being resolved. Disbursements are made through EFT and are posted directly to the student's ledger at Cambridge Junior College. If the student is granted an approved leave of absence, Pell and SEOG disbursement(s) may be made provided the student is eligible and is meeting the credit or clock hours and week requirements. Students may receive Title IV while on financial aid warning and financial aid probation (academic probation). The institution adheres to the policies outlined by the US Department of Education. These procedures are described in the "2018–19 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request.

Financial Aid Credit Conversion Policy

For students in diploma programs no credit conversion is necessary since the programs are clock hour programs.

Rights and Responsibilities of Student Receiving Financial Aid

The rights and responsibilities of students receiving financial aid are published in the publication "2018–19 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request. They are also available online at the following sites: entrance counseling on-line at www.studentloans.gov and exit counseling at www.StudentLoans.gov

Entrance and Exit Loan Counseling

Students receiving Unsubsidized and/or Subsidized Direct Loans must participate in entrance and exit counseling. This requirement may be met by meeting with the Financial Aid officer for a counseling session, or by completing entrance counseling on-line at www.StudentLoans.gov and exit counseling at www.StudentLoans.gov. The terms of, the schedules for, and the necessity of loan repayment are covered during this process. Copies of this information are available in the financial aid office or online entrance counseling at www.StudentLoans.gov and online exit counseling at www.StudentLoans.gov. This information may also be obtained from the publication "2018–19 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request.

Direct Loan Ombudsman

If you're in a dispute about your federal student loan, contact the Federal Student Aid Ombudsman Group as a last resort. The Ombudsman Group is dedicated to helping resolve disputes related to Direct Loans, Federal Family Education Loan (FFEL) Program loans, Guaranteed Student Loans, and Perkins Loans.

The contact information for Student Loan Ombudsman is:
https://studentaid.ed.gov/sa/repay-loans/disputes/prepare/contact-ombudsman
As an alternative to filling out the form on this page, you may contact the Ombudsman Group through one of these other methods.

Postal Mail	U.S. Department of Education FSA Ombudsman Group P.O. Box 1843 Monticello, KY 42633
Phone	1-877-557-2575
Fax	606-396-4821

Terms and Conditions for Obtaining Deferments

The terms and conditions for deferments are discussed in the publication "2018–19 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request. This information can also be obtained online at www.StudentLoans.gov as part of your exit interview counseling session.

Campus Crime and Awareness

All crimes committed on the Campus of Cambridge Junior College or any assigned externship site need to be reported immediately to the Director in writing and if possible should be delivered in person so that the details of the crime can be discussed. The Director will begin an investigation of the crime, which will often involve contacting the local police department so that they can begin an investigation of their own. If an investigation into a crime is expected to last for more than one day, and there is even slight evidence or a witness(s) to the fact that a fellow Cambridge student was involved in the crime, that student will be temporarily suspended until the investigation is complete. If at the conclusion of the investigation, it is concluded that the student was not involved in the crime, the student will be permitted to return to class. If it is proven that a fellow student was involved in committing the crime, that student will immediately be dismissed from Cambridge Junior College and will not be eligible for re-enrollment into the college. The victim will be provided with a written report on the outcome of the investigation, a copy of which

needs to be signed by the victim and returned to the Director. Instances of campus crime are reported in the Annual Campus Security Report.

The institution published its first Campus Crime report on October 1, 2006 and has updated it annually since this date. The report includes statistics for the period of January 1 through December 31st of the prior year concerning reported crimes that occurred on-campus; in certain off-campus buildings or property owned or controlled by Cambridge Junior College; and on public property within, or immediately adjacent to and accessible from, the campus. The report also includes institutional polices concerning campus security, such as policies concerning sexual assault, and other matters.

You can obtain a copy of this report by directly accessing it through our website at http://forms.cambridge.edu/file/annual-security-report/. To view the report you must have Adobe Reader installed which can be obtained http://www.adobe.com. All of the computers on campus have the Adobe Reader installed already. To obtain the report on campus or by mail, please contact the Director in person or by phone at (530) 674-9199.

Net Price Calculator

The Net Price Calculator is intended to provide *estimated* net price information (defined as estimated cost of attendance — including tuition and required fees, books and supplies, room and board (meals), and other related expenses — minus estimated grant and scholarship aid) to current and prospective students and their families based on what similar students paid in a previous year. You may access the most recent Net Price Calculator on our website at the following link: http://www.cambridge.edu/npc/npcalc.htm.

Gainful Employment Disclosures

The gainful employment template is to be used to meet the gainful employment disclosure requirements as required by the regulations at 34 CFR 668.412(a). You may access the most recent templates by program at: http://www.cambridge.edu/gainful-employment-disclosures/

Contact for Consumer Information and Title IV Assistance

To receive consumer information or information on Title IV Assistance, please contact the Financial Aid Administrator at Cambridge Junior College. The phone number is (530) 674-9199.

Book Distribution for Pell Grant Recipients

Textbooks are distributed on the first day of class for diploma program students (including pell grant recipients). Students are billed for the textbooks when they are billed for tuition each payment period. One-half of the books are billed during payment period one, and the second half is billed at the beginning of payment period two. Payment is expected by the end of the payment period.

LINK TO COLLEGE NAVIGATOR WEBSITE

The link to the college navigator website is http://nces.ed.gov/collegenavigator/

Tuition and Fees

Students' financial obligations will be calculated in accordance with this catalog and the Internal refund policy should the student be dismissed or withdraw. Tuition rates may be adjusted periodically, but will not change for a student once he/she begins classes. Changes to tuition rates will be maintained in the catalog addendums.

Total Program costs are outlined below:

Medical Assistant (900 Clock Hours)

Program Costs:

Tuition Payment Period 1	$7,825.00	
Book Costs	325.00	(Books are NOT RETURNABLE)
Total Payment Period 1	$8,150.00	
Tuition Payment Period 2	$7,825.00	
Book Costs	325.00	(Books are NOT RETURNABLE)
Total Payment Period 2	$8,150.00	
Total Program Cost	$16,300.00	

Student Tuition Recovery Fund

"The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program."

(b) In addition to the statement required under subdivision (a) of this section, a qualifying institution shall include the following statement in its school catalog:

"It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.

7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.
To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.
A student whose loan is revived by a loan holder or debt collector after a period of noncollection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.
However, no claim can be paid to any student without a social security number or a taxpayer identification number."
Note: Authority cited: Sections 94803, 94877 and 94923, Education Code. Reference: Section 94923, 94924 and 94925, Education Code.

Cost of Attendance – Medical Assistant Day Program
Year One Cost of Attendance (including loan fees)

	Living On Own	Living with Parent
Total Tuition:	**$15,650**	**$15,650**
Total Direct Cost:	**$650**	**$650**
Total Indirect Costs:	**$18,027**	**$9,783**
Average Loan Fees	**$100**	**$100**
	$34,427	**$26,183**

Monthly Indirect Costs	Living On Own	Living with Parent
Monthly Room & Board:	$1,531	$602
Monthly Transportation:	$139	$123
Monthly Misc./Personal:	$333	$362
Total Monthly Indirect Costs:	**$2,003**	**$1,087**

Year: 1 **Hours: 900** **Actual Weeks:** 36 **Months:** 9

Cost Type	Living On Own	Living with Parent
Tuition	$15,650	$15,650
Books	$650.00	$650.00
STRF Fee	$0.00	$0.00
Room and Board	$13,779	$5,418
Transportation	$1,251	$1,107
Misc./Personal	$2,997	$3,258
Total Cost of Attendance	**$34,327**	**$26,083**
Estimated Loan Fees*	$100	$100
DL Cost of Attendance *	**$34,427**	**$26,183**

*Direct Loans Cost of Attendance includes an average loan fee of $100.00. The actual fee incurred will be dependent on the total amount and types of loans taken out and will vary from student to student.

Indirect Cost of Attendance based on CSAC 2018-2019 Student Expense Budgets.

Cost of Attendance – Medical Assistant Evening Program

Year One Cost of Attendance (including loan fees)

	Living On Own	Living with Parent
Total Tuition:	**$15,650**	**$15,650**
Total Direct Cost:	**$650**	**$650**
Total Indirect Costs:	**$30,045**	**$16,305**
Average Loan Fees	**$100**	**$100**
	$46,445	**$32,705**

Monthly Indirect Costs	Living On Own	Living with Parent
Monthly Room & Board:	$1,531	$602
Monthly Transportation:	$139	$123
Monthly Misc./Personal:	$333	$362
Total Monthly Indirect Costs:	**$2,003**	**$1,087**

Year: 1 **Hours: 900** **Actual Weeks:** 60 **Months:** **15**

Cost Type		Living On Own	Living with Parent
Tuition		$15,650	$15,650
Books		$650.00	$650.00
STRF Fee		$0.00	$0.00
Room and Board		$22,965	$9,030
Transportation		$2,085	$1,845
Misc./Personal		$4,995	$5,430
Total Cost of Attendance		**$46,345**	**$32,605**
Estimated Loan Fees*		$100	$100
DL Cost of Attendance	*	**$46,445**	**$32,705**

*Direct Loans Cost of Attendance includes an average loan fee of $100.00. The actual fee incurred will be dependent on the total amount and types of loans taken out and will vary from student to student.

Indirect Cost of Attendance based on CSAC 2018-2019 Student Expense Budgets.

Record Retention Statement

This institution will maintain records of the name, address, and telephone number of students who enroll in a course of instruction, including students who begin the course and students who cancel pursuant to section 94317 and of students who graduate from the course of instruction. This institution will inquire whether students who complete a course of instruction obtain employment starting within six months of completing the course in the occupation to which the course of instruction is represented to lead. This inquiry will be documented by a list indicating each student's name, address and telephone number; the employer's name, address and telephone number; the name address and telephone number of the person who provided the information regarding the student's employment to the institution; the name, title, or description of the job; the date student obtained employment; and the duration of the student's employment. This institution shall submit the above information in an annual report required per section 94829 at the fiscal year to be determined by the Bureau.

This institution maintains all active student records at the Yuba City campus: Cambridge Junior College, Yuba City Campus, 990 'A' Klamath Lane, Yuba City, CA 95993, within the state of California. This institution maintains inactive academic, financial/financial aid, Veterans student records and initial employment records for graduates, for a period of not less than five years from the student's last date of attendance. The records for all active and inactive Yuba City and Woodland Students are maintained at Cambridge Junior College, Yuba City Campus, 990 'A' Klamath Lane, Yuba City, CA 95993. Transcripts are maintained indefinitely and not less than 50 years.

As required by Title 5 of the California Code of Regulations, section 74310, the following statement is posted.

Statement of Accreditation

Cambridge Junior College is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC). The contact information for ACCSC is as follows. Address: 2101 Wilson Boulevard, Suite 302, Arlington, Virginia 22201, P: 703.247.4212 F: 703.247.4533, website: http://www.accsc.org.

Approval Disclosure Statement

Cambridge Junior College is a private institution that is approved to operate by the Bureau for Private Postsecondary Education.

Cambridge Junior College's approval to operate as a private postsecondary institution in the State of California is based on compliance with the provisions of the California Private Postsecondary Education Act (CPPEA) of 2009, (California Education Code, Title 3, Division 10, Part 59, Chapter 8), which is effective January 1, 2010. The Act is administered by the Bureau for Private Postsecondary Education, under the Department of Consumers Affairs. The Bureau can be reached at: P.O. Box 980818, West Sacramento, CA 95798-0818, www.bppe.ca.gov, 888-370-7589

Medical Assistant **900 Clock Hours**

Courses offered by Cambridge Junior College are taught on-site at the campus except for externships, which take place at designated locations of entities with which Cambridge Junior College has established externship agreements. Courses are comprised of lecture, lab, and/or practicum. Facility occupancy level accommodates approximately 100 students at any one time at each campus.

California statute requires that a student, who successfully completes a course of study, be awarded an appropriate diploma or degree verifying the fact.

Prospective enrollees are encouraged to visit the physical facilities of the school and discuss personal, educational, and occupational plans with school personnel prior to enrolling or signing enrollment agreements.

Statement of Legal Control

Workforce Training Solutions Inc. dba Cambridge Junior College, is a California corporation. Daniel Flores holds the offices of Chief Executive Officer, Secretary and Chief Financial Officer. The Board of Directors is comprised of David Offutt and Daniel Flores.

Corporate Administration

Dan Flores	President/CEO/CFO
Tonya Flores	Compliance Evaluator

Staff

Rachel Hall	Campus Director / Director of Education, Licensed Vocational Nurse - Tri-County Vocational Nursing
Betty Gray	Admissions Representative
Amanda MacPherson	Administrative Assistant/Library Assistant, Repayment Manager
Christy Aldridge	Registrar
Theresa Navarro	Chief Financial Aid Administrator
Charlotte Jackman	Career Services Coordinator, Externship Supervisor
Ashley Mercado	High School Outreach and Admissions Support
Wanda Boley	Academic & Instructional Support, VA Certifying Official ,AS – Administrative Assistant and Medical Office Skills, AS – Administrative Assistant, Yuba Community College, CCMA-A (California Certified Medical Assistant, Administrative)
Minon Drummonds	Medical Assistant Instructor, Career Services Outreach Coordinator, Medical Assisting Diploma – Western Career College, CCMA
Erik Garcia	Financial Aid Administrator

Faculty

Minon Drummonds	Medical Assistant Instructor – *Medical Assistant Program*, Medical Assisting Diploma – Western Career College, CCMA-AC (California Certified Medical Assistant, Administrative and Clinical)
Pam Wellington	Instructor – *Medical Assistant Program,* Medical Office Services Certificate - Tri-County ROP, AS – Social Science, Yuba Community College, CCMA-AC (California Certified Medical Assistant, Administrative and Clinical)
Tammie Rymer	Instructor – *Medical Assistant Program,* Medical Assistant Diploma – Cambridge Junior College, CCMA-AC (California Certified Medical Assistant, Administrative and Clinical)
Williams, Jill	Instructor – *Medical Assistant Program,* Medical Assistant Diploma – Cambridge Junior College, CCMA-AC (California Certified Medical Assistant, Administrative and Clinical)
Jamie Thompson	Instructor- *Medical Assistant Program,* Medical Assisting Diploma - Cambridge Junior College, CCMA-AC (California Certified Medical Assistant, Administrative and Clinical)

All information in the content of this catalog is current and correct and is so certified as true by the Director.

CAMBRIDGE
JUNIOR COLLEGE

School Catalog

July 1, 2017 – June 30, 2018

Revised Date: 03/12/18

990-A Klamath Lane
Yuba City, CA 95993
(530) 674-9199

www.cambridge.edu

WorkForce Training Solutions, Inc. d.b.a. Cambridge Junior College

Our Mission & Purpose

Cambridge Junior College endeavors to provide practical and marketable training in quality business, medical and vocational programs. It is our belief that a well-trained, skilled and confident individual is a valuable asset both to the prospective employer and to this community.

Much more than a corporate philosophy, these few words illustrate the on-going involvement of our committed faculty and staff to guiding our students toward a career and not just another job.

Our Objectives

To achieve our mission, Cambridge Junior College stays abreast of developing training trends and employable skills needed in today's medical and business community. Because we are a small, focused educational institution, we are able to re-design and change our courses to meet particular industry needs in a timely fashion.

Cambridge Junior College endeavors to fulfill its mission by: 1) developing specialized fields of training in programs that are in demand in the local area; 2) providing students with the skills necessary to gain employment in career fields that are in demand in the local area.

It is also the objective of Cambridge Junior College staff and faculty to help students develop critical learning abilities. Students demonstrate these through written and skills testing that reveal learning outcomes particular to their field of study. In order to fully develop students' skills and give them practical experience in real world application, practicum is a vital component of the programs offered at Cambridge.

Cambridge endeavors to teach students values that foster life-long learning by enabling students to master concepts in their area of study and encouraging them to continue to learn or further their education after gaining employment in their field of study.

Our History

Cambridge Junior College was originally founded in Yuba City, California in 1999 as WorkForce Training Solutions, Inc. It was initially developed as a training center to train in the basics of Microsoft Office and clerical duties. The curriculum was expanded in 2003 with the addition of a Medical Assistant Program. Since that time, the program offerings have changed and evolved into the programs offered today, based on feedback from our advisory committee members who are local employers.

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SUPPLEMENTS ATTACHED

Facility Description and Location

Yuba City, CA Campus, 990 'A' Klamath Lane, Yuba City, CA 95993, Phone: (530) 674-9199 www.cambridge.edu

Cambridge Junior College occupies a facility in Yuba City, California. We are conveniently located near public transportation, shopping, lodging and restaurants. The training facility occupies approx. 10,000 sq. feet. The classrooms and laboratories are equipped with equipment to meet training needs. This includes two lecture rooms, two computer labs and two medical assisting lecture/labs. Handicap accessible restrooms are conveniently located within the facility. A student lounge is located near the east lecture room. Our library is accessible to students from our website www.cambridge.edu. Administrative offices are located within the same facility. This campus is also considered a distance education facility due to the offering of hybrid courses.

Financial Health

Cambridge Junior College has never filed a petition for bankruptcy (does not have a currently pending petition in bankruptcy and has not ever or within the past five years filed a petition), has never had a petition for bankruptcy filed against it that resulted in a reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C Sec 1101 et seq.), and is not currently and has never operated as a debtor in possession.

Approval Disclosure Statement

Cambridge Junior College is a private institution that it is approved to operate by the Bureau for Private Postsecondary Education. Approval to operate in the State of California is based on compliance with the provisions of the California Private Postsecondary Education Act (CPPEA) of 2009, (California Education Code, Title 3, Division 10, Part 59, Chapter 8), which is effective January 1, 2010. The Act is administered by the Bureau for Private Postsecondary Education, under the Department of Consumers Affairs. The Bureau can be reached at: P.O. Box 980818, West Sacramento, CA 95798-0818, www.bppe.ca.gov, 888-370-7589.

Students may request copies of the above documents to review by submitting the request in writing to the Director.

Cambridge Junior College maintains the following Memberships and Affiliations:

Member of the Yuba-Sutter Chamber of Commerce; Member of the California Association of Private Postsecondary Schools; Department of Veterans Affairs.

Forms of Instruction

Courses offered by Cambridge Junior College are taught on-site at the campus address listed above or in the hybrid format, which is partially online and partially on-campus except for externships, which take place at designated locations of entities with which Cambridge Junior College has established externship agreements. Courses are comprised of lecture, lab, and/or practicum. The on-line portion of the hybrid program can be taken at any time and at any location chosen by the student.

General Information

For general information, contact the Director at 530-674-9199.

Hours of Operation

Office Hours: 8:00 am – 7:00 pm Monday – Thursday, 8:00 am – 5:00 pm Friday

Class Hours:

Medical Assistant & Medical Office Receptionist:
Day 8:00 am–1:15 pm Monday–Friday, some Saturdays Day 8:00 am–1:15 pm
Evening 5:45 pm – 9:45 pm Monday – Thursday (Medical Assistant program only)

Associate of Science Degrees:
Evening 5:45 pm – 9:45 pm Tuesday & Wednesday on campus, Online days are scheduled Monday – Friday and can be attended anytime including Saturdays and Sundays at a location chosen by the student.

Class breaks:
Day Diploma Programs: 8:50-8:59, 9:50-9:59, 10:50-11:24, 12:15-12:24
Eve (all programs): 6:35-6:44, 7:35-7:54, 8:45-8:54

Clinical/Externship Hours: Due to the unique nature of practicum, students may be scheduled for hours outside of their normally scheduled class hours.

Academic Calendar

Breakdown of Terms

Term Start & End Dates

Associate of Science in Business Administration with emphasis in Accounting (94 Credits)

Evening Term Start	Term End
*June 26, 2017	August 24, 2017
August 28, 2017	October 19, 2017
*October 23, 2017	December 21, 2017
January 8, 2018	March 1, 2018
*March 5, 2018	May 3, 2018

* Indicates a mid-term start

Registration should normally be completed by the Wednesday prior to the class start. Availability for registration in a class is based upon available space in the class, among other factors.

Holidays Included in Schedule:

Summer Break 2017: July 1-July 9, 2017
Fall Break: Nov. 18-Nov. 26, 2017
Winter Break: Dec. 22, 2017-January 7, 2018
Spring Break: March 31–April 8, 2018
Summer Break 2018: June 29-July 8, 2018

Academic Calendar

Breakdown of Modules
Start & End Dates

Medical Assistant Program (900 hours)

Day Schedule Start	End		Evening Schedule Start	End
June 26, 2017	July 21, 2017		June 5, 2017	July 12, 2017
July 24, 2017	August 11, 2017		July 17, 2017	August 16, 2017
August 14, 2017	September 1, 2017		August 21, 2017	September 21, 2017
September 5, 2017	September 22, 2017		September 25, 2017	October 25, 2017
September 25, 2017	October 13, 2017		October 30, 2017	December 6, 2017
October 16, 2017	November 3, 2017		December 11, 2017	January 24, 2018
November 6, 2017	December 1, 2017		January 29, 2018	March 1, 2018
December 4, 2017	December 22, 2017		March 5, 2018	April 11, 2018
January 8, 2018	January 26, 2018		April 16, 2018	May 16, 2018
January 29, 2018	February 16, 2018		May 21, 2018	June 21, 2018
February 20, 2018	March 9, 2018		June 25, 2018	August 1, 2018
March 12, 2018	March 30, 2018			
April 9, 2018	April 27, 2018			
April 30, 2018	May 18, 2018			
May 21, 2018	June 8, 2018			
June 11, 2018	June 29, 2018			
July 9, 2018	July 27, 2018			

Registration should normally be completed by the Wednesday prior to the class start. Availability for registration in a class is based upon available space in the class, among other factors.

Day Holidays Included in Schedule:

Summer Break: July 1--July 9, 2017
Labor Day: Sept. 4, 2017
Fall Break: Nov. 18-Nov. 26, 2017
Winter Break: Dec. 23, 2017-Jan. 7, 2018
President's Day: Feb. 19, 2018
Spring Break: March 31-April 8, 2018
Memorial Day: May 28, 2018

Make-up Days for Holidays: (Day Only)

Make-up Day Sept. 9
Make-up Day Feb. 24
Make-up Day June 2

EVENING Holidays in Schedule:

Summer Break: June 30, 2017--July 9, 2017
Labor Day: Sept. 4, 2017
Fall Break: Nov. 17-Nov. 26, 2017
Winter Break: Dec. 22, 2017-Jan. 7, 2018
Presidents Day: Feb. 19, 2014
Spring Break: March 30-April 8, 2018
Memorial Day: May 28, 2018

Academic Calendar

Breakdown of Modules
Start & End Dates

Medical Office Receptionist (900 hours)

Day	
Start	**End**
July 10, 2017	August 4, 2017
August 7, 2017	September 1, 2017
September 5, 2017	September 29, 2017
October 2, 2017	October 27, 2017
October 30, 2017	December 1, 2017
December 4, 2017	January 12, 2018
January 15, 2018	February 9, 2018
February 12, 2018	March 9, 2018
March 12, 2018	April 13, 2018
April 16, 2018	May 11, 2018
May 14, 2018	June 8, 2018
June 11, 2018	July 13, 2018

Registration should normally be completed by the Wednesday prior to the class start. Availability for registration in a class is based upon available space in the class, among other factors.

