

Lincoln University

Consumer Information

All institutions participating in federal financial aid programs are required to provide enrolled and potential students, current students and prospective employees available consumer information. This consumer information guide provides important information and institutional policies. To request and receive this information in writing, contact the student service director or the Admissions and Records office at Lincoln University 401 15th Street Oakland, CA 94612 (510) 628-8010 during regular business hours.

About Lincoln University

Accreditation, Licensures, Reviews and Approvals

Lincoln University is accredited, reviewed, and/or approved by federal and state agencies and has a pending candidacy eligibility application for regional accreditation by WASC Senior College and University Commission (WSCUC). Further information on WSCUC may be obtained at wascsr@wascsenior.org. Lincoln University is a private nonprofit institution and is approved to operate by the California Bureau of Private Postsecondary Education (BPPE).¹ Lincoln University is authorized by USCIS to enroll nonimmigrant students. The university is also listed in U.S. Department of Education Database of Accredited Postsecondary Institutions and Programs. The University is approved to participate in the Financial Aid Program established by Title IV of the Higher Education Act (HEA) of 1965, as amended.

Federal

U.S Department of Education, Certificate of Eligibility

Lincoln University has been approved to participate in each of the following listed Title IV HEA programs by the U.S. Department of Education:

- Federal Pell Grant Program
- Federal Direct Student Loan
- Federal Supplemental Education Opportunity Grant Program (FSEOG)
- Federal Family Education Loan
- Federal Perkins Loan
- Federal Work Study

¹ Anyone may file a complaint with BPPE if they believe an approved institution has violated the laws governing the institution operations at: <http://www.bppe.ca.gov/>

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Academic Programs

Lincoln University offers undergraduate and graduates programs in business administration and business and management, international business and finance management and diagnostic imaging ultrasound technician program. Detailed information regarding academic programs offered can be found at: <http://lincolnuca.edu/academics/index>: The university confers the following degrees:

- Doctor of Business Administration (DBA)
- Master of Business Administration (MBA)
- Master of Science (MS) in International Business
- Master of Science (MS) in Finance Management
- Bachelor of Arts (BA) in Business Administration
- Bachelor of Science (BS) in Diagnostic Imaging

Articulation Agreements

Lincoln University has established articulation agreement with the following institutions of higher education:

- Patten University – Oakland, California
- Gurnick Academy of Medical Arts – San Mateo County, California
- College of Marin, Kentfield, California
- Laurus College, San Luis Obispo, California

Credit Transfer

Information regarding criteria used to evaluate the transfer of credits earned at another institution can be located at: <http://lincolnuca.edu/admission/transferecredit>

Disability Services

Lincoln University adheres to and accepts its obligation under Section 504 of the Rehabilitation Act of 1973, the American with Disabilities Act (ADA) of 1990 and the ADA Amendments Act of 2008, prohibiting discrimination on the basis of a disability and requiring the university to provide reasonable accommodations to otherwise qualified disabled students in Lincoln University programs and activities.

Lincoln University offers disability services through the staff assistance of the Student Services Office to students with appropriate documentation who have temporary health issues or a permanent disability.

Students with either a temporary or permanent disability seeking disability services from Lincoln University must: (1) disclose their disability to the Student Services Office and (2) request accommodation through the Student Services Office director. It may be required that the student have a confirmation from a health care provider prior to the accommodations being determined and fulfilled.

Obtain Information

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The disability services advisor or the director and assistant director are responsible for managing the accommodation process, including any negotiations regarding services, as well as finalizing appropriate student accommodations. The disability service advisors maintain a liaison between the university and the Ed Roberts Campus in Berkeley, CA. The Ed Roberts Campus is a nonprofit corporation that was formed by disability organizations that share a common history in the Independent Living Movement of People with Disability. These organizations were joined together to plan and develop a universally designed transit-oriented campus located at the Ashby Bart Station in South Berkeley.

Student Borrowing

During the Academic Year 2015-2016 6.98% of student enrolled received federal student loans.

Loan Default Rate

Lincoln University's loan default rate for Fiscal Year 2014 is 9.7%.

Lincoln University's loan default rate for Fiscal Year 2013 is 12.8%.

Lincoln University's loan default rate for Fiscal Year 2012 is 11.9%.

Graduation and Retention Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must publish information regarding graduation rates as defined by the National Center for Education Statistics (NCES). This graduation measure includes the cohort of full-time, first-time (FTFT) degree/certificate-seeking undergraduate students and tracks their completion status at 150% of the normal time to complete all requirements of their program of study. A first-time student is defined as a student who has no prior postsecondary experience attending any institution for the first time at the undergraduate level.

Data are collected on the number of students entering the institution as FTFT degree-and/or certificate-seeking undergraduate in a particular cohort year. Graduation rates are disaggregated by race and ethnicity, gender and federal financial aid grant or loan funds. The graduation rates shown below represent student from the 2009-2010 cohort and the percentages of those who graduates within 150% by August 31, 2015.

