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# CHARLES STUART SCHOOL

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**\*SCHOOL CATALOG VOLUME #64**

**\*Publication Date: February 2024**

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**DIRECTOR’S STATEMENT**

**The Charles Stuart School is an educational institution dedicated to assisting students to obtain a successful career in the locksmithing trade. Our training recognizes the important need for our graduates to be properly prepared for the professional world of work. In our modern economy, we realize that the task of locating a field of study that offers both a solid basis for growth and a high level of job satisfaction is not easily accomplished. Because of this, our students may require individual assistance and motivation to reach and sustain their career goals in the locksmithing industry.**

**At Charles Stuart School, our staff is dedicated to improving the quality of the School’s programs and, subsequently, the competency of our graduates. Our various instructional programs combine classroom theory along with bench tasks in all the standard areas of the trade. These educational training objectives are considered to be a personal commitment from the School’s administration and faculty to all of our students.**

**Our faculty members still actively practice their trade and continue to research their related fields. It is the responsibility of the Charles Stuart School to deliver services to our students, which satisfactorily prepares each graduate for gainful employment.**

**SCHOOL PERSONNEL DUTIES**

**Charles S. Wechsler CEO/Licensed Director/Licensed Agent/Instructor**

**Gail Wechsler Licensed School Director/Financial Aid Officer**

**Ash Wechsler NYS Ed Licensed Private Career School Teacher**

**Che Mills** **NYS Ed Licensed Private Career School Teacher**

**Angel Lugo NYS Ed Licensed Private Career School Teacher**

**Heather Wechsler Licensed Agent**

**Maureen Nelson Bookkeeper**

**SCHOOL HISTORY**

**Charles and Gail Wechsler founded the Charles Stuart School in 1988. Since its inception, the School has been located in the historic Midwood section of Brooklyn, in a busy commercial area of Kings Highway. The School is accredited by the Accrediting Commission of Career Schools and Colleges, approved by NY State Approval Agency for the training of student veterans and other eligible persons, ACCES-VR, and fully licensed by New York State Education Department. Charles Wechsler is fully licensed as a teacher.**

**In 1988, the Wechsler’s objective in establishing the School was to provide a quality training service for those who wanted to enter the field of diamond setting and work in the growing diamond and jewelry industry in New York City. As the market trends for this industry shifted to production areas outside of the United States, the School focused its course of training to encompass the growing security related trade of locksmithing. In the fall of 1993 the school offered its first approved course in Basic Locksmithing. In 2017 the school offered the Intermediate to Advanced Locksmithing Program. In 2018 the school added Advanced Locksmithing course. In 2022 the school added Combined Locksmith Security Course.**

**The Charles Stuart School is:**

* **Licensed by the New York State Education Department**
* **Accredited by the Accrediting Commission of Career Schools and Colleges. (ACCSC)**
* **Approved by NY State Approval Agency for the training of student veterans and other eligible persons**
* **Approved by the New York Offices of Vocational Rehabilitation (ACCES-VR)**
* **An Eligible institution under Federal Grant and Loan Programs**

**GENERAL PHYSICAL FACILITIES**

**The Charles Stuart School is housed in an area of 1500 sq. ft. on the second floor of a two-story building. It is ideally located across the street from the subway, in a safe neighborhood in Brooklyn, NY. The School’s space includes a classroom with library facilities, administrative offices and a reception area. The classroom or shop are completely modern, the machinery and tools are up to date for Locksmithing. The learning space is multi-purpose for demonstrations and skill based. Approvals and accreditation license may be viewed in the School’s office and copies are available upon request. The school is on the second floor and does not have an elevator. The restrooms and parking are not handicapped accessible.**

**SCHOOL EQUIPMENT**

**The school has workbenches, electric drills, vises, bench grinders, hole cutters, key machines, steering wheels, locks, padlocks, disc grinder, saw blades, tap set, Allen wrench set, code books, tubular key decoder, tubular key lock picks, assorted pins, springs, and key blanks. Charles Stuart will provide students with all the necessary parts, tools and equipment for satisfactory completion of all projects and assignments. All tools given to the student is the property of Charles Stuart School until successful completion of the course.**

**Textbooks are given to the students at no charge through electronic devices and have access indefinitely.**

**There is a school laptop for student usage if the student does not have internet access. The school has physical library books, and magazines that can be borrowed and videos that can be watched inhouse.**

**STATEMENT OF INSTITUTIONAL PHILOSOPHY AND MISSION**

**It is the belief of the Charles Stuart School that the traditional educational system does not thoroughly prepare many of today’s students for a satisfying role in the +nation’s labor pool. This is evidenced by the number of individuals who have not successfully completed or prospered by traditional educational methods in our society. In contrast, we see ours as a vocational education institution which combines the best of standard methods with innovative, imaginative, and, above all, practical approaches to instruction.**

**It is our belief that given individualized attention, a caring faculty, a concerned administration, courses that make sense, and total commitment to the success of our students can make a difference. We provide students with the latest instruction, which meet all the requirements for employment in the prospective field. This field offers the most fulfilling career for people today and which will continue to do so in the future.**

**The principal educational objective of the Charles Stuart School is to effectively prepare students to qualify for entry-level employment in the trade they are enrolled in. The school offers hands-on instruction by way of the latest methods, taught by instructors who work in the trade.**

**The School’s secondary objective is to provide its graduates with the required world of work attitudes that will enhance their acquired trade skills.**

**ADMISSION REQUIREMENTS**

**Applicants interested in admission to the school must meet the following requirements:**

* **Good eyesight or corrective glasses**
* **Have good eye-hand coordination, demonstrated by successfully passing the hands on test.**
* **Have evidence of having earned either a High School Diploma or GED/ TASC (Test Assessing Secondary Completion) or Homeschooled or College Degree**
* **Online diplomas must be accompanied by an academic transcript from the high school.**
* **For only the 800 clock hour course (Intermediate to Advanced Program) or the 800 clock hour course (Advanced Locksmithing) or 800 clock hour (Combined Locksmith Security) the applicants must possess everything above plus locksmith license or locksmith education with an accredited school.**

**After the completion of the 900 clock hour course (Basic Locksmithing) the student can either take Intermediate to Advanced Locksmithing Course or Advanced Locksmithing Course in either order. After the completion of all 3 named above classes or 5 years of locksmith experience, student may take the Combined Locksmith Security Course.**

**Ability to Benefit is no longer to be accepted for those who receive federal financial aid.**

**Students must be high school graduates or the equivalent to participate in the federal Title IV financial aid programs. Non-high school graduates who wish to enroll and whose programs will be paid by financial sources other than federal Title IV programs, must take and pass the Wonderlic Test with a passing score of at least 200 on the verbal portion, and at least 210 on the math portion of the test.**

**The minimum age required for admission is seventeen (17). Admission is based on the schools determination that the applicant will benefit from the schools program. Additionally, all student applicants must have a personal interview with the School Director before acceptance for admission.**

**Some of the job opportunities may require background checks.**

High School Validation Policy

**If high school information appears to be questionable, for example (age and date of graduation are not reasonable, or the documentation doesn’t look official, etc.) an official transcript will be requested and evaluated by the director of education prior to enrolling the student.**

***Designated school official* will look the school up by going to the website to see if it is an online high school, if not the *Designated school official* will verify the school is licensed by the state and the website indicates a physical address in a building with a valid address. The website will be checked to determine if the requirements for graduation appear to be in line with the state requirements for graduation, and the student must actually complete courses in a reasonable time frame (not just pay a fee and get the diploma for not really completing academic requirements.) If the school claims to be accredited, the accreditation website will be checked to determine the date accreditation was granted. However, diplomas from unaccredited high schools can be valid and qualify students to receive FSA funds. A student’s self-certification is not sufficient to validate a high school diploma that is in question. If there is conflicting information between the student’s certification on the FAFSA and other documentation or information received from the student, the institution will resolve the conflict.**

**If the student has a diploma from another country, the school utilizes the services of an outside company that will evaluate and also translate the documents into English.**

**In most cases, applicants who completed their secondary school education in a foreign country will be able to obtain a copy of their foreign high school diploma or transcript. Applicants may also document their high school completion status by obtaining a copy of a “secondary school leaving certificate” (or a similar document) from the Ministry of Education in the country where they completed secondary school. For assistance in obtaining documentation of their secondary school education completion, applicants may contact the foreign high school, the Ministry of Education or that country’s consulate in the United States. There may be rare cases where it is impossible for a refugee, an asylee, or a victim of human trafficking to obtain documentation of his or her completion of a secondary school education in a foreign country. Therefore, in these rare cases, applicants must submit to the institution:**

1. **Proof of their attempt to obtain documentation of their completion of a secondary school education in a foreign country, i.e., a copy of an e-mail or letter, including proof of mailing;**
2. **A signed and dated statement that indicates that the applicant completed his or her secondary school education in a foreign country, the name and address of the foreign high school where the applicant completed the secondary school education and the date when the foreign high school diploma was awarded.**
3. **A copy of the entry status documentation that identifies the applicant’s current or prior status as a refugee, an asylee, or as a victim of human trafficking and who entered the United States after the age of 15.**

**In rare cases, the school in another country may be closed due to natural disaster. Charles Stuart will document calls made to the state/country to determine if the school has closed or information is not available due to political unrest. In that case, the student will sign an affidavit indicating that they graduated, the name of the school, country, and date.**

**ADMISSION PROCEDURES**

* **A member of the staff and the School Director interviews applicant for admission**
* **Applicant receives verbal presentation and explanation of the course offered and the admission requirements.**
* **Applicant is provided a copy of the School’s catalog and Consumer Information for review and is given an opportunity to tour the School.**
* **Applicant is provided with complete information about School rules, regulations, curriculum objectives, attendance, academic performance, and graduation requirements.**
* **Class schedules, start dates, and tuition fees and payment arrangements are thoroughly explained. Once class schedules, start dates, tuition fees, and payment arrangements have been established the applicant may complete an Enrollment Agreement.**
* **The school maintains records for a minimum of seven (7) years. The student is given their grades, transcripts, and a certificate of completion upon graduation. Permanent student records maintained for at least 20 years.**

The School reserves the right to reschedule or cancel any class or program start date due to insufficient enrollment.

