



Prince Institute

SOUTHEAST | A STENOGRAPH SCHOOL

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PRINCE INSTITUTE - SOUTHEAST

2012 Catalog

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FINANCIAL INFORMATION



FINANCIAL AID

It is recognized that many students are not in a position to pay all of the costs of higher education and training. They must either receive financial assistance or forego their plans for this kind of self-improvement. Financial aid programs have been developed to help students who qualify for this assistance. Prospective students are encouraged to contact the Financial Aid Administrator for information about aid programs and qualifications for eligibility. It is important for students to note that once they are participants in a financial aid plan, they must requalify annually for financial aid.

Set out below are brief descriptions of the various types of programs which, singly or in combination, are available to qualified students.

FEDERAL PELL GRANT

This program provides grants to students based upon a Federal analysis of family financial strength, which is reflected on the Student Aid Report (SAR) or Institutional Student Information Record (ISIR) generated when the student completes a "Free Application For Federal Student Aid" (FAFSA) or a Renewal FAFSA online. A student who has received a bachelor's or professional degree from any institution does not qualify for this grant.

FEDERAL DIRECT LOAN (SUBSIDIZED AND UNSUBSIDIZED)

These are variable low-interest educational loans available to eligible students who are actively enrolled at least half-time in an eligible program of study. This loan program enables the student to borrow directly from the Federal Government after certification of the Master Promissory Note by the Financial Aid Administrator. If the student is eligible for any Subsidized Federal Direct Loans, the interest is paid for the student by the Federal Government during the student's period of training, grace period, and periods of certain deferments. The student does not pay or accrue any interest on the Subsidized Federal Direct Loan until the student enters repayment. On any Unsubsidized Federal Direct Loans for which the student is eligible, the student may choose to either pay the interest or allow it to be capitalized. For both loan types, repayment begins six months after graduation, after dropping below half-time enrollment status, or after termination of studies either by withdrawal or expulsion.

FEDERAL DIRECT PARENT LOANS FOR UNDERGRADUATE STUDENTS (PLUS)

These are variable low-interest educational loans available to parents of eligible dependent students who are actively enrolled at least half-time in an eligible program of study. Repayment begins 60 days after the loan is fully disbursed. Parents will begin repayment on the Federal Direct PLUS loan while the dependent student is still enrolled in school. Forbearance, deferment, and consolidation options vary depending upon the previous loan history of the parent borrower.

VETERANS ADMINISTRATION BENEFITS

The Department of Veteran Affairs has rules and special reporting requirements for recipients of veterans' benefits. Students wishing to process veterans benefits should submit their VA Certificate of Eligibility letters to the Financial Aid Administrator at Prince Institute.

CHARLES L. PRINCE SCHOLARSHIP

The Charles L. Prince Memorial Scholarship is a tuition credit of \$100, available to all students actively enrolled in a program of study at Prince Institute who meet all of the following criteria:

1. The student must have an enrollment status of at least half time in the current quarter.
2. The student must have perfect attendance in all credit hours carried:
 - a. The student must not be tardy for any class meetings.
 - b. The only exception will be made for students participating in supervised school-related events such as career days and field trips.
 - i. Such students will not be considered absent.
 - ii. If the event does not last the entire school day, the student must attend other scheduled classes on that day.
3. The student must satisfactorily complete all credit hours attempted by the final day of the current quarter. A grade of "Incomplete" will render the student ineligible for the scholarship.
4. The student will not qualify for the scholarship if he or she is repeating a course in the current quarter.
5. Scholarships will be awarded during the opening assembly of the quarter following the one in which students qualified.
6. In the event that a student completes his or her program of study with perfect attendance in the final quarter, the scholarship will be applied at that time to any outstanding balance which the student may owe to the school, including the graduation fee.

THE WYNNE "WIN" SCHOLARSHIP

The Wynne WIN Scholarship is a tuition credit based on academic achievement and financial need.