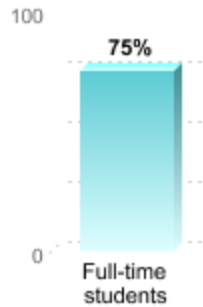
The table below shows FTFT undergraduate students and is derived from the IPEDS graduation rate survey, although shown in aggregate rather than by degree/award type:

<https://nces.ed.gov/collegenavigator/?q=lincoln+university&s=CA&id=117557>

Retention rates measure the percentage of first-time students who are seeking bachelor's degrees who return to the institution to continue their studies the following fall.

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RETENTION RATES FOR FIRST-TIME STUDENTS PURSUING BACHELOR'S DEGREES



Percentage of Students Who Began Their Studies in Fall 2015 and Returned in Fall 2016

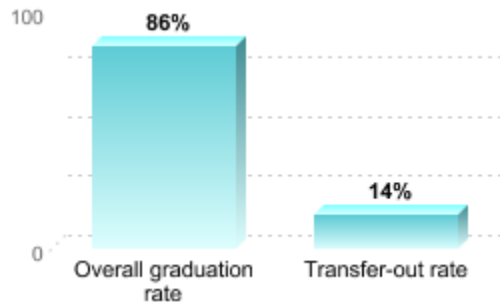
OVERALL GRADUATION RATE AND TRANSFER-OUT RATE

The overall graduation rate is also known as the "Student Right to Know" or IPEDS graduation rate. It tracks the progress of students who began their studies as **full-time, first-time degree- or certificate-seeking students** to see if they complete a degree or other award such as a certificate within 150% of "normal time" for completing the program in which they are enrolled.

Some institutions also report a transfer-out rate, which is the percentage of the full-time, first-time students who transferred to another institution.

Note that not all students at the institution are tracked for these rates. Students who have already attended another postsecondary institution, or who began their studies on a part-time basis, are not tracked for this rate. **At this institution, 80 percent of entering students were counted as "full-time, first-time" in 2016.**

OVERALL GRADUATION AND TRANSFER-OUT RATES FOR STUDENTS WHO BEGAN THEIR STUDIES IN FALL 2010



Percentage of Full-time, First-Time Students Who Graduated or Transferred Out Within 150% of "Normal Time" to Completion for Their Program

BACHELOR'S DEGREE GRADUATION RATES

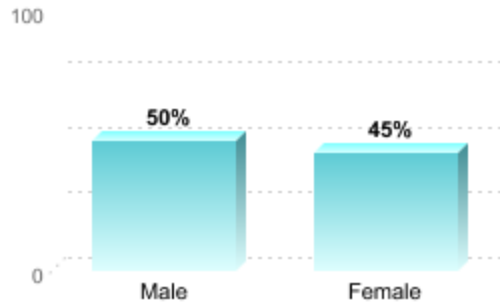
Bachelor's degree graduation rates measure the percentage of entering students beginning their studies full-time and are planning to get a bachelor's degree and who complete their degree program within a specified amount of time.

GRADUATION RATES FOR STUDENTS PURSUING BACHELOR'S DEGREES

Percentage of Full-time, First-time Students Who Graduated in the Specified Amount of Time and Began in Fall 2008 or Fall 2010

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6-YEAR GRADUATION RATE BY GENDER FOR STUDENTS PURSUING BACHELOR'S DEGREES



Percentage of Full-time, First-time Students Who Began Their Studies in Fall 2010 and Received a Degree or Award Within 150% of "Normal Time" to Completion for Their Program

6-YEAR GRADUATION RATE BY RACE/ETHNICITY FOR STUDENTS PURSUING BACHELOR'S DEGREES

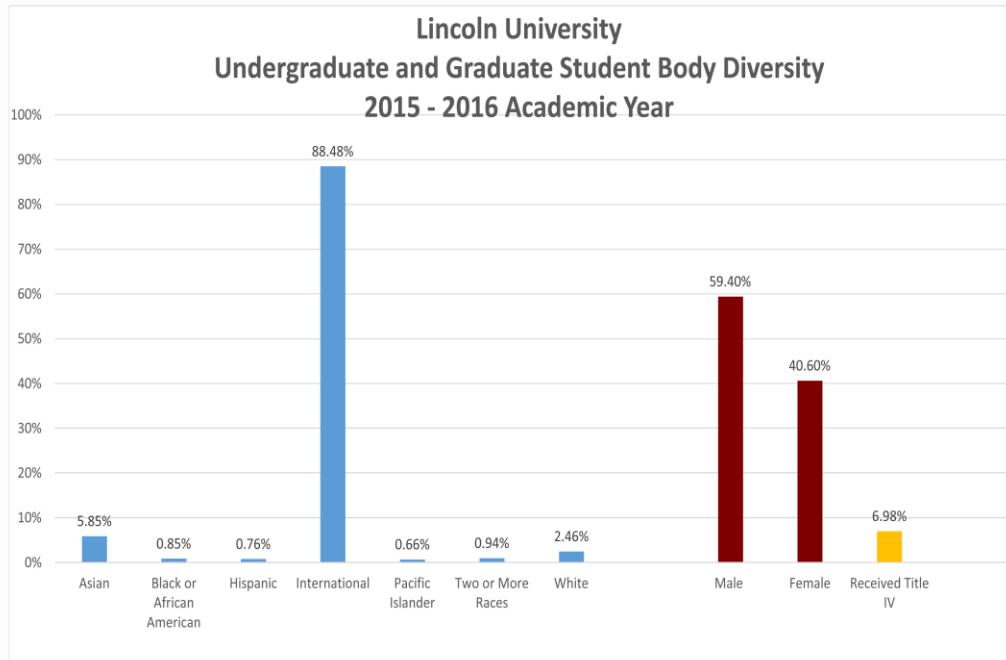
Percentage of Full-time, First-time Students Who Began Their Studies in Fall 2010 and Received a Degree or Award Within 150% of "Normal Time" to Completion for Their Program

Student Diversity

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding student diversity as defined by the IPEDS. Data reported are for enrolled full-time students.