Day Holidays Included in Schedule:

Summer Break: July 1--July 9, 2017
Labor Day: Sept. 4, 2017
Fall Break: Nov. 18-Nov. 26, 2017
Winter Break: Dec. 23, 2017-Jan. 7, 2018
President's Day: Feb. 19, 2018
Spring Break: March 31-April 8, 2018
Memorial Day: May 28, 2018

Make-up Days for Holidays:
(Day Only)

Make-up Day Sept. 9

Make-up Day Feb. 24

Make-up Day June 2

Admission Standards

Cambridge Junior College requires that all in-coming students possess a minimum of a high school diploma or its equivalent for admission. Admission into the programs is based upon an interview, a skills test, and evidence that the student possesses a high school diploma or its equivalent or have passed the California High School Proficiency Examination, or High School Equivalency Test (HiSET), or Test Assessing Secondary Completion (TASC) or they possess a General Equivalency Diploma (GED). *

In order to complete the application process into our on-campus or combination on-campus/online (hybrid) programs, students must:

1. Provide evidence (such as a diploma or transcript) that they possess a high school diploma, its equivalent, that they have passed the California High School Proficiency Examination, or that they possess a General Equivalency Diploma (GED), or High School Equivalency Test (HiSET), or Test Assessing Secondary Completion (TASC). *
2. Successfully pass the Wonderlic entrance exam.
3. Diploma Programs Passing Wonderlic Scores **
   Quantitative 125, Verbal 125
   Associate Degree Programs Passing Scaled Scores
   Quantitative 265, Verbal 265
   Bachelor Degree Programs – Wonderlic not required
4. Successfully complete an interview for admission.
5. Complete an application for admission.
6. Be a US citizen, unexpired permanent resident for program duration.
7. Complete and sign the enrollment agreement.*** If the applicant is under 18 years of age, a parent or guardian must sign the agreement (or Letter of Authorization from supporting Agency).
8. Proof of identity including valid photo ID and social security card. In cases of unexpired permanent resident, a valid permanent resident card is required.

Other admissions information:

* If Cambridge has reason to question the validity of a High School Diploma or that is was obtained from an entity that does not provide secondary education, the Director of Education will research the High School and its website. If the validity of the high school diploma is still questioned, the student will be asked to request an official high school transcript that will be evaluated. If it is determined that the High School Diploma issued was not valid, the prospective student will not be eligible for admission until a valid High School Diploma or its equivalent is obtained. The student will be notified. *If the diploma was originally thought to be valid, but details or new information arise after the student starts regarding the validity of the High School diploma, or the entity that awarded it, the student will be dismissed for having failed to meet Admissions standards.* Any funds disbursed to the student's account will be refunded and all charges will be reversed.

** If a student fails one portion of the entrance test then they may retake the portion they fail on a different test form. It is not necessary to retake the entire test. The student may re-take the test using a different form within any time frame. However, if the student fails a second time there is a minimum of a 14 day waiting period before he/she can retake the failed portion of the test. Test results are only valid for one year from the test date.

Cambridge Junior College is open to all students who meet the admission requirements without regard to race, color, religion, age, sex, creed, national origin, sexual orientation, disability, marital status or genetic information.

Cambridge Junior College reserves the right to reject students previously accepted if the items listed above are not successfully completed. A student might be denied admission into a program for the following reasons:

1. Lack of a high school diploma or its equivalent
2. Failure to pass entrance tests
3. Lack of a true desire or expressed interest in the program
4. Lack of a desire to use the skills acquired in the workforce
5. Rude or inappropriate behavior
6. Unable to verify identity

Medical programs prepare students for professions that are often subject to employees proving a background free of felonies and drug convictions and drug and alcohol screening that is negative. Many employers (most in the medical field) require background checks and drug/alcohol tests as part of the employment process. Should a student have

an undesirable issue in his/her background check or fail to pass a drug/alcohol test, the student must understand that Cambridge Junior College will most likely not be able to help the student obtain employment. It is the student's responsibility to resolve background issues so that he/she can get the most benefit from the training.

School Catalog Availability & School Performance Fact Sheet

*** Students are given a school catalog and a School Performance Fact Sheet, which is reviewed with the student during the admissions process. As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement. You must thoroughly review, sign, initial and date each line as indicated on the School Performance Fact Sheet prior to signing the enrollment agreement.

The School Performance Fact Sheet contains information regarding completion rates, placement rates, license examination passage rates, and salary or wage information, and the most recent three-year cohort default rate pursuant to Article 16 (commencing with Section 94928 of the Ed Code). If a program is too new to provide data for any of the categories listed, the fact sheet will state: "This program is new. Therefore, the number of students who graduate, the number of students who are placed, or the starting salary you can earn after finishing the educational program are unknown at this time. Information regarding general salary and placement statistics may be available from government sources or from the institution, but is not equivalent to actual performance data." The catalog is also available on the school website at www.cambridge.edu.

Admissions Procedures

Prospective students begin the admissions process by contacting the school and meeting with an admissions representative. The admissions representative then meets with the student, provides a tour of the campus, and provides information about the programs offered, the admissions requirements and standards and will answer any questions the prospective student and guests may have. During this time the admissions representative interviews the student to determine if the student is able to dedicate him/herself to the program of study and has made adequate arrangements to do so. If the student is eligible and wishes to apply, the student will provide the information required in the admissions standards, complete the application form, take an entrance exam, and meet with financial aid. During this time there are a number of forms providing the student important consumer information that are completed as well as the sharing of the institutional catalog. If the student wishes to enroll and is qualified to enroll by meeting the admissions standards and payment arrangements are made, an enrollment agreement is completed. A school official who is not involved in recruitment reviews the student's admissions file and makes a determination on whether the student has met the standards. Acceptance or denial is communicated to student through the admissions office. If the student is accepted into the program, the student is scheduled to attend orientation. We do not test for ability to benefit.

Policies on Vaccinations –Medical Programs

All students enrolled in the Medical Assistant and Medical Office Receptionist programs must have a physical, a PPD test and begin their Hep B series (unless the student signs a waiver stating they do not want the Hep B along with an explanation of why or provide evidence they have had their Hep B) by the end of their first module, but no later than beginning externship. If a student begins the PPD process, but fails to return to the medical office for the reading of the test as required by the medical office, the student will need to retake the test at his/her own expense. A student will not be able to begin the externship portion of his/ her program until he/she produces the appropriate documentation that he/she has received a cleared physical, a negative PPD reading or cleared chest x- ray, and began Hep B series or declined the Hep B. Failure to produce these documents as required can lead to dismissal. Certain facilities may require additional clearances before a student can start externship.

Foreign Students

Cambridge Junior College is not authorized to admit foreign students by SEVP Immigration & Customs Enforcement.

Students with Disabilities

The School, under the Americans with Disabilities Act, will provide "reasonable and appropriate services". A meeting should be arranged with the campus Director to review facilities and to discuss any special accommodations that may be required for students with disabilities. Students must provide current and comprehensive documentation of their disability with a diagnosis, functional limitations, impact on learning and daily academic functioning. The documentation must be no more than three years old. The records will be strictly confidential and become part of the student's academic record. Students seeking reasonable accommodations must self-disclose the presence of a specific disability in order to receive services. Appropriate documentation, along with a complete diagnosis and/or specific limitations must be provided. No accommodations can be provided until documentation is received. Cambridge Junior College provides designated parking for the handicapped as well as restrooms with rails.

English as a Second Language

The institution does not offer English as a Second Language to its students. All courses are taught using the English language so students will need to demonstrate English proficiency showing that they can learn and benefit from our

classes during the admissions process. English proficiency is demonstrated by passing the entrance test(s) required for the program the student is planning to enroll in. If a student passes the entrance test(s) but does not understand the Enrollment Agreement, the prospective student will not be able to enroll.

Transfer of Credits

Cambridge Junior College will evaluate and consider awarding proper credit or clock hours for general education and non-general education credits earned at institutions accredited by agencies recognized by the US Department of Education. The awarding of credits or clock hours is subject to the approval of the Director of Education. Within 15 days after starting classes at the institution, the student must submit the signed and completed "REQUEST FOR TRANSFER OF CREDITS FORM," the copy of the transcript and the copy from the appropriate page of the institution's catalog describing the course. The request will be granted if it is determined that the subject matter of the course is substantially the same and the subject matter of the course offered in the student's program and the student received a grade of "C" or higher or received a grade of "CR" showing that credit was awarded. Course completion dates and its relevance to the current program will also be considered. The Director of Education will process the transfer evaluation and related paperwork. If the Director of Education deems the credits are transferable, he/she will award the corresponding credit and/or clock hours for the transferred classes. If the credit is transferred prior to starting class, the student's tuition due will be charged based on the credits or clock hours remaining per period. If the credit is transferred after the student starts class, tuition credit(s) per pay period will be posted as of the date class(es) is transferred and will be dated for the term during which the class(es) will be scheduled. If the student feels credits or clock hours should have been awarded but were not, the student will meet with the Director of Education to discuss the decision. The student will receive a grade of "TC" noting transfer credit or clock hours. This grade will not be averaged into the student's GPA or CGPA. Transfer credit or clock hours is considered when determining progress toward maximum program completion. The student will be awarded the appropriate credits or clock hours for program completion. The credits will affect the pace (cumulative course completion) rate on the SAP. Transferred clock hours do not affect pace (cumulative course completion). However, the maximum number of credits or clock hours that can be awarded for and associate degree programs in the form of test outs and transfer credits combined cannot exceed 35% of the total program clock hours or credit hours required to graduate from the program. Tuition is not charged and Title IV funds are not available for these classes.

Credit for Prior Experience

Cambridge Junior College does not grant college credit or clock hours based on prior experiential learning. Students are welcome to challenge a class using to the test-out policy below.

Class Challenge/Test-Out Policy

Cambridge Junior College will evaluate and consider awarding proper credit or clock hours for test outs as requested by the student. However, the maximum number of credits or clock hours that can be awarded in the form of test outs and transfer credits combined cannot exceed 35% of the total program clock hours or credit hours required to graduate from the degree and diploma. Arrangements must be made with the Director of Education to test out of the course by the end of the week that the course starts. The student must earn a grade of "C" or higher on the test-out exam (which may include written, oral and/or skills test). The student will receive a grade of "TC" noting transfer credit or clock hours. This grade will not be averaged into the student's GPA or CGPA. Transfer credit or clock hours is considered when determining progress toward maximum program completion. The student will be awarded the appropriate credits or clock hours for program completion. The credits will affect the pace (cumulative course completion) rate on the SAP. Transferred clock hours do not affect pace (cumulative course completion). However, the maximum number of credits or clock hours that can be awarded in the form of test outs and transfer credits combined cannot exceed 35% of the total program clock hours or credit hours required to graduate from the program. Tuition is not charged and Title IV funds are not available for these classes.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS, HOURS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits or clock hours you earn at Cambridge Junior College is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree you earn in Associate of Science in Business Administration with emphasis in Accounting degree you earn, the diploma you earn in Medical Assistant or Medical Office Receptionist program is also at the complete discretion of the institution to which you may seek to transfer. If the credits, clock hours, degree or diploma that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Cambridge Junior College to determine if your credits, clock hours, degree or diploma will transfer. Cambridge Junior College **does not** represent that any of its courses, clock hours or credits is transferable to another institution or college.

Medical Assistant Program

Program Length: 900 Clock Hours / 36 Weeks * Day or 60 Weeks * Evening

* Weeks to complete the program do not include scheduled breaks

Sample Occupations: **DOT 079.362-010 Medical Assistant, CIP 51.0801 Medical Assistant, SOC: 31-9092 Medical Assistants**

Typically, graduates who find employment, find employment as entry-level medical assistants. For a list of additional titles, see the career services coordinator at the campus. The Director of Education maintains information based on data collected for accrediting agency and BPPE reporting and the timeframes and methodology associated with its collection.

Program Purpose/Description: This program will equip the student with the skills required of an entry-level medical assistant to function as a member of a health care team. It consists of 10 three-week modules in class plus a six-week externship, for a total of 900 clock hours and 36 weeks during the day and 10 five-week modules plus a ten-week externship for a total of 900 clock hours and 60 weeks during the evening.

Program Objectives:

Upon completing the program, students should be able to:

- Possess the necessary front office skills to work in the medical reception area of a practice
- Describe the role of a medical assistant and the medical assistant's scope of practice
- Handle medical office emergencies
- Perform CPR at the certification level
- Screen and schedule appointments
- Use the basic concepts of coding and insurance billing
- Create and use medical office records (electronic and non-electronic)
- Apply the concepts of medical office finances
- Demonstrate necessary concepts associated with drugs, dosage calculations and the medical assistants role in drug administration including injections
- Demonstrate the medical assistant's role in exam room procedures
- Demonstrate the medical assistant's role in various specialty procedures in a medical practice
- Demonstrate the medical assistant's role in laboratory procedures and OSHA standards
- Use the necessary medical terminology and anatomy knowledge to function as an entry level medical assistant
- Demonstrate standard and universal precautions
- Use basic computer skills to develop a resume
- Search for and secure employment
- Demonstrate competency through work experience relevant to their field of study

COURSE		Clock Hours
* This listing represents the sample sequence of courses. The actual sequence of the courses may vary based on start date. Each line represents a new module. Any courses with pre-requisites show pre-requisite course number in the listing.		
M223	Minor Office Surgery (Prerequisite: none)	45
M239	Medical Billing & Finances (Prerequisite: none)	30
MCJ201	Computers & Job Search (Day 1-9) (Prerequisite: none)	45
M246	Medical Office Reception (Day 9-15) (Prerequisite: MCJ201)	30
M205	Medical Office Emergencies/CPR (Prerequisite: none)	15
M232	Specialty Procedures (Prerequisite: none)	60
MH201	Habits That Make You Successful (Prerequisite: none)	15
M221	Exam Room Procedures (Prerequisite: none)	45
M201	Medical Assistant Roles and Issues (Prerequisite: none)	15
MCS201	Customer Service (Prerequisite: none)	15
M235	Laboratory Procedures (Prerequisite: none)	60
M218	Blood Collection in Healthcare (Prerequisite: none)	75
M260	Pharmacology I (Prerequisite: none)	75
M261	Pharmacology II (Prerequisite: M260)	75
MER230	Electronic Health Records (Prerequisite: none)	60
M237	Medical Records (Prerequisite: none)	15
MAC101	Medical Assisting Capstone (Prerequisite: all courses in program except M256)	75
M256	Externship (Prerequisite: all courses in program)	150
	Total Program	**900 Clock Hours**

For information on graduation rates, median debt of graduates completing this program and other important information, visit MA Day Program: http://library.cambridge.edu/Yuba-City-MA/index.html and MA Evening Program: http://library.cambridge.edu/Yuba-City-MAEve/index.html. Instructional, laboratory and other physical plant facilities associated with the program include: A lecture room and clinical laboratory room (equipped with equipment and many supplies that a medical assistant will be required to be familiar with once he/she is working in a medical setting). Student references relevant to the program are in the online library that can be accessed from laboratory computers on-campus or personal computers using on-campus wifi or off-campus from our website: www.cambridge.edu.

Medical Office Receptionist Program

Program Length: 900 Clock Hours / 36 Weeks *

* Weeks to complete the program do not include scheduled breaks

Sample Occupations: DOT 237.367-038 Receptionist (clerical), 201.362-014 Medical Secretary;
CIP: 51.0712 Medical Reception/Receptionist; SOC: 43-6013 Medical Secretaries

Typically, graduates who find employment find employment as entry-level medical receptionists or office receptionists. For a list of additional titles, see the Career Services Coordinator at the campus. The Director of Education maintains information based on data collected for accrediting agency and BPPE reporting and the timeframes and methodology associated with its collection.

Program Purpose/Description:

This program will equip the student with the skills required of an entry-level medical office receptionist to function as a member of a health care team. It consists of 7 four-week modules in class plus an 8-week externship, for a total of 900 clock hours and 36 weeks during the day.

Program Objectives:

Upon completing the program, students should be able to:

- Apply the necessary front office skills to work in the medical reception area of a practice
- Fulfill the role of a medical receptionist
- Handle medical office emergencies
- Perform CPR at the certification level
- Screen and schedule appointments
- Apply the basic concepts of coding and insurance billing
- Create and use medical office records (electronic and non-electronic)
- Apply the concepts of medical office finances
- Have the basic medical terminology and anatomy knowledge to function as an entry level medical receptionist
- Demonstrate correct use of medical office software for electronic records management and medical records
- Use basic office skills, office equipment, conduct correspondence, keyboard and ten-key to function properly in an office environment
- Search for and secure employment through resume development, job search techniques and interview skills.
- Demonstrate competency through work experience relevant to their field of study

* This listing represents the sample sequence of courses. The actual sequence of the courses may vary based on start date. Each line represents a new module. Any courses with pre-requisites show pre-requisite course number in the listing.

COURSE		Clock Hours
OFF100	Keyboarding I (Prerequisite: none)	20
M225	Medical Office Reception & Correspondence (Prerequisite: none)	80
M210	Fundamentals of Medical Terminology (Prerequisite: none)	45
MCS210	Customer Service (Prerequisite: none)	45
M204	CPR & Triage (Prerequisite: none)	10
OFF101	Keyboarding II (Prerequisite: OFF100)	20
MER220	Electronic Records Management (Prerequisite: none)	60
OFF110	Ten-Key I (Prerequisite: none)	20
OFF102	Keyboarding III (Day 1-10) (Prerequisite: OFF101)	20
M238	Medical Records (Prerequisite: none)	20
PROF115	Professionalism in Healthcare (Prerequisite: none)	40
OFF103	Keyboarding IV (Day 11-20) (Prerequisite: OFF102)	20
M240	Medical Billing and Coding (Prerequisite: none)	100
OFF104	Keyboarding V (Prerequisite: OFF103)	20
PROF110	Habits That Make You Successful (Prerequisite: none)	20
M222	Anatomy of the Head and Neck (Prerequisite: none)	40
OFF111	Ten-Key II (Prerequisite: OFF110)	20
OFF105	Keyboarding VI (Prerequisite: OFF104)	20
M220	Fundamentals of Anatomy and Physiology (Prerequisite: none)	60
MJS201	Job Search (Prerequisite: none)	20
MR291	Medical Reception Externship (Prerequisite: All classes in the program)	200
	Total Program	**900 Clock Hours**

For information on graduation rates, median debt of graduates completing this program and other important information, visit http://library.cambridge.edu/Yuba-City-MOR/index.html. Instructional, laboratory and other physical plant facilities associated with the program include: A combined lecture room and computer lab equipped with computers. Student references relevant to the program are in the online library that can be accessed from laboratory computers on-campus or personal computers using on-campus wifi or off-campus from our website: www.cambridge.edu.

Associate of Science in Business Administration with emphasis in Accounting

Program Length: 94 Quarter Credits /80 Weeks* * Weeks to complete the program do not include scheduled breaks

Sample Occupations: **DOT 216.482-010 Accounting Clerk; 210.382-014 Bookkeeper; 209.562-010 Clerk, General; 201.362-030 Secretary; 237.367-038 Receptionist; CIP 52.0302 Accounting Technology/Technician and Bookkeeping SOC 43-3031 Bookkeeping, Accounting, and Auditing Clerks; 43-6014 Secretaries and Administrative Assistants**

Typically, graduates who find employment find employment as entry-level bookkeepers or accounting clerks or office assistants. For a list of additional titles, see the Career Services Coordinator at the campus. The Director of Education maintains information based on data collected for accrediting agency and BPPE reporting and the timeframes and methodology associated with its collection.

Program Purpose/Description:

The Associate of Science in Business Administration emphasis in Accounting Degree is designed to teach students business and accounting principles and practices. The purpose of the degree is to provide students with desirable business, management and entry-level accounting skills. The program consists of nine eight-week terms offered 2 evenings a week on-campus with the remaining time online as outlined in each course syllabus plus an eight-week externship (in which 120 contact hours must be attended) for a total of 94 credits in 80 weeks.

Program Objectives:

Upon completing the program, students should be able to:

- Demonstrate a firm foundation in accounting practices and procedures
- Apply real-world applications to accounting procedures that involve both computerized and paper accounting principles
- Explain and demonstrate basic business management and leadership skills
- Demonstrate the knowledge of human resource practices and skills
- Demonstrate ethical business practices
- Utilize common computer applications and skills used in the business environment including word processing, spreadsheets, keyboarding, and ten-key
- Apply English, Math, and Public Speaking skills
- Utilize knowledge of psychology to better understand and interact with others
- Search for and secure employment
- Demonstrate competency through work experience relevant to their field of study

Program Courses:

Detailed course listing is found on next page.

Associate of Science in Business Administration with emphasis in Accounting

Program Length: 94 Quarter Credits / 80 Weeks

Course		Credits
* This listing represents the sample sequence of courses. The actual sequence of the courses may vary based on start date. Each line represents a new term. Any courses with pre-requisites show pre-requisite course number in the listing.		
ACCT120	Accounting Software Applications with Ten-Key (Prerequisite: none)	6
PSY120	Introduction to Psychology (Prerequisite: none)	4
ENGL120	Composition and Reading (Prerequisite: none)	4
COMP105	Word Processing with Keyboarding (Prerequisite: none)	6
ENGL140	College Composition and Research (Prerequisite: ENGL120 & COMP105)	4
BUS145	Economics (Prerequisite: none)	3
ENGL 210	Speech (Prerequisite: none)	3
ACCT230	Federal and State Income Taxation (Prerequisite: none)	6
ACCT150	Payroll Accounting Concepts (Prerequisite: none)	4
BUS215	Principles of Human Resource Management (Prerequisite: none)	4
COMP115	Spreadsheet Applications with Ten-Key (Prerequisite: none)	6
ACCT200	Principles of Accounting I (Prerequisite: none)	6
MATH210	Modern Business Mathematics (Prerequisite: none)	4
ACCT201	Principles of Accounting II (Prerequisite: ACCT200)	6
BUS115	Principles of Business Management (Prerequisite: none)	4
ACCT202	Principles of Accounting III (Prerequisite: ACCT201)	6
PROF200	Professional Career Development (Prerequisite: none)	4
BUS135	Office Procedures with Keyboarding (Prerequisite: none)	3
ENGL115	Critical Thinking (Prerequisite: none)	3
MATH110	Algebra I (Prerequisite: none)	4
BUS295	Business Administration Externship (Prerequisite: All courses in program)	4
Total Program		**94 Credits**

For information on graduation rates, median debt of graduates completing this program and other important information, visit http://library.cambridge.edu/Yuba-City-Acct/index.html

Instructional, laboratory and other physical plant facilities associated with the program include: A combined lecture room and computer lab equipped with computers and two other lecture rooms. Student references relevant to the program are in the online library that can be accessed from laboratory computers on-campus or personal computers using on-campus wifi or off-campus from our website: www.cambridge.edu.

Course Descriptions for Medical Diploma Programs
Medical Assistant (900 Clock Hours)
Medical Office Receptionist (900 Clock Hours)

Explanation of Course Numbering Courses are numbered with the letter M signifying Medical for all courses. Courses not specifically Medical in nature are designated with the letter M plus the first letter of the first one to two words in the course title. Non-medical courses have the first three letters of the course category. These letters are then followed by a three digit number beginning with 101 and progressing through the 200's. Pre-requisites can be offered in the same module, with the pre-requisite being offered and completed during the first portion of the module.

M201 Medical Assistant Roles and Issues **15 Clock Hours**
This course is designed to provide the learner with the basic overview of Medical Assisting. It will cover the topics of introduction to allied health care, role of the medical assistant, law and ethics for the medical assistant, multi-cultural issues, performance improvement, nutrition and patient education.

M204 CPR & Triage **10 Clock Hours**
This course will provide the student with the basic knowledge and skills to correctly evaluate cardiac arrest and/or obstructed airway, and to perform CPR intervention and how to properly handle medical office emergencies.