The Charles Stuart School will try to accommodate handicapped students to the extent possible, however, the school is on the 2nd floor with no elevator and the restrooms and parking are not handicapped accessible and there is only street parking available.

The Charles Stuart School does not discriminate on the basis of race, religion, sex, color, handicap or national origin in administering our admission policies.

**SCHOOL POLICIES**

**STUDENT CONDUCT**

**Students are expected to conduct themselves properly at all times within and around the vicinity of the School. Possession and/or use of alcohol or illegal drugs, theft of School or personal property, fighting, gambling and academic dishonesty are expressly prohibited. Any behavior including the following will be grounds for dismissal from the School:**

**-Any forms of bias including race, ethnicity, gender, disability, national origin, and creed as demonstrated through verbal and written communication and physical acts.**

**-Sexual harassment including a hostile environment and quid pro quo (forcing an individual to give or receive something in return for something else.)**

**-All types of dishonesty, including cheating, plagiarism, and knowingly furnishing false information to the school, and forgery, alteration or use of institution documents of identification with the intent to defraud.**

**-The intentional disruption or obstruction of teaching, research, administration, disciplinary proceedings, public meeting, and programs, or other school activity, including those disruptions caused by continual tardiness or leaving class early.**

**For Drugs and Alcohol use: Any student using, bringing dispensing or selling drugs or alcohol in the school will be terminated immediately without prior warning and may be turned over to the local police.**

**A copy of our Campus Security/Emergency Preparedness can be found on the school bulletin board outside the main office. It is also emailed at time of enrollment to each student. If the student wishes to receive a hard copy, they can notify Charles Stuart and they will receive one.**

**ACADEMIC STANDING**

**ACADEMIC ATTENDANCE RATE**

**Attendance in class is critical to academic progress and successful course completion due to the workshop nature of the school’s teaching methods. Charles Stuart School has an excused absent policy allowing for not more than 10  
% of the total number of hours in the program. A student cannot miss more than 10% of the total course length to graduate. Any student missing more than the allowed 10% will have to make up these hours prior to graduation. The student cannot miss more than 10% instructional hours during midpoint of the quarter or term of the student’s program excluding an approved leave of absence or he/she will be placed on written warning until the next marking period. Any Student who fails to maintain 90% of instructional hours during the academic warning period will be placed on a probation period or withdrawn from the program.**

**ACADEMIC CGPA**

**If the student does not meet the academic standards GPA of C by midpoint of term or quarter, they are placed on academic warning until the end of that quarter or term. If they do not meet the academic standing at end of the academic warning quarter or term they are placed on academic probation for the next quarter or term.**

**If the student does not meet either standard by end of academic warning quarter or term, then they will be placed on academic probation. During academic probation, the school will offer academic counseling or remediation for all students placed on probation. Academic Probation is for the next quarter or term. If not, they will be terminated from the program. Before withdrawal, a student will be afforded no more than 30 days to make up work. Students will be given a copy of their academic standing evaluations. If they do not meet their standards each academic standing evaluation must be signed by student and school.**

**FOR FEDERAL FINANCIAL AID DISBURSEMENTS ONLY**

**A student’s attendance is checked at each payment period/evaluation period and a student must be in attendance for at 90% of the scheduled hours in each payment period. If they miss more than 10% of their scheduled hours they must make up those hours.**

**MAKE-UP**

**Any student who is required to make-up missed assignments or exams due to absences are required to make arrangements immediately upon return to class, with instructor.**

**LATENESS**

**Students entering class later than 15 minutes after the start of the class are considered late. Lateness or leaving early counts as an absence computed on a half hour basis. It must be remembered that a large amount of what the School is certifying when a student is granted a certificate is that he/she has demonstrated a high level of reliability and dependability. This is reflected in the student’s record of fulfilling responsibility, which includes attending all classes, arriving on time and staying for the required number of hours.**

**LEAVE OF ABSENCE**

**Students are allowed to take multiple leaves of absence. This request must be in writing to the School Director and only for valid medical and personal reasons. The request must be signed and dated by the student in advance of the leave of absence and approved by the School Director and must contain the dates the student expects to be unable to attend school and the reason for the leave. The student will be notified of their new graduation date on the form.**

**Students can have multiple leaves in a 12 month period and the aggregate of those leaves may not exceed 180 days. Leaves of absence must be requested in advance of the leave. Please note, if there are unforeseen circumstances (hospitalization/accident) and the student is unable to sign the request in advance, the Director may make an exception to the rule.**

**A student on a leave of absence will incur no additional charges by the School. Any student who fails to return to School the day after the expiration of the Leave of Absence will be withdrawn from School on that day and that will be the date of determination and all refunds will be due 45 calendar days from that date. Direct Loans, PELL, and SEOG, will be refunded within forty five (45) calendar days. If a student is a Title IV, HEA loans recipient, the institution will explain to the student prior to granting the Leave of Absence, the effect the Leave may have on the student’s grace period. A copy of the Leave of Absence request must be maintained in the student’s file.**

**TERMINATION**

**A student can be terminated prior to completion for the following reasons**

**CAUSE FOR DISMISSAL**

**Unsatisfactory Academic Progress**

**See Satisfactory Academic Progress Policy**

**Excessive Absences**

**A student will be terminated after 14 consecutive calendar days of absence**

**Inappropriate conduct**

**Stealing tools and equipment**

**Non-payment of tuition**

**GRADUATION**

**Graduation Certificates from the Charles Stuart School are awarded to students who have satisfactorily completed the requirements of the course in which the student was enrolled and achieved a grade of “C” or better. A student cannot miss more than 10% of the total course length to graduate. Any student missing more than the allowed 10% will have to make up these hours prior to graduation. This is for State requirement purposes.**

**TRANSFER OF CLOCK HOURS FOR CREDIT**

**The School will not accept prior experience in the Locksmithing field as the transfer hours. Tuition and fees are reduced on a pro-rata basis for each hour that credit is given. The school will grant credit for clock hours at the time of enrollment and only once. Credit for clock hours will be granted for work done at a school that is accredited by an accrediting commission recognized by U.S. Department of Education (ED) (USDOE), for courses that are common to our program, and in which the student received a grade of “C” or better. The student must submit an official transcript from that school to verify the courses taken. The coursework for which the student is requesting credit must have been completed within the last 5 years of the request. . It is the student’s responsibility to confirm whether or not hours will be accepted by another institution of the students’ choice. The school will not grant credit for more than 25% of the total number of hours in the program.**

**Credit Evaluation Policy for VA Recipients**

**This institution will inquire about each veteran or veteran benefits eligible persons previous education and training, and request transcripts from all prior institutions, including military training, traditional college coursework and vocational training. Previous transcripts will be evaluated and credit will be granted, as appropriate.**

**CLASS STARTS**

**The School practices an Open-entry admission policy. Applicants who have been accepted and enrolled will be informed of their Class Start Date during the admission procedure. In general, classes start every two to four months, depending on the number of students enrolled. As always, the final determination of Class Start Dates will be decided by the School Director.**

**TASC (Test Assessing Secondary Completion) PROGRAMS**

**Information concerning TASC Programs is posted on the School’s bulletin board.**

**VOTER REGULATION**

**Under the National Voter Registration Act of 1993 Charles Stuart School provides each student with a voter information form.**

**STRUCTURE OF PROGRAM**

**The Basic Locksmithing Program is comprised of a total of 900 clock hours as outlined in this catalog. These hours are divided into four units, at the end of each the student will be required to take and pass an examination in order to continue in school. The grades that student’s receive on the exams are the grades that are factored into the calculation of the student’s cumulative grade point average for purposes of assessing compliance with the school’s policy for satisfactory academic progress.**

**The first unit of the program is comprised of the first 200 clock hours in the program. The second unit will cover the next 250 hours in the program, with satisfactory academic progress assessed at the end of the second unit. The third unit in the program will be comprised of the next 300 hours in the program, and the final unit will cover the final 150 hours in the program.**

**The Intermediate to Advanced Program is comprised of a total of 800 clock hours as outlined in this catalog. These hours are divided into four units, at the end of each the student will be required to take and pass an examination in order to continue in school. The grades that student’s receive on the exams are the grades that are factored into the calculation of the student’s cumulative grade point average for purposes of assessing compliance with the school’s policy for satisfactory academic progress. The first unit of the program is comprised of the first 200 clock hours in the program. The second unit will cover the next 200 hours in the program, with satisfactory academic progress assessed at the end of the second unit. The third unit in the program will be comprised of the next 200 hours in the program, and the final unit will cover the final 200 hours in the program.**