The following Chart represents all enrolled undergraduate and graduate students for the 2015-2016 academic years:

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International is the IPEDS definition of "non-resident alien"
 Student Body is defined as all enrolled undergraduates and graduates as reported to IPEDS.

| | | | | | |
|---------------------------|-------------|---------------------|------|------------------------|------|
| Asian | 62 | Number of Students: | 1059 | Number of Students | 1059 |
| Black or African American | 9 | Male : | 629 | Receiving Pell Grants | 37 |
| Hispanic | 8 | Female: | 430 | Financial Aid Students | 74 |
| International | 937 | | | | |
| Pacific Islander | 7 | | | | |
| Two or More Races | 10 | | | | |
| White | 26 | | | | |
| Total | 1059 | | | | |



Federal Financial Aid Application Process

The first step in the federal financial aid process requires that each student complete the Free Application for Federal Student Aid (FAFSA), available at <http://www.fafsa.ed.gov>. This is also the initial step in determining a student's eligibility for federal financial aid.

Federal financial aid is processed after submitting an application for admission and registering for courses in an eligible degree program approved both by Lincoln University and U.S. Department of Education Eligibility and Certification Approval Report.

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In addition to the FAFSA, the following forms must also be completed during the federal financial aid process:

- Free Application for Federal Student Aid (FAFSA)
- Federal Direct Loan Master Promissory Note (MPN)
- Entrance Counseling Survey
- Financial Aid Authorization form
- Lincoln University Request for Federal Student Financial Aid Funds

A student should reapply for financial aid prior to the start of each new academic year.

Method of Financial Aid Disbursement

Lincoln University method of financial aid disbursement to students is made in the form of paper checks. Each student is required to personally pick-up their respective check(s) on the 2nd Floor at the Accounting Office cashier's window each weekday from 9:00 AM to 5:00 PM. The checks are issued by the Business/Fiscal Office to students on a one-time basis within three days of receipt of the COD review and approval process as noted from the Financial Aid Office.

Net Price Calculator

Lincoln University's Net Price Calculator is updated on its website and shows data from 2015-2016 award years and Cost of Attendance. <http://lincolnuca.edu/admission/financialaid>

Statement of Educational Purpose

The parents or students that sign a Free Application for Federal Student Aid (FAFSA) certifies the following: (1) use federal and/state student financial aid only to pay the cost of attending an institution of higher education, (2) is not in default on a federal student loan or has made a satisfactory arrangement to repay it, (3) does not owe money back on a federal student grant or has made satisfactory arrangement to repay it, (4) will notify Lincoln University if defaulting on a federal student loan, and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

The parent or student signing the FAFSA agrees, if asked, to provide information that will verify the accuracy of the completed form. This information may include federal or state income tax forms filed or that are required to file. In addition, the parent or student certifies and understand that the Secretary of Education has the authority to verify information reported on this application with the IRS and other federal agencies. If a parent or student signs any document related to the federal student aid programs electronically using a personal identification number (FSAID), username and password, and/or other credential, that person certifies that he or she is the person identified by the FSAID, username and password, and/or other credential and has not disclosed that FSAID, username and password, and or other credential to anyone else. If the parent or student purposely gives false or misleading information, he or she may be fined up to \$20,000 in-prison or both.

NSLDS Title IV, HEA

Lincoln University will provide information to students or parents who enter into an Agreement regarding a Title IV, HEA loan that the loan will be submitted to National Student Loan Data System (NSLDS) and may be accessible by authorized agencies, lenders, and institution.

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Referrals to the Office of Inspector General

Lincoln University is required by law to make referrals to the Office of Inspector General any time there is credible information or evidence that a student applicant may engage in fraud or other criminal misconduct in connection with the application involving federal financial aid programs.

Federal, State, Local, Private and Institutional Financial Aid Programs

Degree-seeking students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program can apply for federal financial aid as a means of assisting with financing their education. Certificate programs may also be eligible for federal financial aid. However, as of this writing Lincoln University does not have active certificate programs. Depending on the program, student eligibility may be need-based, non-need based, credit based or dependent on other specific conditions. Students may also be eligible to receive funding through state grant or scholarship programs.