M205 Medical Office Emergencies/CPR **15 Clock Hours**
This course will provide the student with the basic knowledge and skills to correctly evaluate cardiac arrest and/or obstructed airway, and to safely perform CPR intervention, and medical office emergencies.

M210 Fundamentals of Medical Terminology **45 Clock Hours**
This course will provide the student with the basic knowledge of medical terminology. Topics include suffixes, prefixes, and medical terminology for systems of the body. Other topics include medical specialties, dental terminology and psychiatric terminology.

M218 Blood Collection in Healthcare **75 Clock Hours**
This course is designed to provide the learner with the basic knowledge and skills necessary to carry out their roles in blood collection in a private facility that is not a hospital or clinical laboratory. Topics include medical terminology as it relates to the blood system and veins, arteries and capillaries of the circulatory system; introduction to blood collections; venepuncture equipment; routine venepuncture; complications and additional techniques; special venepuncture collection, dermal puncture; and CLIA waved blood tests. All venepuncture techniques are practiced only on an artificial arm.

M220 Fundamentals of Anatomy and Physiology **60 Clock Hours**
This course will provide the student with the basic knowledge of Anatomy and Physiology. Topics include chemistry of living things, all the body systems, nutrition, and infection control.

M221 Exam Room Procedures **45 Clock Hours**
This course will teach the learner the basic knowledge and skills necessary for proper exam room procedures. Topics include medical terminology as it relates to the musculoskeletal, reproductive, and digestive systems; medical asepsis and infection control; patient interview, history and documentation; vital signs; height and weight; positioning and draping patients; assisting with physical exams; male & female examinations; assisting with orthopedic exams/procedures, and body mechanics.

M222 Anatomy of the Head and Neck **40 Clock Hours**
This course will provide the student with the basic knowledge of head and neck anatomy. Topics include skeletal and muscular system, vascular system, glandular tissue, nervous system, local anesthesia, lymphatic system, fascia and spaces, and prevention of the spread of dental infections.

M223 Minor Office Surgery **45 Clock Hours**
This course is designed to provide the student with the basic knowledge and skills necessary to carryout their role and responsibilities in minor office surgery. Topics include medical terminology as it relates to the organization of the body, integumentary, and nervous systems; medical assistant's role in surgery; preparing and maintaining a sterile field; and skin preparation and closure care; and lasers and electrosurgery.

M225 Medical Office Reception & Correspondence **80 Clock Hours**
This course will provide the student with the basic knowledge and skills of the administrative medical assistant. Topics include the role and responsibilities of the administrative medical assistant, ethics, telephone procedures, scheduling, patient records, HIPAA, written communication, office equipment and the administrative medical assistant's career.

M232 Specialty Procedures **60 Clock Hours**

This course is designed to provide the student with the basic knowledge and skills to assist with specialty procedures. Topics include medical terminology as it relates to the sensory, circulatory & respiratory systems; assisting with vision screening; auditory screening; spirometry and oxygen administration; EKG; eye and ear irrigation; and cold and heat therapy.

M235 Laboratory Procedures **60 Clock Hours**

This course will prepare the learner with the basic skills and knowledge necessary to carryout their roles in basic laboratory procedures. Topics include medical terminology as it relates to the urinary, lymphatic, immune and endocrine systems; basics of microbiology; safety and OSHA guidelines; hazardous and biohazardous waste; introduction to the physician's office laboratory equipment and safety; collecting, processing and testing of body fluids; collection, processing and testing of urine specimens; and collecting and processing of microbiology specimens.

M237 Medical Records **15 Clock Hours**

This course will provide the learner with the basic skills needed to prepare and manage medical office records. Topics include health information management, and transcription.

M238 Medical Records **20 Clock Hours**

This course will prepare the student with the basic knowledge and skills necessary to manage medical office records. Hands-on practice with professionally recognized filing guidelines that are the foundation for understanding filing of the medical record/ medical practice.

M239 Medical Billing & Finances **30 Clock Hours**

This course will teach the basic knowledge and skills to distinguish types of insurance and insurance claims used in the medical office setting and basic knowledge and utilization of coding books. Topics include professional fees, credit and collections, an introductory overview of basic bookkeeping, medical office finances and payroll topics, and banking.

M240 Medical Billing and Coding **100 Clock Hours**

This course will teach the basic knowledge and skills to distinguish types of insurance and insurance claims used in the medical office setting and basic knowledge and utilization of coding books. It also provides the student with the basic knowledge and skills necessary to manage medical office billing and finances. Topics include health care claim preparation and transmission, patient billing and collections.

M246 Medical Office Reception **30 Clock Hours**

Pre-requisite: MCJ201 Computers and Job Search

This course will provide the student with the basic knowledge and skills of the administrative functions of the medical assistant. Topics include the role of the administrative medical assistant, office equipment and environment, inventory and supplies, mail and correspondence, patient registration, medical computer applications, patient screening and appointment scheduling.

M256 Externship **150 Clock Hours**

Pre-requisite: All courses in the Medical Assistant Program

This externship is designed to provide students the opportunity to gain hands-on experience in competencies required of a medical assistant.

M260 Pharmacology I **75 Clock Hours**

This course is designed to prepare the student with the basic knowledge and skills necessary perform dosage calculations accurately and efficiently. Topics include principles of Pharmacology, syringe calibration, dosage calculation and safety guidelines.

M261 Pharmacology II **75 Clock Hours**

Pre-requisite: M260 Pharmacology I

This course is designed to prepare the student with the basic knowledge and skills necessary to carry out their roles in administering medications to patients. Topics include safety guidelines for administering medication, preparing and administering medications and immunizations. Hands on practice with intradermal, subcutaneous, and intramuscular injections emphasized.

MAC101 Medical Assisting Capstone **75 Clock Hours**

Pre-requisite: Completion of all courses in the Medical Assisting or Medical Assistant Program Except M256

This course will provide the student with a review of the skills and competencies needed to be a successful Medical Assistant. Topics include: specialty procedures, minor office surgery, lab procedures, medical reception, customer service, habits that make you successful, pharmacology, blood collection, exam room procedures, medical records, medical billing and finance, medical assistant roles and issues, medical office emergencies, and job search.

MCJ201 Computers & Job Search **45 Clock Hours**

This course provides the learner with the basic knowledge and skills necessary to use a computer and begin the job search process. Topics include introduction to keyboarding, word processing, preparing a resume, and basic skills necessary to obtain employment.

MCS201 Customer Service **15 Clock Hours**

Students examine and practice skills critical to effective customer service such as positive verbal communication, nonverbal communication, listening, behavior, handling difficult customers, and customer service through technology. Other topics include stress management, time management, and encouraging customer loyalty.

MCS210 Customer Service **45 Clock Hours**

Students explore customer service concepts and trends. They examine and practice skills critical to effective customer service such as positive verbal communication, nonverbal communication, listening, behavior, handling difficult customers/patients, and customer service through technology.

MER220 Electronic Records Management **60 Clock Hours**

This course will provide the student with administrative functions of a Medical Assistant using electronic medical records. Topics include inputting patient data, maintaining records, using templates, reporting, and scheduling appointments.

MER230 Electronic Health Records **60 Clock Hours**

This course will prepare the student with the basic knowledge and skills necessary to work with electronic health records. Topics include basic computer overview, confidentiality, and the process of using electronic records to gather information and process patient records.

MH201 Habits That Make You Successful **15 Clock Hours**

Students examine topics and skills that lead to professional and personal success. Topics include: creating relationships, attitude, potential, supervisory styles, team skills, stress management, restoring injured relationships, understanding in a diverse environment, adapting to new work environment, attendance, goal setting, resignation, and career advancement.

MJS201 Job Search **20 Clock Hours**

This course provides the learner with the basic knowledge and skills necessary for job search strategies needed to obtain and keep employment. Topics include creating effective cover letters, resumes, thank you letters, and reference lists. Also interview skills, job applications and job search techniques are emphasized.

MR291 Medical Reception Externship **200 Clock Hours**

Pre-requisite: All courses in the Medical Office Receptionist Program

This externship is designed to provide students the opportunity to gain hands-on experience in competencies required of a medical office receptionist.

OFF100 Keyboarding I **20 Clock Hours**

Students build touch-keyboarding skills with proper finger placement. They build speed and accuracy through exercises and timings. Concentration on building speed and accuracy to between 11 and 28 words-per-minute in 2 minutes with 5 errors or less is emphasized.

OFF101 Keyboarding II **20 Clock Hours**

Prerequisite: OFF100

Students enhance touch-keyboarding skills with proper finger placement. They build speed and accuracy through exercises and timings. Concentration on building speed and accuracy to between 15 and 36 words-per-minute in 3 minutes with 5 errors or less is emphasized.

OFF102 Keyboarding III **20 Clock Hours**

Prerequisite: OFF101

Students improve touch keyboarding skills with proper finger placement. They build speed and accuracy through exercises and timings. Concentration on building speed and accuracy to between 19 and 40 words-per-minute in 5 minutes with 5 errors or less is emphasized.

OFF103 Keyboarding IV **20 Clock Hours**

Prerequisite: OFF102

Students build touch keyboarding skills with proper finger placement. They build speed and accuracy through exercises and timings. Concentration on building speed and accuracy to between 22 and 43 words-per-minute in 5 minutes with 5 errors or less is emphasized.

OFF104 Keyboarding V **20 Clock Hours**

Prerequisite: OFF103

Students continue to build touch keyboarding skills with proper finger placement. They build speed and accuracy through exercises and timings. Concentration on building speed and accuracy during timings.

OFF105 Keyboarding VI **20 Clock Hours**

Prerequisite: OFF104

Students continue to build touch keyboarding skills with proper finger placement. They build speed and accuracy through exercises and timings. Concentration on building speed and accuracy during timings.

OFF110 Ten-Key I **20 Clock Hours**

Students build touch ten-key skills with proper finger placement. They build speed and accuracy through lessons, drills, and timings. Concentration on building speed and accuracy to between 3600 and 6000 strokes per hour (60 and 100 digits per minute) with 2 errors or less is emphasized.

OFF111 Ten-Key II **20 Clock Hours**

Prerequisite: OFF110

Students build touch ten-key skills with proper finger placement. They build speed and accuracy through lessons, drills, and timings. Concentration on building speed and accuracy to between 5600 and 8000 strokes per hour (93 and 133 digits per minute) with 2 errors or less is emphasized.

PROF110 Habits That Make You Successful **20 Clock Hours**

Students examine topics and skills that lead to professional and personal success. Topics include creating relationships, attitude, potential, supervisory styles, team skills, stress management, restoring injured relationships, understanding in a diverse environment, adapting to new work environment, attendance, goal setting, resignation, and career advancement.

PROF115 Professionalism in Healthcare **40 Clock Hours**

This course will prepare the student with the basic knowledge of professional standards that apply to healthcare workers. Topics include ethics, communication styles, team work, accountability and personal image in healthcare.

Explanation of Course Numbering Courses are numbered with the first three to four letters of the category in which they fall, plus a three digit number beginning with the 100's or 200's. Pre-requisites can be offered in the same term, with the pre-requisite being offered and completed during the first portion of the term. General Education courses are noted below by a * by the credits. Business Core classes are noted below by a # by the credits.

ACCT120 Accounting Software Applications with Ten-Key 6 Credits #
Students use accounting software for processing and storing accounting information. Hands-on experience with the software is gained through modifying the chart of accounts, performing banking activities, working with customers and vendors, reporting, and processing sales, purchasing, inventory, and payroll activities. Ten hours of Ten-Key included.

ACCT150 Payroll Accounting Concepts 4 Credits #
Students explore to payroll policies and procedures. They will examine how to maintain employee records, calculate payroll checks and payroll taxes, fulfill tax deposit requirements, and process payroll reports. Other topics include payroll laws and regulations, payroll accounting principles, and federal and state tax reporting.

ACCT200 Principles of Accounting I 6 Credits #
Students discover general accounting principles through application to merchandising operations. Areas studied include sales, purchasing, inventory, cost of goods sold, accounting information systems, accounts receivable, asset depreciation, and payroll.

ACCT201 Principles of Accounting II 6 Credits #
Prerequisite: ACCT 200
Students enhance their study of accounting principles through application to partnership and corporation business forms. Topics include stocks, bonds, dividends, retained earnings, earnings per share, investments, statement of cash flows, and financial statement analysis.

ACCT202 Principles of Accounting III 6 Credits #
Prerequisite: ACCT 201
Students continue their study of accounting principles through application to the manufacturing environment. They explore managerial accounting, job cost, process cost, profit analysis, budgeting, performance evaluation, and the decision-making process.

ACCT230 Federal and State Income Taxation 6 Credits #
Students explore and apply current federal and state income tax laws as they relate to preparation and calculation of personal income tax. Topics include personal income tax forms and schedules including itemized deductions, credits, rental income, capital gains and losses, and tax planning. Also tax procedures for business income and expenses including depreciation are introduced.

BUS115 Principles of Business Management 4 Credits #
Students investigate management theory and concepts as they apply to modern business. They explore characteristics of successful leaders, management planning and technique, decision making, team work, communication, performance, conflict management, and negotiation. Other topics include organizational structure and change, human resource management, value-chain management, managing diverse employees, ethics, and social responsibility.

BUS135 Office Procedures with Keyboarding 3 Credits #
Students examine the skills necessary to operate in today's office environment. Topics covered include the workplace, ethics, information processing, telecommunications, written communication, presentation skill, team work, customer service, office equipment operation, job search techniques, and leadership skills. Twenty hours of Keyboarding included. Students build touch-keyboarding skills with proper finger placement. They build speed and accuracy through exercises and timings.

BUS145 Economics 3 Credits *
Students investigate macroeconomics and microeconomic factors as they apply to business and society. They explore characteristics of supply and demand, types of competition, market trends, wage determination, fiscal policy, gross domestic product, monetary policy, and economic policy. Other topics include international trade, deficits, debt, income inequality and poverty.

BUS215 Principles of Human Resource Management 4 Credits #
Students explore principles and strategies for effective human resource management. They investigate laws that pertain to human resource management, job analysis and design, human resource planning, recruiting and selecting employees, employee training, career development, performance and reward systems, employee benefits, employee compensation, and employee safety and health.

BUS295 Business Administration Externship 4 Credits #
Prerequisite: All courses in the Business Associate Degree Program

Students apply and expand their skills through work experience related to their degree program. This provides the opportunity to gain hands-on experience in their field of study.

COMP105 Word Processing with Keyboarding 6 Credits #

Students explore word processing principles and features. They gain hands-on experience in developing professional documents and projects. Topics include creating documents, editing text, formatting, page setup, tabs, tables, columns, templates, graphics, page numbers, headers and footers, page and section breaks, charts, diagrams, mail merge, macros, and electronic forms. Twenty hours of keyboarding included. Students build touch-keyboarding skills with proper finger placement. They build speed and accuracy through exercises and timings.

COMP115 Spreadsheet Applications with Ten-Key 6 Credits #

Students focus on gaining skills in operating spreadsheet software. They explore spreadsheet features as they apply to a professional environment. Topics include creating workbooks and worksheets, using formulas and functions to calculate information, building charts, using autoshapes, wordart, comments, diagrams, templates, auditing tools, scenarios, goal seek, solver, and pivottables. Ten hours of Ten-Key included.

ENGL115 Critical Thinking 3 Credits *

Students investigate critical thinking elements including open mindedness, being clear, using effective reasoning, argument construction, critical analysis, and fallacies. Students also examine basic inductive reasoning patterns and how to make challenging decisions.

ENGL120 Composition and Reading 4 Credits *

Students expand writing skills through prewriting, creating a draft, revising, editing and finalizing various types of essays. They enhance their sentence writing skills and develop college writing techniques. Reading and analysis of sample essays is emphasized to develop critical-thinking and writing skills.

ENGL140 College Composition and Research 4 Credits *

Prerequisite: COMP 105 & ENGL 120

Students develop college-level writing skills through research and editing techniques. Topics include effective reading, planning and drafting, revising and editing, and strategies for different writing purposes. Development of narration, persuasion, description, explanation, classification, comparison, definition, and cause and effect writing techniques occur through reading and writing. A minimum of 5,000 words are written in this course.

ENGL210 Speech 3 Credits *

Students acquire skills in effectively planning and delivering oral presentations in a public environment. Areas of study include topic selection, research, analysis, organization, evaluation of speeches and audience, visual aides, delivering the speech and conducting effective question and answer sessions.

MATH110 Algebra I 4 Credits *

Students explore algebraic operations in real-world contexts. They study equations, problem solving, inequalities, exponents, polynomials, factoring, linear equations, quadratic equations, graphs, and slopes.

MATH210 Modern Business Mathematics 4 Credits #

Students expand math skills through application to common business processes and calculations. Applications include gross pay, net pay, banking services, loans and credit cards, spending wisely, owning a home or car, insurance and investments, business costs and profits, sales and marketing, and business data analysis.

PROF200 Professional Career Development 4 Credits #

Students examine topics and skills that lead to professional and personal success. Topics include creating relationships, attitude, potential, supervisory styles, team skills, stress management, restoring injured relationships, understanding in a diverse environment, adapting to new work environment, attendance, goal setting, resignation, and career advancement. Students also acquire professional job development skills including job search strategies, development of professional cover letter and resume, interviewing skills, and understanding of the modern workplace. Self-assessment, goal-setting, personal development, and professionalism are also the focus of this course.

PSY120 Introduction to Psychology 4 Credits *

Students explore psychological factors that affect behavior, perception, learning, and motivation. Other topics include memory, cognition and language, intelligence, emotion, development, personality, and psychological disorders.

Standards of Satisfactory Progress (SAP)

The school's SAP policy for Title IV, HEA students is the same as the school's standards for students enrolled in the same educational programs who are not receiving Title IV, HEA funding. All students (Title IV and non-title IV) must meet the following minimum standards of academic achievement and successful course completions while enrolled at the institution. The Chief Financial Aid Administrator reviews the SAP policy to ensure that it meets all federal requirements (including Title IV, HEA); in addition, the Director of Education reviews the SAP policy to ensure that it meets all accreditation, state and federal requirements (including Title IV, HEA). The Director of Education notifies the financial aid office if the school changes its academic policies.

For diploma students, the student's progress will be evaluated at the points when a quarter, half and three quarters of the student's scheduled clock hours for the program have elapsed and at the point the original program scheduled hours have elapsed to determine satisfactory academic progress. For example, for a student in a 900 clock hour program, Satisfactory Academic Progress will be evaluated when 225,450, 675 and 900 scheduled hours have elapsed (regardless of whether the student attended them) and at least a quarter, half, three quarters and all of the weeks of instructional time have elapsed in the academic year. SAP is measured using the Quantitative Pace and CGPA. If additional information is discovered for a student after SAP has been run for a period, SAP will be re-run for that period at the time of discovery using the new information and the student will be notified. This could impact whether or not the student was meeting SAP for the designated evaluation period. For Federal Student Aid (FSA) purposes, each designated evaluation period is one payment period, so for a 900 clock hour program, FSA SAP will be run at 450 scheduled hours and half the scheduled weeks have elapsed and at 900 scheduled hours and all the scheduled weeks have elapsed in the program. SAPs run at 225 and 675 hour evaluations are purely academic and will not affect Title IV.

For degree programs offered in non-standard terms substantially equal in length, Satisfactory Academic Progress is evaluated at the end of each student based quarter/semester. For FSA purposes, each student based quarter/semester (2 eight week terms) is one payment period. In addition, a qualitative standard is evaluated at the end of each student's second academic year for all programs more than two academic years in length.

Refer to the Academic Probation, Financial Aid Warning & Financial Aid Probation and Student Appeal sections of the catalog below for actions taken as a result of a student not meeting the SAP standards at the designated evaluation points.

Quantitative Pace (Cumulative Course Completion) & Maximum Program Completion Time for degree program students

All programs must be completed within a maximum 1.5 times of the scheduled time frame. This equals a period of time during which the student attempts 1.5 times the maximum scheduled credits and weeks required to complete the program. Veteran's benefits are paid based on the approved program length only. Once the program length has elapsed the student would no longer be eligible for veteran's benefits. Official leave of absence, withdrawal or other official interruptions of training are not computed in maximum timeframe.

Maximum Time Frame: Associate of Science in Business Admin. with emphasis in Accounting (94 Credit Program): 141 quarter credits, 120 weeks
Maximum Time Frame for each payment period: 28.2 quarter credits, 24 weeks

To be considered making satisfactory academic progress:
Students must maintain a pace of completing 67% of the cumulative attempted and awarded credits by the end of the designated evaluation period. By the end of 1.5 times the maximum program length, 100% of the required coursework, credits must be successfully completed.

Students who fail to meet this requirement at any of the designated evaluation points, will be placed on academic probation unless the student has already exceeded the maximum number of academic probations. If the student has exceeded the maximum number, the student will be dismissed. For FSA purposes if a student is not meeting the academic standards as of the end of the payment period, he/she must be placed on financial aid warning. For more information on academic probation and financial aid warning and financial aid probation, please see the Academic Probation or Financial Aid Warning & Financial Aid Probation sections below.

Quantitative Pace (Cumulative Course Completion) & Maximum Program Completion Time for diploma programs

All diploma programs must be completed within 1.428 times of the scheduled time frame. This equals a period of time during which the student attempts 1.428 times the maximum clock hours and weeks required to complete the program. Veteran's benefits are paid based on the approved program length only. Once the program length has elapsed the

student would no longer be eligible for veteran's benefits. Official leave of absence, withdrawal or other official interruptions of training are not computed in maximum timeframe.

Maximum Time Frame: Medical Assistant Day and Evening program: 1285 clock hours, 51 weeks day or 86 weeks evening
Maximum Time Frame for each payment period: 642.5 clock hours, 25.5 weeks day or 43 weeks evening
Maximum Time Frame for program: Medical Office Receptionist Day program: 1285 clock hours, 51 weeks
Maximum Time Frame for each payment period: 642.5 clock hours, 25.5 weeks

To be considered making satisfactory academic progress:
All students must maintain a pace of completing (attending) 70% of the cumulative attempted clock hours by the end of each designated evaluation period as expressed as a percentage of calendar time (weeks). By the end of 1.428 times the maximum program length, all of the courses required in the program must be finished with a passing grade.

A student becomes ineligible when it becomes mathematically impossible for him/her to complete the program within 142.80% of the length of the program.

Students who fail to meet this requirement at any of the designated evaluation points, will be placed on academic probation unless the student has already exceeded the maximum number of academic probations. If the student has exceeded the maximum number, the student will be dismissed. For FSA purposes if a student is not meeting the academic standards as of the end of the payment period, he/she must be placed on financial aid warning. For more information on academic probation and financial aid warning and financial aid probation, please see the Academic Probation or Financial Aid Warning & Financial Aid Probation sections below.

Qualitative Measures of SAP - Minimum Academic Achievement
Students must maintain a 2.0 CGPA at each designated evaluation period. Failure to maintain a 2.0 CGPA at the conclusion of the designated evaluation periods will result in degree and diploma students being placed on academic probation unless the student has already exceeded the of academic probations. If the student has exceeded the maximum number, the student will be dismissed. At each designed evaluation point, the school determines the likelihood that the student will be able to attain the minimum cumulative grade point average required for graduation. If it is determined that the student cannot attain the minimum cumulative grade point average required for graduation, the student will be dismissed from the school. For FSA purposes if a student is not meeting the academic standards as of the end of the payment period, he/she must be placed on financial aid warning. For more information on academic probation and financial aid warning and financial aid probation, please see the Academic Probation or Financial Aid Warning & Financial Aid Probation sections below. If students have classes in progress at the time of evaluation, then the Director of Education will evaluate the gradebook in the administrative software to determine the student is passing the current course load with grades of "C"s or better. This will not affect the CGPA that is listed on the SAP form. If it is determined that this current course gradebook may result in a CGPA of less than 2.0, the CGPA will be recalculated based on the inclusion of the current grade in progress for the courses.