**The Advanced Locksmithing Program is comprised of a total of 800 clock hours as outlined in this catalog. These hours are divided into four units, at the end of each the student will be required to take and pass an examination in order to continue in school. The grades that student’s receive on the exams are the grades that are factored into the calculation of the student’s cumulative grade point average for purposes of assessing compliance with the school’s policy for satisfactory academic progress. The first unit of the program is comprised of the first 200 clock hours in the program. The second unit will cover the next 200 hours in the program, with satisfactory academic progress assessed at the end of the second unit. The third unit in the program will be comprised of the next 200 hours in the program, and the final unit will cover the final 200 hours in the program.**

**The Combined Locksmith Security Program is comprised of a total of 800 clock hours as outlined in this catalog. These hours are divided into four units, at the end of each the student will be required to take and pass an examination in order to continue in school. The grades that student’s receive on the exams are the grades that are factored into the calculation of the student’s cumulative grade point average for purposes of assessing compliance with the school’s policy for satisfactory academic progress. The first unit of the program is comprised of the first 200 clock hours in the program. The second unit will cover the next 200 hours in the program, with satisfactory academic progress assessed at the end of the second unit. The third unit in the program will be comprised of the next 200 hours in the program, and the final unit will cover the final 200 hours in the program.**

**RETAKING EXAMINATIONS**

**A student will be allowed to retake a failed examination one time only. The second attempt must be taken within 30 days of the first attempt. Failure to pass the exam on the second attempt will result in the student’s termination from school. A student who fails a second attempt at an exam due to mitigating circumstances may submit a written appeal to the director of the school outlining those circumstances. The director will take into consideration the student’s circumstances in determining whether the student will be allowed to retake the exam more than once.**

**ESTIMATED START DATES**

**Jan.5, 2024 to Dec. Dec. 6, 2024 Fri /Sat 9:00am to 7:00pm Basic (20hrs)**

**Dec. 18,2023 to Sept. 23,2024 8:30am to 2:00pm Int to Advanced (22 hrs)**

**May 22, 2023 to Apr 22, 2024 2:00pm to 7:00pm Basic (20hrs)**

**Sept 26, 2023 to June 27, 2024 7:00pm to 12:30AM Combined Lock Sec (22hrs)**

**The School reserves the right to reschedule or cancel any class or program start date due to insufficient enrollment. If unforeseen circumstances arise and the school must close additional days, all students will be notified verbally or through school chat by Charles Stuart of new graduation date.**

**\* See Vacation and Legal Holiday Schedule on Page 32-33 of Catalog.**

**TYPICAL NUMBER OF STUDENTS PER SESSION**

**The typical number of students in a (class) session is fifteen (15), whether in classroom or shop. The maximum number of students is 20, whether in classroom or shop.**

**CLASS SCHEDULES**

**Basic Locksmithing –Full Time (20 Clock Hours per week).**

**Approximately 10.5 months 45 weeks**

**Monday through Thursday – 9:00 AM to 2:00 PM, 2:00 PM to 7:00 PM, Monday through Thursday – 7:00 PM to 12:00 AM**

**Friday through Saturday – 9:00 AM to 7:00 PM**

**Intermediate to Advanced Locksmithing – Full Time (22 Clock Hours per week). Approximately 9 months 37 weeks**

**Monday through Thursday – 8:30 AM to 2:00 PM**

**Monday through Thursday – 7:00 PM to 12:30 AM**

**Friday and Saturday- 9:00 AM to 8:00 PM**

**Advanced Locksmithing – Full time (22 hours per week).**

**Approximately 9 months 37 weeks**

**Monday thru Thursday – 8:30 AM to 2:00 PM 7:00 PM to 12:30 AM**

**Friday and Saturday- 9:00 AM to 8:00 PM**

**Combined Locksmith Security – Full time (22 hours per week).**

**Approximately 9 months 37 weeks**

**Monday thru Thursday – 8:30 AM to 2:00 PM 7:00 PM to 12:30 AM**

**Friday and Saturday- 9:00 AM to 8:00 PM**

**CLOCK HOUR**

**A clock hour is 60-minute period of time, consisting of at least 50 minutes of instruction with appropriate breaks.**

**ACADEMIC YEAR DEFINITIONS**

**The school operates on an academic year of 900 clock hours, 45 weeks, 40 weeks, 37 weeks of training depending on the program enrolled in. The minimum attendance for a student is 12 hours per week.**

**GRADING SYSTEM**

**Students are graded for progress, aptitude and attitude. Grades are as follows:**

**A-Excellent 90%-100% GPA 4.00**

**B-Above Average 80%-89% GPA 3.00**

**C-Satisfactory 70%-79% GPA 2.00**

**F-Fail 69%-below below 1.5 GPA**

**I-Incomplete**

**(Incomplete) grade becomes a failing grade unless the missing work or test is satisfactorily completed by the next 30 days.**

**SATISFACTORY ACADEMIC PROGRESS POLICY**

**A student’s Satisfactory Academic Progress (SAP) in the program is reviewed to determine if a student is eligible to continue to the next evaluation point. SAP applies to all students regardless of whether they are receiving Title IV funds. SAP is measured at 400 for the 800 clock hours (Intermediate to Advanced Locksmithing) and 450 clock hours and 900 clock hours (Basic Locksmithing) and 400 for the 800 clock hour program (Advanced Locksmithing)and (Combined Locksmith Security). The school must determine that the student has successfully completed both the clock hours and weeks of instructional time required for the period evaluated. At 400, and 450 scheduled clock hours if a student is not meeting the SAP requirement they will be placed on financial aid written warning status for the next evaluation period. A Title IV eligible student is still eligible for Title IV funding while on financial aid warning. At 800 (Intermediate to Advanced Locksmithing) and 900 (Basic Locksmithing) and 800 (Advanced Locksmithing) scheduled clock hours, if the student is not meeting the SAP requirement the student that wishes to remain in school must appeal the unsatisfactory progress status. The appeal must be given to the School Director for evaluation. If the School Director approves the appeal, the student would be placed on probation for the next evaluation period. Students who had been receiving Title IV funds would not receive any additional financial aid funding at this point.**

**Students must sign their unsatisfactory academic progress report advising that they are on financial aid warning or financial aid probation.**

**There are two SAP requirements. One is qualitative and one is quantitative.**

**Qualitative- A student must maintain a cumulative GPA of “C” or better in order to remain in school and be considered in good academic standing at each evaluation point of 400 and 800 (Intermediate to Advanced Locksmithing) and 450 and 900 (Basic Locksmithing) and (Advanced Locksmithing) and (Combined Locksmith Security) 400 and 800 scheduled hours. The School Director may permit a student to retake a failed examination. A passing grade on the retaken examination would replace the original failed grade. The school maintains all student progress records.**

**If the student’s cumulative GPA is below a “C” at the evaluation point of 400 (Intermediate to Advanced Locksmithing) or 450 (Basic Locksmithing) or 400 (Advanced Locksmithing) or (Combined Locksmith Security) scheduled clock hours, the student will be placed on financial aid written warning for the next evaluation period. The student must raise their cumulative GPA to a “C” or better by the end of the warning period. If they fail to do so financial aid eligibility is terminated. This is also applicable to student veterans receiving VA education benefits. They must file an appeal with the School Director if they want to remain in school. An appeal must contain documentation of a specific mitigating circumstance. After, a successful appeal the student will be placed on financial aid probation and will not be eligible for additional funding.**

**Quantitative-Attendance is checked at each evaluation point. A student must have at least 66.67% attendance at the 400, and 450 clock hour evaluation period, or the student will be place on financial aid warning for the next evaluation period. If the student fails to meet 66.67% attendance by the end of the warning period, financial aid eligibility is terminated. The student must file an appeal with the School Director if they wish to remain in school. An appeal must contain documentation of a specific mitigating circumstance. If the appeal is approved the student will be placed on financial aid probation and will not be eligible for any additional financial aid.**

**Students must complete the program within the maximum timeframe, which is one and a half times (1.5) the normal timeframe. The normal timeframe for a full time student in the Basic Locksmithing course is 10 months with a maximum timeframe of 15 months. Students enrolled full time in the Intermediate to Advanced course should complete the program in 9 months, with a maximum timeframe of 13.5 months. Students enrolled in the Advanced Locksmithing Course or Combined Locksmith Security should complete the program in 9 months with a maximum timeframe of 13.5 months. The school does not offer part time status to students enrolled in the Intermediate to Advanced course or Advanced Locksmithing course.**

**If a student is not a Title IV recipient, and at the time of an SAP evaluation is not meeting the minimum standards of 66.67% attendance and a cumulative GPA of “C” or better, they will be placed on academic warning. The student will be counseled on the risks and consequences of reaching the maximum timeframe for program completion. Students not receiving Title IV funding who are in Title IV program will be evaluated at the same time as a Title IV student.**

**Official Leaves of Absence, withdrawals, and other official interruptions of training are not computed in the maximum timeframe.**