Lincoln University has basically two Title IV, HEA federal financial aid assistance programs and they are: (1) Direct Loan and (2) Pell Grant. The university does not have contracts or state and local grants for its student enrollees. There are no private endowments or alumni funded programs. The university does have two forms of scholarship the: (A) The Board of Trustees Scholarship and (B) Leadbetter Scholarship. The basic content of these scholarship are:

The Board of Trustees Scholarship

Entering and continuing students with superior academic records are eligible to apply for a Board of Trustees Scholarship. This scholarship is awarded from funds provided by the University. The Board of Trustees Scholarship is credited to the student's account covering up to two semesters' full-time tuition. Miscellaneous fees for these semesters will be borne by the student. The application procedure involves submission of transcripts, a Board of Trustees Scholarship Application Form, which can be obtained from the Admissions Office, two letters of recommendation, and a brief essay. The awards will be given on the basis of academic excellence and potential to become an outstanding student at Lincoln University. Students must submit a completed application form and all required documentation at least one month before the beginning of a semester. The Lincoln University Scholarship Committee will interview applicants, select winners and announce them before the semester begins.

The Leadbetter Scholarship

Through a generous contribution of Judge Phillip and Mrs. Ruth Leadbetter, a scholarship fund in their name has been established. A scholarship of \$500 is awarded to a selected student who is entering the senior year of the Lincoln University undergraduate program. The application procedure is the same as above.

Other Scholarships

Lincoln University administration may establish special scholarships or discounts from the University funds to selected students based on their need. [Private scholarships](#) from organizations or individuals given to selected students are accepted and welcome. They are kept on the University account as restricted funds.

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General Eligibility Requirements

General eligibility requirements for federal financial aid are as follows:

- Be a U.S. citizen or an eligible noncitizen
- Have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- Be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25).
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.
- Be enrolled at least half-time to be eligible for Direct Loan Program funds.
- Maintain satisfactory academic progress in college or career school.
- Sign statements on the FAFSA stating that (a) You are not in default on a federal student loan and do not owe money on a federal student grant and (b) You will use federal aid only for educational purposes.
- Show you are qualified to obtain a college or career school education by having a high school diploma or
 - - Final high school transcript that shows the date a diploma was awarded
 - - Recognized equivalent such as General Educational Development (GED) certificate or other state-sanctioned test of diploma-equivalency certificate
 - - California High School Proficiency Examination (CHSPE) Certificate; High School Equivalency Test (HiSET); Test Assessing Secondary Completion (TASC)
 - - Completed homeschooling and was conferred a diploma by the state.

For additional eligibility requirements, visit <http://studentaid.ed.gov/eligibility/basic-criteria>

Verification

A federal financial aid student may be chosen to participate in the verification process by U.S. Department of Education Central Processing System. The Central Processing System prints an asterisk next to the expected family contribution (EFC) on the Student Aid Report (SAR) as acknowledgment that the student has been selected for verification.

The purpose of verification is to maintain the integrity of federal financial aid programs by verifying the information provided by students and parents on financial aid applications.

If a student is selected for verification, Lincoln University will request the student provide all applicable documentation, which may include, but is not limited to the following:

- IRS-issued federal tax return transcript(s)
- IRS W-2 form for each source of employment income
- Verification worksheet
- Verification of household member(s) receiving Supplemental Nutrition Assistance Program (SNAP) benefits
- Verification of child support paid
- Verification of untaxed income
- Documentation of high school completion

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- Government-issued photo identification (To comply with 18 USC Section 701, the university is unable to make or accept photo copies of military identification cards. Copies of military identification cards will not be accepted.
- Statement of Educational Purpose
Additional documents may be required by Lincoln University to complete the verification process. A student will receive written notification from the University of verification requirements, required documentation and the timelines for completion of the process.

The student must return any requested verification documents within 30 days of receiving written notification from the University. If verification documents are not received within this timeframe, the University will cease processing the student's financial aid request.

Applicant selected for verification must complete the process by the federally published deadline, September 23, 2017, or September 14, 2018 or 120 days after the last day of the student's enrollment, whichever is earlier.

Cost of Attendance Policy

The Cost of Attendance Policy addresses the cost of attendance (COA) established for use in calculating a student's amount of federal financial aid eligibility in the EDEXpress system and awarding financial aid for a specific period of enrollment. Lincoln University uses the same COA when awarding Pell and Direct Loan unless the student is a Pell or Iraq and Afghanistan Service Grant (IASG) only student. If the student is only receiving Pell or IASG, the Pell COA is used for awarding purposes. The COA consists of various components to determine eligibility for a period of enrollment. Lincoln University reviews and updates, if necessary, each COA component annually, referencing both the California Student Aid Commission and the Consumer Expenditure Survey from the Bureau of Labor and Statistics websites.

Lincoln University's COA is made up of the following components:

- Tuition
- Books and Supplies
- Living Expenses
 - - Room and Board (housing and food)
 - - Transportation
 - - Miscellaneous (personal care expenses)
- Loan Fees

If the student is attending less than half-time, the COA is limited to the following components:

- Tuition
- Books and Supplies

Withdrawal and Return of Title IV Funds Policy and Procedures (R2T2)

In response to the requirement for return of Title IV grant and loan assistance 34 C.F.R. Section 668.43(a)(4) and 668.22 and the refund policy required to comply for the return of unearned tuition and fees or other refundable portion of costs paid to the institution 34 C.F.R. Section 668.43(a)(2) as well as information about the requirement and procedures for officially withdrawing from the institution 34 C.F.R. Section

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668.43(a)(3) is provided in detail on Lincoln University website at: <http://lincolnuca.edu/admission/returntitleivfunds>

Federal Financial Aid Satisfactory Academic Progress Policy

Lincoln University's Federal Financial Aid Satisfactory Academic Progress (SAP) policy makes a determination on whether an otherwise eligible student is meeting SAP in an educational program and may receive financial aid under the Title IV HEA programs. This federal financial aid SAP policy does not supersede the institution's academic SAP policy, but complements it.

