

THE BROWN MACKIE COLLEGE SYSTEM OF SCHOOLS

Brown Mackie College*—Akron*

755 White Pond Drive, Suite 101
Akron, OH 44320
330.869.3600

Brown Mackie College*—Albuquerque*

10500 Copper Avenue NE
Albuquerque, NM 87123
877.271.3488

Brown Mackie College*—Atlanta*

4370 Peachtree Road N.E.
Atlanta, GA 30319
404.799.4500

Brown Mackie College*—Birmingham

105 Vulcan Road, Suite 100
Birmingham, AL 35209
888.299.4699

Brown Mackie College*—Boise*

9050 West Overland Road, Suite 100
Boise, ID 83709
888.810.9286

Brown Mackie College*—Cincinnati*

1011 Glendale–Milford Road
Cincinnati, OH 45215
800.888.1445

Brown Mackie College*—Dallas/Ft. Worth*

2200 North Highway 121, Suite 250
Bedford, TX 76021
888.299.4799

Brown Mackie College*—Findlay*

1700 Fostoria Avenue, Suite 100
Findlay, OH 45840
800.842.3687

Brown Mackie College*—Fort Wayne*

3000 East Coliseum Boulevard
Fort Wayne, IN 46805
866.433.2289

Brown Mackie College*—Greenville*

Two Liberty Square
75 Beattie Place, Suite 100
Greenville, SC 29601
877.479.8465

Brown Mackie College*—Hopkinsville*

4001 Fort Campbell Boulevard
Hopkinsville, KY 42240
800.359.4753

Brown Mackie College*—Indianapolis*

1200 N. Meridian Street, Suite 100
Indianapolis, IN 46204
866.255.0279

Brown Mackie College*—Kansas City

9705 Lenexa Drive
Lenexa, KS 66215
800.635.9101

Brown Mackie College*—Louisville*

3605 Fern Valley Road
Louisville, KY 40219
800.999.7387

Brown Mackie College*—Merrillville*

1000 East 80th Place, Suite 205M
Merrillville, IN 46410
800.258.3321

Brown Mackie College*—Miami*

3700 Lakeside Drive
Miramar, FL 33027
866.505.0335

Brown Mackie College*—North Canton*

4300 Munson Street NW
Canton, OH 44718
330.494.1214

Brown Mackie College*—Oklahoma City

7101 NW Expressway, Suite 800
Oklahoma City, OK 73132
888.229.3280

Brown Mackie College*—Phoenix*

13430 N. Black Canyon Road, Suite 190
Phoenix, AZ 85029
602.337.3044

Brown Mackie College*—Quad Cities*

2119 East Kimberly Road
Bettendorf, IA 52722
563.344.1500

Brown Mackie College*—Salina

2106 South 9th Street
Salina, KS 67401
800.365.0433

Brown Mackie College*—San Antonio*

4715 Fredericksburg Road, Suite 100
San Antonio, TX 78229
877.460.1714

Brown Mackie College*—South Bend*

3454 Douglas Road
South Bend, IN 46635
800.743.2447

Brown Mackie College*—St. Louis*

#2 Soccer Park Road
Fenton, MO 63026
888.874.4375

Brown Mackie College*—Tucson*

4585 East Speedway Boulevard, Suite 204
Tucson, AZ 85712
520.319.3300

Brown Mackie College*—Tulsa*

4608 South Garnett, Suite 110
Tulsa, OK 74146
888.794.8411

* Accredited member, ACICS

Brown Mackie College is a system of over 25 schools throughout North America. Programs, credential levels, technology, and scheduling options vary by school and are subject to change. Administrative office: Brown Mackie College, 625 Eden Park Drive, Suite 1100; Cincinnati, OH 45202 ©2016 Brown Mackie College. All rights reserved. Our email address is materialsreview@brownmackie.edu. Financial aid is available for those who qualify.

See [bmcprograms.info](#) for program duration, tuition, fees and other costs, median debt, salary data, alumni success, and other important info.

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Principles of Excellence

Student Financial Services Guide for Those Using Military Education Benefits

2016-2017

Financial Aid Shopping Sheet

Brown Mackie College system of schools is committed to ensuring that military service members, veterans and their families are aware of the financial investment they are making in their education. In accordance with the Principles of Excellence (Principles) outlined in Executive Order 13607, for veterans and those students using military benefits, Brown Mackie College has adopted the Financial Aid Shopping Sheet (Shopping Sheet) to assist in making an educated decision on where to attend a postsecondary educational institution. The Shopping Sheet, part of our commitment to increasing the quality of information for military students, will allow you to see simplified, personalized cost of attendance and financial aid information in a standardized format from all institutions of higher education that are adhering to the Principles.