**APPEAL PROCESS**

**A student who fails to meet SAP at the end of the financial aid warning period must submit an appeal to the School Director based on mitigating circumstances such as death of an immediate family member, illness of an immediate family member where the student is the primary caretaker or is the primary source of financial support, student illness requiring hospitalization, abusive relationship, prolonged divorce proceeding, previously undocumented disability, work related transfer during the evaluation period, change in work schedule during the evaluation period, unexpected loss of employment, natural disaster, financial hardship such as foreclosure or eviction, and loss of transportation where there is no alternative transportation. The appeal from the student must state why they did not meet satisfactory academic progress and what has changed that would now allow them to meet satisfactory academic progress. An appeal must contain documentation of a specific mitigating circumstance. The School Director will review the appeal and advise the student of the final decision. If the student’s appeal is approved, they will remain in school on financial aid probation, but will not be eligible for financial aid.**

**Course incompletes and noncredit remedial courses do not apply to the SAP policy at Charles Stuart School and will have no effect on satisfactory academic progress.**

**REINSTATEMENT POLICY**

**Students, both Title IV and Non-Title IV, who have been terminated from enrollment for failure to maintain satisfactory academic progress may apply for readmission to the School Director, but not less than 30 days after having been terminated. They will be placed on financial aid probation for an evaluation period and not be eligible for financial aid. Failure to reestablish satisfactory academic progress by the end of the probation period will result in termination from the school. No student will be allowed to reenroll more than twice.**

**Students, both Title IV and Non-Title IV, who have voluntarily withdrawn from the school or who were terminated for reasons other than failure to maintain satisfactory academic progress may apply for readmission to the School Director.**

**If approved for readmission the student must sign a new enrollment agreement and must start in the next scheduled start date and will return in the same status as prior to withdrawal or termination.**

**The point in time that a student returns to school will depend on the previous class training that school credits student.**

**REESTABLISHING TITLE IV ELIGIBILITY**

**Students returning to school after failing to maintain satisfactory academic progress must file an appeal explaining why they were not making satisfactory progress and what has changed to now allow them to succeed. After a successful appeal, the student will be placed on financial aid probation for the next evaluation period. Title IV students will not be eligible for any additional funding. Failure to reestablish satisfactory academic progress by the end of the financial aid probation period will result in termination from the school. If the student meets satisfactory academic progress at the end of the probation period, the student will be allowed to complete the program and reestablish Title IV funding if applicable.**

**STUDENT SERVICES**

**The students at CHARLES STUART SCHOOL are very important to us. We know that happy and content students make the most successful workers. We will try to help students overcome personal or academic problems that may interfere with their training. The student can discuss his/her problems with the instructor or the office staff.**

**The CHARLES STUART SCHOOL has available for its students a variety of services, which they may solicit whenever they choose. All student services are provided on an individual and confidential basis.**

**PERSONAL ADVISING is intended to aid and assist students with personal difficulties, which may be affecting their studies or consistent attendance. Students are informally advised in order to help themselves in resolving situations.**

**SUBSTANCE ABUSE ADVISING is available to any student experiencing a problem in this regard. The student seeking help with such a problem is provided with referral information to professional agencies trained and equipped to offer the required services and/or treatment.**

**ACADEMIC ADVISING is available to students requiring guidance in respect to academic problems. School staff will advise students concerning satisfactory progress, attendance, grades and student conduct.**

**PLACEMENT ADVISING will provide the student with advice on how to prepare to enter the world-of-work. Proper presentation and interviewing techniques will be explained to graduates ready to enter the trade. It is recommended that a graduate has a resume to give to the prospective employer. CHARLES STUART SCHOOL views aiding its graduates in seeking employment as one of its prime responsibilities to its students, as well as to the industry. The School; therefore, maintains active placement assistance as part of its services to its graduates.**

**We are proud of our record of accomplishment in obtaining employment for our graduates. Our placement service has broad contact throughout the industry. Request for graduates are received regularly.**

**We regularly receive telephone calls or emails from prospective employers within Locksmith shops, Hospitals, Universities and etc. to tell Charles Stuart School that there is a position available for a locksmith. We contact our graduates with the name, telephone, or email of the prospective employer. The School gives the name of the graduates that will be applying for the position to the prospective employer. After an interview with the prospective employer the school will contact them or they will contact the school about the graduate and see if the graduate can fill the position. The Charles Stuart School always follows up by contacting the graduate.**

**While CHARLES STUART SCHOOL cannot promise that all students will find jobs, we make every effort to help them obtain suitable and fulfilling careers. Guaranteed employment, however, on the part of any legitimate school is unethical.**

**HOUSING for students is not secured, recommended, or provided by the School. Classified advertising columns of local newspapers are probably the best source for housing information if living accommodations are a concern. Also, several YMCA's offer convenient and economical housing for students.**

**LISTING OF SERVICES A full listing of referral services and self-help numbers is available on our bulletin board, located outside the main office for individuals that wish to seek help independently.**

**COURSE OFFERED**

**BASIC LOCKSMITHING (900 CLOCK HOURS) (20 hours per week)**

**45 weeks, full-time during the day and evening and or weekends.**

**Monday thru Thurs- 9:00AM to 2:00PM 7:00PM to 11:00PM**

**Friday thru Saturday 9:00AM to 7:00PM**

**INTERMEDIATE TO ADVANCED (800 CLOCK HOURS) (22 hours per week).**

**37 weeks, full time during the day and evening.**

**Approximately 9 months 37 weeks**

**Monday thru Thursday - – 8:30 AM to 2:00 PM 7:00 to 12:30 AM**

**Friday thru Saturday 9:00AM to 8:00PM**

**Advanced Locksmithing – Full time (800 CLOCK HOURS) (22 hours per week).**

**Approximately 9 months 37 weeks**

**Monday thru Thursday PM****– 8:30 AM to 2:00 PM 7:00 to 12:30 AM**

**Friday thru Saturday 9:00AM to 8:00PM**

**Combined Locksmith Security– Full time (800 CLOCK HOURS) (22 hours per week).**

**Approximately 9 months 37 weeks**

**Monday thru Thursday – 8:30 AM to 2:00 PM 7:00 PM to 12:30 AM**

**Friday thru Saturday 9:00AM to 8:00PM**

**BASIC LOCKSMITHING**

**COURSE PURPOSE**

**This course is designed to provide the student with a solid background in the principles and practices of the locksmithing trade. The course will not only address the “how”, but also the “why” of proper locksmithing procedures. The subject matter will be taught by a licensed teacher who has practical experience in the industry as a locksmith. Upon graduation, you will be prepared for licensure. You may start your Locksmith career in an entry level position as a Locksmith in a Locksmith shop, hotels, motels, hospitals and security companies, to name a few. You are trained in a wide range of skills including basic to comprehensive procedures.**

**COURSE OBJECTIVE**

**The graduate of this course will know:**

**Key duplication – Key Cutting – Impressioning**

**Key Mastering**

**Lock construction (Tumble, Combination, and Padlock)**

**Automotive locks**

**BASIC LOCKSMITHING – GENERAL COURSE OUTLINE-900 Hours**

###### Locksmith Law (5 hours)

**Will understand the fundamental laws that govern a legal, professional locksmith, including who should be allowed to be granted entry to a premise. Code of Ethics.**