Policy

Students must maintain SAP throughout the duration of their academic program to remain eligible for federal financial aid, SAP is assessed by qualitative and quantitative measures and is evaluated at the end of each completed payment period in the student's academic program.

Qualitative Measure

Each Undergraduate student must have a cumulative program grade point average (GPA) of 2.0 at the end of each completed payment period, unless otherwise defined by academic policy. Graduate students must have a program GPA of 3.0 at the end of each completed payment period.

A student's cumulative program GPA is calculated using only those grades earned at Lincoln University for the current program of study. The program GPA is computed by adding the program applicable cumulative grade points earned (calculated by multiplying the credit hours and the weight of the grade earned in the course) and dividing it by the program applicable cumulative total number of credit hours completed. Courses from which the student withdraws are not included in the program GPA calculation for the qualitative measurement.

Quantitative Measure

Each academic program has a published standard credit load for completion. Pace of completion is automatically evaluated for all periods of attendance at Lincoln University, including periods the student did not receive federal financial aid. The information related to the quantitative measure of each program can be found as follows:

Please find below links to SAP policy and charts for each program.

1. Policy of Satisfactory Academic Progress (SAP) - <http://lincolnuca.edu/academics/sap>
2. BA Academic Progress Requirements - <http://lincolnuca.edu/academics/baaprequir>
3. BS Academic Progress Requirements - <http://lincolnuca.edu/academics/bsdigradereq>
4. MBA Academic Progress Requirements - <http://lincolnuca.edu/academics/mbagrquire>
5. MS Academic Progress Requirements - <http://lincolnuca.edu/academics/moscigrdreq>
6. DBA Academic Progress Requirements - <http://lincolnuca.edu/academics/dbaaprequir>

The Maximum Timeframe to complete the program cannot exceed 150% of the published length of the program measured in credit hours attempted for undergraduate and graduate students. Progress will be evaluated cumulatively at the completion of each payment period for a student's primary program of study to ensure completion of the program within the 150% maximum timeframe.

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If the student cannot complete the program of study within the maximum timeframe (as determined at the end of the payment period), the student will be placed on financial aid disqualification (FD) status.

The quantitative measure for the pace of completion is calculated using the formula:

$$\frac{\text{Cumulative number of credit hours the student successfully completed}}{\text{Cumulative number of credit hours the student attempted}}$$

At the end of each payment period, the student's pace completion will be evaluated. Student must earn at least 67% of the credit hours attempted towards completion of the primary program of study.

Financial Aid Warning

Undergraduate students with less than a cumulative 2.0 GPA, or the minimum as stated in the policy, and graduate students with less than a 3.0 or who do not earn 67% of their attempted credits (cumulatively) at the end of a completed payment period, are automatically placed on financial aid warning (FW) status. However, Lincoln University can disburse federal financial funds to students on FW status for one payment period.

Financial Aid Disqualification

If the student on FW status does not meet SAP at the end of the subsequent completed payment period, the student is not eligible for additional federal financial aid and will be placed on an FD status. Students who are placed on an FD status are ineligible for federal financial aid.

Financial Aid Probation

Students who are granted an appeal will be placed on financial aid probation (FP) status and will have their financial aid eligibility reinstated based on that appeal. Lincoln University is allowed to disburse federal financial aid funds to students on FP status for one probationary payment period, provided all other eligibility requirements are met. It is essential that the student meet the University's SAP standards to maintain federal financial eligibility.

Student Notification and Appeal

Lincoln University will notify each student at any point during their enrollment in the event they are placed on or taken off the FW, FD, FP or retains the Regular Student (RS) statuses. These statuses can affect students' eligibility to receive federal financial aid.

The student has the right to an appeal during the financial warning period in order to regain eligibility for federal financial aid. The appeal process requires that the student submit an appeal to the Financial Aid Office's Financial Aid Administrator and the Registrar's office. The student should provide the university with all relevant documents that shows and explains the mitigating circumstances that impacted the SAP change. The combined team of these two offices will review the appeal request and make a final judgment of acceptance or denial. This appeal decision is final. If there are unusual circumstances that should be

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considered during the appeal process, federal financial aid reinstatement may be possible during the financial aid probation period.

Lincoln University will allow a student to have a maximum of two approved appeals during their time at the University. These appeals cannot be consecutive and are only considered if unusual circumstances exist. An example of unusual circumstances may include, but are not limited to the following:

- Death of a relative
- An injury or illness of the student
- Other special circumstances

It is important that student explain in the appeal process why the nature and timing of their unusual circumstances directly prevents them from maintaining SAP, and what has changed in their situation that would allow them to demonstrate SAP at the next evaluation setting.