The Shopping Sheet is completed with the school's Student Financial Services Department prior to your enrollment. This will also provide you with an opportunity to discuss other financial aid options and you may elect to complete a Free Application for Federal Student Aid prior to enrollment.

The Shopping Sheet is a consumer tool that summarizes a prospective student's total estimated cost of attendance for an educational program for an academic year, such as tuition and fees, housing and meals, books and supplies, transportation costs as well as other educational expenses. The Shopping Sheet outlines funding the student may be eligible to receive from scholarships and grants, which is financial aid that does not have to be repaid; provides a calculated net cost of attendance after scholarships and grants; and provides options available to the student to pay any net cost of attendance including, but not limited to work-study opportunities, payment plan offered by the school, and other outside resources.

Please note that much but not all of your educational cost may be covered by military education benefits, so you may need to discuss other options with a student financial services advisor. Unless you apply for Federal aid by completing the Free Application for Federal Student Aid, the Shopping Sheet will not be able to display your estimated Federal aid (if any).

In the case where military educational benefits will completely pay for the cost of all charged tuition and fees, it is not necessary to borrow student loans to pay for tuition and fees. All student loans, with interest and possibly other fees, need to be repaid to the lender by the student borrower.

The Shopping Sheet also provides institutional results at the institution level and provides a comparison to national average institutional results, including graduation and Federal loan default rates, as well as information regarding the median amount of Federal student loans borrowed by enrolled students.

The Shopping Sheet is being provided to all new and reentry students who are expected to receive military benefits and are expected to begin their coursework on or after July 1, 2013. If you are a student receiving military benefits and started classes before July 1, 2013, please contact the school's Student Financial Services Department to receive more information or for us to prepare a personalized Shopping Sheet.

Financial Aid Information

Financial aid information is published online on the school's website and may also be found in printed materials at the school. In addition to the military benefit options listed below, military students may also be eligible for various Federal, state, and institutional financial aid programs as described in Brown Mackie College's Financial Aid Guide. Your student financial services advisor can help you to navigate through your options and the application process.

U.S. Military Education Benefits

If you served on Active Duty, you may be eligible for education benefits offered by the Department of Veterans Affairs (VA). For example, the Post-9/11 GI Bill® provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill®.

Active duty service members and their spouses who are using transferred Post-9/11 GI Bill® benefits are not eligible to receive the Monthly Housing Allowance (MHA).

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.

If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the pay grades of E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career.

Summary of Military Education Benefits¹

The following table is a brief summary of each of the major education benefits offered to service members, veterans and in some cases their families.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill® benefits to you. For more information on these benefits, visit www.gibill.va.gov/.

One of the requirements to maintain educational benefits is submitting official transcripts from all previous post-secondary institutions you have attended as well as military transcripts. It is the school's policy that all transcripts are on file and all prior learning has been evaluated for transfer into the student's educational program by the completion of two (2) academic quarters. Failure to have an evaluation completed by this timeframe may result in a suspension of the student's certified attendance to the VA until an evaluation is complete. To learn more about educational benefits for military personnel and veterans, please begin with our military pages <https://www.brownmackie.edu/military/education-benefits>.

In acknowledgement of your service to our country, there are special benefits and repayment options for your Federal student loans available from the U.S. Department of Education and the U.S. Department of Defense. Contact your student loan servicer for additional information on these options, including eligibility information and what documentation you should provide to receive the benefit. Please refer to this document for a summary of these special benefits and repayment options for your Federal student loans, <https://www.navient.com/assets/loan-customers/for-military-personnel/Military-Student-Loan-Benefits.pdf>.

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/Trademark_Terms_of_Use.asp.