**Rulers, Decimals (5 hours)**

**Student will understand basic measuring tools, and accuracy.**

**Dial Caliper (5 hours)**

**Student will correctly and accurately use of tool.**

**Warded Padlock, Construction (20 hours)**

**Student will know the parts and working construction and why.**

**Warded Padlock, Impressioning (20 hours)**

**Student will make keys based on ward by hand.**

**Lever Tumbler Lock, Construction (20 hours)**

**Student will know parts and working construction and why.**

**Lever Tumbler Lock, Impressioning (25 hours)**

**Student will make keys by hand.**

**Disc Tumbler Lock, Construction (25 hours)**

**Student will know the parts and working construction and why.**

**Disc Tumbler Lock, Impressioning (25 hours)**

**Student will make keys by hand.**

**Locksmith Dictionary (5 hours)**

**Student will know terms, parts and language of locksmithing.**

**Key Catalog (15 hours)**

**Student will know how to look up and distinguish what key.**

**Key Identification (30 hours)**

**Student will know the different keys and identify.**

**Student will know Pin Tumbler Cylinder, Construction (30 hours)**

**Know the parts and working construction and why.**

**Pin Tumbler Cylinder, Impressioning (40 hours)**

**Student will make keys by hand.**

**Lock Codes (5 hours)**

**Student will know how to look up codes to obtain required cuts to make keys.**

###### Automotive, Servicing (50 hours)

**Student will know Access Cylinders.**

###### Automotive, Lockouts (25 hours)

**Student will know how to break into vehicles.**

###### Master Keying (100 hours)

**Student will know how to grant one key access to multiple locks.**

**Forced Entry (10 hours)**

**Student will know to drill open a cylinder.**

**Picking (30 hours)**

**Student will know how to bypass a lock.**

**Machines, duplicating, Tubular, Code. (60 hours)**

**Student will know how to make a key.**

**Know how to cut keys.**

###### Locksmith Glossary (15 hours)

**Student will know the terminology of locksmithing.**

###### Installation of Locks (20 hours)

**Student will know how to install a lock.**

###### Automotive, Lockouts (25 hours)

**Student will know how to gain access to a vehicle.**

###### Mechanical, Push Button Locks (5 hours)

**Student will know how to operate and recode.**

**Safe lock combination (5 hours)**

**Student will know how to change safe combination.**

**Interchangeable Core (30 hours)**

**Student will know how to pin, set up a system, and how it works.**

###### Electrical Digital Locks (10 hours)

**Student will know how to wire and install.**

###### Medeco High Security Locks (60 hours)

**Student will know how to install, pin, master key restrictions.**

**Mul T Lock (30 hours)**

**Student will know how to install**

**Student will know how to install, pin, master key restrictions.**

**ASSA High Security Locks (25 hours)**

**Student will know how to install, pin, master key restrictions.**

**Alboy High Security Locks (25 hours)**

**Student will know how to install, pin, master key restrictions.**

**Overview of High Security (5 hours)**

**Student will know what separates a lock from high security.**

**Door Closures and Exit Devices (15 hours)**

**Student will know how they work, why and install.**

**Basic Electricity & Electric Strikes (40 hours)**

**Student will know how circuit works and wire.**

**Electron Access Control (35 hours)**

**Student will know how to repair and operate access control.**

**How to Operate a Locksmith Business (5 hours)**

**Student will know business tips, pricing, costs, and equipment.**

**900 TOTAL HOURS**

**INTERMEDIATE TO ADVANCED LOCKSMITHING**

**COURSE PURPOSE**

**This course is designed to provide the student that have the solid background in the principles and practices of the locksmithing trade and designed to facilitate those active locksmiths in those in the security industry to further their locksmith security education according to industrial expectations. This course is to further educate locksmiths who already processed proficiency and skills necessary to function independently. This subject matter will be taught by a licensed teacher who has practical experience in the industry as a locksmith. The students graduating from the Intermediate to Advanced Locksmithing program will have increased expertise in the Automotive Locksmithing and High Security fields, and will be qualified for locksmithing positions in those fields.**

**COURSE OBJECTIVE**

**The graduate of this course will know:**

**Keys, Locks, functions, Impressioning, Picking, Bump Keys, Master Keying, Interchangeable Core, Automotive, Closures.**

**Intermediate to Advanced Locksmithing GENERAL COURSE OUTLINE**

**800 Clock Hours**

**Basic types of locks and keys (20 hours)**

**Student will identify the names of the parts for different keys.**

**Lock functions (25 hours)**

**Know mechanical locks, different security, dismantling and reassembling.**

**Lock Impressioning (80 hours)**

**Student will know how to make a key by hand.**

**Lock picking (50 hours)**

**Student will know devices, tools, and picking methods.**

**Bump keys (25 hours)**

**Student will know how to open the key by the bump method and make key.**

**Master keying (50 hours)**

**Student will know how to grant one key access to multiple locks and set up system.**

**Interchangeable Core (30 hours)**

**Student will know how to re pin the lock and make key.**

**High Security Locks (20 hours)**

**Student will know how to install, pin, master key restrictions.**

**Pushbutton Locks (30 hours)**

**Student will know problems, cancelations and reprogramming.**

**Code Cutting (20 hours)**

**Student will know how to cut keys by code.**

**Mul T Lock (15 hours)**

**Student will know how to use the MT5 and cut key.**

**American Padlock (20 hours)**

**Student will know how to disassemble, re pin, service, dismantle and assemble the lock.**

**Auto Transponder (40 hours)**

**Student will know how to equipment, set up machine, and make key.**

**Auto lock servicing (40 hours)**

**Student will know vehicle door lock removal and servicing, steering column ignition servicing.**

**Auto lockouts (40 hours)**

**Student will know how to open various locking devices and car door and make a key.**

**Electric Strikes (30 hours)**

**Student will know how to connect electric strike with low voltage.**

**Magnetic Locks (30 hours)**

**Student will know how to mount connect and test.**

**Door Closures (15 hours)**

**Student will know how to measure, put on door jam and adjust.**

**Lock Installation (20 hours)**

**Student will know how to install lock.**

**Drill key in Lever (20 hours)**

**Student will know how to identify and gain entry.**

**High Security IC Core (20 hours)**

**Student will know how to disassembly, assembly and rekey.**

**Corbin Cabinet Lock (20 hours)**

**Student will know how to rekey, tools, cabinets and repair and install.**

**Comp X Stealthlock (30 hours)**

**Student will know wireless electronic lock, installation.**

**Padhasp Hasp (20 hours)**

**Student will know install, rekey, and forced entry.**

**Medeco High Security (20 hours)**

**Student will know disassembly, assembly and install.**

**Mortise Lock (30 hours)**

**Student will know install, machine, rekey, assembly, disassembly forced entry, troubleshooting.**

**Make a Small Door (40 hours)**

**Student will be able to measure, cut lumber, use a saw, build door and frame, assembly frame and hang door, install.**

**800 TOTAL HOURS**

**ADVANCED LOCKSMITHING**

**COURSE PURPOSE**

**This course is designed to provide and student that have a solid background in the principles and practices of the locksmithing trade and designed to facilitate those active locksmiths in those in the security industry to advance their locksmith security education according to industrial expectations. This Advanced Locksmithing Course is to further educate locksmiths who already processed proficiency and skills necessary to function independently. This will enable locksmiths to achieve an advanced level of employment within their chosen facility, be it in a shop or self-employed. This subject matter will be taught by a licensed teacher who has practical experience in the industry as a locksmith. The students graduating from the Advanced Locksmithing program will have increased expertise in Electronic Security and will be qualified for locksmithing positions in that field.**

**COURSE OBJECTIVE**

**The graduate of this course will know:**

**Types of locks, Egresses,Schlage ND Series, Door Handles, Padlocks, Smart Lock Technology, CLIQ, Transponders, Fire Safety Electronic Lock.**

**ADVANCED LOCKSMITHING GENERAL COURSE OUTLINE**

**800 Clock Hours**

**Commercial Residential Types of Locks (40 hours)**

**Student will know parts, common uses, disassemble, reassemble, troubleshooting,**

**Commercial Residential Types of Jobs (30 hours)**

**Student will know type of jobs, and set up job.**

**Commercial Residential Work Environments (30 hours)**

**Student will know type of work environment, difference, and legal issues, set up job.**

**Egresses (25 hours)**

**Student will know egress, floor plan, fire codes.**

**Egresses Types of Doors (50 hours)**

**Student will know types of doors, installation, and fire rate door.**

**Egresses Door Closers (25 hours)**

**Student will know parts of door closer, installation.**

**Schlage ND Series (20 hours)**

**Student will know functions, installation.**

**Schlage ND Certification (30 hours)**

**Student will know installation, troubleshoot, and malfunctioning.**

**Door Handles (10 hours)**

**Student will know the different types**

**Door Handles Common Elements (40 hours)**

**Student will know colors, style, parts.**

**Padlock Shackles (10 hours)**

**Student will know types, and which is required.**

**Padlocks Traits (10 hours)**

**Student will know destructively defeat, thickness, recommend.**

**Padlocks Types (40 hours)**

**Student will know types, operate and unlocking.**

**Padlocks High Security (40 hours)**

**Student will know to disassembly and reassembly, and troubleshoot.**

**Smart Lock Technology (50 hours)**

**Student will know credentials, operating a wi fi or Bluetooth, set up.**

**Medeco CLIQ (15 hours)**

**Student will know install lock, system.**

**Smart Lock Technology Medeco (35 hours)**

**Student will know how to lock on existing Medeco lock.**

**Smart Lock Technology Mul T Lock (50 hours)**

**Student will know install a mul t lock, change batteries, set up.**

**Smart Lock Technology Schlage (50 hours)**

**Student will know technology**

**Electronic Transponders (40 hours)**

**Student will know process, malfunction, programmed correctly.**

**Electronic Lock Safety (35 hours)**

**Student will know regulations, hazards, and solutions.**

**Electronic Lock Security Systems (30 hours)**

**Student will know types of alarms, wire system, and troubleshoot.**

**Controls Systems (50 hours)**

**Student will know plan, wire and test, troubleshoot, and fire safety hazards.**

**Forced on Keyless Locks (45 hours)**

**Know whether battery operated or powered via wire, bypass the lock.**

**800 TOTAL HOURS**

**COMBINED LOCKSMITH SECURITY**

**COURSE PURPOSE**

**This course is designed to provide student that have a solid background in the principles and practices of the locksmithing trade and designed to facilitate those active locksmiths in those in the security industry to advance their locksmith security education according to industrial expectations. This Combined Locksmithing Security Course is to further educate locksmiths who already processed proficiency and skills necessary to function independently. This will enable locksmiths to achieve an advanced level of employment within their chosen facility, be it in a shop or self-employed. This subject matter will be taught by a licensed teacher who has practical experience in the industry as a locksmith. The students graduating from the Combined Locksmithing Security program will have increased expertise in Electronic Security, rekeying, Installation, Automobile, and high security and will be qualified for locksmithing positions in that field.**

**COURSE OBJECTIVE The graduate of this course will know:**

**Keys, Locks, Installation, Master keying, High Security, Commercial and Residential, Automobile decoding, Lishi, Ignition, Doors, Programming Cars.**