Professional Judgment

Lincoln University, with respect to some aspects of eligibility, may exercise discretion to accommodate special circumstances. Professional Judgment gives the University an opportunity to work with a student individually when the student has special circumstances not sufficiently addressed by the normal standard procedures. Professional Judgment is conducted on a case-by-case basis. The decision will be independently reviewed and documented by the University and is a final decision and cannot be appealed to the U.S. Department of Education. A student should contact Lincoln University's Chief Financial Aid Administrator in Room 103 if there is an interest in submitting a professional judgment request.

Access to Education Records

As promulgated by the Family Education Rights and Privacy Act of 1974 (FERPA) University student records are confidential for all schools receiving funding under the programs administered by the U.S. Department of Education. Generally, it is the case that students' records shall not be released to a third party without written or authorized electronic consent, via FERPA Release form, judicial court order or a lawfully issued subpoena.

Lincoln University is required to provide students a copy of its FERPA policy annually and upon written request from students. Current students can obtain a copy of the FERPA policy from the Records Office. <http://lincolnuca.edu/academics/retention>.

FERPA regulations require the University to comply with the students' right to inspect and review their academic records by responding within 45 days from the time the university receives a written request to access the records. However, the Office of Admissions and Records will respond to students' request to review the records within 14 days from receipt of the request.

Education records are defined as all records, files, documents and material that contain information directly related to a student, and maintained by an educational institution. A student may file a complaint with the: Family Policy Compliance Office U.S. Department of Education 400 Maryland Avenue S.W. Washington, D.C. 20202-5920.

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Private Education Loan Self-Certification Form

Lincoln University adheres to the requirements under 34 C.F.R Section 601.1(d) and 668.14(b)(29) regarding the institution need to have students sign, and complete a self-certification form from a lender and with the school of student applicants applying for a private education loan. Lincoln University has available and provides and assist the enrolled student applicant to complete the form even in circumstances where the lender also has the applicant to complete one. A sample self-certification form, used is: <https://ifap.ed.gov/dpccletters/attachments/GEN1001A-AppSelfCert.pdf>

Entrance Loan Counseling

Lincoln University ensures loan entrance counseling is conducted using an online counseling module for students borrowing Federal Subsidized/Unsubsidized Loans or Plus Loans for first-time borrowers. A link to the iGrad.com entrance counseling module is made available and can be viewed on Lincoln's website. In addition, before each new student's loan is package the financial aid office reviews the Common Origination Disbursement (COD) site to provide added assurances that the Entrance Counseling Survey has been completed. Entrance counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NDSLS)
- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower's maximum eligibility period, remaining eligibility period and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and period of authorized deferment
- Impact of borrower responsibility for accruing interest on the borrower's total debt
- Other terms and condition

Exit Loan Counseling

Federal regulations require that student loan borrowers complete a Student Loan Exit Counseling session when one of the following occurs and the student:

- Graduates,
- Withdraws from all courses,
- Transfer to another college,
- Withdraws from or discontinue attending the college/university
- Begins attending less than half-time (e.g. takes fewer than 6 credits in a semester)

In order to meet this requirement Lincoln University policy is to work in conjunction with Student Services Office, that conducts the standard in-person exit interview, to ensure and notify students to complete the interactive electronic loan exit counseling, within 30 days of completion of a program, withdrawal from the

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University or when a student ceases to be enrolled at least half-time, online at the U.S. Department of Education website at:

<https://studentloans.gov/myDirectLoan/index.action> In the event, that a students does not complete the online website modules the university will email the student as well as mail to each applicable student the required package of exit loan counseling information guide.

<https://studentaid.ed.gov/sa/es/sites/default/files/loan-exit-counseling.pdf>

Exit counseling generally includes the following as pursuant to 34.CFR Section 685.304(b)(4):

- Inform the student borrower of the average anticipated monthly repayment amount based on the student borrower's indebtedness or on the average indebtedness of student borrowers depending on the type of loans the student borrower has obtained, for attendance at the same school or in the same program of study at the same school;
- Advise the student borrower of available repayment plan options, including a description of the different features of each plan, and showing the average anticipated monthly payments, and the difference in interest paid, and total payments under each plan;
- Explain to the borrower the options to prepay each loan, to pay each loan on a shorter schedule, and to change repayment plans.
- Provide information on the effects of loan consolidation, including the effects of consolidation on consolidation on total interest to be paid, fees to be paid, and length of repayment; the periods, loan forgiveness, cancellation, and deferment opportunities; the options of the borrower to prepay the loan and to change repayment plans; and that borrower benefit programs may vary among different lenders;
- Include debt-management strategies that are designed to facilitate repayment;
- Explain how to contact the party servicing the student borrower's Direct Loan;
- Explain the use of a Master Promissory Note;
- Emphasize the seriousness and importance of the repayment obligation the student borrower has assumed;
- Emphasize that the student borrower must repay the full amount of the loan even if he or she did not complete the program, did not complete the program within the regular time for program completion, is unable to obtain employment upon completion, or is otherwise dissatisfied with or does not receive the educational or other services that the student borrower purchased from the school;
- Describe the likely consequences of default, including adverse credit reports, delinquent debt collection procedures under federal law and litigation;
- Provide a general description of the terms and conditions under which a borrower may obtain full or partial forgiveness or discharge of principal and interest, defer repayment of principal or interest, or be granted forbearance on a Title IV loan;
- Provide a copy, either in print or by electronic means, of the information the Secretary makes available pursuant to section 485(d) of the HEA;
- Provide information on the availability of the Department's Student Loan Ombudsman's office;
- Inform the student borrower of the availability of Title IOV loan information in NSLDS, and how NSLDS can be used to obtain Title IV loan status information;
- Explain to first-time borrowers ----
- How the borrower's maximum eligibility period, remaining eligibility period, and subsidized usage period are determined;
- The sum of the borrower's subsidized usage periods, at the time of the exit counseling;