In addition, a student receiving federal financial aid who does not meet the 2.0 CGPA standard at the end of the second year will no longer be eligible for financial aid and may not be placed on financial aid warning, and must be dismissed, unless the student wishes to continue without being eligible for federal financial aid. However such a student may remain as an enrolled student who is eligible for federal financial aid if there are documented mitigating circumstances as described below and an appeal is applied for and granted.

Grading Standards
Academic standing at the institution is based on the following grading system:
Explanations of Grades and Grade Points
A = 90-100% = 4.0 = Excellent B = 80-89% = 3.0 = Good C = 70-79% = 2.0 = Average
D = 60-69% = 1.0 = Unsatisfactory F = 0-59% = 0 = Failure

The following are not used in the GPA / CGPA:
CR = Credit or Clock Hours = 70-100% NC = No Credit or Clock Hours = 0-69% I = Incomplete R = Repeat W = Withdraw TC = Transfer/Test Out Credit or Clock Hours = 70 or higher = Credit or Clock Hours Awarded

Academic Probation
Degree and diploma students will automatically be placed on academic probation for failure to meet and maintain the quantitative and qualitative standards of satisfactory academic progress as outlined above. A student will remain on academic probation for one evaluation period, prior to which he/she will meet with the Director to determine that the student has the desire and academic ability to progress satisfactorily in the program. See the Satisfactory Academic Progress section of this catalog for the requirements. At the end of the evaluation period during which the student was on probation, the student's standards of satisfactory academic progress will be re-evaluated. If the student

meets the standards, he/she will be removed from academic probation. If the student fails to meet the standards, he/she will be dismissed. The student has the right to appeal the decision, unless this evaluation is the student's final SAP evaluation and there is not a full additional evaluation period to show improvement. If the student appeals and the appeal is approved, he/she will be placed on academic probation for an additional evaluation period. Refer to the Student Appeal Process section in this catalog for the requirements. If the student fails the meet the SAP standards at the final SAP evaluation, after a period of meeting the SAP standards, the student would be placed on academic probation unless the student does not meet the 2.0 CGPA standard which would result in dismissal. The student may be awarded a certificate of completion, provided they have completed their externship with a grade of CR and passed all other courses in the program, have a minimum CGPA of 2.0 and have met other requirements other than financial and maximum program length. A student may only have a maximum of two combined evaluation periods on academic probation. If a student exceeds the maximum number of academic probations, the student will be dismissed.

Financial Aid Warning & Financial Aid Probation

Degree and diploma students will be placed on financial aid warning for failure to meet and maintain the quantitative and qualitative standards of satisfactory academic progress as outlined above. A student will remain on financial aid warning for one evaluation period which is the equivalent of a payment period, prior to which he/she will meet with the Director to determine that the student has the desire and academic ability to progress satisfactorily in the program. A student on warning status may continue to receive federal financial aid funds for one payment period. See the Satisfactory Academic Progress section of this catalog for the requirements. At the end of the FSA evaluation period, the student's standards of satisfactory academic progress will be re-evaluated. If the student meets the standards, he/she will be removed from financial aid warning. If the student fails to meet the standards, and there will not be another FSA evaluation period, he/she will be dismissed as a Title IV student. If there is an additional FSA evaluation period, the student has the right to appeal the decision. If the student appeals and the appeal is approved, he/she will be placed on financial aid probation for an additional evaluation period and the student's eligibility for financial aid will be reinstated and the student will be eligible for one payment period only. The student must be making SAP at the end of the payment period to regain Title IV, HEA and Cal Grant funding for the next payment period. Refer to the Student Appeal Process section in this catalog for the requirements. A student may only have a maximum of two combined evaluation periods on financial aid warning and/or on financial aid probation. Students on financial aid warning and students on financial aid probation are eligible to receive Title IV and Cal Grant funds. Those who fail to meet this requirement by the next designated evaluation period will be suspended from Title IV and Cal Grant financial aid eligibility. In addition, a student receiving federal financial aid who does not meet the CGPA standards at the end of the second year will no longer be eligible for financial aid and may not be placed on financial aid warning or appeal to be placed on financial aid probation, and must be dismissed unless the student wishes to continue without being eligible for federal financial aid. However such a student may remain as an enrolled student who is eligible for federal financial aid and Cal Grant if there are documented mitigating circumstances as described below and an appeal is applied for and granted.

A diploma student who is placed on Academic Probation at the 225 or 675 hour scheduled evaluation point, and then fails the SAP evaluation run at 450 or 900 scheduled hours, will be dismissed academically, and leave the institution on financial aid warning status, unless an appeal is granted.

Student Appeal Process

A student who failed to achieve SAP at the end of the designated evaluation period after being placed on academic probation or financial aid warning, may appeal a determination that they are not making satisfactory progress no later than 5 business days following the end of the designated evaluation period, provided it is not their final evaluation period. If the student is appealing grades or attendance that they feel were made in error, the student must first discuss the problem with the appropriate instructor(s). If an error is found it will be corrected and satisfactory academic progress will be reprocessed. If still dissatisfied, the student must then submit a written appeal to the Director within the 5 business day timeframe. The appeal must list the mitigating circumstances that caused the student to fail to maintain SAP and what has changed to allow the student to make SAP ***by the next designated evaluation period***. The Director will meet with the student and address any special or mitigating circumstances and make a final decision after meeting with the student's instructors, and a final decision will be provided in writing to the student within 10 days of the submission of the appeal. (Mitigating circumstances can include but are not limited to serious illness of student and hospitalization of the student). This decision will be final and may not be further appealed. The appeal outcomes will be documented in the student's file. If the appeal is granted for mitigating circumstances, the student will be placed on academic probation and/or financial aid probation and will be eligible to receive federal financial aid and Cal Grant for one payment period. No mitigating circumstances can be considered for graduation requirements.

When a student is placed on Academic Probation and/or Financial Aid Probation status, he or she will be required to do the following:

1. Agree to a written academic plan that specifies how the student will regain SAP. The plan may include but is not limited to mandatory tutoring, scheduled advisement sessions, extra course assignments,

repeating a course for which the student received a failing grade, and/or repeating a course from which the student withdrew.

2. Sign the academic plan (a copy will be kept in the student's file).

A student on Financial Aid Probation because of a successful appeal is eligible for Title IV, HEA and Cal Grant funds for ONE payment period only. Students who regain SAP at the end of the next payment period will have regained full eligibility for Title IV, HEA and Cal Grant funding.

Reinstatement of Title IV, HEA Aid

Reinstatement of aid is limited to the period under evaluation. Students making SAP by the conclusion of the Warning or Probation period will be removed from the warning/probation status and will regain eligibility for Title IV, HEA and Cal Grant funding.

Reestablishing Satisfactory Progress

A student who has failed to maintain satisfactory academic progress may reestablish Satisfactory Academic Progress, if at the completion of the designated evaluation period during which the student was placed on academic probation, financial aid warning or financial aid probation, the student met the following standards: 1) CGPA of 2.0; 2) Pace (Cumulative course completion) for the evaluation period that meets the standards noted above under maximum program length.

Reestablishing Veterans Funding

A student who was initially receiving veterans funding, who has been placed on academic probation and then fails the probation period will lose veteran funding eligibility and be dismissed from school for not meeting the SAP standards unless the student appeals and the appeal is granted. In this case the student would not have veterans funding during the academic probation period following the appeal. The student may reestablish veterans funding eligibility by reestablishing Satisfactory Academic Progress, if at the completion of the designated evaluation period during which the student was placed on academic probation, the student met the following standards: 1) CGPA of 2.0; 2) Pace (Cumulative course completion) for the designated evaluation period that meets the standards noted above under maximum program length.

Extended Enrollment Status

Degree students who have been dismissed as a regular (Title IV, HEA) student due to the failure to maintain a 2.0 CGPA at the end of the second academic year, who have not been terminated for failure to meet SAP standards, may apply to continue their studies at the institution in an extended enrollment status. Approval will be granted at the discretion of the Director. While in an extended enrollment status, students are responsible for all financial arrangements with the institution. Students are not able to receive Title IV or Cal Grant funds during this period. During this extended enrollment period, students need to strive to reach satisfactory academic progress. All grades and attendance achieved during this extended enrollment period count toward the CGPA and Pace. If students successfully return to satisfactory academic progress at the end of a designated evaluation period, they may apply to the Director to return to a regular student status and re-establish eligibility for Title IV and Cal Grant. Those not receiving Title IV may also petition to be removed from extended enrollment status, once they reestablish satisfactory academic progress. A meeting will be scheduled with the Director and the student applying for re-establishment to determine if the student has the academic ability and desire to progress satisfactorily in the program. Students who continue in the extended enrollment status and exceed the maximum time frame for completion will not receive the original academic credential for which he/she was enrolled. Students will be charged tuition and fees while in this extended enrollment status.

Other Academic Policies

Incompletes

Incomplete requests are initiated by the student and grades are issued at the discretion of and with the approval of the Program Director or Director of Education and the instructor. The capstone course is not eligible for an incomplete. Incomplete grade(s) will count toward credits or clock hours attempted to earn in the term it is originally attempted, but are not counted in the CGPA until a grade is issued. The student has until the end of the module or term following the issuance of the Incomplete to complete all coursework in order to receive a grade in place of the incomplete. If a student fails to complete the required coursework by the end of the following module or term, the incomplete will become a grade of "F", unless at the discretion of the Program Director or Director of Education and due to special circumstances, the Program Director or Director of Education grants an extension(s) to complete the grade. Incomplete grades in pre-requisite courses will prevent a student from attempting the course(s) that require the pre-requisite course to be successfully completed prior to scheduling. The final course grade will be posted as of the end of the period the student had to complete the work, unless there is a scheduled break or it is the final course before going out on

externship in which the student completes the coursework. In that case the final grade will be posted as of the actual date the student finished the coursework. All courses must be successfully completed prior to going on externship.

If a student begins a leave of absence during the module or term in which the Incomplete was to be completed, the student will have until the end of the module or term during in which he/she returns from the leave of absence to complete the coursework for the incomplete grade. If a student fails to complete the coursework or fails to return from the leave of absence the incomplete will become a grade of "F", unless at the discretion of the Program Director or Director of Education and due to special circumstances, the Program Director or Director of Education grants an extension(s) to complete the grade. Incompletes are not averaged into the student's CGPA until a grade is issued in place of the incomplete and the new grade is averaged into the CGPA. Incomplete grades are calculated in to the pace (cumulative course completion) rate.

Course Withdrawals

Students are permitted to withdraw from individual classes up to the last day of class only with the approval of the Director and only under mitigating circumstances. Classes from which a student has withdrawn must be taken prior to graduation and are only available as scheduled, provided there is space in the class. Withdrawing from classes might interfere with the student being able to complete within the maximum timeframe and could therefore prevent the student from maintaining satisfactory academic progress or Title IV eligibility. Courses from which a student withdraws are not averaged in the CGPA but are calculated in the pace (cumulative course completion) for the evaluation period. If a student withdraws from all courses scheduled for the module, he/she will be considered withdrawn from school, unless he/she is on an approved leave of absence.

Course Repeat Policy

Students who receive a grade of "F" are required to repeat the course. For Medical Assistant students who receive a grade of "D" or "F" in MAC100 Medical Assisting Capstone are required to repeat the course. Courses may also be repeated to become more proficient in the subject area. Prior to graduating a program of study, students may retake courses as the courses are offered, provided there is room available in the class. All classes except the externships are eligible to be repeated. Externships are eligible to repeated only at the discretion of the Director. The repeated grade will become the grade of record and will be the only grade counted in the CGPA. The original or former grade will be changed to a Repeated or "R" on the transcript, and will not be averaged into the CGPA but are calculated into the pace (cumulative course completion) for the evaluation period. Courses must be repeated prior to graduation. Course repeats may not interfere with classes scheduled by the Director, and may be taken only at the discretion/approval of the Director. Both the original course and the repeated course are counted in the attempted to earn for the pace (cumulative course completion) calculation. Failed courses may only be repeated once. Failure to pass the repeated course that was originally failed will result in dismissal. Students are not charged additional tuition for repeated courses prior to withdrawal or graduation.

Changing Programs or Earning Additional Credentials

Students are permitted to change programs or earn additional credentials at the discretion and approval of the Director of Education. When *changing programs or earning additional credentials*, a new enrollment agreement must be completed, outlining the new program and the new estimated graduation/completion date. All relevant credits or clock hours and grades earned will evaluated and any that can be transferred into the new program will be transferred to the new program as a grade of (TC) and will count toward program completion and will affect the student's maximum program length. The student will be awarded the appropriate credits or clock hours for program completion. The credits (degree programs) will affect the pace (cumulative course completion) rate on the SAP. Transferred clock hours (diploma programs) do not affect pace (cumulative course completion). TC grades will not be averaged into the student's CGPA. Prior attendance will not count in cumulative attendance. If the student *transfers into a different program or chooses to earn an additional credential and there are no courses to transfer*, the student must begin again in the new curriculum, will be given a new maximum time frame and a new CGPA (as the courses previously earned will not be calculated into the CGPA for the new program). Prior attendance will not be counted in cumulative attendance for the new program. If a *student changes from day to evening within the same program*, a change of status form must be completed outlining the new estimated graduation/completion date. All credits or clock hours, grades earned and attendance will remain relevant. These courses will count toward program completion, will be averaged into the student's CGPA and will affect the student's maximum program length. The transferred attendance will also count toward cumulative attendance. If a student leaves a program on academic probation, financial aid warning or financial aid probation (academic probation), they will begin the new program with the same status. If this SAP evaluation is conducted at a time that is not a normally scheduled FSA evaluation period, then the status is purely academic and will not affect Title IV.

Independent Study

Under very special circumstances, a student in an Associate Degree program may take a class(es) on an independent study basis. The Independent Study class can only be taken at the discretion/approval of the Director. The Director will meet with the student to complete an Independent Study plan with comprehensive educational objectives and a

written outline of competencies to be achieved. The student will be assigned an instructor who will meet with the student to give assignments, tests, review material, and work with the student to complete course competencies. The assigned instructor will issue the student a grade for the class. The student will be awarded the appropriate credits for the course and attendance will be tracked for the scheduled hours the student will spend with the instructor. Students are eligible to receive financial aid for Independent Study classes and will be charged tuition for these classes. Satisfactory Academic progress is tracked for Independent Study Classes. A student may not take more than 10% of any program via independent study.

Attendance Regulations for Diploma Programs

Student attendance is monitored daily. Students are expected to attend scheduled hours at all times. Students are expected to have 90% attendance or better in each course, but 100% attendance is preferred. Any attendance of less than 90% at the end of the course will result in a reduction in course grade of 10%. Missed hours are not required to be made-up. Students are strongly encouraged to be on time. If you find you are going to be late or absent, please call. All minutes for which the student is scheduled for class(es) will be tracked in attendance. Attendance is tracked in minute increments via the time clock. Each student is required to clock in and out for the day. If a student fails to both clock in and clock out during their scheduled clock hours, he/she will be counted absent. In addition, If a student fails to either clock in or clock out during their scheduled clock hours, (i.e. student clocks in but doesn't clock out or student clocks out but never clocked in) he/she will be awarded 1 minute (rounded to .02 hours) of attendance for the day. In either of these situations, if the student can verify via confirmation from their instructor, the time he/she was in attendance for the day, the registrar will amend the student's attendance for the day upon receipt of the Attendance Change Form. Tardiness is also tracked in minute increments and will not be counted as an absence. Absences may be made up in minutes outside of the student's currently scheduled classes, and will be added into the student's attendance if approved by the instructor and submitted to the Director for approval. The make-up attendance must be academically related (definable instruction, interaction and/or evaluation) which includes but is not limited to physically attending a class where there is an opportunity for direct interaction between the instructor and students; completing an academic assignment; taking an exam, an interactive tutorial, or computer-assisted instruction; attending a study group that is assigned by the institution; and/or interacting-with a faculty member to ask a question about the academic subject studied in the course. Unapproved time will not be added into the student's attendance. Only participation in off campus activities that are organized by Cambridge Junior College where an instructor is present and the students have to submit a report on the activity will be included as make-up hours and added into the student's attendance manually if approved by the instructor and submitted to the Director for approval. Instructors must complete a make-up hours form for make-up hours that meet the eligible criteria and present it to the Director for approval in order for the hours to be included in attendance.

Students who are absent for 14 calendar days will be considered withdrawn unless a leave of absence has been requested in writing and approved. For students not on an approved leave of absence, if the student contacts the school prior to the end of the 14 days and arrangements are made and approved by the Director for the student to return within 21 days of the last date of attendance, the student will still be considered enrolled. If the student fails to return within the 21 days, the student's date of determination of withdrawal will be 14 days after the last date of attendance. Individual holidays (not week-long breaks) scheduled will require make-up days. Students who do not attend the scheduled make-up days will be counted absent.

Externship attendance is recorded based on timesheets signed by the externship sites. Due to the unique nature of externships, students may be scheduled for hours outside of their normally scheduled class hours. Sites may unofficially change the student's scheduled hours, therefore all hours submitted on the timesheet signed by the externship site are considered as attended even through hours scheduled will elapse as originally scheduled. This time is manually recorded by day of attendance on a weekly basis when the timesheet is received. Daily attendance is rounded down to the nearest half hour. All of the externship hours for which the student is scheduled, must be attended and should not be exceeded except for instances in which a site might require additional attendance to master a competency. If a student attends such hours, additional hours will be scheduled to account for this time. The last date of attendance for an externship will occur on the day during which the student has the last recorded externship hours attended.

Attendance Regulations –Degree Programs

Student attendance is monitored daily. Students are expected to attend scheduled hours at all times. Students are expected to have 70% attendance or better in each course, but 100% attendance is preferred. Any attendance of less than 70% at the end of the course will result in a reduction in course grade of 10%. Missed hours are not required to be made-up. Student attendance in degree programs is monitored weekly. Students are strongly encouraged to be on time. If you find you are going to be late or absent, please call. For each course there is online and on-campus attendance as described in each course syllabus. All minutes for which the student is scheduled for class(es) will be tracked in attendance. On campus attendance is tracked in minute increments via the time clock. Each student is required to clock in and out for the day for the on-campus portion of classes. He/she must log in and out of his/her online classes for time online to be tracked in attendance. In order for a student's on-line attendance to

count toward a student's last date of attendance, it must be proven that the student's online attendance was academically related. Students must not both clock in and log in at the same time. If a student fails to both clock in and clock out during their scheduled hours, he/she will be counted absent. In addition, if a student fails to either clock in or clock out during their scheduled hours, (i.e. student clocks in but doesn't clock out or student clocks out but never clocked in) he/she will be awarded 1 minute (rounded to .02 hours) of attendance for the day. In either of these situations, if the student can verify via confirmation from and instructor, the time he/she was in attendance for the day, the registrar will amend the student's attendance for the day upon receipt of the Attendance Change Form. Tardiness is also tracked in minute increments and will not be counted as an absence. Absences may be made up in minutes outside of the student's currently scheduled on campus classes, and will be added into the student's attendance if approved by the instructor and submitted to the Director for approval. The make-up attendance must be academically related (definable instruction, interaction and/or evaluation) which includes but is not limited to physically attending a class where there is an opportunity for direct interaction between the instructor and students; completing an academic assignment; taking an exam, an interactive tutorial, or computer-assisted instruction; attending a study group that is assigned by the institution; and/or -interacting-with a faculty member to ask a question about the academic subject studied in the course. Only participation in off campus activities that are organized by Cambridge Junior College where an instructor is present and the students have to submit a report on the activity will be included as make-up hours and added into the student's attendance manually if approved by the instructor and submitted to the Director for approval. Instructors must complete a make-up hours form for make-up hours that meet the eligible criteria and present it to the Director for approval in order for the hours to be included in attendance.

Students who are absent for 14 calendar days whether the last date of attendance was on campus or online will be considered withdrawn, unless a leave of absence has been requested in writing and approved. For students not on an approved leave of absence, if the student contacts the school prior to the end of the 14 days and arrangements are made and approved by the Director for the student to return within 21 days of the last date of attendance, the student will still be considered enrolled. If the student fails to return within the 21 days, the student's date of determination of withdrawal will be 14 days after the last date of attendance.

Externship attendance is recorded based on timesheets signed by the externship sites. Due to the unique nature of externships, students may be scheduled for hours outside of their normally scheduled class hours. Sites may unofficially change the student's scheduled hours, therefore all hours submitted on the timesheet signed by the externship site are considered as attended even through hours scheduled will elapse as originally scheduled. This time is manually recorded by day of attendance on a weekly basis when the timesheet is received. Daily attendance is rounded down to the nearest half hour. All of the externship hours for which the student is scheduled, must be attended and should not be exceeded except for instances in which a site might require additional attendance to master a competency. If a student attends such hours, additional hours will be scheduled to account for this time. The last date of attendance for an externship will occur on the day during which the student has the last recorded externship hours attended.

Make-Up Work

Students are required to make up all assignments and work missed as a result of absence. The instructor may assign additional make-up work to be completed for each absence. Arrangements to take any tests missed because of an absence must be made with the instructor. In most cases time spent making-up work are not counted in attendance. See the attendance policy for more details. Students are not charged additional fees for make-up work or make-up attendance.

Maintenance of Records Documenting Student Academic Progress

Cambridge Junior College maintains the records (grades, attendance and SAP form) that document student academic progress in each student's file. These records are maintained in the student's file for a period of five years. Cambridge Junior College uses student work products, such as tests, written projects and skills checklists to verify student skill's acquisitions, including the development of critical thinking and analytical skills. Since these student work products are used in the calculation of the student's grades, they are maintained for the duration of one module/term following the module/term for which the products were produced.

Leave of Absence Policy

A Leave of Absence must be approved by the Director. It must be submitted in writing and include the reason for the leave of absence and be signed and dated. A student must apply in advance for the leave of absence, unless unforeseen circumstances prevent the student from doing so. For Degree programs the leave of absence must result in the student returning from LOA at the same point in the academic program he or she began the LOA. For this reason, in most circumstances leaves of absence requests will not be approved for degree students. In order for the leave of absence to be approved by the Director, it must be documented that there is a reasonable expectation that the student will return. A student may apply for an extension of their original leave of absence, which can be granted at the approval and discretion of the Director. Students are permitted multiple leaves of absences, with a maximum of 180 days in any 12 month period.

Students will be issued the grade of "W" for any classes they were taking, but had not completed as of the date their approved leave of absence began. This grade of "W" will not be averaged into the student's GPA/CGPA, but will be counted in attempted to earned credits or clock hours and will affect pace (cumulative course completion). This might interfere with the student being able to complete within the maximum timeframe. In addition, the student's attendance up to their LDA prior to the LOA will be averaged into cumulative attendance. These factors can have an impact on the student's satisfactory academic progress. If students return from the time off as planned, they will not be charged for the classes from which they have withdrawn due to the approved leave of absence. The student will need to re-take any classes in which he/she was enrolled at the time the leave was granted. Classes are only offered as scheduled and the student may re-take the course provided there is room. Students who take a leave during a scheduled externship will normally return to the same point in the externship upon returning from leave. For externship/practicum the W grade will be replaced with the earned grade upon completion of externship/practicum.