**COMBINED LOCKSMITH SECURITY GENERAL COURSE OUTLINE (800 Clock Hours)**

**Key Identification (10 hours)**

**Re-keying (50 hours)**

**Key Cutting (50 hours)**

**Simplex Unican (20 hours)**

**Jimmy Proof Installation (30 hours)**

**Deadbolt Installation (40 hours)**

**Master keying residential (50 hours)**

**Medeco (30 hours)**

**Mul-T-Lock (30 hours)**

**Smart key (10 hours)**

**Access Control (20 hours)**

**Commerical Locks (60 hours)**

**Master keying commercial buildings (50 hours)**

**Lishi picking and decoding Automotive key (50 hours)**

**Residential Lishi (60 hours)**

**Car opening (70 hours)**

**Re-keying ignition cylinders (40 hours)**

**Re-keying door cylinders (60 hours)**

**Programming Cars (50 hours)**

**Changing Safe combinations (20 hours)**

**800 TOTAL HOURS**

**BASIC LOCKSMITHING (900 CLOCK HOURS)**

**INTERMEDIATE TO ADVANCED LOCKSMITHING (800 CLOCK HOURS)**

**ADVANCED LOCKSMITHING (800 CLOCK HOURS)**

**COMBINED LOCKSMITH SECURITY (800 CLOCK HOURS)**

**TUITION AND FEES**

**Tuition Registration Total**

**Curriculum Fee Cost**

**BASIC LOCKSMITHING $19,950 $50. $20,000**

**Advanced Locksmithing $19,950 $50. $20,000**

**Intermediate to Advanced**

**Locksmithing $19,950 $50. $20,000**

**Combined Locksmith Security $19,950 $50. $20,000**

**PAYMENT POLICIES**

**Tuition, registration, fees are due on or before the first day of class unless otherwise specified. Students may request an Installment Payment Plan subject to approval by the Director based on current costs. When using the Installment Payment Plan a student is required to have paid the Registration Fee prior to entry. Students whose accounts are past due are subject to suspension from classes.**

**The students will not be liable for increased fees or tuition charges, which occur subsequent to the school’s acceptance of an Enrollment Agreement.**

**Certificates of Completion, and all services, including placement assistance, may be withheld until all fees due have been paid in full. There will be no charge for the first transcript, but any additional transcripts will require an additional $10.00 fee. PLEASE NOTE: There will be a $35.00 service charge for any check that the Bank does not honor for any reason.**

**FINANCIAL AID**

**Financial Aid is available if you qualify.**

**You may qualify for one or more of the following financial assistance programs if you are a United States citizen or eligible non-citizen. You may qualify for Federal Pell Grant, Iraq and Afghanistan Service Grant, Federal Supplemental Educational Opportunity Grant, Direct Loans (Subsidized and Unsubsidized, Direct Plus (Parent Loan for Students). The Financial Aid officer is available to assist prospective and enrolled students with financial and consumer questions during normal business hours.**

**Gail Wechsler is available to assist students with financial aid.**

**Day, Afternoon, Evening Classes and Weekends**

**This institutional refund policy is used for all non-Title IV aid recipients and for Title IV aid recipients after the federal Return to Title IV policy is applied.**

**CANCELLATION AND REFUND POLICY: TERMS**

**The student s charged for one term at a time.   
Terms means between 15,16,17 and 18 weeks of instruction.**

**Basic Locksmithing (3 terms at 15 weeks each)**

**The student is charged one term at a time.**

1. **Any applicant who requests a cancellation in writing within seven (7) days after midnight of the day of signing this application will be refunded all monies paid to the School. The failure of a student to notify the director in writing of withdrawal may delay refund of tuition due pursuant to Section 5002 of the education law. In the event of withdrawal or termination, time in school is computed from the first day of instruction to the last day of attendance.**
2. **Thereafter, a student will be liable for:**
3. **the non-refundable registration fee plus**
4. **Tuition liability as of the student’s last date of physical attendance.**

**Tuition liability is divided by the number of terms in the program. Total tuition liability is limited to the term during which the student withdrew or was terminated, and any previous terms completed.**

1. **First Term**

**If termination occurs school may keep**

**Prior to or during the first week 0%**

**During the second week 20%**

**During the third week 35%**

**During the fourth week 50%**

**During the fifth week 70%**

**After the fifth week 100%**

**Subsequent Terms**

**Prior to or during the first week 20%**

**Prior to or during the second week 35%**

**Prior to or during the third week 50%**

**Prior to or during the fourth week 70%**

**After the fourth week 100%**

1. **Rejection: A full refund of all monies if the applicant is rejected by the School.**
2. **Students who have not visited the school facility prior to enrollment will have the opportunity to withdraw without penalty within three days following either attendance at a regularly scheduled orientation or following a tour of the school facilities and inspection of equipment.**
3. **Special cases: In case of prolonged illness or accident, death in the family or other circumstances that make it impractical to complete the program the school make a settlement which is reasonable and fair to both parties.**
4. **Any refund due to a student shall be paid by the school within 45 days of the date the student gives written notice of withdrawal to the school or the date which the student is deemed to have withdrawn for failure to attend school, whichever is earlier. In all cases, the amount of the refund shall be calculated based upon the last day of student attendance.**

**There will be no charge for the first transcript, but any additional transcripts will require an additional $10.00 fee. PLEASE NOTE: There will be a $35.00 service charge for any check that the Bank does not honor for any reason.**

**Day, Afternoon, Evening Classes**

#### CANCELLATION AND REFUND POLICY: QUARTERS

**The student is charged for one quarter at a time. Quarters means up to 14 weeks of instruction.**

**QUARTERS (3 quarters 1 @ 13 weeks and 2 @ 12 weeks) Advanced Locksmithing and Intermediate to Advanced or Combined Locksmith Security**

**The student is charged one quarter at a time.**

1. Any applicant who requests a cancellation in writing within seven (7) days after midnight of the day of signing this application will be refunded all monies paid to the School. The failure of a student to notify the director in writing of withdrawal may delay refund of tuition due pursuant to Section 5002 of the education law. In the event of withdrawal or termination, time in school is computed from the first day of instruction to the last day of attendance.
2. **Thereafter, a student will be liable for:**
3. **the non-refundable registration fee plus**
4. **Tuition liability as of the student’s last date of physical attendance. Tuition liability is divided by the number of quarters in the program. Total tuition liability is limited to the quarter during which the student withdrew or was terminated, and any previous quarters completed.**

**First Quarter**

**If termination occurs school may keep**

**(a) Prior to or during the first week 0%**

**(b) During the second week 25%**

**(c) During the third week 50%**

**(d) During the fourth week 75%**

**(e) Thereafter 100%**

**Subsequent Quarters**

**(a) During the first week 25%**

**(b) During the second week 50%**

**(c) During the third week 75%**

**(d) After the third week 100%**

1. **Rejection: A full refund of all monies if the applicant is rejected by the School.**
2. **Students who have not visited the school facility prior to enrollment will have the opportunity to withdraw without penalty within three days following either attendance at a regularly scheduled orientation or following a tour of the school facilities and inspection of equipment.**
3. **Special cases: In case of prolonged illness or accident, death in the family or other circumstances that make it impractical to complete the program the school shall make a settlement which is reasonable and fair to both parties.**
4. **Any refund due to a student shall be paid by the school within 45 days of the date the student gives written notice of withdrawal to the school or the date which the student is deemed to have withdrawn for failure to attend school, whichever is earlier. In all cases, the amount of the refund shall be calculated based upon the last day of student attendance.**

**There will be no charge for the first transcript, but any additional transcripts will require an additional $10.00 fee. PLEASE NOTE: There will be a $35.00 service charge for any check that the Bank does not honor for any reason.**

2

**Return to Title IV Policy**

**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 at any point during the payment period.**

## If a student did not start or begin attendance at the school, the R2T4 formula does not apply.

**Official Withdrawal Process: If a student wishes to withdraw from school, they must notify the Director of the school. The notification may be in writing or orally. The date the notification is received is the date of determination. The School Director must begin the withdrawal process.**

**For unofficial withdrawals a student’s withdrawal date at the school that is required to take attendance is their last day of physical attendance. Their date of determination is 14 consecutive calendar days after they cease attendance.**

**In the event of withdrawal or termination for Title IV recipients, R2T4 is calculated first, and then the institutional refund formula is applied.**

**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, Direct Loans or Direct Plus Loans, FSEOG, TEACH and Iraq Afghanistan Service Grants (IASG) during 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. After the 60% point of the payment period the student is considered to have earned 100% of the aid for the period. The percentage that has not been earned is calculated by subtracting the percentage of Title IV aid earned from 100%.**

**The percentage of the payment period completed is calculated by the hours scheduled in the payment period as of the withdrawal date divided by the scheduled 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 called a post-withdrawal disbursement. Post-withdrawal disbursements will be made from Pell grant funds first if the student is 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 remaining Pell funds must be released to the student without the student having to take any action. The funds must be released as soon as possible but no more than 45 days after the date of determination. Any federal loan program funds due in a post-withdrawal disbursement must be offered to the student within 30 days with a 14 day acceptance or cancellation period for the student/parent’s and the school must receive the student/parent’s authorization before crediting their account. If a student or parent submits a timely response accepting all or portion of a post withdrawal loan disbursement, per the student’s or parent’s instructions, the school must disburse the loan funds within 180 days of date of the institution’s determination that the student withdrew. Any inadvertent overpayments of Direct Loan funds will be credited to the student’s account balance without requiring their authorization.**

**If a credit balance still exists on the student’s account after the R2T4 and institutional refund calculations are done, that credit balance must be used to pay any grant overpayment that exists based on the current withdrawal within 14 days from the date that the R2T4 calculation was performed.** **The overpayment must be eliminated prior to offering a credit balance to a student.**

**The following Title IV refund distribution is used for all FSA students.**

**1. Unsubsidized Direct Loan**

**2. Subsidized Direct Loan**

**3. Direct PLUS Loan**

**4. Federal Pell Grant**

**5. Iraq Afghanistan Service Grant**

**6. FSEOG**

**Returns must be made as soon as possible to the federal programs but no later than 45 days after the date of determination.**

**Withdrawal or termination for Title IV recipients, R2T4 is calculated first, and then the institutional refund formula is applied.**

**The law 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.**

**The State requires one Refund Policy for terms and one for quarters.**

**VA Refund Policy**

**Charles Stuart School follows the same refund policy as Title IV.**

**VACATION AND LEGAL HOLIDAYS**

**VACATION**

**The School will schedule one week spring recess and one week winter recess.**

The actual dates of these recesses will vary from year to year.