Please refer to the school's military web page for additional information at <https://www.brownmackie.edu/military/education-benefits>.

| Program | What is it? | Who is Eligible? | Benefit |
|------------------------|---|---|---|
| Post-9/11 Bill® | <p>The Post 9/11 GI Bill provides up to 36 months (4 regular school years) of education benefits to eligible service members and veterans for:</p> <ul style="list-style-type: none"> College, Business Technical or Vocational Courses Correspondence Courses Apprenticeship/Job Training Flight Training Licensing & Testing Programs | <p>Service members (Active Duty, Guard and Reserve) and Veterans who have served at least 90 days on active duty since 9/10/2001.</p> | <p>Paid Tuition and Fees, Living (Housing) Stipend and Book Stipend.</p> <p>Benefits are tiered based on number of days on active duty.</p> <p>Some limitations apply to those currently on active duty.</p> <p>Benefits can be transferred to Spouse or Family member.</p> |

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Summary of Military Education Benefits, continued

| Program | What is it? | Who is Eligible? | Benefit |
|--|--|--|---|
| Tuition Assistance | Tuition Assistance is a military benefit that pays the cost of tuition and some fees. | <p>Each branch of the military determines eligibility requirements for tuition assistance.</p> <p>Students using TA must maintain a cumulative grade point average (GPA) of 2.0 or higher after completing 15 semester hours, or equivalent, in undergraduate studies, or a GPA of 3.0 or higher after completing 6 semester hours, or equivalent, in graduate studies, on a 4.0 grading scale.</p> <p>Reimbursement will be required from the Service member if a successful course completion is not obtained. For the purpose of reimbursement, a successful course completion is defined as a grade of "C" or higher for undergraduate courses, a "B" or higher for graduate courses and a "Pass" for "Pass/Fail" grades. Reimbursement will also be required from the Service member if he or she fails to make up a grade of "I" for incomplete within the time limits stipulated by the educational institution or 6 months after the completion of the class, whichever comes first.</p> | <p>Tuition Assistance covers up to 100% Tuition and Fees Not to exceed:</p> <p>\$250 @ Semester Credit Hour</p> <p>\$166 @ Quarter Credit Hour</p> <p>\$4,500 @ Fiscal Year</p> <p>Note: Navy and Army have a 16 semester or 24 quarter credit hour Annual Limit.</p> <p>Note: Navy and Coast Guard not to exceed \$4,000 @ Fiscal Year.</p> |
| Tuition Assistance "Top-Up" Program | An additional benefit intended to supplement other tuition assistance programs such as the GI Bill. The benefit is available for all courses that began on or after October 30, 2000. | To be eligible for the Top-up benefit, the person must be approved for Federal Tuition Assistance by a military department and be eligible for MGIB-Active Duty benefits. | <p>The amount of the benefit is limited to the amount that the person would receive for the same course if regular MGIB benefits were being paid.</p> <p>Regular MGIB benefits will be reduced.</p> |
| Yellow Ribbon | Provides additional funding to veterans and eligible dependents with one hundred percent (100%) eligibility of Chapter 33 Post 9/11 GI Bill® when the cost of tuition and fees exceeds the annual cap, as determined by the Department of Veteran Affairs. Brown Mackie College participates in the Post-9/11 GI Bill® Yellow Ribbon Program and has agreed to make additional funds available without an additional charge to the veteran's GI Bill® entitlement. | Only Veterans entitled to the maximum benefit rate, as determined by service requirements, or their designated transferees may receive this funding. Active duty Service members and their spouses are not eligible for this program. Child transferees of active duty Service members may be eligible if the Service member is qualified at the one hundred percent (100%) rate. | Brown Mackie College entered into a Yellow Ribbon Agreement with VA and elected to contribute funds equal to 50% of the cost of tuition and fees that exceed the VA's annual cap. VA will provide funding for the other half. Some degree programs may be subject to a maximum tuition and fee reimbursement amount per academic year from the Yellow Ribbon Program. |
| Tutorial Assistance Program | Tutorial assistance for programs you are having difficulty with. If you have questions on this program please contact the toll-free number 1-888-442-4551. | If you are receiving VA benefits at a half-time or more rate, you are eligible. | VA may provide you with a tutor or with information for finding one. |

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Summary of Military Education Benefits, continued