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- The consequences of continued borrowing or enrollment, including the possible loss of eligibility for additional Direct Subsidized Loans and the possibility that the borrower could become responsible for accruing interest on previously received Direct Subsidized Loans, and the portion of a Direct Consolidation Loan during in-school status, the grace period, authorized periods of deferment, and certain periods under the Income-Based Repayment and Pay As You Earn Repayment plans;
- The impact of the borrower becoming responsible for accruing interest on total student debt;
- That the Secretary will inform the student borrower of whether he or she is responsible for accruing interest on his or her Direct Subsidized Loans; and
- That the borrower can access NSLDS to determine whether he or she is responsible for accruing interest on any Direct Subsidized Loans;
- Provide a general description of the types of tax benefits that may be available to borrower's and
- Require the student borrower to provide current information concerning name, address, social security number, references, and driver's license number and state of issuance, as well as the student borrowers expected permanent address, the address of the student borrower's next of kin, and name and address of the student borrower's expected employer (if known). The school must ensure that this information is provided to the Secretary within 60 days after the student borrower provides the information.

Gainful Employment Disclosures

Disclosure regarding Lincoln University's eligible program related to gainful employment is provided on the program home page. The program home page is linked to gainful employment information specific to that program. As of this writing, the university no longer has a program requiring gainful employment data. http://file.lincolnuca.edu/2016/Summer%202016/Events/Gedt_print.pdf

Copyright Infringement and Peer-to-Peer File Sharing Policy

U.S law, Title 17 U.S.C. Section 512(c)(2) is a Copyright protection law which protects the owner's right to control the reproduction, distribution, performance, display and transmission of a copyrighted work. The public, in turn, is provided with specific rights for fair use of copyrighted works. Copyrighted works protect original works of authorship and include:

- Books, articles and other writings
- Songs and other musical works
- Movies and television productions
- Pictures, graphics and drawings
- Computer software
- Pantomimes and choreographic works
- Sculptural and architectural works

Copyright law provides the owner of a copyright the exclusive right to do the following with his/her work:

- Reproduce the work in copies
- Prepare derivative works based upon the work

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- Distribute copies of the work to the public by sale or other transfer of ownership, or by rental, lease, or lending
 - Perform the work publicly
 - Display the copyrighted publicly
 - Perform the work publicly by means of a digital audio transmission in the case of sound recordings
- 17 U.S.C. Section 501(a) states, "Anyone who violates any of the exclusive rights of the copyright owner is an infringer of the copyright of the author." It is generally the case under the law that if one engages in any of these activities without obtaining the copyright owner's permission may be liable for infringement.

One may find specific information on copyright law and fair use at the following sites.

- The U.S. Copyright Office: <http://www.copyright.gov>
- The Electronic Frontier Foundation fair use questions: http://w2.eff.org/IP/eff_use_faq.php

Peer-to-Peer File Sharing

Peer-to-Peer (P2P) file sharing is a terms that describes software programs that allow computer users to utilize compatible P2P software to connect with each other and directly access digital files from one another's hard drives. The transfer and distribution of these works without authorization of the copyright holder is illegal and prohibited.

Violations and Penalties Under Federal Law

The federal law provides that anyone found liable for civil copyright infringement may be ordered to pay either actual damages or statutory damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For willful infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For more information see Title 17, United States Code, Section 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

Lincoln University will monitor and vigorously provide enforcement and remediation activities for students identified as potential violators or infringers of copyright. Disciplinary sanctions will be based on the seriousness of the violation and designed to curb illegal file sharing and copyright offenses through limiting and denial of network access or other appropriate means. Lincoln University in establishing its compliance with the federal Digital Millennium Copyright Act (DMCA) will be able to setup a mandated process for receiving and tracking alleged incidents of copyright infringement.

Education and Awareness

Lincoln University through its Librarian and IT Department will inform students, faculty and other network users about copyright laws and the responses to copyright infringement claims by the university. The university will inform its campus community through the Consumer Information Guide and other

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periodic communications that unauthorized distribution of copyrighted material, including unauthorized P2P file sharing, may subject student and faculty to civil and criminal liabilities and their possible extent.

Study Abroad Programs

According to Volume 2 – School Eligibility and Operations 2016-2017 Financial Aid Handbook, a participating institution may establish study-abroad for which students are eligible to receive federal student aid (FSA) funds. A study-abroad program is eligible if the home awards academic credit for it and students in it remains concurrently enrolled at their home school. Moreover, school must have a written agreement with the institution offering the study-abroad or with an entity representing that institution. As of this writing, Lincoln University does not have a study-abroad program of which it is participating in or with other institutions.