Students actively enrolled in a program of study at Prince Institute who meet all of the following criteria are eligible to apply:

1. The student must have attended Prince Institute for at least four quarters.
2. The following standards of satisfactory academic progress must be met:
 - a. a cumulative Grade Point Average (GPA) of at least 2.0
 - b. an overall Percentage of Completion rate of at least 70 percent.

Eligible students must complete an application form and submit it along with any requested documentation to the Director of Prince Institute no later than the last day of the current quarter in order to be considered for the scholarship.

The scholarship recipients will be chosen from among the eligible applicants by a committee appointed by the Director of Prince Institute.

QUARTERLY TUITION AND QUARTERLY TECHNOLOGY/ADMINISTRATION FEE

The tuition and technology/administration fee are listed in the catalog Supplement, and these will not change within any given quarter for which they are quoted. If the school finds it necessary to change tuition or fees for any subsequent quarter, such changes will be announced in writing at least thirty (30) calendar days before the beginning of the next quarter and will be printed in a revised Supplement.

SPECIAL TUITION ARRANGEMENTS

Under the special tuition arrangements and at the discretion of the Director, a student would be able to remain enrolled, complete the program of study, and graduate, provided all course work is completed within the maximum length of time allowed by the Department of Education for completion of the program of study.

A student may be eligible for special tuition arrangements if any or all of the following conditions are met:

1. The student has completed all but one course of his/her program of study;
2. The student has no remaining FFELP fund eligibility (has met the maximum amount allowed by the Department of Education); and/or
3. The required course(s) is assessed at less than six (6) credit hours thereby resulting in the student's being enrolled less than half-time and rendered ineligible for financial aid.

For more information on the special tuition arrangement, students must see either the Financial Aid Administrator or the Director. This special tuition arrangement includes certain requirements and must be approved by the Director.

PAYMENT/LATE FEES

Tuition and fees are due on or before the first day of each quarter before any classes meet. Textbooks that are charged by the students will be posted to the students' accounts as the textbooks are purchased, and payment will be due the following month.

If students and/or the responsible parties cannot pay tuition and fees in full on or before the first day of each quarter before any classes meet, payment arrangements may be made with the approval of the Director prior to the first day of the quarter.

Statements showing total account balances are available to students through the Student Portal of the Prince Institute website. Students' accounts will be subject to late fees (see catalog Supplement) if not paid in full on or before the due date, and students will not be permitted to return to class until their accounts are paid.

RETURNED CHECK FEE

A fee will be charged on all returned checks showing "Insufficient Funds" or "Account Closed." This fee is listed in the catalog Supplement.

INCOMPLETE PERIODS - GRADUATES

If a student, in his/her final quarter, is enrolled entirely in a course, or courses, that the student received an incomplete (INC) for in the previous quarter, and the student successfully completes the course, or courses, by the INC deadline of his/her final quarter, the student will not be charged tuition and fees for the final quarter. A grade for the course, or courses, will be issued to the previous quarter, replacing the INC on the student's transcript. The credit hours pertaining to the successfully completed INC course, or courses, will be recalculated in the cumulative grade point average and the cumulative credit hours successfully completed.

The student will not be considered as enrolled in his/her final quarter and would therefore be ineligible for any financial aid funds designated for the final quarter. If financial aid funds designated for the final quarter are received for a student that is in a situation as described above, the Financial Administrator will hold the financial aid funds until after the INC deadline for the final quarter has elapsed. If the student successfully completes the INC course, or courses, all financial aid funds received for the final quarter will be returned.

BOOKS, SUPPLIES, AND EQUIPMENT

Students enrolling in a Realtime Reporting program at Prince Institute will be required to have a computer compatible shorthand machine with realtime capability and all required equipment, including but not limited to, battery and power cord, tripod stand, wide DZ keys, wide asterisk keys, and realtime cable and adapters. The Admission Representatives will explain the students' options in obtaining the shorthand machine.

Textbooks are available for purchase from the school. Students are not required to purchase these from the school but may do so as a convenience.