For all programs if the student does not return from the leave and is dismissed or withdrawn he/she will be charged for all days elapsed in the program including those days which elapsed during any term in which a leave was taken. If a student fails to return from a leave of absence as scheduled, the student will be dismissed. The student will only be charged for the time elapsed up to the LDA for the LOA from which he/she did not return. If the student had any incomplete grades, which were not completed at the time of dismissal, those Incompletes will be replaced with an "F" grade at the time of dismissal and this could also cause the student to not be in SAP. When a student is dismissed or withdraws, they leave the school at their academic status as reflected on their last SAP evaluation.

In the event a student does not return from a leave of absence, any refund due will be made to the appropriate financial aid programs within 45 days of the date of determination and the student will be charged for days elapsed to the LDA. If the student received Title IV loan funds, failure to return from the leave of absence and the resulting withdrawal may have the following consequences on his/her student loan repayment terms. These include the following. 1) Possible exhaustion of his/her grace period. 2) the student's grace period will begin from the last date of documented attendance, not the day the student failed to return from the leave of absence. 3) The first loan payment will be due within 60 days after the student's grace period ends, whether or not he/she has received an invoice or billing statement. 4) If the student fails to make a payment, his/her loan can go into default status, unless the student has requested and been granted a deferment or forbearance. In addition, the student must complete exit counseling if he/she fails to return from the leave of absence, this can be done with the financial aid officer or on-line at www.nslds.ed.gov.

Military Time off for Active Duty

For students who will miss class due to military orders, the student must present the orders at the earliest possible time to allow the Director of Education to evaluate the impact to the students schedule and success in the course(s). Depending on the length of time the student will be away, the student may miss class time in his current classes but remain enrolled (if less than 14 consecutive calendar days of total absence in the class), withdraw from class(es) which would lead to a withdraw from school or take a leave of absence if the student is enrolled in a diploma program. For Associate Degree programs the leave of absence must result in the student returning from LOA at the same point in the academic program he or she began the LOA. For this reason, in most circumstances leaves of absence requests will not be approved for degree students.

Readmission of Military Service Members

Cambridge Junior College will promptly readmit a service member with the same academic status as he had when last attending the school or accepted for admission to the school, if that student could not attend school due to military service. The student must notify the school of his military service and intention to return to school as follows: Notification of military service: The student (or an appropriate officer of the armed forces or official of the Department of Defense) must give oral or written notice of such service to the school as far in advance as is reasonable under the circumstances. This notice does not have to indicate whether the student intends to return to the school and may not be subject to any rule of timeliness. Timeliness must be determined by the facts in any particular case. Alternatively, at the time of readmission, the student may submit an attestation of military service that necessitated the student's absence from the school. No notice is required if precluded by military necessity, such as service in operations that are classified or would be compromised by such notice. The student must also give oral or written notice of her intent to return to the school within three years after the completion of the period of service. A student who is hospitalized or convalescing due to an illness or injury incurred or aggravated during the performance of service must notify the school within two years after the end of the period needed for recovery from the illness or injury. A student who fails to apply for readmission within these periods does not automatically forfeit eligibility for readmission but is subject to the school's established leave of absence policy (if applies) and general practices. Students must contact the Campus Director to provide notification of service and notification of intent to return. Cambridge will promptly readmit the student into the next class or classes in the program beginning after he provides notice of intent to reenroll, unless he requests a later date or unusual circumstances require the school to admit him at a later date. Cambridge must admit the student with the same academic status, which means: to the same

program to which the student was last admitted or, if that exact program is no longer offered, the program that is most similar to that program, unless he chooses a different program; at the same enrollment status, unless the student wants to enroll at a different enrollment status; with the same number of credit hours or clock hours previously completed, unless the student is readmitted to a different program to which the completed credit hours or clock hours are not transferable, and with the same academic standing (e.g. with the same satisfactory academic progress status) the student previously had. If the student is readmitted to the same program, for the first academic year in which he returns, Cambridge will assess the tuition and fee charges that he was or would have been assessed for the academic year during which he left the school. However, if his veterans education benefits or other service member education benefits will pay the higher tuition and fee charges that other students in the program are paying for the year, Cambridge may assess those charges to the student as well. If the student is admitted to a different program, and for subsequent academic years for a student admitted to the same program, the school must assess no more than the tuition and fee charges that other students in the program are assessed for that academic year. The cumulative length of the absence and of all previous absences from the school for military service may not exceed five years. Only the time the student spends actually performing service is counted.

Externship/Clinical Training (Practicum)

The practicum experiences enables students of the Medical Assistant, Medical Office Receptionist and Associate of Science in Business Administration Degree programs to work in professional environments and apply the principles and practices learned in the classroom. Students are assigned one externship/clinical site at the selection of the career services department or clinical instructor. Externship/clinical site assignments are final and non-negotiable, and should the student decline the site, abandon the site or be dismissed from the site he/she is not guaranteed another site and this may lead to dismissal from his/her program. Due to the unique nature of externships/clinical hours, the externship/clinical course can be scheduled for hours which are different from a student's on-campus scheduled class hours. For diploma and degree programs externs work under the direct supervision of qualified personnel at the designated externship sites and under the general supervision of the Cambridge staff. Externs/Clinical students are evaluated by their supervisory personnel and evaluations are placed in the student's records. Students enrolled in a program with an externship/clinical must successfully complete their externship/clinical to fulfill their graduation requirements. Students are required to arrange and pay for their own transportation to and from their assigned externship/clinical sites. Students may be required to travel a distance up to 50 miles for the externship/clinical portion of the program, which is held off- campus. Externship/clinical guidelines and requirements for each program can be obtained from the career services department. Students must receive a grade of "CR" or a "C" or higher to be eligible for graduation.

Participating in an externship/clinical makes you not only a student but in some aspects a representative of the company that you are externing for. Many of these companies require a drug test and background checks for employees as well as externs. Background checks and drug tests might be required by certain externship/clinical sites. If the student chooses to apply for an externship at a site that requires a background check and/or drug test, Cambridge Junior College will cover the cost of these screenings. Cambridge Junior College per its agreement with extern/clinical sites is required to share the results of the testing with the extern/clinical site(s). Cambridge will continue to work with you but you must be aware that you have chosen an occupation that requires sober judgment and behavior and failure to meet these standards will make any externship placement very difficult. Failing a drug and/or background check will negatively impact your ability to secure an externship/clinical site.

Diplomas/Degrees Awarded

A diploma will be awarded upon graduation from the Medical Assistant and Medical Office Receptionist programs based on the graduation requirements provided below. An Associate of Science Degree will be awarded upon graduation from the Business Administration with emphasis in Accounting program based on the graduation requirements provided below. Students in degree and diploma programs who do not meet the standards below may be awarded a certificate of completion, provided they have completed their externship with a grade of CR and passed all other courses in the program and have a minimum CGPA of 2.0 and have met other requirements other than financial and maximum program length.

Graduation Requirements for Diploma Programs

To graduate and receive a diploma a student must:

Must pass all courses and be awarded on the transcript the following hours:

Program	Award	Hours
Medical Assistant (Clock Hour)	**Diploma**	**900 Clock Hours**
Medical Office Receptionist (Clock Hour)	**Diploma**	**900 Clock Hours**

Complete all required coursework with a CGPA of 2.0 or higher.
Attain required competencies or speed levels in all courses.
Meet the maximum 1.428 scheduled hours timeframe for graduation
Not be financially indebted to the institution or must be meeting payment obligations.
Students must complete their Externship with a grade of "CR" or higher.

Medical Assistant and Medical Office Receptionist students must receive their CPR Certification to graduate.

Graduation Requirements for Degree Programs)

To graduate and receive an associate degree a student must:

Must pass all courses and be awarded on the transcript the following credits:

Associate of Science in Business Administration with emphasis in Accounting, AS Degree, 94 Quarter Credits

Complete all required coursework with a CGPA of 2.0 or higher.
Attain required competencies or speed levels in all courses.
Meet the maximum 1.5 attempted credits timeframe for graduation
Not be financially indebted to the institution or must be meeting payment obligations.
Students must complete their Externship with a grade of "CR" or higher.

Transcripts are provided after program completion provided the student has met the graduation requirements. There is a $10.00 charge for each additional copy. Graduation ceremonies will be held in June of each year.

Definition of Academic Year for Quarter Credit Programs

An academic year must be a minimum of 36 financial aid credits and 30 weeks. For Associate of Science Degrees in Business Administration, an academic year is 36 academic and financial credits in 32 weeks for night students.

Definition of Academic Year for Semester Credit Programs

An academic year must be a minimum of 24 financial aid credits and 30 weeks.

Definition of Academic Year for Clock Hour Programs

An academic year must be a minimum of 900 clock hours and 26 weeks. It is defined as follows for the programs offered at Cambridge Junior College. For the Day Medical Assistant clock hour program, the academic year is defined as 900 clock hours and 36 weeks. For the Evening Medical Assistant clock hour program, the academic year is defined as 900 clock hours and 60 weeks. For the Day Medical Office Receptionist clock hour program, the academic year is defined as 900 clock hours and 36 weeks.

Definition of Quarter Credit Hours

The number of quarter credit hours assigned to a traditionally delivered course consists of a minimum of 1 credit hours for: 10 hours in a didactic learning environment not less than 50 minutes each and which assumes outside reading and/or preparation of 2 hours per lecture hour; 20 laboratory hours in a supervised laboratory setting of instruction; 30 hours of practicum; or an appropriate combination of all three. The number of quarter credit hours assigned to a hybrid delivered course considers the online non-homework activities to be didactic and otherwise uses the same hours conversion as above to determine the course credits for ACCSC purposes.

Definition of Clock Hours

The number of clock hours assigned to a traditionally delivered course consists of a minimum of periods of not less than 50 minutes each.

Student Full-Time Status

Students may have the following full-time attendance status by program. Students enrolled in the Medical Assistant, and Medical Office Receptionist clock hour programs are considered full-time if they attend 900 clock hours per academic year or 450 clock hours each payment period. For Title IV Purposes, students enrolled in the Associate of Science in Business Administration and are considered full-time if they attend at least 18 quarter credits per quarter.

Policy and Program Changes

Cambridge Junior College reserves the right to make changes in organizational structure and policy and procedures as circumstance dictate. Cambridge Junior College reserves the right to make changes in equipment and materials and to modify curriculum, as it deems necessary. When size and curriculum permit, classes may be combined to provide meaningful instruction and training and contribute to the level of interaction among students. Students are expected to be familiar with the information presented in this catalog. The catalog is published annually in July. Amendments to the catalog may be made between versions and are available in the registrar's office.

Catalog Updates

The catalog is published annually in July. Additional updates may be made by the use of addendums accompanying the catalog. If updates are significant, a catalog revision will be made prior to the annual update of the catalog. If changes in educational programs, educational services, procedures, or policies required to be included in the catalog by statute or regulation are implemented before the issuance of the annual updated catalog, those changes shall be reflected at the time they are made in the addendums accompanying the catalog or catalog revision. The catalog supplement is updated throughout the year to reflect current instructional staff. The catalog, supplement and addendums are also available on the school website www.cambridge.edu.

Scheduled Starting Date Delays

The start date of your program may be delayed if there are less than 2 students total starting the program on that date. If this occurs, the admissions representative will attempt to notify you prior to orientation when possible. If this occurs you are entitled to a full refund of any monies paid and/or may enroll in the next start date which will require a new enrollment agreement. Please see the catalog for a list of alternative start dates.

Trial Period

A student has the right to cancel or end his or her agreement for a course of instruction, without any penalty or obligations, through the fourteenth calendar day after class starts. This 14 day period is considered a trial period, during which time, the student is considered a "future start" and not an "enrolled regular student". During this period, the student attends without incurring program charges or receiving Federal Title IV student assistance, unless and until the student continues beyond the end of this period as a regular student. If a student does not continue beyond the 14th day, he/she is considered a Non-start or Cancellation. This trial period provides an opportunity for a student to take classes on a trial basis before deciding to continue attending the program as a regular student, at which time the student would be responsible for program charges and would, if otherwise eligible, become eligible for Title IV, Higher Education Act (HEA) program funds. When an individual student becomes Title IV eligible, including becoming a regular student, during a payment period, the student would be eligible to receive Title IV grants for the entire payment period and Title IV loans for the entire period of enrollment. Attendance beyond the 14 calendar day is considered active confirmation of a student's intention to continue the program as a regular student. The trial period of attendance is a part of an eligible program and academic credit or clock hours awarded to the student will count toward the student's completion of that program, if the student becomes a regular student after the trial period. Because this trial period is part of the eligible program, when the student becomes a regular student after the trial period, total charges for the eligible program would include the trial period, and, if otherwise eligible, the student could receive Title IV funds for the trial period.

Examples of this policy are provided below.

- Student A completes the 14 day trial period at which time he decides to remain in school and is now considered a regular student. Student A would now be assessed institutional charges and become eligible for Title IV, HEA program funds for the eligible program, including the trial period.
- Student B completes up to 14 days of the trial period and decides not to continue enrollment. Student B is considered a non-start or cancellation and is not assessed institutional charges, other than perhaps a registration fee, and would not be eligible for any Title IV, HEA program funds for enrollment during the trial period.
- Student C completes the 14 day trial period at which time the institution admits the student as a regular student. Student C would now be assessed institutional charges and become eligible for Title IV, HEA program funds for the eligible program, including the trial period. However, after three more weeks as a regular student, Student C decides to withdraw from the program. The institution must perform a Return of Title IV Aid calculation to determine the amount of Title IV grant or loan assistance that the student earned as of the student's withdrawal date at the end of the seventh week.

Program Withdrawal

Students who wish to discontinue their training for any reason (after the trial period of attendance) are requested to schedule an exit interview with the Director. They must also submit, in writing, a notice of withdrawal to the Director. Students will receive a grade of "W" for each class they were attending that was still in progress by their date of determination. They will be issued an "F" for courses that have ended by their date of determination. The grade(s) of "W" are not averaged in the GPA or CGPA but are calculated in pace (cumulative course completion). When a student is dismissed or withdraws, they leave the school at their academic and financial aid status as reflected on their last SAP evaluation. Students who received Direct Loans must complete an exit interview with the financial aid officer or on-line at www.StudentLoans.gov. For more information refer to the Cancellation, Withdrawal and Refund Policies section of the catalog.

Student's Right to Cancel

1. A student has the right to cancel his or her agreement for a course of instruction, without any penalty or obligations, through the fourteenth calendar day after class starts. Applicants who have not visited the school prior to enrollment will have the opportunity to withdraw without penalty within three business days following either the regularly scheduled orientation procedures or following a tour of the school facilities and inspection of equipment where training and services are provided. All monies paid by an applicant must be refunded if requested within three days after signing an enrollment agreement and making an initial payment. An applicant requesting cancellation more than three days after signing an enrollment agreement and making an initial payment, but prior to entering the school, is entitled to a refund of all monies paid minus a registration fee of 15% of the contract price of the program with a maximum of $150 retained. After the end of the cancellation period, you also have the right to stop school at any time; and you have the right to receive a pro rata refund if you have completed sixty (60) percent or less of the scheduled days (all degree program starts) or scheduled clock hours (diploma program starts) in the current payment period in your program through the last day of attendance. Refer to the refund policies included below.

2. Cancellation may occur when the student provides a written notice of cancellation at the following address: Cambridge Junior College, 990-A Klamath Lane, Yuba City, CA This can be done by mail, fax, Email or hand delivery. All notices, regardless of method of delivery need to be addressed to "Campus Director." If sending Notice of Cancellation via Email, it should be sent to Cambridge@cambridge.edu. If sending by fax, send it to the attention of "Campus Director" at (530) 671-7319. The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with proper postage. If sending by email, fax or hand delivered, the effective date is the date is the date received at the campus.
3. The written notice of cancellation need not take any particular form and, however expressed, it is effective if it shows that the student no longer wishes to be bound by the Enrollment Agreement.

STUDENT'S RIGHT TO WITHDRAW AND REASONS FOR DISMISSAL

- A student has the right to withdraw from the school at any time after the cancellation period (described above) and **receive a pro rata refund if you have completed 60 percent or less of the scheduled days (all degree program starts) or scheduled clock hours (diploma program starts) in the current payment period in your program through the last day of attendance.** The amount of that refund is to be "pro-rated" according to the not completed portion of the program less, the cost of any equipment/supplies/books returned in good condition (good condition does not include equipment/supplies/books that a seal is broken, log-on occurred, or is marked or damaged in any way) and a **registration or administration fee not to exceed $250.00. The refund is to be paid within 45 days of withdrawal or dismissal.**
- For the purpose of determining a refund under this section, a student shall be deemed to have withdrawn from a program of instruction when any of the following occurs:
    - The student notifies the institution of the student's withdrawal or as of the date of the student's withdrawal, whichever is sooner. Notice of withdrawal must be received in writing at the physical location of the institution via mail or physical delivery to the attention of; Director, Cambridge Junior College, , 990-A Klamath Lane, Yuba City, CA 95993. This can be done by mail, fax, Email or hand delivery. All notices, regardless of method of delivery need to be addressed to "Campus Director." If sending Notice of Cancellation via Email, it should be sent to Cambridge@cambridge.edu. If sending by fax, send it to the attention of "Campus Director" at (530) 671-7319. The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with proper postage. If sending by email, fax or hand delivered, the effective date is the date is the date received at the campus.
    - The institution terminates the student's enrollment for:
        - Failure to maintain the standards of satisfactory academic progress after a period of academic probation.
        - Failure to achieve a 2.0 CGPA upon program completion.
        - At a designed SAP evaluation point when it is determined that the student will not likely be able to attain the minimum 2.0 CGPA or maximum timeframe required for graduation.
        - Failure to achieve a 2.0 CGPA at the end of the second academic year unless student applies for and is approved under the extended enrollment policy.
        - Failure to pass a previously failed course.
        - Failure to abide by the rules and regulations of the institution.
        - Misconduct including but not limited to misuse of property; behavior that is disruptive, violent, destructive, dishonest, or threatening to others; possession of drugs or alcohol or dangerous weapons; a drug conviction while enrolled in school; plagiarism
        - Failure to meet terms of financial obligations, (unless otherwise determined by the Director or a new payment plan is agreed to and signed by the student)
        - Refusing an externship site assignment; Dismissal from or abandonment of an externship site unless the student is granted another site at the discretion of the Campus Director;
        - Failure to return from an approved leave of absence
        - Failure to attend class for 14 calendar days (unless a leave of absence has been requested in writing and approved). For students not on an approved leave of absence, if the student contacts the school prior to the end of the 14 days and arrangements are made and approved by the Director for the student to return within 21 days of the last date of attendance, the student will still be considered enrolled. If the student fails to return within the 21 days, the student's date of determination of withdrawal will be 14 days after the last date of attendance.
- Students will receive a grade of "W" for each class they were attending that was still in progress by their date of determination. They will be issued the grade(s) earned for courses that have ended by their date of determination and the grade will be averaged in the CGPA and will be calculated in pace (cumulative course completion). The grade(s) of "W" are not averaged in the CGPA but are calculated in pace (cumulative course completion).
- When a student is dismissed or withdraws, they leave the school at their academic and financial aid status as reflected on their last SAP evaluation. Students who received Direct Loans must complete an exit interview with the financial aid officer or on-line at www.StudentLoans.gov

- For the purpose of determining the amount of the refund based on the internal refund policy below, the date of the student's withdrawal shall be deemed the last date of recorded attendance. For the purpose of determining when the refund must be paid, the student shall be deemed to have withdrawn at the end of 14 calendar days of non-attendance or on the date notification of withdrawal occurred, if before the end of the 14 day period of non-attendance.

Return of Title IV Refund Procedures

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. Written notification of withdrawal from the student is not required for refund payment.

The Federal Return of Title IV funds formula (R2T4) dictates the amount of Federal Title IV aid that must be returned to the federal government by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60% point in time in the payment period. If a student does not begin training, the R2T4 formula does not apply. For official and unofficial withdrawals, a student's withdrawal date is their last date of attendance. For official withdrawals a student's date of determination is the date the school received notice from the student that they are withdrawing. The school's determination that a student is no longer in school for unofficial withdrawals is determined after 14 days of non-attendance. In the event a student fails to return from a leave of absence, the student's last date of attendance will be the last date the student attended before the leave of absence began. The date of determination is the date the student failed to return from the leave of absence. All return of Title IV funds due will be made within 45 days of the date the student failed to return from the leave of absence.

The federal formula requires a Return of Title IV calculation if the student received or could have received (based on eligibility criteria) federal financial assistance in the form of Pell Grants, FSEOG, Direct Stafford Loans or Direct Plus loans and withdraws on or before completing 60% of the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time. For example if the student completed 30% of the payment period, then the percentage of Title IV earned is 30% because it is less than 60%. If the student completed 70% of the payment period, then the percentage of Title IV earned is 100% because it is greater than 60%. The percentage that has not been earned is calculated by subtracting the percentage of Title IV aid earned from 100%.

For degree program students, the percentage of the payment period completed is calculated by the days completed in the payment period as of the last date of attendance divided by the scheduled days in the payment period. For diploma program students, the percentage of the payment period completed is calculated by the clock hours scheduled to be completed in the payment period as of the last date of attendance divided by the total scheduled clock hours in the payment period. The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date. If a student receives less Title IV funds than the amount earned, the school will offer the student a disbursement of the earned aid that was not received at the time of their withdrawal which is a post withdrawal disbursement. Post withdrawal disbursements will be made from Pell grant funds first if eligible. If there are current educational costs still due the school at the time of withdrawal, a Pell grant post withdrawal disbursement will be credited to the student's account. Any Pell grant funds in excess of current educational costs will be offered to the student. Any federal loan program funds due in a post withdrawal disbursement must be offered to the student and the school must receive the student's permission before crediting their account. The following Title IV refund distribution is used for all FA students due a refund: 1. Unsubsidized Direct Stafford Loan, 2. Subsidized Direct Stafford Loan, 3.Direct PLUS Loan, 5.Federal Pell Grant and 6. FSEOG. Refunds will be made to the federal programs within 45 days of the date of determination. The statute requires that a student is responsible for all unearned Title IV program assistance that the school is not required to return. This is determined by subtracting the amount returned by the school from the total amount of unearned Title IV funds to be returned. Samples of return to Title IV refund calculations are available in the financial aid office upon request.

A student who reenters within 180 days of their last date of attendance is treated as if he/she did not cease attendance for purposes of determining the student's aid awards for the period. A student who reenters a credit hour or clock hour program within 180 days of his/her withdrawal is immediately eligible to receive all Title IV funds that were returned when the student ceased attendance. If a student reenters after the 180 days, the student is considered a transfer student and enters a new payment period.

IT IS IMPORTANT THAT YOU KEEP COPIES OF THE ENROLLMENT AGREEMENT, FINANCIAL AID PAPERS, RECEIPTS, OR ANY OTHER INFORMATION THAT DOCUMENTS THE MONIES PAID TO THE SCHOOL.

Internal Refund Policy

Cambridge Junior College provides a pro rata refund of nonfederal and federal student financial aid program moneys paid for institutional charges to students who have completed 60 percent or less of the period of attendance. A non-pro rata refund will be calculated for students who completed greater than 60% of the period. The student balance is determined in the following manner. For diploma students who completed 60% or less of the period, the amount of earned tuition is calculated by taking the hourly charge for the program (total tuition charges for the period divided by the number of clock hours in the period) multiplied by the number of clock hours the student was scheduled to attend up to their last day of attendance. For degree students who completed 60% or less of the period, the amount of earned tuition is calculated by taking the daily charge for the program (total tuition charges for the period divided by the number of days in the period) multiplied by the number of days the student was scheduled to attend up to their last day of attendance. For students who completed greater than 60% of the period, 100% of the tuition charges for the period are considered earned. Other earned institutional charges (such as the registration fee, books/supplies and other earned charges) are then added to the amount of earned tuition. If the student received Title IV payments (net of refunds), or is scheduled to receive a Pell post-withdrawal Title IV disbursement or student approved Direct Loan post withdrawal disbursement, these along with any non-title IV payments (net of refunds) are subtracted from the internal balance calculation. Prior period balances (for the current academic year) and balances from prior academic years (up to $200 if authorized by the student) are then added to this amount. If this leaves a credit balance, a refund in the amount of the credit is made to the student, or to the source of the funds (depending on the requirements or authorizations the student signed) within 45 days of the date of determination of withdrawal or dismissal. If Cal Grant funds were utilized, the portion to be returned to the Commission on behalf of the State will be calculated. Cal Grant funds may not be used for reimbursement to the federal government. Information regarding any applicable third party funding agency's refund policy can be obtained from the financial aid office. Written notification of withdrawal from the student is not required for refund payment. For students wish to cancel their program, see Student's Right to Cancel in the school catalog.