| Program | What is it? | Who is Eligible? | Benefit |
|---|--|--|--|
| Montgomery GI Bill Active Duty & Veteran | <p>MGIB provides up to 36 months (4 regular school years) of education benefits to eligible veterans for:</p> <ul style="list-style-type: none"> College, Business Technical or Vocational Courses Correspondence Courses Apprenticeship/Job Training Flight Training | <p>Active Duty members who have served at least two years on active duty.</p> <p>Veterans—there are four categories of Veteran eligibility depending on when you enlisted and how long you served on active duty.</p> | <p>Payments are issued to the student each month and based on the level of enrollment.</p> <p>The VA evaluates rates on a yearly basis and updates are made effective each October 1. Rates for current and prior years can be found on the GI Bill website.²</p> |
| Montgomery GI Bill Selected Reserve (MGIB-SR) | <p>Same as MGIB-AD at reduced rates.</p> | <p>Six-year obligation to serve in the Selected Reserve.</p> <p>Officers must agree to serve six years in addition to their original obligation.</p> <p>High school diploma/GED.</p> <p>Maintain Selected Reserve Status.</p> | <p>Payments are issued to the student each month and based on the level of enrollment.</p> <p>The VA evaluates rates on a yearly basis and updates are made effective each October 1. Rates for current and prior years can be found on the GI Bill website.²</p> |
| Reserve Education Assistance Program (REAP) | <p>Same as MGIB-AD at reduced rates.</p> <p>Legislation was passed recently to eliminate the REAP (Reserve Education Assistance Program, Chapter 1607) benefit.</p> | <p>At least 90 days on active duty since 9/10/2001.</p> <p>The National Defense Authorization Act of 2016 ended REAP on November 25, 2015. Some individuals will remain eligible for REAP benefits until November 25, 2019, while others are no longer eligible for REAP benefits.</p> <p>For information on eligibility, please see http://www.benefits.va.gov/gibill/reap.asp</p> | <p>40%, 60%, or 80% of the MGIB payment rate as determined by total length of active duty time.</p> |
| Veterans Educational Assistance Program (VEAP) | <p>Available if you elected to make contributions from your military pay to participate. For degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. Remedial, deficiency, and refresher training may also be available.</p> | <p>Meet all requirements:</p> <ul style="list-style-type: none"> Entered service for the first time between January 1, 1977, and June 30, 1985 Opened a contribution account before April 1, 1987 Contributed \$25-\$2,700 Completed 1st period of service Discharge/release was not dishonorable. | <p>Your contributions are matched on a \$2 for \$1 basis by the Government</p> |

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Summary of Military Education Benefits, continued

| Program | What is it? | Who is Eligible? | Benefit |
|---|--|---|---|
| VA Work-Study Program | If you're a full-time or 3/4-time student in a college degree program, or a vocational or professional program, you can "earn while you learn" with a VA work-study allowance. | The VA work-study allowance is available to persons training under one of the VA benefit programs: GI Bill Vocational Rehabilitation (for Veterans) VEAP DEA Dependents may also be eligible | You'll earn an hourly wage equal to the Federal minimum wage or your State minimum wage, whichever is greater. |
| Vocational Rehabilitation and Employment (VR&E) – Chapter 31 | VR&E provides services to eligible Service members and Veterans with service-connected disabilities to help them prepare for, obtain, and maintain suitable employment or achieve independence in daily living. Visit http://www.vba.va.gov/bln/vre/ for more information on how to apply and set up a meeting with a Vocational Rehabilitation Counselor (VRC) | Veterans may be eligible if they: Have received, or will receive, a discharge that is other than dishonorable Have a service-connected disability rating of at least 10%, or a memorandum rating of 20% or more from the Department of Veteran Affairs (VA) Apply for Vocational Rehabilitation and Employment (VR&E) services | A Vocational Rehabilitation Counselor (VRC) works with the Veteran to determine if an employment handicap exists. An employment handicap exists if a Veteran's service-connected disability impairs his/her ability to prepare for, obtain, and maintain suitable career employment |
| Survivors' and Dependents' Educational Assistance Program (DEA) | Education and training opportunities to eligible dependents of certain veterans. May be used for degree and certificate programs, apprenticeship, and on-the-job training. | You must be the son, daughter, or spouse of a service member who died, is missing, or was permanently disabled while on duty or as a result of a service-related condition. | DEA reduces your tuition amount—you may pay three months', instead of six months' tuition, for example. |

¹ Reference chart and materials: www.military.com/education/money-for-school/education-benefits-in-the-military.html
www.gibill.va.gov/resources/

² Veterans Affairs Rates Tables: http://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp

Financial Aid Changes

Every year, many of the Federal aid policies, practices, and awards are up for review and approval by the Federal government. The government also maintains the right to modify all Federal aid policies at any time during the year should there be budgetary or regulation issues that need to be addressed immediately. The school's Student Financial Services Department will be able to answer any specific questions regarding how these changes may or may not affect you and your financial aid award for the coming school year; we will also review information about the maximum annual and aggregate amounts of Federal aid that may be available to you. For additional information, please also refer to the Federal Student Aid office of the U.S. Department of Education website, www.studentaid.ed.gov/, or the U.S. Department of Education Guide to Federal Student Aid from this same website for a summary.