Vaccination Requirements

Lincoln University student population is at least 85% or more nonimmigrant students and under the Immigration laws of the United States, a foreign national who applies for an immigration F-1 Visa is required to receive vaccinations to prevent the following diseases:

- Mumps
- Measles Rubella
- Rubella
- Polio
- Tetanus and Diphtheria Toxoids
- Pertussis
- Haemophilus influenza type B
- Hepatitis B
- Any other vaccine-preventable diseases recommended by the Advisory Committee for Immunization Practices

The Advisory Committee for Immunization Practices (ACIP) is an advisory committee to the Department of Health and Human Services (HHS)/Center for Disease Control and Prevention (CDC) that recommends immunizations for the general U.S. population.

Voter Registration

Lincoln University will make every effort to educate students regarding the importance of exercising their right to vote and will continue to make Voter Registration information available at the campus. The university will request; receive from the State and mail to each U.S. citizen student enrolled in a degree program and physically in attendance at the school a voter information form.

The National Mail Voter Registration Form can be used to register U.S. citizen to vote, to update registration information due to a change of name, make a change of address or to register with a political party.

The national form also contains voter registration rules and regulations, which are state-specific. Registration form can be found at http://www.eac.gov/voter_resources/register_to_vote.aspx For further information on voting one can review the California Secretary of State Voter Information website: <http://www.sos.ca.gov/elections/>

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United States Constitution

Lincoln University's educational information also consists of providing information to enrolled students on the U.S. Constitution. This is a requirement for schools that receive Title IV HEA funds for a fiscal year. Under the direction of the Administrative Vice-President's Office, Lincoln University held conducted an celebrated Constitution Day on September 17-23, 2017 of this year and will continue to do so each year thereafter for students served by the institution. Lincoln's activities included providing an educational handout to all faculty, students, and staff that could be used for self-directed learning and/or used for class discussion by faculty. In addition, a one-page flyer advertising Constitution day with interesting facts was posted at each of Lincoln's three buildings and on each of the four floors in the main campus building. Copies of these educational materials are available in the Administrative Vice-President's Office. The Dean of Students will be responsible for implementing this activity in 2018 and will make available to students and the general public copies of the materials used. Evidence of our efforts is included in copies of the e-mail that were sent.

Campus Safety and Security

Lincoln University Annual Security Report will be published annually by the university. The report will consist of two parts, the Campus Safety Policies and Campus Crime Statistics covering the last three years.

Campus Safety Policies

The purpose of the campus safety policy is to make the community campus and surrounding communities aware of current programs that exist to protect its members' safety and well-being and to also satisfy the requirements of the Safe and Drug Free Schools and Community Act and Clergy Act. Related information included is as follows:

- Alcohol and other drug abuse prevention, health risks and counseling services
- Annual crime statistics
- Available counseling and assistance resources
- Crime prevention measures
- Reporting criminal activities
- Emergency mass notification
- Information related to campus safety programs
- Penalties and sanctions regarding the unlawful use, sale, possession or distribution of illegal drugs and alcohol
- Legal effects of alcohol and other drug use
- Prohibited use or distribution of alcohol and other drugs
- Safety and awareness
- Sex offender registry
- Sexual violence policy and prevention

Campus Crime Statistics

The Campus Crime Statistics will be made available on Lincoln University website in accordance with definitions used in the Uniform Crime Reporting System of the Department of Justice and FBI, as modified

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by the Hate Crime Statistics Act. The data will be compiled in conjunction with Lincoln University Campus Safety Policies and includes all crimes reported to the local Oakland police over the last three years that occurred on campus, in certain off-campus buildings or property owned or controlled by the university; and on public property within or immediately adjacent to and accessible from campus. Crimes that may have occurred, but not reported cannot be reflected in the statistics. Lincoln University encourages the reporting of all crimes to the designated Student Services Office Director and the local law enforcement agency.

Alcohol and Other Drug Abuse Prevention

The U.S. Department of Education requires institution of higher education to implement a drug prevention and awareness program for both students and employees. The university will abide by federal Drug-Free Workplace and Drug-Free Schools and Communities Act regulations. Students are expected to refrain from the use of drug and alcohol in the University's academic community. Any member of the University community found consuming or selling alcohol and other drugs on University property, including attending class or meeting with campus personnel is subject to disciplinary action up to and including dismissal from the university depending on the seriousness of the situation.

According to the Higher Education Act (HEA), students convicted for a drug offense that occurred during a period of enrollment while they were receiving federal financial aid may lose eligibility for federal financial aid. Federal financial aid includes Federal Pell Grant and FSEOG Grants, Federal Work Study, Federal Perkins Loans, Federal Stafford Loans, Federal Plus Loans, Graduate Plus Loans and other financial loan and grant assistance.

Annual Notice of Availability of Information

Lincoln University will provide annual notices to enrolled students state and federal agencies and the general public, when applicable. The Administrative Vice President will have lead responsibility for all data information update, and corrections to the Consumer Information Disclosures.