Books and equipment are listed in the Supplement. The prices are subject to change without notice. Check with the school for current prices.

REFUND POLICY

Registration Fee: All registration and/or readmission fees are not refundable, in whole or part, if the student has been accepted for enrollment. If the fee(s) has been paid and the applicant is not accepted for enrollment, the fee(s) will be refunded.

Books and Supplies: Books, equipment, and supplies purchased by the student are the property of the student, and the school is under no obligation to buy back these items if the student withdraws.

Tuition and Fees: A new student who withdraws prior to completing 60 percent of his/her first quarter is subject to a pro rata refund. This pro rata refund does not apply to reentering students. The pro rata refund is calculated by dividing the number of weeks remaining in the quarter by the number of total weeks in the quarter. The resulting percentage is rounded down to the nearest 10 percent to represent the percentage of the quarter not attended. A refund of tuition and fees (except as noted above) is issued for this percentage.

A student who withdraws in any subsequent quarter is subject to the following refund of quarterly tuition and fees (except as noted above):

LAST DATE OF ATTENDANCE	PERCENTAGE OF REFUND
<u>Before regular classes begin</u>	<u>100% refund</u>
1 st to 4 th scheduled school day	90% refund
5 th to 11 th scheduled school day	50% refund
12 th to 22 nd scheduled school day.....	25% refund
23 rd scheduled day to the end of quarter	0% refund

Refunds are based on, and computed from, the last date the student was recorded as present for class. Please be aware that if the student attended only four out of eight scheduled school days, but the fourth attended day fell on the eighth scheduled school day of the quarter, the student's refund would be based on eight school days attended.

Prince Institute will notify all students either during orientation or in a special meeting and in writing of any change in its refund policy.

RETURN TO TITLE IV (UNEARNED GOVERNMENT FUNDS) POLICY

Title IV funding eligibility is determined in part by students' credit-hour status. Federal law requires that students complete at least 60 percent of the courses in which they are enrolled in order to be eligible to receive 100 percent of their Title IV funds. When students withdraw, the federal government requires Prince Institute to calculate the amount of disbursed Title IV funding students have earned as of their last date of attendance. To determine whether students have completed 60 percent of their courses as required, Prince Institute uses the federal government's formula to calculate the percentage of the payment period students have attended by dividing the number of calendar days completed in the payment period as of the day the students withdraw by the total number of calendar days in the same period.

If the day the student withdraws occurs when or before the student completes 60 percent of the payment period, the percentage earned is equal to the percentage of the payment period that was completed. If the day the student withdraws occurs after the student has completed more than 60 percent of the payment period, the percentage earned is 100 percent.

In the event that a withdrawing student has not earned all of the funds which have been disbursed, Prince Institute will return the overpayment owed by the Institute as soon as possible, but no later than 45 days after the date Prince Institute determined the student withdrew. Prince Institute will notify the students immediately either in person, or via mail, e-mail, or telephone concerning the portion of unearned Title IV funds that students must pay back to the government. Title IV funds will be returned in the following order to allow the greatest benefit to students. Unsubsidized loans will be returned first, followed by subsidized loans, and if necessary, Pell Grant funds. Prince Institute uses the Department of Education's FAA web site to ensure that the Institute has met all federal guidelines.

Title IV funds are not disbursed to first-quarter undergraduate students until they have completed the first 30 days of the program. First-year undergraduate students who withdraw before completing the first 30 days of the program will not be eligible to receive Title IV funds, in accordance with the federal government's policy on attendance.

Students who have completed 60 percent of the current quarter and who have not received all of their funds before withdrawal may be due a post-withdrawal disbursement that can be disbursed only by consent from the students and only directly to the students. The students can reject all or some of the funds. Prince Institute can use post-withdrawal funds only for tuition and fees as contracted, but may have the students' permission to use the funds for any other charges.

DELINQUENT STUDENT ACCOUNTS

A student who is in arrears on his/her account balance may not enroll for another quarter until the account balance has been paid, unless satisfactory payment arrangements have been made and approved by the Director.