Private Education Loans

Private loans may be available to students and their parents (if applicable) through private lending institutions. Lenders reserve the right to choose the schools and borrowers they will approve. Requirements vary, and all loans must be repaid. Federal loans should be sought first before applying for private loans. If you receive military education benefits, you may not need to borrow funds. For more information, please refer to Brown Mackie College's Student Consumer Information page with in the Financial Aid section, <https://www.brownmackie.edu/why-brown-mackie/student-consumer-information>, or contact the Student Financial Services Department directly. Note: On the website, you will need to select the actual location that you plan on attending.

Resources and Tools Available to Use When Comparing Schools

The following are resources and tools provided by the Department of Education (ED) and Consumer Financial Protection Bureau (CFPB) to assist you in comparing institutions and making informed decisions about where to attend school. Please speak with your student financial services advisor directly for additional guidance regarding usage of these tools.

(1) The College Scorecard which is a planning tool and resource to assist prospective students and their families as they evaluate options in selecting a school and is located at: <http://collegecost.ed.gov/scorecard/>.

(2) The College Navigator which is a consumer tool that provides school information to include tuition and fees, retention and graduation rates, use of financial aid, student loan default rates and features a cost calculator and school comparison tool. The College Navigator is located at: <http://nces.ed.gov/collegenavigator/>.

(3) The Financial Aid Shopping Sheet which is a model aid award letter designed to simplify the information that prospective students receive about costs and financial aid so they can easily compare institutions and make informed decisions about where to attend school. The Shopping Sheet can be accessed at: <http://www2.ed.gov/policy/highered/guid/aid-offer/index.html>.

(4) The “Paying for College” webpage which can be used by prospective students to enter the names of up to three schools and receive detailed financial information on each one and to enter actual financial aid award information. The tool can be accessed at: <http://www.consumerfinance.gov/paying-for-college/>.

GI Bill® Comparison Tool

VA is making it easier to research colleges approved for the GI Bill®. Answer just a few questions about yourself and the school you are considering. You’ll receive an estimate of your GI Bill® benefits and some information about the school’s value and affordability. The Department of Veterans Affairs

has designed the GI Bill® Comparison Tool to help you make informed decisions about how to make the most of your Veterans Education Benefits. You can access this tool at www.vets.gov/gi-bill-comparison-tool

Refund Policy for Military Deployed Students

The add/drop and withdrawal policies for any student, including veterans and those students receiving military benefits, are listed in the school’s catalog. The catalog is available on the Student Consumer Information web page which is on the school’s website, <https://www.brownmackie.edu/why-brown-mackie/student-consumer-information>, within the Academics section. Note: On the website, you will need to select the actual location that you plan on attending.

The refund policies are provided in the school’s catalog and enrollment agreement. The catalog is available on the Student Consumer Information web page which is on the school’s website, <https://www.brownmackie.edu/why-brown-mackie/student-consumer-information>, within the Academics section. Note: On the website, you will need to select the actual location that you plan on attending. Our Admissions office will be able to provide the enrollment agreement.

For students who withdraw due to a qualified military deployment, any remaining balance that is owed for the term or course of withdrawal will be forgiven after the consideration of the refund calculation.

Upon re-entry into school to the same program, for the first academic year in which the student returns, the student will return with the same tuition and fee charges that the student was or would have been assessed for the academic year during which the student left school. If the student is admitted to a different program and for subsequent academic years for a student admitted to the same program, the school will assess no more than the tuition and fee charges that other students in the program are assessed for that academic year.

Student Withdrawals Who Are Receiving Department of Defense Tuition Assistance

For any student withdrawing from school who is receiving Tuition Assistance (TA) from the Department of Defense, the school will return any unearned TA funds on a proportional basis through the 60 percent portion of the period for

which the funds were provided. TA funds will be earned proportionally during an enrollment period, with unearned funds being returned based upon when a student stops attending school.

Potential Debts to Students with Military Education Benefits

Tuition and Fees:

As a reminder to all of our students utilizing military education benefits, changes in your enrollment with the school, especially those changes occurring after the school's schedule adjustment period, may cause an overpayment requiring the student to repay the U.S. Department of Veterans Affairs (VA) or the U.S. Department of Defense (DoD) some or all of the benefits paid.

If the student decreases his/her training time (i.e. drop a course(s), leave school, etc.) and the VA has already processed a payment for tuition and fees, an overpayment may occur. Not attending or pursuing courses as scheduled could result in the creation of a debt against the student and/or non-payment or the reduction of monthly housing allowance (MHA) and/or tuition and fees. The course attendance policy may be found in the school's catalog or you may contact the school registrar directly for more information.

