



MONTESSORI CASA
INTERNATIONAL

STUDENT HANDBOOK
TITLE IV FINANCIAL AID

Early Childhood Course

Federal Financial Aid Information

Federal Student Financial Aid Programs

Students who are enrolled or accepted for enrollment as candidates for certification in the MCI Denver's Early Childhood Teaching Diploma program, and are U.S. citizens or eligible non-citizens may qualify for one of the following programs:

-Federal Pell Grants

Available only to undergraduates who have not already obtained a bachelor's degree. Eligibility is based on the Expected Family contribution. Do not have to be repaid.

-Federal FFEL (Federal Family Education Loans) Stafford Loans

Available to both college graduates and undergraduates. Loans must be repaid starting 6 months after completion of the course or after the student ceases to be enrolled at least half-time. Unsubsidized loans accrue interest beginning immediately after receiving the loan. Subsidized loans do not accrue interest until repayment begins.

- Federal FFEL PLUS Loans

Available to eligible parents of dependent students. Must be repaid with interest, starting within 60 days after the final loan disbursement. Yearly limit is equal to the cost of attendance minus any financial aid received.

Application information

Go to www.studentloanonline.com or see "How to complete the FAFSA" available at our office or by a telephone request to the U.S. Department of Education at 1-800-4FED-AID (1-800-433-3243). This booklet explains the following:

1. How to apply
2. How eligibility is determined
3. Borrower rights and responsibilities
4. Terms and conditions for receiving a deferment on the loan

Complete a **FAFSA form** or apply over the Internet: www.fafsa.ed.gov.

Application Deadline

Students are urged to apply as soon as possible after completing their tax forms. For students who seek reimbursement through financial aid

for fees already paid, the application must be at the school by the student's last day of enrollment in the academic year in which the course is completed.

Corrections

If the information was reported incorrectly, the student may be required to update or correct application data.

Verification

For applications selected for verification by the Department of Education, the student will be required to complete the Verification Worksheet and provide specified documentation.

Disbursement

Federal Funds: Funds are deposited in the MCI federal account and credited to the student's MCI account in two equal payments in MCI reserves the right to apply funds to tuition and fees first. Remaining funds are disbursed by MCI in two equal semi-annual payments. The student must maintain satisfactory progress in order to receive continued funding. The maximum time for completion is 1.5 times the published course length. For FFEL loans, up to 3% is taken out of the loan amount by the bank.

Campus Security

Montessori Casa International is committed to providing safety to all of its students, faculty and staff.

- (1) If a crime happens to you or your property or if there is an emergency occurring on campus, contact Punum Bhatia, Director.

- (2) Montessori Casa International will provide students, faculty and staff with a copy of the crime report from the previous calendar year by October 1st of the following year. Statistics will be gathered from the local police and compiled in the annual report. The report will show number of incidents only on campus and is divided into the following categories:

Criminal Homicide: (A) Murder and non-negligent manslaughter (B) Negligent manslaughter	Motor vehicle theft
Sex offenses: (A) Forcible sex offenses (B) Non-forcible sex offenses	Arson
Robbery	Liquor law violations (A) Arrests for liquor violations, drug law violations, and illegal weapons possession (B) Persons not included above who were referred for campus disciplinary action for liquor law violations, drug law violations and illegal weapons possession
Aggravated assault	Hate crimes
Burglary	

- (3) Montessori Casa International has a working relationship with the local police who are able to support and provide services promptly in the event of an incident. We encourage accurate and prompt reporting of all crimes to the local police.

- (4) In addition to the required annual campus security report, Montessori Casa International will provide a timely warning to

students of any occurrences of the following crimes that are reported to local police agencies and are considered to represent a serious or continuing threat to students and employees. As soon as the school becomes aware of the crimes, students and employees will be notified in their next class. These crimes are: criminal homicide, forcible and no forcible sex offenses, robbery, aggravated assault, burglary, motor vehicle theft, arson, hate crimes including crimes involving bodily injury reported to local police agencies that shows evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity or disability, arrests for violations of liquor and drug law violations and illegal weapons possession, and persons not arrested but referred for disciplinary action for liquor, drug and weapons law violations.

Note: Montessori Casa International is not required to provide timely warning with respect to crimes reported to a pastoral or professional counselor.

- (5) If a student wishes to report crimes on a voluntary, confidential basis for inclusion in the annual disclosure of crime statistics, contact Punum Bhatia.
- (6) Access to the building is only given to students during the normal class day. Any students seeking access outside normal class time must make an appointment with the Director. Maintenance is done in-house; therefore, no outside entity has access to the building at any time.
- (7) We encourage students to be responsible for your own security and the security of others.
- (8) Montessori Casa International does not provide any programs on campus regarding security or prevention of crimes. If students wish to learn more about personal security or prevention of crimes, contact the local police department.
- (9) Montessori Casa International does not have any off-campus locations and therefore all monitoring and recording of any criminal activity is conducted at the campus location of 7551 East Academy Boulevard, Denver CO. 80230.

Drugs and Alcohol Policy:

- School policy prohibits the possession, use and sale of alcoholic beverages to anyone.
- School policy also prohibits the possession, use and sale of illegal drugs.
- School policy supports and enforces State underage drinking laws.


Students caught in any of the above situations will be withdrawn from the program and will be reported to authorities.