INDEBTEDNESS

Prince Institute reserves the right to withhold transcripts, grades, and diplomas to any student who has not met full financial obligations to Prince Institute or to students who have failed to return CAT software, steno machines in good working order with all accessories, as well as books, tapes, or CDs to any library used by Prince Institute students.

PRINCE INSTITUTE-SOUTHEAST Supplement of Catalog 2012

These prices may change when announced as prescribed in the catalog.

Tuition and Fees

Early Registration Fee - \$100

Standard for all programs. This fee is not refundable if the applicant has been accepted for enrollment and it is paid at least one month prior to quarter registration deadline.

One-time Registration Fee - \$125

Standard for all programs. This fee is not refundable if the applicant has been accepted for enrollment.

Late Registration Fee - \$150

Standard for all programs. This fee is not refundable if the applicant has been accepted for enrollment and it is paid after the registration deadline.

Re-admission Fee - \$75

Standard for all programs. This fee is not refundable if the applicant has been accepted for re-enrollment. A readmission fee must be paid upon each readmission after two quarters of nonattendance.

Late Enrollment Fee - \$35

Charged if the current student fails to complete the enrollment process by the last day of the current quarter.

Quarterly Tuition – \$2,800

Quarterly Technology/Administration Fee - \$295

Standard for all programs. This fee defrays the cost of providing the student administrative and technical support. The fee is charged at the beginning of each quarter to students enrolled in a class/classes on campus and/or online.

Payment Plan/Installment Note Fee - \$25

The fee is charged with the implementation of a payment plan/installment note. This fee is not refundable.

Late Payment Fee - \$25

This fee will be imposed one time each month that a student's account is in arrears.

Returned Check Fee - \$35

This fee will be imposed for each check returned by the bank for such reasons as NSF (Non Sufficient Funds) or Account Closed.

Proficiency Examination Testing - \$50

Standard for all courses. This fee is payable at the time of testing. This fee is charged for each proficiency examination administered. This fee is not refundable should the student withdraw or fail to successfully pass the proficiency examination.

Graduation Fee - \$50

This fee is charged one time. This fee is due in full before participating in the graduation exercises.

The following prices are subject to change without notice.

The Wave, Student Stentura Protégé, and élan Cybra Machine Lease/Purchase – Information available upon request.

Case CATalyst Student Software – Information available upon request.

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Book List

Alternative Realtime Careers, 1st Edition
Correct Spelling
Court Reporting: Bad English, Good Punctuation
Discovering Computers 2011: Living in a Digital World, Brief 1st Edition
Effective Communications for Colleges, 11th Edition
English: The Basics, 3rd Edition
Essentials of Medical Language
Glossaries for Court Reporters
Human Relations, 4th Edition
Keyboarding & Word Processing, Lessons 1-60, 17th Edition
Keyboarding Course, Lessons 1-25 18th Edition
Keyboarding & Formatting Essentials, Complete Course Lessons 1-120, 2nd Edition
Learn to Use Case CATalyst, Version 10
Legal Terminology, 5th Edition
Mastering Vocabulary
Microsoft Office 2007 Fundamentals, 1st Edition
Phoenix Theory, 2nd Edition (Bundle)
Phoenix Theory Fast Track w/CD - Kit
PIPS Speedbuilding Handbook
Practical Math Applications, 3rd Edition
Practice Questions for the RPR and RMR Exams
Procedures & Theory for Administrative Professionals, 6th Edition
Reaching Your Potential, 3rd Edition
Speed Plus I, 2nd Edition
Success in Court Reporting School
The Basics: Business Communications, 3rd Edition
The Basics: Proofreading: A Programmed Approach, fourth Edition
The Complete Court Reporter's Handbook and Guide for Realtime Writers, 5th Edition
The Proofreading Manuel
The Writer's World Paragraphs and Essays, 2nd Edition

The Price of books is subject to change at any time without advance notice. You may contact the Business Office for the most current prices.