When the School Certifying Official (SCO) notifies the VA of a change, a debt may be created against the student's account. The school will issue any refunds in accordance with its internal policy, which may not fully cover the debt with the VA. If the amount refunded by the school does not satisfy the debt, the student is responsible for the remainder.

- If the school refunds money directly to the VA, the VA will clear the school's debt and credit the student's account any amount the school refunds, but the student may still have a separate debt to clear with the VA.
- If the school refunds money directly to the student, s/he must clear the debt with the VA.

A decrease in credit hours by the student could also result in changes to his/her housing allowance and books and supplies stipend. If the VA has already issued the student a payment for the term, a debt may be created on his/her account.

The student is responsible for keeping track of his/her tuition and fee account balance and payments. The student should visit the school's financial office or his or her Brown Mackie College student portal regularly to review his/her account, ensure the charges are correct and that payments and refunds are processed correctly. The student should contact the school's SCO to ensure the certification information s/he sends to the VA matches the student's schedule.

For students utilizing active-duty tuition assistance (TA), generally students who do not successfully complete a class will be required to repay the TA. While TA amounts or rules vary by branch and are administered by the Department of Defense, in general these agencies will not honor tuition assistance if the course(s) are not approved by the agency prior to the start of the term. Program requirements by branch may be found on the DoD website, <http://www.dodmou.com/>.

VA Remedial Coursework:

The total number of actual credits that a student is attempting at the school, based on the student's schedule in a particular term, will be reported and certified to the VA by the school. Reported credits must be certified separately by the school into residence, distance, and remedial/deficiency courses, if applicable. Only residence, or on-ground, remedial courses can be certified for payment with the VA. Online remedial courses cannot be certified for payment in any circumstance.

VA Housing Allowance:

Per the new GI Bill, effective August 1, 2011, the amount payable for the Monthly Housing Allowance (MHA)³ is:

- U.S. In-Residence: The applicable Basic Allowance for Housing (BAH)⁴ rate will be multiplied by the rate of pursuit rounded to the nearest multiple of 10 to determine the MHA. Students must have a rate of pursuit greater than 50% to receive the MHA.

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Potential Debts to Students with Military Education Benefits, continued

Students enrolled at more than half-time but less than full-time will have their housing allowance prorated based on the number of classes they are taking (also called rate of pursuit). This amount will be rounded to the nearest tenth. For example, an individual at a rate of pursuit of .54 will receive 50% of the applicable BAH rate while an individual at a rate of pursuit of .85 will receive 90%. An individual rate of pursuit equal to or less than .50, or 50%, will not receive MHA.

- Basic eligibility requirements for MHA benefits (e.g. veterans with a rate of pursuit >.50) remain unchanged.
- The amount payable for the MHA for any academic year (beginning on August 1) will be based upon the BAH rates effective on January 1 of that year.
- The MHA is based on the BAH for an E-5 with dependents within the zip code that the school is located.

If qualified, veteran student housing benefits are only available to students when they are actively attending school and the student has been deemed to be eligible for it by the VA. Housing benefits are not paid for non-scheduled institutional breaks or periods when not attending a course. Housing benefits may be prorated, or eliminated, based on enrollment status and periods of non-attendance.

VA students attending on-ground courses must meet the VA requirements to be eligible for the full housing allowance. The VA determines if you are eligible, not the school. In order for the student to be eligible to receive the maximum housing allowance, the student must be actively pursuing each course, attend at least one on-ground course at the school, or attend an alternate institution as a guest student, for the entire length of the term and be enrolled at least full time for the entire length of the term. The monthly housing allowance is not payable to individuals on active duty, their spouses, or those attending or enrolled at half time enrollment status or less. The housing allowance is subject to proration based on the number of credits being taken and the number of months served on active duty.

³ *Monthly Housing Allowance (MHA) is generally the same as the military Basic Allowance for Housing (BAH) for an E-5 with dependents. Your MHA is based on the ZIP code for your school. The MHA payments you receive for the Post-9/11 GI Bill® are based on the military's Basic Allowance for Housing (BAH) rates for an E-5 with dependents. The Department of Defense adjusts the military BAH rate every calendar year (or January 1) based on changes to housing costs across the country. Rates can either go up or down.*

⁴ *Basic Allowance for Housing (BAH) is a United States military entitlement given to many military members. The Basic Allowance for Housing (BAH) is based on geographic duty location, pay grade, and dependency status. The intent of BAH is to provide uniformed service members accurate and equitable housing compensation based on housing costs in local civilian housing markets, and is payable when government quarters are not provided. Each year the BAH tables are released between December 15 and January 1.*

VA Housing Allowance for Self-Paced, Mastery-Based Programs:

Self-paced, mastery-based programs allow students to work at their own pace to complete the course. This model allows students to finish the material as soon as they are able, including finishing prior to the end of the term. Students will receive MHA only for the period of time they are pursuing the course. Upon completion of coursework, the school must report the last day of attendance (date of completion) to the VA.