**LEGAL HOLIDAYS. The School will be closed for the following holidays:**

**New Year’s Eve and New Year’s Day**

**Martin Luther King Day**

**Memorial Day**

**Independence Day**

**Labor Day**

**Yom Kippur**

**Rosh Hashanah**

**Thanksgiving Day**

**Christmas Eve and Christmas Day**

**Passover**

**Veteran’s Day**

**Our vacation and holiday schedule is subject to change.**

**STUDENT DISCLOSURE INFORMATION**

**COMPLAINT PROCEDURE**

**WHO CAN FILE A COMPLAINT?**

**If you are or were a student or an employee of a Licensed Private Career School in the State of New York and you believe that the School or anyone representing the School has acted unlawfully you have the right to file a complaint with the New York State Education Department.**

**WHAT CAN STUDENT OR EMPLOYEE COMPLAIN ABOUT?**

**You can make complaints about the conduct of the School, advertising, standard and methods of instruction, equipment, facilities, qualifications of teaching and management personnel, enrollment agreement, methods of collecting tuition and other charges, school license or registration, school and student records, and private school agents.**

**In New York State a complaint may be filed by any person with reason to believe that an institution has acted contrary to its published standards or that conditions at the institution appear to jeopardize the quality of the institution’s instructional programs or the general welfare of its students.**

**HOW TO FILE A COMPLAINT**

1. **The person should first try to resolve the complaint directly with the institution by following the internal complaint procedures provided by the institution. An institution is required to publish its internal complaint procedure in a primary information document such as the catalog or student handbook. The Department suggests that the complainant keep copies of all correspondence with the institution.**
2. **If a person is unable to resolve the complaint with the institution or believes that the institution has not properly addressed the concerns, he or she, may send a letter or telephone the State Education Department to request a complaint form (212) 643-4760 or write to:**

**The State Education Department**

**Bureau of Proprietary School Supervision**

**Investigations & Audit Unit**

**116 W. 32nd Street, 5th Floor**

**New York, New York 10001**

1. **The complaint form should be completed, signed and sent to the above address. The completed form should indicate the resolution being sought and any efforts that have been made to resolve the complaint through the institution’s internal complaint processes. Copies of all relevant documents should be included.**
2. **After receiving the completed form, the department will notify the complainant of its receipt and make any necessary request for further information. When appropriate, the Department will also advise the institution that a complaint has been made and when appropriate, the nature of the complaint. The complainant will also be notified of the name of the investigator assigned to address the specific complaint. The investigator may contact the complainant for additional information.**
3. **The Department will make every effort to address and resolve complaints within ninety days from receipt of the complaint form.**

**COMPLAINT RESOLUTION**

**Some complaints may fall within the jurisdiction of an agency or organization other than the State Education Department. These complaints will be referred to the entity with appropriate jurisdiction. When a complaint concerns a matter that falls solely within the jurisdiction of the institution of higher education the complainant will be notified and the Department will refer the complaint to the institution in question and request that the matter receive a review and response.**

**Upon conclusion of the Department’s complaint review or upon a disposition of the complaint by referral to another agency or organization, or to the institution of higher education, the Department will issue a written notice to the complainant describing the resolution of the complaint. The complainant may contact the Department evaluator directly for follow-up information or for additional assistance.**

**STUDENT COMPLAINT/GRIEVANCE PROCEDURE**

**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 considered by the Commission must be in written form with permission from the complainant(s) for the Commission to forward a copy of the complaint to the school for a response. 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 and Colleges**

**2101 Wilson Boulevard, Suite 302**

**Arlington, VA. 22001**

**(703) 247-4212**

**FAX (703) 247-4533**

**Website:** [**www.accsc.org**](http://www.accsc.org) **Complaints@accsc.org**

**A copy of the Commission’s Complaint Form is available at the school and may be obtained by contacting the Administrative Office or Gail Wechsler, School Director.**

**SCHOOL GRIEVANCE POLICY**

**The Charles Stuart School realizes that there may be a time when a student feels a need to express a grievance, either toward a classmate, a staff member, or the School in general. In order to provide the student with a formal means of expressing this grievance the School has established a grievance policy, which exist in addition to State and Accrediting Commission policies.**

**The student should first bring the nature of his/her grievance to the attention of the School’s Grievance Advisor. The Advisor will attempt to resolve the grievance quickly to the student’s satisfaction.**

**Should the student still be dissatisfied with the advisor’s resolution of the grievance, the student may present a formal, written complaint to the School Director. The School Director will meet with the student to determine what other means exist for resolving the grievance and will answer the student within seven days of the meeting. If the Director’s resolution is still not to the student’s satisfaction, he/she may proceed by following the steps itemized in the pamphlet titled WHAT YOU SHOULD KNOW ABOUT LICENSED TRADE SCHOOLS AND REGISTERED BUSINESS SCHOOLS IN NEW YORK STATE. This option it should be noted that this option is always available to the student at any time during the grievance procedure.**

**TUITION REIMBURSEMENT FUND**

**WHAT IS THE TUITION REIMBURSEMENT FUND?**

**The Tuition Reimbursement Fund is designed to protect the financial interests of students attending proprietary schools. If a school closes while you are in attendance prior to the completion of your educational program, you may be eligible for a refund of all tuition expenses which you have paid. If you drop out of school prior to completion and you file a complaint against the School with the State Education Department, you may be eligible to receive a tuition refund if the State Education Department is able to provide factual support that your complaint is valid and to determine that there was violation of Education Law or the Commissioner’s Regulations as specified in Section 126.17 of the Commissioner’s Regulations. To file a claim to the Tuition Reimbursement Fund, you must first file a complaint with the State Education Department at the address specified above. The Staff of the State Education Department will assist you in the preparation of a tuition reimbursement form (a sample of this form should have been provided to you upon enrollment).**

**DISCLAIMER**

**The student should be aware that some information in the Catalog might change. It is recommended that students considering enrollment check with the School Director to determine if there is any change from the information provided in the Catalog. In addition, a Catalog will contain information on the School’s teaching personnel and courses/curricula offered. Therefore, it is possible that courses/curricula listed in the School’s Catalog may not be approved at the time that a student enrolls in the school, or the teaching personnel listed in the Catalog may have changed. It is again recommended that you check with the School Director to determine if there are any changes in the courses/curricula offered or the teaching personnel listed in the catalog.**

**COMPARABLE PROGRAM INFORMATION RELATED TO TUITION, FEES AND PROGRAM LENGTH PLEASE CONTACT:**

**ACCSC**

**2101 Wilson Boulevard, Suite 302**

**Arlington, VA. 22001**

**(703) 247-4212**

**Website:** [**www.accsc.org**](http://www.accsc.org)

**Information for Students’ Rights**

**What is the purpose of this pamphlet?**

**All prospective and enrolled students in a non-degree granting proprietary school are required to receive this pamphlet. This pamphlet provides an overview of students’ rights and regard to filing a complaint against a school and accessing the tuition reimbursement fund if they are a victim of certain violations by the school.**

**Licensed private career schools which are licensed by the New York State Education Department are required to meet very specific standards under the Education Law and Commissioner’s Regulations. These standards are designed to help insure the educational appropriateness of the programs which schools offer. It is important for you to realize that the New York Stated Education Department’s Bureau of Proprietary School Supervision closely monitors and regulates all non-degree granting proprietary schools. The schools are required to have their teachers meet standards in order to be licensed by the Department. Schools are also required to have their curriculum approved by the New York State Education Department, at minimum, every four years, thereby helping to insure that all curriculum offered in the schools are educationally sound.**

**In addition, staff members of the Bureau of Proprietary School Supervision are often in the school buildings monitoring the educational programs being offered. The interest of the New York State Education Department is to ensure that the educational program being offered meets your needs and that your financial investment is protected.**

**The New York State Education Department’s Bureau of Proprietary School Supervision wishes you success in your continued efforts to obtain the necessary skill training in order to secure meaningful employment. In addition, Bureau staff will continue to work with all the schools to help insure that a quality educational program is provided to you.**

**Who can file a complaint?**

**If you are or were a student or an employee of a Licensed Private Career School in the State of New York and you believe that the school or anyone representing the school has acted unlawfully, you have the right to file a complaint with the New York State Education Department.**