Veterans Refund Policy

Advance payments from Department of Veterans Affairs of fees and other charges made directly to the school on the student's behalf who fail to enter courses, withdraw, or who are discontinued prior to completion of the course, any unused portion of tuition, fees, and other charges is refunded. Any amount in excess of non-refundable books, supplies and Registration fee is subject to proration. For students in degree programs, the exact pro-rata will be determined by the ratio of number of days of instruction completed by the veteran to the total number of instructional days in the period for which advance payments have been made. For students enrolled in diploma programs the exact pro-rata will be determined by the ratio of number of clock hours of instruction completed by the veteran to the total number of instructional clock hours in the period for which advance payments have been made. The VA computes the refund calculation and notifies Cambridge if a refund is due from Cambridge.

If the student received advance payments but never attended, 100% of advance payments from the Department of Veterans Affairs are refunded to the VA. If the student received advance payments and drops or changes enrollment level, an overpayment may be created by the VA in the student's account that the student is responsible for repaying. Refunds will be made within 45 days of the date of determination of withdrawal or dismissal. Written notification of withdrawal from the student is not required for refund payment.

Re-Entry Policy

A dismissed student, withdrawn student or student who cancelled during their trial period, can petition to re-enter if they officially withdrew from the institution in writing, or sent a signed letter to the institution in order to withdraw, or signed a dismissal form prior to being dismissed, or signed a notice of cancellation if discontinuing trial period of attendance. Students who did not contact the school by these methods will not be considered for re-entry, unless they had mitigating circumstances such as being hospitalized and unable to contact the school and can provide proof of such circumstances. If a withdrawn or dismissed student, the student must also have been meeting the following minimum standards at the time of separation from the school: CGPA of 2.0 and Cumulative Attendance of 80%. The requirement of 80% attendance can be waived if the student can prove that hospitalization, being under the care of a physician, or other mitigating circumstances resulted in not meeting the standard. At the time of petition, the student must also meet admissions requirements and be able to meet all Satisfactory Academic Progress and graduation requirements for the program by the anticipated evaluations. If a student was dismissed due to misconduct or improper conduct, or has ceased enrollment more than once from the same program, he or she is not eligible for re-entry. If a student has ceased enrollment more than once from multiple programs, but not twice from the same program, re-entry will be considered only if there ARE mitigating circumstances. Any instances of improper conduct after dismissal will also disqualify the student for re-entry.

A dismissed student, withdrawn student or student who cancelled their program during the trial period can re-enter only after applying for reconsideration in writing to determine if the required standards can be maintained. If it is deemed that the student will not benefit from completing their program, the request for re-entry will be denied. Cambridge Junior College has the right to refuse any student re-entry for any reason. To re-enter a student must

write a letter requesting to re-enter that includes what happened to cause to his/her departure, why he/she feels he/she can successfully finish the program at that time, and how they feel the training will benefit them. This letter must be delivered to the Director. At that time the Director determines the best time for the student to return based on the classes he/she may need and class availability, that information is provided to financial aid. The student will be scheduled to meet with financial aid to determine eligibility for financial aid and to make financial arrangements. A degree student cannot re-enter and receive Title IV for a program for which they received full Title IV funding. Students in this situation must make private payment arrangements or have other outside funding that can cover the cost of the program. The student must pay any outstanding balance due or bad debt from their previous enrollment that will not be covered by financial aid and meet with financial aid to determine payment for the remaining program. If at that point the student wants to continue their petition to return, the student will be scheduled to attend a staff and faculty meeting to hear the student's presentation on why they should be re-admitted. The panel of all available staff and faculty will vote to make the determination. The vote must be unanimous for the student to be re-accepted into the program. If the panel has concerns based on the student's academic history as to whether or not the student will be able to succeed in the program, instead of denying the student's return, (in the case of dismissed or withdrawn students), they may offer the student an evaluation period that consists of auditing a course (or courses) he/she has already passed at no charge to demonstrate whether he/she can meet the academic standards established for this evaluation period. If at any point during the evaluation period it is evident that the student would be unable to meet the standards by the end of the period, he/she will be notified that the re-entry petition has been denied. By the end of the period the student must meet the following standards for the evaluation period pass each course with a grade of C or better, Attendance=90% for that isolated evaluation period. The audited course will not appear in the student's record. If the student met these standards and met conduct and other standards required, the re-entry will be accepted. The student will be notified of the panel's decision. If the student is accepted, he/she must follow all admissions practices as of the time they return, which may be different than when they initially enrolled. Re-entry can only occur at the beginning of a module or term, and at a time designated by the Director. For all programs students must re-enroll within 18 months of their last date of attendance to be eligible to continue the program without re-taking courses. If the program has changed within the 18-month re-entry period the student may have to take courses that were not originally part of the program to graduate. Students who re-enter after 18 months of their last date of attendance must repeat the program in its entirety. All current tuition and fees will be assessed for repeating the program. A student will re-enter in the same financial aid and academic status they held at the time of the student's last SAP evaluation (i.e. on academic probation, financial aid warning or financial aid probation (academic probation) or in satisfactory academic progress). The determination of whether the re-entry will be accepted or denied may take several months from the time the student first appears in front of the panel. Once approved, actual re-entry can only occur when classes are available and the Director of Education has established an uninterrupted schedule for the student. Medical Assistant students who have previously completed Capstone will be required to re-take Capstone at no additional charge prior to beginning Externship. If the student is re-entering into the same program, the previous grades earned will remain on record and will be calculated into the student's CGPA and will count into cumulative course completion (pace). Prior attendance will also remain on record and will count in cumulative attendance. If the student is re-entering into a different program, the actual grades earned will be evaluated and any that can be transferred into the new program will be transferred to the new program with a grade of TC noting transfer credit or clock hours. This grade will not be averaged into the student's GPA or CGPA. Transfer credit or clock hours is considered when determining progress toward maximum program completion. The student will be awarded the appropriate credits or clock hours for program completion. The credits will affect the pace (cumulative course completion) rate on the SAP. Transferred clock hours do not affect pace (cumulative course completion). Attendance for the time spent in the original program will not be transferred to the new program and will not count in cumulative attendance.

Examination of Student Records – Student's Rights Under The Family Education Rights and Privacy Act (FERPA)

A parent or eligible student has the right to review and inspect education records within 45 days of the day Cambridge Junior College receives the request. The student must submit the request in writing to the registrar, identifying the records they wish to examine. The request must be dated and must include the students first and last name (as used while attending the institution), dates attending and program name. Students must also note a current address and phone number where they may be contacted. The registrar will respond to the request by contacting the student in person (if still in attendance), or via phone or mail and will notify the student of the time and place where the records may be inspected.

If a student feels his/or education records are inaccurate or misleading and need to be amended, he/she has the right to request an amendment by notifying the Director in writing. The notification must include a specific reference to the part of the record they want changed and specify why it is inaccurate or misleading. (Grades of students will not be amended beyond the end of the module following the date the grade was issued. Students are expected to review their grades as they receive their grade reports at the end of each module, and contact the Director immediately if an error is suspected.) The request must also contain the student's first and last name (as used while attending the institution), dates attending and program. Students must also note a current address and phone number where they may be contacted. The institution shall respond to reasonable requests for explanations and interpretations of records. If Cambridge Junior College decides not to amend the record as requested by the student, the institution will notify the student of the decision and advise the student of his/her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of a right to a hearing.

If circumstances effectively prevent the parent or eligible student from exercising the right to inspect and review the student's education records, the institution shall provide the parent or eligible student with a copy of the records requested.

Students have the right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent. One exception, which permits disclosure without consent, is disclosure to school officials with legitimate educational interests. A school official is a person employed by Cambridge Junior College in and administrative, supervisory, academic or research or support staff position (including law enforcement unit personnel & health staff if applicable); a person or company with whom Cambridge Junior College has contracted (such as an attorney, auditor or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as disciplinary or grievance committee or assisting another institutional official in performing his/her tasks. An institutional official has a legitimate educational interest if the official needs to review an education record in order to fulfill his/her professional responsibility. A student also has the right to file a complaint with the US Department of Education regarding and alleged violation of this act. The Office's address is: Family Policy Compliance Office, US Department of Education, 400 Maryland Ave., SW., Washington, DC 20202-4605

The "U.S.A Patriot Act", which was effective October 26, 2001, established the following exceptions relative to the release of information from institutional files:
Ex Parte Orders-Cambridge Junior College can disclose, without consent or knowledge of a student or parent, personally identifiable information form a student's records to representatives of the Attorney General of the United States in response to an ex parte order in connection with the investigation or prosecution of terrorism crimes. An ex parte order is an order issued by a court without notice to an adverse party. When Cambridge Junior College makes a disclosure pursuant to an ex parte order, it is not required to record that disclosure information in the student's file.
Lawfully Issued Subpoenas and Court Orders-In the following contexts, an institution can disclose, without consent, information from a student's education records in order to comply with a lawfully issued subpoena or court order:
1. Grand Jury Subpoenas; 2. Law Enforcement Subpoenas – For these subpoenas, the court may order Cambridge Junior College not to disclose to anyone the existence or contents of the subpoena or our response. If the court so orders, neither the prior notification requirements nor the recording requirements would apply.
Health or Safety Emergency – Cambridge Junior College is permitted to disclose personally identifiable information from a student's education record without written consent of the student in the case of an immediate threat to health or safety of students or other individuals. This is limited to a situation that presents imminent danger or to a situation that required the immediate need for the disclosure to avert or diffuse serious threats to the safety or health of a student or other individuals.
Disclosures to the Bureau of Citizenship and Immigration Service (BCIS) – Cambridge Junior College may release personally identifiable information of a student who has signed a form I-20 and any student attending on an M-1 or J-1 visa to the BSIC.

Family Education Rights and Privacy Act (FERPA) Complaints

Complaints of Alleged Violations must be timely submitted, no later 180 days from the date the student learned of the circumstances of the alleged violation. It must contain specific allegations of fact giving reasonable cause to believe that a violation occurred. This includes relevant dates, such as the date of a request or a disclosure and the date the student learned of the alleged violation, as well as the names and titles of those school officials and other third parties involved; a specific description of the education record around which the alleged violation occurred; and, a description of any contact with school officials regarding the matter, including dates and estimated times of telephone regarding the matter. Calls and/or any copies of any correspondence exchanged between the student and the school regarding the matter. It must also contain the name and address of the school and any additional information that would be helpful in the consideration of the complaint. The complaint must be addressed to:

Family Compliance Office
US Department of Education
400 Maryland Ave, SW
Washington, DC 20202-5920

Required Study Time

In order to complete the required course assignments, each student is expected to spend outside time studying. It is estimated that at a minimum each student will spend 2 hours of out of class time studying for every hour spent in class. The amount of time each student will spend studying will vary according to the individual student's abilities. Each student is responsible for reading all study materials issued and must turn in assignments at designated times.

Clothing and Personal Property

All personal property is the sole responsibility of the student. The institution does not assume liability for any loss or damage.

Dress Code

A clean, neat appearance and decent, modest apparel in good repair is required. Medical Assistant and Medical Office Receptionist Program students are required to wear Cambridge scrubs and closed-toe shoes. Outerwear such as a lab coat, sweater, etc. is allowed as long as it is solid in color with no graphics and is appropriate with the uniform Hoods on the hoodies are prohibited from being worn on the head and hats are prohibited. Coats and jackets are prohibited once you enter the classroom. Undershirts that are solid in color with no graphics may be worn to stay warm and cover tattoos. Flip flop shoes are not permitted and no hats of any kind shall be worn in the classroom. All tattoos must be covered. Only one set of earrings the size of a dime or less are allowed. No other piercings may show. Students are issued a student name tag within the first week of enrollment. This tag must be worn and visible at all times on-campus and on externship. If you lose your name tag, please notify your instructor. Scented products such as perfumes and tobacco products can cause sniffling, dizziness, headaches, nausea and breathing problems. Some reactions, like shortness of breath, are particularly severe for people with preexisting respiratory conditions, such as asthma and chronic obstructive pulmonary disease. For that reason we have adopted a policy that does not allow excessive scents. These guidelines are to prepare our students for future employment. We reserve the right to refuse admittance to students or visitors who are dressed inappropriately. Students who do not adhere to the dress code policy could have their enrollment terminated.

Conduct

The institution reserves the right to dismiss any student whose conduct, poor attendance or scholastic performance does not meet our standards. Such conduct includes, but is not limited to, dishonesty; unprofessional, rude or disruptive conduct; copyright infringement; plagiarism (see Academic Integrity below); use of profanity; noncompliance with safety rules; unruly or violent conduct toward instructors, staff or other students; the use of alcohol or drugs on the institution's property; conviction of a drug violation or any other unlawful activities. If conduct becomes violent or involves physical contact with a fellow student, staff or faculty member or involves any unlawful activity, the police will be contacted immediately. Use of cell phones, pagers and other outside electronics are not permitted in the classroom unless authorized by the instructor and used for academic purposes. Use of school equipment is limited to assignments only and not for personal use.

Academic Integrity, Student Privacy & Student Authentication

Cambridge Junior College enforces the highest standards of academic integrity, to create the best learning opportunities for students and to prepare students to become valuable members of the workforce. It is expected that all students, staff and faculty will keep their logins, passwords and authentication information secure and will not share them with others. Passwords are required to be changed every 2 months. It is considered a breach of academic honesty for students to employ any form of deception in the completion of academic work, including but not limited to:

- copying work, ideas, or projects from any other person or media
- allowing another person to copy or borrow original work in any form
- allowing another person to copy answers on a quiz or test

- representing the work of another person or source as one's own
- plagiarism in any form, including failing to give credit to the source of words, ideas, or work from any other person, printed material, or website
- sharing login and password and authentication information

When a violation of this policy occurs, disciplinary action will be taken. Subject to the severity of the violation and/or number of occurrences, academic dishonesty may result in an "F" grade for an assignment, project, exam, or the course itself, or may result in dismissal from the College. All violations of the Academic Integrity Policy are documented and made a permanent part of a student's record.

Copyright Infringement Policy

It is prohibited to access and illegally download or distribute person to person copyrighted material and any other illegal acts leading to copyright infringement including peer-to-peer file sharing. Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than $750 and not more than $30,000 per work infringed. For "willful" infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense. For more information, please see the Web site of the U.S. Copyright Office at www.copyright.gov, especially their FAQ's at www.copyright.gov/help/faq.

To legally obtain copyrighted materials they must be purchased. The school's on-line library is a legal, direct source for information needed for class projects or research. A monitoring system to detect Illegal downloads and distribution of copyrighted materials (including authorized peer-to-peer file sharing) is conducted at least on a quarterly basis. If copyright infringement is detected it is cause for termination or dismissal and may subject the guilty party to civil and criminal liabilities as previously outlined.

Cambridge educates its students about this policy in the admissions process consumer information that is provided and acknowledged by the student signing the policy. This is retained in the student's permanent file. The student is also updated annually about the policy when the Annual Notice is distributed and signed. Staff & faculty are informed about this policy through the policies & procedures manual and the employee disclosures that are signed during the hiring process. They are also updated during the annual review of the policies and procedures manual and quarterly security results from our quarterly monitoring reports. The best legal alternative to illegal downloading or acquiring of copyrighted material is the use of the on-library and the creation of documents based on the person's own knowledge that is not gained from outside resources.

Smoking

Cambridge Junior College's campuses are non-smoking campuses. Smoking will not be permitted anywhere on campus. Smoking on-campus is grounds for dismissal.

Drug and Alcohol Policy

In compliance with the Drug-Free Schools and Communities Act Amendment of 1989 (Public Law 101-226), student, staff faculty, or any employee of Cambridge Junior College shall not engage in the unauthorized or unlawful manufacture, distribution, dispensation, possession, use/abuse of alcohol and/or illicit drugs on college property or as part of any college activity.

There are several health risks associated with the use of illicit drugs and alcohol. The use and abuse of drugs and /or alcohol can lead to accidents, injury and medical emergencies. All drugs are toxic or poisonous when abused. Some health risks associated with the abuse of drugs include depression, confusion, sleep disorders, hallucinations, heart and liver damage. Serious short and long-term health problems can develop as a result of continued drug abuse. As a depressant, alcohol depresses the central nervous system and may result in physical damage and can increase you risk of being involved in an auto accident.

Students or employees who are in interested in seeking assistance for drug or alcohol abuse should contact the Director for a list of outside agencies who can assist them. All information received from the students will be treated confidentially.

Any student who is convicted of the unlawful manufacture, distribution, dispensation, possession, use, or abuse of illicit drugs or alcohol is subject to criminal penalties under local, state, or federal law. State and Federal Laws define a

number of substances as "drugs" with sanctions related to their possession, sale, use and manufacture varying by type of substance and abuse. These penalties range in severity from a fine of $100 up to $8,000,000 and/or life imprisonment. The exact penalty assessed depends upon the nature and the severity of the individual offense. Those convicted can also face the denial of Federal benefits, such as student loans and grants for up to one year for the first offense and up to five years for subsequent offenses.

The college will impose penalties against students who violate the Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226). Cambridge Junior College reserves the right to terminate students and/or employees who violate this policy and refer to the proper authorities for prosecution.

For a more detailed version of the Drug and Alcohol Policy and Prevention and Drug Violations and further information and list of resources please visit our website at www.cambridge.edu or contact the Director at (530) 674-9199, or in person at 990-A Klamath Lane, Yuba City, CA 95991. This complete policy is distributed to both prospective students, current students and all employees each year. This policy undergoes a biennial review.

Drug Violations

If you are convicted of a drug violation, you must report the conviction to the Director. Conviction of a drug violation will result in a loss of Title IV eligibility and dismissal from Cambridge Junior College. Students who lose aid as a result of this will receive a timely notice of the manner in which he/she can regain aid. Students dismissed from Cambridge Junior College due to a drug conviction are not eligible for re-entry and as a result are not eligible to have their Title IV eligibility resumed at this institution.

Individual Classes

Cambridge Junior College offers individual classes, which are part of an approved program. Students may select one or more classes. Students will receive a certificate of completion for the class stating the number of clock hours or credits, but will not receive a diploma for the program. The cost of an individual class is $22.00 per hour plus book and supplies and a one-time Registration fee of $100.00. Periodically Cambridge offers a schedule of various training workshops, interested students should contact an Admissions Officer for this schedule. These workshops have different pricing schedules.

Sexual Harassment

Cambridge Junior College is committed to maintaining a learning environment that is free from sexual harassment, sexual discrimination and sexual violence. Sexual discrimination, sexual harassment and sexual violence are prohibited and are considered sexual misconduct violations. Types of sexual harassment include quid pro quo and hostile environment. Sexual Harassment includes but is not limited to: Verbal harassment or abuse, subtle pressure for sexual activity, persistent remarks about another person's clothing, body or sexual activities, unnecessary touching, patting, pinching, or brushing against another person's body, demanding sexual favors accompanied by implied or overt threats, disparaging comments about women or men as a group and the use of sexist humor or demeaning sexual allusions. Sexual Violence refers to the physical sexual acts perpetrated against a person's will or where a person is incapable of giving consent due to the victim's use of drugs or alcohol or due to an intellectual or other disability. The Campus Director is the designated title IX coordinator and staff, faculty and students are to report any incidences of sexual harassment or sexual discrimination directly to the Campus Director. If the Campus Director is the one being accused of the action, the incident is to be reported to the Director of Education. The nature of the incident is to be reported and an inquiry into the event will begin. If the event involved sexual violence the police will be contacted and the victim will report the crime. A sexual misconduct violation can result in consequences up to and including criminal charges and dismissal from the college. For more information on sexual assault prevention and our response to sexual assault violations please see the campus security report on the website www.cambridge.edu.

Notice of Non-discrimination

Cambridge Junior College does not discriminate on the basis of race, sex, color, sexual orientation, gender identity or its expression, disability, religion, age, veteran status or national or ethnic origin, genetic information in its admission, employment, educational policies, scholarship or other financial aid programs or in access to other College administered programs. Cambridge Junior College affirms that it admits students and selects employees regardless of race, sex, color, sexual orientation, gender identity or its expression, disability, religion, age, veteran status or national or ethnic origin, genetic information and thereafter accords them all the rights and privileges generally made available to students or employees at the College. The College is strongly committed to basing judgments about individuals solely upon their qualifications and abilities, and to protecting individual rights of privacy, association, belief and expression. Inquiries concerning the application of Title IX may be referred to the Director at the following: 990 'A' Klamath Lane, Yuba City, CA 95993 (530) 674-9199.

Visitors

There are no visitors or children allowed into the classrooms during class. Please make arrangements to leave children and/or relatives at home.

Grievance Procedure - BPPE

Any student experiencing conflict or having a complaint should first talk to an instructor. If the matter cannot be successfully resolved, the student should request a meeting with the Director, or may contact the Director in writing at Cambridge Junior College, 990 'A' Klamath Lane, Yuba City, CA 95993. A student or any member of the public may file a complaint by communicating orally or in writing. If an oral complaint is not resolved within a reasonable period and the student complains of the same matter, the institute shall advise that the complaint must be submitted in writing and that the institution has 10 working days to provide a written response to the complaint.

A student or any member of the public may file a complaint about this institution with Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form, which can be obtained on the bureau's Internet Web site, www.bppe.ca.gov.

Mailing Address: P.O. Box 980818, West Sacramento, CA 95798-0818

STUDENT COMPLAINT PROCEDURE - ACCSC

Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints reviewed by the Commission must be in written form and should grant permission for the Commission to forward a copy of the complaint to the school for a response. This can be accomplished by filing the ACCSC Complaint Form. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission. Please direct all inquiries to:

Accrediting Commission of Career Schools & Colleges
2101 Wilson Boulevard, Suite 302
Arlington, VA 22201
(703) 247-4212
www.accsc.org

A copy of the ACCSC Complaint Form is available at the school and can be obtained by contacting Campus Director or online at www.accsc.org.

Questions

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax: (916) 263-1897.

Instructional Delivery Methods

Cambridge Junior College delivers instruction on-campus for the Medical Assistant diploma and Medical Office Reception diploma programs. The Associate and Bachelor Degree programs are delivered using a hybrid method. The hybrid method consists of part of the program time spent on-campus with the remaining time spent outside of school using online technology and a learning management system. Students who enroll in a hybrid program can expect to attend 2 nights a week from 5:45 to 9:45 pm with the remaining time spent online using the Learning Management System online anytime from anywhere (including the school computer labs) during normal business hours if a class is not scheduled in the labs. To participate in hybrid programs students must complete a questionnaire that helps determine previous experience and technical abilities. Then during orientation students will have the opportunity to login the learning management system and the online library to determine whether the student is comfortable with the online environment. Both of these activities are requirements prior to starting the hybrid programs. The maximum class size is 30 students in any course.