Other Reminders:

Students are responsible for monitoring their VA military educational benefit eligibility as well as assuring their completion of an on-time graduation. There are a fixed number of months that the student may receive these benefits. Not taking a sufficient number of courses (which may mean you must take more than a minimum full-time load), withdrawing from a course or courses or failing a course or courses due to ceasing attendance in the course may negatively impact the student's financial and academic situation. If ceasing attendance from a course or courses will take the student down to half-time status, the student will have to pay back some of the monthly housing allowance received, either back to the day the student stopped attending the course(s), or all the way back to the beginning of the term, depending on the student's circumstances. If the student will still be a full-time student after withdrawal of the course or courses, the withdrawal of course or courses may not affect the student's MHA but may impact Satisfactory Academic Progress.

Students should contact their school's SCO to ensure the certification information the school is providing to the VA matches with their schedule.

Readmissions from Military Deployment

Brown Mackie College has a re-entry process for students wishing to return to school after an interruption of their studies based on military deployment. Upon return to school, the school will help you complete the necessary steps to resume your course studies on campus.

Reenrollment Policy for Military Students

If you're ready to start the process of reentering school, your first step is to contact the Assistant Director of Readmissions at the Brown Mackie College location where you want to return, or complete your online request to return form and submit it to the Brown Mackie College location of your choice www.brownmackie.edu/admissions/readmissions/application.aspx.

A student who withdraws from Brown Mackie College may reenroll only once in any nine-month period. If, after the first reenrollment, the student withdraws a second time, he or

she must wait nine months from the last date of attendance to resume enrollment in Brown Mackie College. This policy applies to both voluntary and administrative withdrawals. Military students who withdraw from Brown Mackie College due to military deployment can reenroll more than once in any nine-month period. After the first reenrollment if the student withdraws a second time, he does not need to wait nine months to resume enrollment.

Additionally, capped programs may not have sufficient space availability for students to re-enter. Students may be required to wait until there is sufficient room for the student to re-enter. Military students who withdraw from Brown Mackie College due to military deployment will be given priority on the waiting list if they are trying to re-enter a capped program.

Brown Mackie College does not assess returning students a readmissions fee.

Individual Education Plan

Educational plans will be developed and reviewed with all of our military service member and veteran students by the student's academic advisor. The initial educational plan provided prior to enrollment will detail how the student will fulfill all of the requirements to graduate from the educational program, as well as the expected timeline of program completion.

A second updated student educational plan will be provided to the student within 60 days after full acceptance to the school or after all required academic transcripts are received by the school or the student completes 6 semester or 9 quarter credit hours, whichever is achieved first.

A subsequent educational plan will be provided should the student change programs or if anything changes to the student's education goals. The plan will be provided to the student within 60 days of the change occurring.

The student is responsible for keeping appointments with his/her academic advisor to review this important information. Educational Plans are being provided to new and reentry students who are expected to receive military benefits and who will start courses on or after July 1, 2013. If you are a student receiving military benefits and started classes before July 1, 2013, please contact your academic advisor to receive more information or for the development of an educational plan.

Please be cognizant of the length of time it is expected for you to complete the program as well as the remaining number of months you may be eligible to receive military education benefits. You may need to adjust the number of hours you schedule each term to assure maximization of your education benefits.

Advising Point of Contact

Military students are encouraged to ask about academic support, financial aid advising, disability services or career counseling that is made available on campus. Students should

contact the Head of Student Affairs or Student Services on campus for further guidance and information.

Transfer of Credit Evaluation

Brown Mackie College recognizes and uses the ACE Guide to the Evaluation of Educational Experience in the Armed Services to determine the value of learning acquired in military service. We award credit for appropriate learning acquired in military service at levels consistent with ACE Guide recommendations when applicable to a Service member's program. In addition, we utilize Joint Services Transcript or Community College of the Air Force in our processing of prior learning experiences for possible transfer credit.

