

## Notice of Federal Student Financial Aid Penalties for Drug Law Violations

### Federal Student Financial Aid Penalties for Drug Law Violations

Students convicted of a federal or state offense of selling or possessing illegal drugs may not be eligible for federal student aid (grants, loans, and work-study). Students who answer “Yes” to question 31 on the FAFSA will be sent a worksheet by the federal processing center to determine if the conviction affects eligibility for aid. Also, if the Financial Aid Office is notified that a student has been convicted of possession or sale of illegal drugs during the academic year, all federal student aid will be suspended immediately.

Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving federal student aid. Also, a conviction that was reversed, set aside, or removed from the student’s record does not count.

The chart below illustrates the period of ineligibility for federal student aid funds, depending on whether the conviction was for sale or possession and whether the student had previous offenses. (A conviction for sale of drugs includes convictions for conspiring to sell drugs.)

	Possession of illegal drugs	Sale of illegal drugs
1st offense	1 year from date of conviction	2 years from date of conviction
2nd offense	2 years from date of conviction	Indefinite period
3+ offenses	Indefinite period	

Students regain eligibility the day after the period of ineligibility ends or when they successfully complete a qualified drug rehabilitation program. Further drug convictions will make them ineligible again. Students denied eligibility for an indefinite period can regain eligibility only after successfully completing a rehabilitation program or if a conviction is reversed, set aside, or removed for the student’s record so that fewer than two convictions for sale or three convictions for possession remain on the record. In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility.

**It is the student’s responsibility to certify to the Financial Aid Office the date of the conviction and if (s)he has completed a drug rehabilitation program.**

If you would like a printed version of the report or if you have any questions, please contact the Financial Aid offices at 270-247-8521 to request a copy.

## Student Body Diversity/Graduation and Retention Statistics

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 Integrated Postsecondary Education Data System (IPEDS). Data reported are for enrolled full-time students.

### 🔴 Early Fall Estimates: Fall 2011

	Part-time	Full-time	Total
Total enrollment	414	2,060	2,474
Undergraduate	407	1,961	2,368
First-time Degree/Certificate Seeking	70	230	300
Graduate	7	99	106

### 🔴 Fall Enrollment: Fall 2011

Total student enrollment	Part-time	Full-time	Total
Men	153	773	926
Women	255	1,291	1,546
American Indian or Alaska Native	2	5	7
Asian	0	7	7
Black or African American	76	287	363
Hispanic	3	40	43
Native Hawaiian or Other Pacific Islander	0	1	1
White	313	1,640	1,953
Two or more races	4	15	19
Race/ethnicity unknown	9	50	59
Nonresident alien	1	19	20

Undergraduate student enrollment	Part-time	Full-time	Total
Men	153	739	892
Women	249	1,228	1,477
American Indian or Alaska Native	2	5	7
Asian	0	6	6

Black or African American	74	273	347
Hispanic	3	38	41
Native Hawaiian or Other Pacific Islander	0	1	1
White	309	1,560	1,869
Two or more races	4	15	19
Race/ethnicity unknown	9	50	59
Nonresident alien	1	19	20
Degree/Certificate Seeking	400	1,967	2,367
First-time	65	236	301
Transfer-In	107	440	547
Other Continuing	228	1,291	1,519
Non-Degree/Certificate Seeking	2		2

Graduate student enrollment	Part-time	Full-time	Total
Men	0	34	34
Women	6	63	69
American Indian or Alaska Native	0	0	0
Asian	0	1	1
Black or African American	2	14	16
Hispanic	0	2	2
Native Hawaiian or Other Pacific Islander	0	0	0
White	4	80	84
Two or more races	0	0	0
Race/ethnicity unknown	0	0	0
Nonresident alien	0	0	0

**12-Month Enrollment: 2011**

Unduplicated Count	Undergraduate	Graduate	Total
Men	958	39	997
Women	1,529	67	1,596
American Indian or Alaska Native	10	0	10
Asian	6	0	6
Black or African American	327	16	343