Hybrid Online Assignment Grading Policy

Once student lessons, homework, or projects are received by the instructor, the student can expect the online gradebook to be updated within a 10 days of receipt. For specific feedback or questions on the grading, the instructor can be emailed or met with in person to review.

Online Library

Cambridge Junior College provides an online library that can be accessed through our homepage at www.cambridge.edu and clicking the Student Login link. At student orientation the students are given library instructions and shown how to use the library and the librarian service. Students will receive their online username and password when they begin classes and have access to the library from computers provided on-campus and from any other location with Internet service during the time they are actively enrolled in their program of study. The library includes access to databases, journals and e-books relevant to the programs we offer. Also featured will be e-

books in the student's major areas of study to use for reference. The library is staffed online by librarians holding MLS, MLIS or equivalent Master's degrees to our students 24 hours a day, 7 days a week to assist students in their research. All communication between the students and librarians are monitored to ensure the highest level of service to our students. Each program encourages use of the library through research assignments.

Hybrid Class Computer Requirements

Students purchase tablets as part of their total program costs. Students are also able to use the computer lab on-campus to complete their coursework for hybrid programs, therefore it is not required to have access to a computer off-campus. If a student has access to a computer off-campus they will need to meet the following computer requirements to access the courses properly:

General Workstation/Laptop Requirements:

The following requirements must be met the Moodle Learning Management System to be used:

Items	Options
Operating Systems:	• Microsoft Windows XP or higher (Vista, 7,8)* • Macintosh OS X 10.5 or higher (10.6, 10.7) *IE 10 has not been confirmed as fully compatible and is not recommended at this time.
RAM:	• 1GB for optimal experience (512 MB may be sufficient for some users, provided they are not using a large number of applications simultaneously, but navigation may be significantly slower)
Resolution:	• 1024 X 576 or higher
Media:	• Soundcard and Speakers/Headphones • Microphone required for certain courses
Plugins:	• Sun Java 7 • Flash Player Version 10 or higher • QuickTime Version 7 or higher • Real Player required for certain courses • Jaws 11 or higher (for accessibility)
Browsers	• Firefox 24® and later • ChromeTM 30 and later • Safari® 6 and later • Internet Explorer® 9 Some configuration options for Internet Explorer may make certain features of Blackboard Learn difficult to use.* *At this time, IE 10 and the Edge browser have not been fully tested to confirm compatibility.

Student Interaction

Providing opportunity for students to interact with others and their instructors is a valuable part of the Cambridge Junior College learning environment. Instructors provide opportunities for students to work in groups for required class projects to facilitate an interactive environment. Instructors encourage students to form out-of-class study groups as well. Class discussions and the sharing of individual perspectives are also a part of all classes taught at Cambridge Junior College.

Student Services

Prior to starting classes, new students attend a formal orientation, at which time the institution's programs and general policies and procedures are explained. After students start class academic advising is available to support students in maintaining satisfactory academic progress, achieving successful educational and student achievement outcomes and making informed decisions concerning training and employment. For these services, a meeting can be arranged with the Campus Director. The Campus Director may facilitate advising for relevant coping skills (life, career development, budget and personal financial planning skills), general development appropriate to higher education students; academic advising; testing and tutoring services; and information concerning housing, transportation, and childcare.

The Campus Director also monitors attendance records and leaves of absence as well as graduate career services assistance. Career Services is a vital part of the student services program and is described below.

Career Services Assistance – Graduates

The Career Services student service begins with the career action plan meeting the first week the student begins school. Throughout the programs, presentations are made in the classroom for professional career development topics by career services as an integral part of preparing the students for their job search. Instructors also speak on career topics throughout the curriculum. All graduates are expected to participate in the career services assistance program. Career services assistance consists of working with soon-to-be graduates and graduates of the institution's programs to secure employment. This includes assisting graduates with resume writing and interview techniques, advising of job openings and assisting graduates as they apply for positions. Graduates may continue to utilize the institution's career services assistance program at no additional cost. Cambridge Junior College makes no guarantee of employment for prospective students, current students or students who have separated from the institution. Our programs are designed to meet the employer needs in the state of California.

Student Housing

All programs offered are non-residential. Cambridge Junior College is not responsible to find or assist students in finding housing. No student housing is available on-campus. Housing is available in the Yuba City area starting at approximately $500 a month.

Emergency Response & Evacuation Procedures

In the event of an emergency the following emergency response & evacuation procedures are used:

1. Campus Director will immediately notify campus community in event of an emergency by ringing the campus bell and announcing the nature of the emergency.
2. Prior to the notification, the Director will verify and confirm the emergency by physically viewing the emergency. Once confirmed that the emergency is authentic, the Director will initiate the notification system.
3. The larger surrounding community will be notified by the Director or designated staff such as the receptionist placing a call to the local police or 911.
4. This emergency response and evacuation procedure will be tested on an annual basis.
5. Types of emergency situations include but are not limited to earthquake, fire, bomb threats, chemical spills, and shooter in the area or in the school.
6. If the emergency is an earthquake, the take shelter in place policy will be initiated. Students, faculty and staff will be directed to stay in place and take shelter under tables or desks. The director or emergency personnel will direct students, staff and faculty once the event has ended and it is deemed safe to exit the building or resume classes.
7. If the emergency is a violent intruder or active shooter in the school or area, the ALICE plan will be initiated. The staff or instructor will determine the action to follow based for their group of students based on the information they have. **Students may make their own independent decision**. ALICE stands for: Alert, Lockdown, Inform, Counter, Evacuate.

Alert means to notify those on campus that an intruder is present and any details that are available about the situation. Texting may be the best form of urgent communications and updates. Alerting the authorities via 911 is also a priority.

Lockdown means barricade windows and doors, silence mobile devices, turn off lights, prepare to evacuate or counter attack the intruder if needed.

Inform means to communicate shooters location in real time to staff, faculty, students and authorities. Texting staff faculty may be the best form of urgent communications and updates. Social media is not to be used for communication. Informing authorities of updates verbally via 911 is also a priority.

Counter means to create noise, distraction, distance, movement, disrupt, disburse so people are not grouped together, and physically attack the intruder to diminish the shooters ability to shoot accurately.

Evacuate means that when safe to do so, remove yourself from the danger zone. Exit with your hands up, calmly. Do not run out pointing, acting frantic and shouting at the police as this may distract from identifying the actual intruders. Walk to a designated safety zone and do not try to leave in your as this will cause the police not to be able to secure the area. The designated safety zones in Yuba City are to the east at the Tractor Supply Parking lot or to the South at the Feather River Academy in front of Boyd Hall. These steps do not need to occur in this order depending on the situation. For example you may be able to alert and evacuate at the same time without ever needing to lockdown.

For anyone remaining on campus, the police will direct students, staff and faculty once the event has ended and it is deemed safe to exit the building.

8. If the emergency is that of a fire, bomb threat or chemical spill, the bell will be sounded to evacuate the building. Administrators, staff, and faculty will be responsible for directing the evacuation. If possible, instructors should take their student roster and point students to the nearest unobstructed exit. If possible, the staff member/instructor closest to the student lounge and restrooms makes sure people are exiting from these areas. Provided it does not pose a danger, the registrar, receptionist, and financial aid staff lock their fire proof filing cabinets before leaving the building. For the Yuba Campus all staff, faculty and students will meet at the west end of the parking lot near the

benches. If this is too close to the fire or event leading to the evacuation, move behind the west building but do your best to remain within visual site of the CJC building so others know where to go.

Accounting for students and staff:
Instructors will use their class rosters to account for their students. If anyone is missing please notify a staff member and confirm that the student is not outside the building. Once confirmed that anyone is missing, notify the fire department or other emergency response team that is on site immediately. Ask others if this person went home early. Even if someone confirms the student went home early unless they can be reached by phone, notify the fire department or other emergency response team of the possibility that someone may still be in the building. The Director and staff should also confirm all staff and faculty members are present.

Returning to the building:
Once the Director or an administrator confirms with the response team that it is safe to return, school will resume.

Identity Theft Prevention and Red Flags
It is our goal to detect, prevent, and mitigate identity theft. We have implemented the following measures:

1. Maintain student records in locked fire proof cabinets accessible to only a few key staff members
2. No printing of social security numbers on forms or reports, except when required by government agencies
3. Timely shredding of confidential documents
4. Password protection and updates for all employees
5. Password protected access to student records with employee access as needed
6. Monitoring of information security and network security
7. Checking for falsified identification and inconsistent personally identifiable information and reporting these activities to the Director for further evaluation. If it is deemed that identity theft has occurred, the Director will notify law enforcement.

If a breach is identified, proper measures will be taken and the student will be notified. **This policy is tested annually.**

Financial Assistance
Financial assistance is available to those who qualify. Types of assistance currently available to students include: WIOA funding when available. Payment plans may also be provided by Cambridge Junior College and are available to students who need to pay the balance of tuition and fees per academic year and who are able to make installments to pay in full within the agreed upon period with a maximum of 4 installments over a term of less than a year. Advance payment is not required for any period of enrollment. A student is expected to fulfill financial arrangements to pay for the costs associated with each payment period by the end of that period.

The following need and non-need based financial aid is available to students who qualify and are enrolled in the Medical Assistant, Medical Office Receptionist and Associate Degree in Business Administration with emphasis in Accounting programs: 1) Pell Grants 2) Federal Supplemental Educational Opportunity Grant Program (FSEOG) 3) Federal Work-Study Program (FWS) 4) Unsubsidized Direct Student Loans 5) Subsidized Direct Student Loans and Direct Plus Loans (loans to parents) and 6) Cal Grants . For more information on how to apply for financial aid, visit the financial aid office. Students are free to seek and secure private lending on their own to assist with covering costs related to their education. Cambridge does not have a list of private lenders to whom students may contact for such funding.

If a student obtains loans to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund. If the student received federal student financial aid funds, and the student withdraws or is dismissed, the student could be entitled to a refund of the monies not paid from federal student financial aid program funds. Please refer to the refund policy for a more clear explanation of how the refund(s) is determined.

Students should consider their potential eligibility for federal student aid before considering payment plans, private student loans or alternative financing programs.

Financial Responsibility
If you obtain a student loan, you are responsible for repaying the full amount of the loan plus any interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds. If a student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

Payment Plans
Payment plans may also be provided by Cambridge Junior College and are available to students who need to pay the balance of tuition and fees per academic year and who are able to make installments to pay in full within the agreed upon period. Students who receive a payment plan through the school are charged the same as outlined in the Billing and Collection of Tuition and Fees section of the catalog. Payment plans are non interest bearing and are payable as outlined in the payment plan. The term of a College payment plan is always one year or less, and the payments must be made in four or fewer installments

Application Process for Payment Plans
Students wishing to apply for a non-interest bearing payment plan must meet with a financial aid administrator to discuss his or her options and the amount to be covered by the payment plan. A student is given a Payment Plan Options Form and selects a payment option ranging from one to four installments. The Financial Aid Administrator will then establish a payment plan based on the amount to be funded and the number of installments the student has selected. The student will then sign and date the payment plan, agreeing to the terms. The term of a College payment plan is always one year or less, and the payments must be made in four or fewer installments.

Billing and Collection of Tuition & Fees
Advance payment is not required for any period of enrollment. A student is expected to fulfill financial arrangements to pay for the costs associated with each payment period by the end of that period.

A student is not obligated for indebtedness that exceeds the current period of attendance until the period commences.

Tuition and fees are billed per payment period as outlined on the student enrollment agreement and in the school catalog. The first period starts on the student's start date and the second period starts at the midpoint of the student's program. For students in multiple year programs, the third period starts on the first day of the student's start of year 2 of the program, the fourth period starts on the student's midpoint of year 2 of the program and period 5 starts on the student's start of year 3 of the program.

Collection of all tuition and fees is determined based on student packaging in the financial aid department. If the student has a payment plan, the terms of the payment plan are outlined in the plan contract. If a student fails to follow through on his/her financial commitment, the student may be dismissed. If the student has Title IV funding, collection of this funding is typically in the second month of enrollment and shortly after the student reaches the midpoint of each academic year.

Tuition Discount
Any student who pays his/her tuition and fees in full within the first two weeks of class will receive a 10% tuition discount on the total tuition charged for the program. Payment must be in cash, check or credit card. Payment by a referring agency or government entity does not qualify for the cash discount.

Any student who is a full-time Cambridge Junior College employee or spouse or child of a full-time Cambridge Junior College employee will receive a 25% tuition discount on the total tuition charged for the program.

Import Competition Displaced Worker Tuition Discount
If increased import competition has contributed significantly to a student's unemployment, and the student has applied for and received approval for Trade Adjustment Assistance (TAA) and is eligible to receive Trade Readjustment Allowances (TRA), the student is eligible to apply for and receive a tuition discount in the form of a tuition credit in the amount of $500.00 for diploma programs and $1,500.00 for the Associate Degree program at Cambridge Junior College. In order to qualify for the tuition discount, students must submit proof that they are eligible for TAA and TRA from their local EDD office. For more information or to see if you qualify for TAA and TRA, please contact your nearest EDD Workforce Services office, listed under "Employment Development Department Job Service" in the state government section of telephone directory.

Cal Grant Confirmation of Eligibility
For details on how to apply for a Cal Grant and the deadlines, please see the financial aid department.

Cambridge Junior College will confirm that the recipient meets eligibility and program requirements specified at the time Cal Grant funds are paid to the recipient or the recipient's account using all existing information [including but not limited to Institutional Student Information Record (ISIR), student self-certification, federal verification documentation] in the possession of the Institution [CEC 69432.7(k)]. Cambridge Junior College will resolve any conflicting information (pursuant to the FSA Handbook Vol. 1) that may affect the disbursement of Cal Grant funds. Eligibility requirements that must be verified include the following.

1) The recipient is a U.S. citizen or an eligible non-citizen [CEC 69433.9(a)].

2) In the case of the recipient without lawful immigration status, Cambridge Junior College does no admit such students, but if it did, the institution must
maintain an affidavit executed by the recipient stating that the recipient has filed an application to legalize his or her immigration status or will file an application as soon as he or she is eligible to do so unless the recipient is a U Visa holder. (CEC 69508.5, 68130.5).
3) The recipient has met U.S. Selective Service requirements [CEC 69433.9(b)].
4) The recipient is not in default on any Title IV educational loan or does not owe a refund on any Title IV grant (e.g. Federal Pell or Federal SEOG) or any State grant program administered by the Commission (CEC 69507.5) (CEC 69517.5) [CEC 69433.9(d)].
5) The recipient is not incarcerated [CEC 69433.9(c)].
6) The recipient meets the California State residency requirements for at least one year as of the residence determination date with the exception of those students under AB 540. legal California state resident for at least one year [CEC 68130.5)] as of the the first day of instruction of the term for the award year in which the student is enrolled as a Cal Grant recipient shall be the residence determination date for Cal Grant purposes OR the date the Commission uses to make the preliminary determination of California residency for purposes of offering a Cal Grant shall be the residence determination date for Cal Grant purposes.

Cambridge Junior College will resolve conflicting information in the possession of the institution. Conflicting information may include indicators on the ISIR such as

Permanent mailing address in a state other than CA
Driver's license issued by a state other than CA
Student's state of address not CA
Date of residence not more than a year prior to residence determination date
(If minor) parent's state of address not CA
(If minor) parent's date of residence not more than a year prior to residence determination date
OR any other information available at the institution which shows inconsistency with a claim of CA residency.

7) The recipient is enrolled in an eligible program or course of study [CEC 69433.5(e)].
8) The recipient does not have a bachelor's or professional degree before receiving a Cal Grant (except for post baccalaureate students enrolled in teaching credential programs) [CEC 69433.5(d)(2)].
9) The enrollment status for each recipient on the grant roster must be as defined in CEC 69432.7 and CCR 30004.
10) The new and renewal recipient demonstrates the minimum financial need required for a new or renewal Cal Grant award at the institution according to federal financial need methodology. (CEC 69432.9(b))
12) The recipient with a new and renewal award has family income and assets at/below the published Cal Grant ceilings [CEC 69432.7(k) and 69433.2
13) The recipient is complying the Institution's federal Title IV satisfactory academic progress policies. (CEC 69436(d)(3)(B))

Disbursement of Cal Grant Funds

Cal Grant funds will be disbursed to eligible recipients within 15 business days of determination of enrollment status when Cal Grant funds are available in the institution's account. The amount disbursed will be no more than that which the recipient is eligible to receive per payment period. The award of half-time or three quarter time recipient shall be prorated based on the participant's enrollment status. Payment transactions are reported through GDS WebGrants no later than 60 calendar days following the end of the Cal Grant payment period or final determination of eligibility. Payments are reported within 15 business days of disbursement but no later than 60 days following the end of the term. Any funds disbursed to a recipient in excess of that which the recipient is eligible to receive is considered an overpayment. Correct any CalGrant overpayment and return the overage to the commission, if necessary. Make all disbursements no later than 12/31 following the end of the award year. Disburse Cal Grant payment based on the recipient's enrollment status using the student's attendance status date for the Cal Grant term. Students will be given a written disbursement schedule consistent with terms and in accordance with the requirements specified for each educational program. Cambridge Junior College will use its institutional refund policy to determine the amount of Cal Grant funds to be returned to the Commission on behalf of the state. Cal Grant funds may not be used for reimbursement to the federal government. The institution must return Cal Grant funds to the Commission before refunding any other funding sources other than refunds to the federal Title IV program funds required by the Return of federal Title IV (R2T4) funds regulations.

Students have options regarding receipt of Cal Grant funds and have the ability to rescind their existing instructions at any time. Students have the option to either apply the "Access" or "Books & Supplies" portion to outstanding balances on the student's account of request personal receipt of the funds prior to disbursement. The student will be asked by the FAA to complete an Access or Books & Supplies Authorization form to designate the option they

choose. The student may make this request at any time; however, any cancellation only affects future payments. Students who fail to complete the form will have the "Access" or "Books & Supplies" portion refunded to them. Cal Grant funds are to be disbursed in term order (i.e., disburse the fall term payment before the winter or spring term payment). Cambridge Junior College is not required to keep a separate recipient signature on file to verify that the recipient received payment for Access or Books & Supplies payments. However, canceled checks or warrants with recipient endorsement must be retained as verification such as those attached to the institution's bank statements. Cambridge Junior College may mail checks to students. Tuition/fee awards are disbursed in an amount not to exceed the maximum value of the tuition award for the term, or the maximum tuition/fees charged, whichever is less. In the event that the student is receiving benefits from another financial aid source that is also restricted to tuition and fees, the Cal Grant tuition/fee payment amount must be adjusted or the other tuition-paying award can be returned so as not to exceed, in total, the amount of tuition/fees charged. In the event of other tuition awards, attempts should be made to preserve Cal Grant eligibility, since Cal Grants are a renewable source of aid. In the event that other non-tuition restricted aid has already been applied to the student's tuition/fee charges, or if the student has already paid their tuition/fees from their own funds, then Cal Grant tuition/fee funds may be released to the student. This is assuming the student has sufficient financial need for the payment. Should Cambridge Junior College disburse funds to a student prior to approval of a final state budget, any overpayment may be adjusted by reducing subsequent term payments for that academic year if the student was enrolled in later terms.

NSLDS NOTIFICATION

Loan information submitted to NSLDS by students and parents of students will be accessible to authorized users of the data system, including guarantee agencies, lenders and other schools.

How Students Apply For Aid and How Aid is Determined

This information is found in the publication, "2017–18 Do You Need Money for College? The Guide to Federal Student Aid (formerly Funding Your Education: The Guide to Federal Student Aid)" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request. It includes financial aid application procedures forms and deadlines; the standards the institution uses to determine eligibility for each financial aid program; and criteria for determining the amount of a student's award. Students interested in receiving financial aid must complete the FAFSA and meet with the with the institution's Financial Aid officer who will determine the types and amounts of aid available to the student. The student and the parent (in the case of a dependent student) must apply for FSA ID as a digital signature on some online forms. Once the student completes the FAFSA, and it is processed by the government, the school will receive an ISIR which will contain the Estimated Family Contribution and let the student know if he/she is selected for verification.

Verification

Each year at least 30% of financial aid recipients are randomly selected for verification by the U.S. Department of Education. If a student is selected for federal verification, they will be asked to complete a Verification Worksheet (provided by the Office of Student Financial Planning) and must provide additional information before financial aid can be disbursed to the student account. This documentation may include but is not limited to federal income tax transcript and W-2 forms (student's, spouse and/or parents/guardians), proof of untaxed income, housing allowances, etc. Students will be notified in writing of all documents required to fulfill this federal requirement. If after review by Financial Aid Office, there are any changes to the Estimated Family Contribution and possibly the financial aid available, the student will be notified in writing.

Pell Grant:

This is a grant available to students and does not have to be repaid (unless a student withdraws from school and owes a refund due to an overpayment). Pell Grants are the foundation of federal student aid, to which aid from other federal and nonfederal sources might be added. Pell Grants are awarded based solely on financial need. The amount a student receives depends on his/her financial need, cost of attendance and enrollment status (full-time or part-time, and whether the student attends school for a full academic year or less). Amounts can change yearly. The 2017-2018 maximum Pell grant amount is $5,920. Students may receive one Pell Grant per academic year. For one academic year diploma programs the result is a total of one Pell grant if eligible. For two and a half year Associate Degree programs students may receive more than one Pell grant per award year.

FSEOG Grant:

This is a grant available to students who have never earned a bachelor's degree and are pell eligible. The grant does not have to be repaid (unless a student withdraws from school and owes a refund). FSEOG Grants are awarded based solely on financial need. Students interested in FSEOG funds must apply for the award by completing the FAFSA. For the 17/18 award year, the SEOG Grant award was reevaluated and will remain at the $300 level for a full year award. All zero EFC students for each class start will receive FSEOG award as until the funds are exhausted. AS students are only awarded FSEOG on the 1st year funding. The school will reevaluate (in January of the award year), the total amount of the FSEOG awards to students based on if there were start date changes or changes to the amount of enrolled students with Zero EFC up to that point so that all funds are awarded by the end of the award year. Of The 25% Cambridge matching funds comes in the form of a tuition waiver and the remaining is from FSEOG funds. At the time of disbursement of federal money the Cambridge tuition waiver must also be applied. The financial aid administrator maintains spreadsheet with all FSEOG eligible ISIR's and a summary of funds awarded in the FSEOG Tracking spreadsheet. Records are kept for a minimum of 3 years after the end of the award year. FSEOG disbursements are made approximately 30 days after the funds are awarded and at midpoint of the program. For Associate Degree programs the first disbursement is made at approximately 21 days after the first day of the first term of the academic year.

Federal Work Study Grant:

Students may be offered Federal Work–Study as part of their financial aid award. Federal Work–Study may only be awarded to students who have financial aid eligibility and have indicated on their FAFSA that they are interested in Work–Study. Work–Study is need–based and it is the part of your financial aid award that provides an opportunity to earn money with a part–time employment to help pay for educational costs. 7% of Federal Work Study allocation must go to the wages of students employed in community service jobs for that year. FWS jobs with federal, state, or local public agencies or private nonprofit organizations must be in the public interest. One or more of the community service students must be employed as a reading tutor for preschool or elementary school children or a mathematics tutor for children in elementary school through ninth grade or working in a family literacy project that provides

services to families with preschool or elementary school children. Students employed here will be paid by 100% Federal Funds (no school match). Off-campus FWS jobs with private, for-profit organizations must be academically relevant to the maximum extent possible. To apply for a Federal Work Study job students respond to a job announcement distributed by the Director. They provide an application with details on their availability and reason for wanting the job. The student may also be interviewed as part of the process. When selecting a candidate for a FWS job opening the school considers the student's financial need, the number of hours per week the student can work, the period of employment, the anticipated wage rate, the students' academic performance at CJC to date and the amount of other assistance available to the student. Final selection is ultimately made by the federal work study site. Once the Director picks a student for the position and reviews the federal work study agreement with them, the student provides a copy of their application to the site and is interviewed. At that time the site supervisor can schedule the student or notify Cambridge that the student was not selected. FWS funds must be earned, so a FWS award does not mean a student is guaranteed a job or the funds unless they earn them. Records are kept for a minimum of 3 years after the end of the award year.