**What can a student or employee complain about?**

**You may make complaints about the conduct of the school, advertising, standards and methods of instruction, equipment, facilities, qualifications of teaching and management personnel, enrollment agreement, methods of collecting tuition and other charges, school license or registration, school and student records, and private school agents.**

**How can a complaint be filed by a student or employee?**

**You should try to resolve your complaint directly with the school unless you believe that the school would penalize you for your complaint. Us e the school’s internal grievance procedure or discuss your problems with teachers, department heads, or the school director. We suggest that you do so in writing and that you keep copies of all correspondence to the school. However, the school cannot require you to do this before you file a complaint with the New York State Education Department. If you do file a complaint with the Department, please advise the Bureau of any action that you have taken to attempt to resolve you complaint.**

**The steps you must take to file a complaint with the New York State Education Department are:**

1. **Write to the New York State Education at 116 West 32nd Street, 5th Floor, New York, NY 10001, or telephone the Department at 212 643 4760, requesting an interview for the purpose of filing a written complaint. Bring all relevant documents with you to the interview, including an enrollment agreement, financial aid application, transcripts, etc. An investigator from the Department will meet with you and go through your complaint in detail.**
2. **If you cannot come for an interview, send a letter or call the office to request a complaint form. You must complete and sign this form and mail it to the office. Please include with it copies of all relevant documents. You should keep the original. You must file a complaint within two years after the alleged illegal conduct took place. The Bureau cannot investigate any complaint made more than two years after the date of the occurrence.**
3. **The investigator will attempt to resolve the complaint as quickly as possible and my contact you in the future with follow-up questions. You should provide all information requested as quickly as possible; delay may affect the investigation of your complaint. When appropriate, the investigator will try to negotiate with the school informally. If the Department determines that violations of law have been committed and the school fails to take satisfactory and appropriate action then the Department may proceed with formal disciplinary charges.**

**your complaint is valid and to determine that there was a violation of Education Law or the Commissioner’s Regulations as specified in Section 126.17 of the Commissioner’s Regulations. To file a claim to the Tuition Reimbursement Fund, you must first file a complaint with the State Education Department at the address included in this pamphlet. The staff of the State Education Department will assist you in the preparation of a tuition reimbursement form (a sample of this form should have been provided to you upon enrollment).**

**What should students know about private school agents?**

**Private School Agents are employed by schools for the purpose of recruiting or enrolling students in the school; they are not school counselors. Private school agents cannot require a student to pay a placement or referral fee. Each school agent must be licensed by the New York State Education Department, must have an Agent identification card and must be salaried employee of the school. School agents who cannot show an Agent Identification Card are breaking the law if they try to interest students in enrolling in a particular school or group of schools. The name(s) of the agent(s) who enrolled a student must appear on that student’s enrollment agreement. Therefore, you should write down the name of the agent who talked to you. Each student will be required to confirm the name(s) of the agent(s) when signing the enrollment agreement. A full refund shall be made to any student recruited by an unlicensed private school agent or even by a licensed agent if there is evidence that the agent made fraudulent or improper claims. To find out if you are eligible to receive a refund, you must follow the complaint procedures included in this page.**

**What should students know about grants and guaranteed student loans?**

**A grant is awarded to a student based on income eligibility, and it does not need to be repaid (for example, Pell grants provided by the federal government).**

**Direct loans are low interest loans provided under the Federal Direct Loan Program. The decision to apply for such a loan is yours the school cannot require that you apply for a loan. You should understand that if you pay school tuition with money loaned to you from a lender you are responsible for repaying the loan in full, with interest, in accordance with the terms of the loan agreement. A failure to repay the loan can hurt your credit rating and result in legal action against you. Even if you fail to complete your educational program, you are still responsible for repaying all of the money loaned to you.**

**It is your right to select a lender for a guaranteed student loan. The school cannot require you to apply to a particular lender or lending institution. However, the school can recommend a lender, but if it does, the school must also provide you with a statement about your right and ability to obtain a loan from another lender and the insurance premiums charged on these loans.**

**Read and understand all the information and applications for financial aid grants and loans before signing.**

**Where can students file a complaint, file a claim to the tuition reimbursement fund, or get additional information?**

**Contact the New York State Education Department**

**116 West 32nd Street, 5th Floor**

**New York, New York 10001**

**Attention: Bureau of Proprietary School**

**Supervision**

**212 643 4760**

**This pamphlet is provided to you by the New York State Education Department (NYSED). The NYSED regulates the operation of Licensed Private Career Schools.**

**OCCUPATIONAL EDUCATION DATA SURVEY**

**Requirement of NY State Education Dept.**

**ENROLLMENT, COMPLETION RATE, AND PLACEMENT**

**CHARLES STUART SCHOOL**

**BASIC LOCKSMITHING**

**July 1, 2022 through June 30, 2023**

**PROGRAM ENROLLMENT**

**Full- Time 19**

**Part-Time 0**

**Total 19**

**PROGRAM COMPLETION RATE**

**ENROLLED 19**

**GRADUATES 22**

**NONCOMPLETERS 2**

**CONTINUING STUDENTS 19**

**COMPLETION RATE 92%**

**PLACEMENT OF PROGRAM COMPLETERS**

**NUMBER OF GRADUATES 22**

**PERCENT OF GRADUATES WHO ARE:**

**EMPLOYED RELATED FIELD 91%**

**EMPLOYED SLIGHTLY RELATED FIELD 0%**

**EMPLOYED UNRELATED FIELD 0%**

**IN MILITARY 0%**

**SEEKING EMPLOYMENT 0%**

**PURSUING ADDITIONAL EDUCATION 0%**

**UNAVAILABLE FOR EMPLOYMENT 0%**

**STATUS UNKNOWN 9%**

**OCCUPATIONAL EDUCATION DATA SURVEY**

**Requirement of NY State Education Dept.**

**ENROLLMENT, COMPLETION RATE, AND PLACEMENT**

**CHARLES STUART SCHOOL**

**INTERMEDIATE /ADVANCED LOCKSMITHING**

**July 1, 2022 through June 30, 2023**

**PROGRAM ENROLLMENT**

**Full- Time 0**

**Part-Time 0**

**Total 0**

**PROGRAM COMPLETION RATE**

**ENROLLED 0**

**GRADUATES 18**

**NONCOMPLETERS 0**

**CONTINUING STUDENTS 0**

**COMPLETION RATE 100%**

**PLACEMENT OF PROGRAM COMPLETERS**

**NUMBER OF GRADUATES 18**

**PERCENT OF GRADUATES WHO ARE:**

**EMPLOYED RELATED FIELD 89%**

**EMPLOYED SLIGHTLY RELATED FIELD 0%**

**EMPLOYED UNRELATED FIELD 0%**

**IN MILITARY 0%**

**SEEKING EMPLOYMENT 0%**

**PURSUING ADDITIONAL EDUCATION 0%**

**UNAVAILABLE FOR EMPLOYMENT 0%**

**STATUS UNKNOWN 11%**

**OCCUPATIONAL EDUCATION DATA SURVEY**

**Requirement of NY State Education Dept.**

**ENROLLMENT, COMPLETION RATE, AND PLACEMENT**

**CHARLES STUART SCHOOL**

**ADVANCED LOCKSMITHING**

**July 1, 2022**

**through June 30, 2023**

**PROGRAM ENROLLMENT**

**Full- Time 35**

**Part-Time 0**

**Total 35**

**PROGRAM COMPLETION RATE**

**ENROLLED 35**

**GRADUATES 0**

**NONCOMPLETERS 0**

**CONTINUING STUDENTS 35**

**COMPLETION RATE 0%**

**PLACEMENT OF PROGRAM COMPLETERS**

**NUMBER OF GRADUATES 0**

**PERCENT OF GRADUATES WHO ARE:**

**EMPLOYED RELATED FIELD 0%**

**EMPLOYED SLIGHTLY RELATED FIELD 0%**

**EMPLOYED UNRELATED FIELD 0%**

**IN MILITARY 0%**

**SEEKING EMPLOYMENT 0%**

**PURSUING ADDITIONAL EDUCATION 2%**

**UNAVAILABLE FOR EMPLOYMENT 0%**

**STATUS UNKNOWN 0%**

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**College Credit- Disclaimer Statement**

**Licensed private career schools offer curricula measured in clock hours, not credit hours. Certificates of completion, i.e., school diplomas are issued to students who meet clock hour requirements. The granting of any college credit to students who participate in and/or completed a program at a licensed private career school is solely at the discretion of the institution of higher education that the student may opt to subsequently attend.**

**VA COMPLIANCE**

**In accordance with Title 38 US Code 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. This school will not:**

* **Prevent nor delay the student’s enrollment;**
* **Assess a late penalty fee to the student;**
* **Require the student to secure alternative or additional funding;**
* **Deny the student access to any resources available to other students who have satisfied their tuition and fee bills to the institution, including but not limited to access to classes, libraries, or other institutional facilities.**

**However, to qualify for this provision, such students may be required to:**

* **Produce the Certificate of Eligibility by the first day of class;**
* **Provide written request to be certified;**
* **Provide additional information needed to properly certify the enrollment as described in other institutional policies.**

“GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at [http://www.benefits.va.gov/gibill”-](http://www.benefits.va.gov/gibill%E2%80%9D-)