Students who need assistance can be referred to:

Community **Alcohol & Drug Rehab** 

(303) 295-2521

3315 Gilpin St, Denver, CO

Institute for Substance **Abuse** 

(303) 433-1900

2480 W 26th Ave Ste 80b, Denver, CO

Sex Offenses:

If a sex offense occurs while in school, please contact the Denver Police Department at 720.913.6511 and report this immediately to Punum Bhatia. Montessori Casa International will do everything possible to assist in this serious matter. If such a serious offense occurs, it is important to preserve evidence for proof of the criminal offense.

We do not offer any counseling for victims of sex offenses but it is available within the community if a student were to need it. We maintain a listing of emergency numbers and local hospitals.

If a sex offense happens where both the accused and the accuser attend Montessori Casa International, both the accuser and the accused:

- Are entitled to the same opportunities to have others present during a disciplinary proceeding and
- Will be informed of the school's final determination of any school disciplinary proceeding with respect to the alleged sex offense and any sanction that is imposed against the accused and

- The dismissal that may occur following a final determination of said proceeding regarding rape, acquaintance rape, or other forcible or non-forcible sex offenses.

Montessori Casa International will work with students to change a student's academic situation (i.e., allowing the student to take a leave of absence, allowing the student to enroll in a later program, etc.) if the change is requested by the victim and the change is reasonably available.

Individuals wishing to learn additional information about registered sex offenders may go to the Colorado Bureau of Investigation Convicted Sex Offender Site at <http://sor.state.co.us/>.

Refund Policy

When a student who has received a Title IV Grant or Loan withdraws from Montessori Casa International, MCI will determine the amount of assistance earned as of the student's withdrawal date. The withdrawal date is the date the student provided official notification to MCI Denver in writing of his/her intent to withdraw or the last date of attendance for students who fail to officially withdraw.

The amount of assistance earned is calculated by determining the percentage of assistance that has been earned by the student and applying this percentage to the total amount of assistance that was disbursed.

Satisfactory Academic Progress

Assessment must be seen as part of the ongoing dialogue between tutor and student, in which the tutor gives feedback on the student's achievements in the light of assessment criteria, and the student endeavors to use this feedback to inform her/his future work. The marking scheme now in place is the following:

Progress Policy:

Students must hand in all assignments on time and receive a passing grade on all written work. Students are reminded that only their own work is acceptable for submission for marking. Those students, who submit work by other students as their own, will be referred to the Director. Any photocopies included in files must be cross-referenced and authorship must be acknowledged. Failure to acknowledge authorship will be treated as plagiarism and could lead to expulsion.

If a piece of work does not achieve the required standard, the marker will ask for a resubmission of that piece of work and will provide the students with guidelines for improvements. This piece of work, when resubmitted, can only receive a pass grade of 60%. **Only one resubmission per piece of work is permissible.**

In exceptional circumstances it is possible to apply for a late submission of course work. Application must be made in person to the Director. Students should note that no more than **two** late submissions will be granted to any one student during a year of study at MCI. If any other work is submitted late it will only receive a maximum C (60%) grade.

Only those students who have completed all coursework are eligible to sit for the final examinations.

Unsatisfactory progress:

Any of the following situations shall indicate unsatisfactory progress and may be cause for review of the student's status by the Director:

- Unexcused absence from class
- Less than the required 90% attendance
- Failure to submit more than two assignments by the due date
- Achieving less than 60% on assignments

A record of progress is maintained in each student's file.

If the student does not meet the school's standards of satisfactory progress, s/he is not allowed to receive further aid from the SFA Programs unless the requirement is waived on appeal. If a student loses SFA eligibility because s/he is determined not to be making satisfactory progress, that student will once again regain eligibility when the school determines that s/he is again meeting its satisfactory progress standards. A student may be paid for the payment period in which s/he regain satisfactory progress but cannot be paid for any payment period in which the standards were not met.

Deferral of Studies

This may be possible with a written request to the Director. However, the maximum period for such leave of absence for an SFA student is 180 days. Since our course is offered only twice a year, students are advised to consider a request for leave of absence very carefully.

Internship: Financial Aid students must do their internship in a USDE approved school. The list is on our website but you could also ask the Director for one.

If you have taken loans, you must clock in 5 hours every week as part of your internship. This must also be done in an approved school.

Verification policy

Montessori Casa International will verify only those students who are selected for verification by the Central Processing System (CPS) (up to 30% of the students declared eligible for financial aid).

Verification will be done according to the policies outlined in the Student Financial Aid Handbook. Items verified will be household size, number in household enrolled in college, adjusted gross income, U.S. income tax paid and untaxed income, i.e. social security, child support, interest, etc.

When a student is selected for verification, a verification worksheet will be sent. This worksheet along with supporting documentation must be returned to the MCI Denver office before any funds will be disbursed to that student. Verification Worksheet must be signed by the student (and spouse or parent when applicable). Documentation must include:

1. A copy of the U.S. Income Tax Return (IRS Form 1040, 1040A, 1040EZ) for the current year as filed by the student. Married students must also provide their spouse's tax return. Dependent students must also provide their parent's return.
2. Any other information deemed necessary by the institution including but not limited to social security benefit documentation, divorce decrees, or W-2 forms.

Students must provide the above information to the institution within 60 days of the institution's request. If additional time is needed, the student may request an extension to submit the information. The institution will review the student's request and determine whether additional time will be granted.

If errors are found, corrections will be submitted to the CPS. The student's funding may or may not have to be recalculated depending on the dollar amount of the error.

Verification and recalculation will be retained in the student's file for three years.

If the school finds that a student may have engaged in fraud or other criminal misconduct in applying for SFA funds, it must refer this information to the Department's Office of Inspector General (OIG), which will in turn notify other officials as appropriate.