Military personnel, veterans and their families receiving military education benefits while attending Brown Mackie College are required to submit transcripts for any previous education or training for evaluation, granting of prior credit, and possible shortening of the length of the program.

For Joint Services Transcript (JST), refer to <https://jst.doded.mil> to request a uniform transcript of all military training and experiences to service members of all branches except the Air Force. For detailed instructions on how to request a Community College of the Air Force (CCAF) transcript, visit <http://www.au.af.mil/au/barnes/ccaf/transcripts.asp>.

Transfer credit is evaluated on a case-by-case basis. Brown Mackie College offers no guarantee that credit earned at another institution will be accepted into a program of study offered by Brown Mackie College.

Satisfactory Academic and Financial Aid Progress

A student must demonstrate academic and financial aid progress by successfully completing courses that are being attempted. This requirement is referred to as satisfactory academic progress (SAP). For more information regarding the school's SAP policy, please refer to its catalog or contact your location's academic affairs representative directly. Please note, while the school has an existing policy in place by which our students must adhere, the Department of Veterans Affairs (VA) and the Department of Defense may require the achievement of other minimum standards in order to continue receiving these education benefits.

Minimum Academic Achievement Standards for Students Receiving Department of Defense Tuition Assistance:

The Department of Defense requires reimbursement from the Service member if a successful course completion is not obtained. For the purpose of reimbursement, a successful course completion is defined as a grade of "C" or higher for undergraduate courses, a "B" or higher for graduate courses

and a "Pass" for "Pass/Fail" grades. Reimbursement will also be required from the Service member if he or she fails to make up a grade of "I" for incomplete within the time limits stipulated by the educational institution or 6 months after the completion of the class, whichever comes first. The Secretary of the Military Department will establish recoupment processes for unsuccessful completion of courses.

Students using TA must maintain a cumulative grade point average (GPA) of 2.0 or higher after completing 15 semester hours, or equivalent, in undergraduate studies, or a GPA of 3.0 or higher after completing 6 semester hours, or equivalent, in graduate studies, on a 4.0 grading scale. If the GPA for TA funded courses falls below these minimum GPA limits, TA will not be authorized and Service members will use alternative funding (such as financial aid or personal funds) to enroll in courses to raise the cumulative GPA to 2.0 for undergraduate studies or 3.0 for graduate studies.

Other Important Matters

Brown Mackie College is owned by Education Management Corporation (EDMC), which is among the largest providers of proprietary post-secondary education in North America, with programs in the business, legal, health sciences, information technology, and creative fields operating at several locations.

Please note: When visiting any of the sites below, you will need to select the actual location that you plan on attending.

For information and contact details regarding Brown Mackie College's institutional accreditation, state licensing, programmatic accreditation and Veteran Affairs statements, please refer to our catalogs or visit our web page at <https://www.brownmackie.edu/about-us/accreditation>.

Brown Mackie College participates in many financial aid resources, including programs under title IV of the Higher Education Act of 1965, available to help students who qualify for financial aid to meet the costs of their education. Every year many students and their families take advantage of one or more of these resources. For a comprehensive listing of the financial aid options available, please begin with our Financial Aid web pages at www.brownmackie.edu/admissions/financial-aid.aspx and refer to our Financial Aid Guide. It is important to note that this information is subject to change at any time.

For information regarding Brown Mackie College's locations' academic programs' durations, tuition, fees, and other costs, median debt, salary data, alumni success, and other important information, please refer to Brown Mackie College's Gainful Employment web page at www.brownmackie.edu/programs-info/default.aspx.

For information regarding Brown Mackie College's Federal student loan cohort default rate and student retention rate as defined by the Higher Education Act of 1965, please refer to its Student Consumer Information, Student Academic Success web page for your location at <https://www.brownmackie.edu/why-brown-mackie/student-consumer-information>.

For information regarding Brown Mackie College's transfer of credit policies as well as total enrollment within the Student Diversity section, please refer to the location's Student Consumer Information, Academics web page for your location at <https://www.brownmackie.edu/why-brown-mackie/student-consumer-information>. You may also find enrollment information for this institution at www.nces.ed.gov/collegenavigator/.

Brown Mackie College provides students with academic support, career counseling and job placement as well as other support services. For information regarding support services available to students, please begin with our web page at www.brownmackie.edu/why-brown-mackie-college/student-services.aspx, or contact directly the location's Student Services department.

Please note: This military brochure may be updated at any time; the most current version is maintained on the school's website, and is also available upon request.