Direct Stafford Loan:

The Direct Stafford Loan is borrowed money that must be repaid with interest and cannot be cancelled because of dissatisfaction with training or job placement, etc. The Stafford Loan is for undergraduate, graduate and professional students. Students must be enrolled at least half-time to be eligible. Financial need is not a requirement to obtain a Stafford Loan. There are two types of Stafford loans - Subsidized and Unsubsidized Stafford Loans.

Direct Subsidized Stafford Loans: These are available to students who demonstrate financial need. The US Department of Education pays the interest while the student is in school at least half-time; for the first 6 months after the student leaves school; and, during a period of deferment. The amount of the subsidized Stafford loan cannot exceed a student's financial need. The interest rate for these loans first disbursed after 07/01/2017 is 4.45%.

Direct Unsubsidized Stafford Loans: These loans are available to students who do not have financial need. Students might be able to borrow funds beyond the student's subsidized loan limit. Interest is charged on these loans from the time of disbursement until the loan is paid in full. The US Department of Education do NOT pay the interest on this loan. To determine the amount of the unsubsidized loan, the following equation is used:

Cost of Attendance-Federal Pell Grant-Subsidized Stafford-Any other Aid = *Amount of Unsubsidized Stafford Loan* (up to annual maximum loan amount)

The interest rate for these loans first disbursed after 07/01/2017 is 4.45%.

Direct Plus Loans:

Only parents of a dependent undergraduate are eligible to apply for a plus loan. The US Department of Education is the lender. The maximum amount parents can borrow is the Cost of Attendance minus any other financial aid that the student receives. Disbursements are the same as for Direct Stafford Loans.

If a parent is originally denied approval for a Plus Loan based on an adverse credit history, there are additional options/process the parent can choose in order to be accepted. See your financial aid advisor for additional details. If determined to be PLUS loan eligible after initial adverse credit determination, the parent is required to complete PLUS loan counseling online at the www.StudentLoans.gov Web site. This must be completed in one sitting prior to the disbursement of the PLUS Loan funds. The interest rate for these loans first disbursed after 07/01/17 is 7.00%.

Remaining Eligible for Federal Financial Aid

In order to remain eligible for Federal Financial Aid, students must be actively attending students and need to meet the Standards of Satisfactory Progress as outlined in this catalog. However, students can receive Title IV while on financial aid warning & financial aid probation. Please refer to the Financial Aid Warning & Financial Aid Probation section of this catalog as well as the Satisfactory Academic Progress section. Students on an approved Leave of Absence can receive Pell Grant and SEOG funds if eligible. Students must also meet the requirements discussed in the publication "2017–18 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request.

Reestablishing Eligibility for Federal Financial Aid

A student who is no longer eligible for federal financial aid can reestablish eligibility by meeting the standards of satisfactory academic progress at the end of the next FSA evaluation period. Please refer to the Financial Aid Warning & Financial Aid Probation section, Student Appeal Process section and Satisfactory Academic Progress section of this catalog. Students must also meet the requirements discussed in the publication "2017–18 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request.

Financial Aid Disbursement Procedures

Pell, SEOG and Direct Loan funds are disbursed in two disbursements per academic year. The first Pell, SEOG and first direct loan disbursement(s) disbursement is made approximately 30 days after the student's first day of class. For diploma students the second Pell, SEOG and direct loan disbursement(s) is made after the student has successfully completed one-half of the financial aid clock hours and weeks in the academic year. For degree students the second

Pell, SEOG and direct loan disbursement(s) is made after the student has successfully completed one-half of the weeks in the academic year. Disbursements are made based on the student's status provided the student is meeting financial aid requirements, which includes but is not limited to verification being completed and conflicting information being resolved. Disbursements are made through EFT and are posted directly to the student's ledger at Cambridge Junior College. If the student is granted an approved leave of absence, Pell and SEOG disbursement(s) may be made provided the student is eligible and is meeting the credit or clock hours and week requirements. Students may receive Title IV while on financial aid warning and financial aid probation (academic probation). The institution adheres to the policies outlined by the US Department of Education. These procedures are described in the "2017–18 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request.

Financial Aid Credit Conversion Policy

For students in diploma programs no credit conversion is necessary since the programs are clock hour programs. For degree programs no credit conversion is necessary since financial aid credits are equal to academic credits.

Rights and Responsibilities of Student Receiving Financial Aid

The rights and responsibilities of students receiving financial aid are published in the publication "2017–18 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request. They are also available online at the following sites: entrance counseling on-line at www.studentloans.gov and exit counseling at www.StudentLoans.gov

Entrance and Exit Loan Counseling

Students receiving Unsubsidized and/or Subsidized Direct Loans must participate in entrance and exit counseling. This requirement may be met by meeting with the Financial Aid officer for a counseling session, or by completing entrance counseling on-line at www.StudentLoans.gov and exit counseling at www.StudentLoans.gov. The terms of, the schedules for, and the necessity of loan repayment are covered during this process. Copies of this information are available in the financial aid office or online entrance counseling at www.StudentLoans.gov and online exit counseling at www.StudentLoans.gov. This information may also be obtained from the publication "2017–18 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request.

Direct Loan Ombudsman

If you're in a dispute about your federal student loan, contact the Federal Student Aid Ombudsman Group as a last resort. The Ombudsman Group is dedicated to helping resolve disputes related to Direct Loans, Federal Family Education Loan (FFEL) Program loans, Guaranteed Student Loans, and Perkins Loans.

The contact information for Student Loan Ombudsman is:
https://studentaid.ed.gov/sa/repay-loans/disputes/prepare/contact-ombudsman
As an alternative to filling out the form on this page, you may contact the Ombudsman Group through one of these other methods.

Postal Mail	U.S. Department of Education FSA Ombudsman Group P.O. Box 1843 Monticello, KY 42633
Phone	1-877-557-2575
Fax	606-396-4821

Terms and Conditions for Obtaining Deferments

The terms and conditions for deferments are discussed in the publication "2017–18 Do You Need Money for College? The Guide to Federal Student Aid" published by the Department of Education. It is available on-line at https://studentaid.ed.gov/sa/resources. Hard copies are available in the financial aid office upon request. This information can also be obtained online at www.StudentLoans.gov as part of your exit interview counseling session.

Campus Crime and Awareness

All crimes committed on the Campus of Cambridge Junior College or any assigned externship site need to be reported immediately to the Director in writing and if possible should be delivered in person so that the details of the crime can be discussed. The Director will begin an investigation of the crime, which will often involve contacting the local police department so that they can begin an investigation of their own. If an investigation into a crime is expected to last for more than one day, and there is even slight evidence or a witness(s) to the fact that a fellow Cambridge student was involved in the crime, that student will be temporarily suspended until the investigation is complete. If at the conclusion of the investigation, it is concluded that the student was not involved in the crime, the student will be permitted to return to class. If it is proven that a fellow student was involved in committing the crime,

that student will immediately be dismissed from Cambridge Junior College and will not be eligible for re-enrollment into the college. The victim will be provided with a written report on the outcome of the investigation, a copy of which needs to be signed by the victim and returned to the Director. Instances of campus crime are reported in the Annual Campus Security Report.

The institution published its first Campus Crime report on October 1, 2006 and has updated it annually since this date. The report includes statistics for the period of January 1 through December 31st of the prior year concerning reported crimes that occurred on-campus; in certain off-campus buildings or property owned or controlled by Cambridge Junior College; and on public property within, or immediately adjacent to and accessible from, the campus. The report also includes institutional polices concerning campus security, such as policies concerning sexual assault, and other matters.

You can obtain a copy of this report by directly accessing it through our website at http://forms.cambridge.edu/file/annual-security-report/. To view the report you must have Adobe Reader installed which can be obtained http://www.adobe.com. All of the computers on campus have the Adobe Reader installed already. To obtain the report on campus or by mail, please contact the Director in person or by phone at (530) 674-9199.

Net Price Calculator

The Net Price Calculator is intended to provide *estimated* net price information (defined as estimated cost of attendance — including tuition and required fees, books and supplies, room and board (meals), and other related expenses — minus estimated grant and scholarship aid) to current and prospective students and their families based on what similar students paid in a previous year. You may access the most recent Net Price Calculator on our website at the following link: http://www.cambridge.edu/npc/npcalc.htm.

Gainful Employment Disclosures

The gainful employment template is to be used to meet the gainful employment disclosure requirements as required by the regulations at 34 CFR 668.412(a). You may access the most recent templates by program at: http://www.cambridge.edu/gainful-employment-disclosures/

Contact for Consumer Information and Title IV Assistance

To receive consumer information or information on Title IV Assistance, please contact the Financial Aid Administrator at Cambridge Junior College. The phone number is (530) 674-9199.

Book Distribution for Pell Grant Recipients

Textbooks are distributed on the first day of class for diploma program students (including pell grant recipients) and the first day of the term for associate degree students (including PELL grant recipients). Students are billed for the textbooks on the first day of class. Payment is expected by the end of the payment period.

LINK TO COLLEGE NAVIGATOR WEBSITE

The link to the college navigator website is http://nces.ed.gov/collegenavigator/

Tuition and Fees

Students' financial obligations will be calculated in accordance with this catalog and the Internal refund policy should the student be dismissed or withdraw. Tuition rates may be adjusted periodically, but will not change for a student once he/she begins classes. Changes to tuition rates will be maintained in the catalog addendums.

Total Program costs are outlined below:

Medical Assistant (900 Clock Hours)

Program Costs:

Tuition Payment Period 1	$7,575.00	
Registration Fee	250.00	(Non-Refundable)
Book Costs	718.00	(Books are NOT RETURNABLE)
Total Payment Period 1	$8,543.00	
Tuition Payment Period 2	$7,575.00	
Total Payment Period 2	$7,575.00	
Total Program Cost	$16,118.00	

Medical Office Receptionist (900 Clock Hours)

Program Costs:

Tuition Payment Period 1	$7,494.00	
Registration Fee	250.00	(Non-Refundable)
Book Costs	1,015.00	(Books are NOT RETURNABLE)
Total Payment Period 1	$8,759.00	
Tuition Payment Period 2	$7,494.00	
Total Payment Period 2	$7,494.00	
Total Program Cost	$16,253.00	

Associate of Science in Business Administration Emphasis in Accounting (94 Quarter Credits)

Program Costs:

Tuition Payment Period 1	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Registration Fee	250.00	(Non-Refundable)
Tablet Cost	160.00	(Tablets are NOT RETURNABLE)
Book Costs	1,800.00	(Books are NOT RETURNABLE)
Total Payment Period 1	$6,755.00	
Tuition Payment Period 2	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Total Payment Period 2	$4,545.00	
Tuition Payment Period 3	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Total Payment Period 3	$4,545.00	
Tuition Payment Period 4	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Total Payment Period 4	$4,545.00	
Tuition Payment Period 5	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Total Payment Period 5	$4,545.00	
Total Program Cost	$24,935.00	

Student Tuition Recovery Fund

"You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

1. You are a student in an educational program, who is a California resident or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program, or
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party."

"The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency program attending certain schools regulated by the Bureau for Private Postsecondary Education."

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.
3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other cost.
4. There was a material failure to comply with the Act or the division within 30 days before the school closed, or, if the material failure began earlier than 30 days prior to closure, the period determined by the bureau.
5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for violation of the Act."

However, no claim can be paid to any student without a social security number or taxpayer identification number.

The STRF is billed at the rate of $0 for every $1,000 in tuition and fees (rounded to the nearest $1,000).

Cost of Attendance
Living with Parents

Medical Assistant Day (900 Clock Hours)

Program Costs:

Tuition Payment Period 1	$7,575.00	
Registration Fee	250.00	(Non-Refundable)
Book Costs	718.00	(Books are NOT RETURNABLE)
Total Payment Period 1	$8,543.00	
Tuition Payment Period 2	$7,575.00	
Total Payment Period 2	$7,575.00	
Total Program Cost	$16,118.00	

***Budget Items**: The below is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Room and Board	$583.00 Per month
Transportation	$122.00 Per month
Personal Items	$364.00 Per month
Total of Budget Items	$1,069.00 Per month

9 month budget	$9,621.00
Program Cost	$16,118.00
Total Cost of Attendance	**$25,739.00**
Estimated Loan fees	$100.00(if applies)

*Total Cost of Attendance with loan fees **$25,839.00**
The above is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Living Off Campus

Medical Assistant Day (900 Clock Hours)

Program Costs:

Tuition Payment Period 1	$7,575.00	
Registration Fee	250.00	(Non-Refundable)
Book Costs	718.00	(Books are NOT RETURNABLE)
Total Payment Period 1	$8,543.00	
Tuition Payment Period 2	$7,575.00	
Total Payment Period 2	$7,575.00	
Total Program Cost	$16,118.00	

***Budget Items**: The below is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Room and Board	$1,477.00 Per month
Transportation	$137.00 Per month
Personal Items	$334.00 Per month
Total of Budget Items	$1,948.00 Per month

9 month budget	$17,532.00
Program Cost	$16,118.00
Total Cost of Attendance	**$33,650.00**
Estimated Loan fees	$100.00(if applies)

*Total Cost of Attendance with loan fees **$33,750.00**
The above is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Living with Parents

Medical Assistant Evening (900 Clock Hours)

Program Costs:

Tuition Payment Period 1	$7,575.00	
Registration Fee	250.00	(Non-Refundable)
Book Costs	718.00	(Books are NOT RETURNABLE)
Total Payment Period 1	$8,543.00	
Tuition Payment Period 2	$7,575.00	
Total Payment Period 2	$7,575.00	
Total Program Cost	$16,118.00	

***Budget Items**: The below is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Room and Board	$583.00 Per month
Transportation	$122.00 Per month
Personal Items	$364.00 Per month
Total of Budget Items	$1,069.00 Per month

15 month budget	$16,035.00
Program Cost	$16,118.00
Total Cost of Attendance	**$32,153.00**
Estimated Loan fees	$100.00(if applies)

*Total Cost of Attendance with loan fees **$32,253.00**

The above is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Living Off Campus

Medical Assistant Evening (900 Clock Hours)

Program Costs:

Tuition Payment Period 1	$7,575.00	
Registration Fee	250.00	(Non-Refundable)
Book Costs	718.00	(Books are NOT RETURNABLE)
Total Payment Period 1	$8,543.00	
Tuition Payment Period 2	$7,575.00	
Total Payment Period 2	$7,575.00	
Total Program Cost	$16,118.00	

***Budget Items**: The below is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Room and Board	$1,477.00 Per month
Transportation	$137.00 Per month
Personal Items	$334.00 Per month
Total of Budget Items	$1,948.00 Per month

15 month budget	$29,220.00
Program Cost	$16,118.00
Total Cost of Attendance	**$45,338.00**
Estimated Loan fees	$100.00(if applies)

*Total Cost of Attendance with loan fees **$45,438.00**

The above is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Living With Parents

Medical Office Receptionist Day (900 Clock Hours)

Program Costs:

Tuition Payment Period 1	$7,494.00	
Registration Fee	250.00	(Non-Refundable)
Book Costs	1,015.00	(Books are NOT RETURNABLE)
Total Payment Period 1	$8,759.00	
Tuition Payment Period 2	$7,494.00	
Total Payment Period 2	$7,494.00	
Total Program Cost	$16,253.00	

***Budget Items**: The below is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Room and Board	$583.00	Per month
Transportation	$122.00	Per month
Personal Items	$364.00	Per month
Total of Budget Items	$1,069.00	Per month

9 month budget	$9,621.00
Program Cost	$16,253.00
Total Cost of Attendance	**$25,874.00**
Estimated Loan fees	$100.00(if applies)

*Total Cost of Attendance with loan fees **$25,974.00**

The above is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Living Off Campus

Medical Office Receptionist Day (900 Clock Hours)

Program Costs:

Tuition Payment Period 1	$7,494.00	
Registration Fee	250.00	(Non-Refundable)
Book Costs	1,015.00	(Books are NOT RETURNABLE)
Total Payment Period 1	$8,759.00	
Tuition Payment Period 2	$7,494.00	
Total Payment Period 2	$7,494.00	
Total Program Cost	$16,253.00	

***Budget Items**: The below is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Room and Board	$1,477.00	Per month
Transportation	$137.00	Per month
Personal Items	$334.00	Per month
Total of Budget Items	$1,948.00	Per month

9 month budget	$17,532.00
Program Cost	$16,253.00
Total Cost of Attendance	**$33,785.00**
Estimated Loan fees	$100.00(if applies)

*Total Cost of Attendance with loan fees **$33,885.00**

The above is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Living With Parents

Associate of Science in Business Administration Emphasis in Accounting (94 Credits)

Tuition Payment Period 1	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Registration Fee	250.00	(Non-Refundable)
Tablet Cost	160.00	(Tablets are NOT RETURNABLE)
Book Costs	1,800.00	(Books are NOT RETURNABLE)
Total Payment Period 1	$6,755.00	
Tuition Payment Period 2	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Total Payment Period 2	$4,545.00	
Tuition Payment Period 3	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Total Payment Period 3	$4,545.00	
Tuition Payment Period 4	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Total Payment Period 4	$4,545.00	
Tuition Payment Period 5	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Total Payment Period 5	$4,545.00	
Total Program Cost	$24,935.00	

***Budget Items**: The below is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Room and Board	$583.00	Per month
Transportation	$122.00	Per month
Personal Items	$364.00	Per month
Total of Budget Items	$1,069.00	Per month

20 month budget	$21,380.00
Program Cost	$24,935.00
Total Cost of Attendance	**$46,315.00**
Estimated Loan fees	$250.00(if applies)

*Total Cost of Attendance with loan fees **$46,565.00**

The above is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Living Off Campus

Tuition Payment Period 1	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Registration Fee	250.00	(Non-Refundable)
Tablet Cost	160.00	(Tablets are NOT RETURNABLE)
Book Costs	1,800.00	(Books are NOT RETURNABLE)
Total Payment Period 1	$6,755.00	
Tuition Payment Period 2	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Total Payment Period 2	$4,545.00	
Tuition Payment Period 3	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Total Payment Period 3	$4,545.00	
Tuition Payment Period 4	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Total Payment Period 4	$4,545.00	
Tuition Payment Period 5	$4,545.00	Up to 20 credits (Tuition per credit = $241.76)
Total Payment Period 5	$4,545.00	
Total Program Cost	$24,935.00	

***Budget Items**: The below is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Room and Board	$1,477.00 Per month
Transportation	$137.00 Per month
Personal Items	$334.00 Per month
Total of Budget Items	$1,948.00 Per month

20 month budget	$38,960.00
Program Cost	$24,935.00
Total Cost of Attendance	**$63,895.00**
Estimated Loan fees	$250.00(if applies)

*Total Cost of Attendance with loan fees **$64,145.00**

The above is based on 17-18 budgeted items. If a student crosses over into another award year, the budget may change.

Record Retention Statement

This institution will maintain records of the name, address, and telephone number of students who enroll in a course of instruction, including students who begin the course and students who cancel pursuant to section 94317 and of students who graduate from the course of instruction. This institution will inquire whether students who complete a course of instruction obtain employment starting within six months of completing the course in the occupation to which the course of instruction is represented to lead. This inquiry will be documented by a list indicating each student's name, address and telephone number; the employer's name, address and telephone number; the name address and telephone number of the person who provided the information regarding the student's employment to the institution; the name, title, or description of the job; the date student obtained employment; and the duration of the student's employment. This institution shall submit the above information in an annual report required per section 94829 at the fiscal year to be determined by the Bureau.

This institution maintains all active student records at the Yuba City campus: Cambridge Junior College, Yuba City Campus, 990 'A' Klamath Lane, Yuba City, CA 95993, within the state of California. This institution maintains inactive academic, financial/financial aid, Veterans student records and initial employment records for graduates, for a period of not less than five years from the student's last date of attendance. The records for all active and inactive Yuba City and Woodland Students are maintained at Cambridge Junior College, Yuba City Campus, 990 'A' Klamath Lane, Yuba City, CA 95993. Transcripts are maintained indefinitely and not less than 50 years.

As required by Title 5 of the California Code of Regulations, section 74310, the following statement is posted.

Statement of Accreditation

Cambridge Junior College is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC). The contact information for ACCSC is as follows. Address: 2101 Wilson Boulevard, Suite 302, Arlington, Virginia 22201, P: 703.247.4212 F: 703.247.4533, website: http://www.accsc.org.

Approval Disclosure Statement

Cambridge Junior College is a private institution that is approved to operate by the Bureau for Private Postsecondary Education.

Cambridge Junior College's approval to operate as a private postsecondary institution in the State of California is based on compliance with the provisions of the California Private Postsecondary Education Act (CPPEA) of 2009, (California Education Code, Title 3, Division 10, Part 59, Chapter 8), which is effective January 1, 2010. The Act is administered by the Bureau for Private Postsecondary Education, under the Department of Consumers Affairs. The Bureau can be reached at: P.O. Box 980818, West Sacramento, CA 95798-0818, www.bppe.ca.gov, 888-370-7589

Medical Assistant	**900 Clock Hours**
Medical Office Receptionist	**900 Clock Hours**
Associate of Science in Business Administration with emphasis in Accounting	**94 Quarter Credits**

Courses offered by Cambridge Junior College are taught on-site at the campus or in the hybrid format which is partially online at a location chosen by the student and partially on-campus except for externships, which take place at designated locations of entities with which Cambridge Junior College has established externship agreements. Courses are comprised of lecture, lab, and/or practicum. Facility occupancy level accommodates approximately 100 students at any one time at each campus.

California statute requires that a student, who successfully completes a course of study, be awarded an appropriate diploma or associate degree verifying the fact.

Prospective enrollees are encouraged to visit the physical facilities of the school and discuss personal, educational, and occupational plans with school personnel prior to enrolling or signing enrollment agreements.

Statement of Legal Control

Workforce Training Solutions Inc. dba Cambridge Junior College, is a California corporation. Daniel Flores holds the offices of Chief Executive Officer, Secretary and Chief Financial Officer. The Board of Directors is comprised of David Offutt and Daniel Flores.

Corporate Administration

Dan Flores	President/CEO/CFO
Tonya Flores	Compliance Evaluator

Staff

Rachel Hall	Campus Director / Director of Education, Licensed Vocational Nurse - Tri-County Vocational Nursing
Betty Gray	Admissions Representative
Amanda MacPherson	Administrative Assistant/Library Assistant, Repayment Manager
Christy Aldridge	Registrar
Theresa Navarro	Chief Financial Aid Administrator
Charlotte Jackman	Career Services Coordinator, Externship Supervisor
Ashley Mercado	High School Outreach and Admissions Support
Minon Drummonds	Medical Assistant Instructor, Career Services Outreach Coordinator, Medical Assisting Diploma – Western Career College, CCMA
RaChelle Nelson	Financial Aid Administrator
Erik Garcia	Financial Aid Administrator
Jenny Flores	Program Director/Director of Education – Business Program, Externship Supervisor & Instructor, MBA – National University, BS in Public Administration – University of La Verne

All information in the content of this catalog is current and correct and is so certified as true by the Director of Education.