Hispanic or Latinol	39	1	40
Native Hawaiian or Other Pacific Islander	1	0	1
White	1,976	89	2,065
Two or more races	7	0	7
Race/ethnicity unknown	88	0	88
Nonresident alien	33	0	33

**Retention Rate**

*Retention rate data are for first-time bachelor's (or equivalent) degree-seeking undergraduates*

**Overall first-year retention rate, Fall 2011**

Full-time students	65
Part-time students	31

*Data are for full-time, first-time, degree/certificate-seeking undergraduates*

*Overall graduate rate: 24%*

**Graduation rates within 150% of normal time to program completion: 2011**

Men	20
Women	33
American Indian or Alaska Native	
Asian	
Black or African American	4
Hispanic	25
Native Hawaiian or Other Pacific Islander	
White	34
Two or more races	
Race/ethnicity unknown	0
Nonresident alien	24

**Bachelor's degree seekers: 2005 cohort**

Four-year rate	6
Five-year rate	17
Six-year rate	17

## **THE DIGITAL MILLENIUM COPYRIGHT ACT (DMCA) AND PEER-TO-PEER FILE SHARING POLICIES**

(Updated 6.22.2010)

Copying, distributing, and downloading copyrighted materials, including music, videos, and games, for which you do not have the owner's (copyright holder's) permission is a violation of federal law. Compliance with federal copyright law is expected of all students, faculty, and staff at Mid-Continent University. If you download and/or distribute unauthorized copies of copyrighted music recordings and movies, you are breaking the law and may be held legally liable for thousands of dollars in damages. Federal law provides severe penalties for the unauthorized reproduction, distribution, or digital transmission of copyrighted materials. The FBI investigates allegations of criminal copyright infringement and violators are prosecuted.

**In February 2010 a federal appeals court ordered a university student to pay the Recording Industry Association of America \$27,750 for file sharing 37 songs when she was in high school.**

Most P2P software turns file sharing on by default as soon as the software is installed. This means that others may access materials on your computer without your knowledge, whether you have given permission or not. Downloading copyrighted music or movie files without permission is illegal. It is also illegal to share purchased music or movie files with others, again, whether you are aware that you have done it or not. Mid-Continent University employs bandwidth shaping to manage network traffic. This impacts the file sharing of copyrighted material on Mid-Continent's network by limiting outgoing traffic. Mid-Continent uses hardware and rules to limit various Peer-to-Peer protocols on our Internet link. Additionally, Mid-Continent employs the use of a web content filter to block and deter illegal file sharing activities and a software based program called "Turn It in" to verify document originality and plagiarism prevention.

### **Compliance with Legal Requirements: DMCA and Peer-to-Peer File Sharing Policies**

Reporting Alleged Copyright Infringement (to Mid-Continent University's DMCA Agent)

How Mid-Continent University Responds to Allegations of Online Copyright Infringement (DMCA Notices)

Procedures for DMCA Pre-Subpoena Letters

FAQ: Use of the Mid-Continent Network for File Sharing and Downloading Copyrighted Material (Music, Games, and Videos)

Mid-Continent distributes information on copyright law and campus policies related to violating copyright law to the campus community as required by HEOA 4137.

**Spyware: Most likely your favorite P2P file sharing program has spyware bundled into it.**

Therefore, information about you is being transmitted to an external entity without your

knowledge or consent. Identity theft is frequently linked to the presence of file sharing programs on computers.

### **Legal Music and Movies Online**

There are many online legal options for music and movies. Artists and their recording labels have websites; many TV network websites provide streaming of popular programs at no cost.

The following site provides information on legal sources for online music, videos:  
<http://www.educause.edu/Resources/Browse/LegalDownloading/33381>

<http://www.cit.cornell.edu/policies/copyright/music.cfm>

### **Drug-Free Campus Policy**

In order to comply with the Drug-Free Schools and Communities Act Amendment of 1989, Public Law 101-226, Mid-Continent University has developed the following guidelines:

- **Health Risks** – The use of certain products are known to be detrimental to physical and psychological well-being. Their use is associated with a wide variety of health risks. Among the known risks are severe weight loss, malnutrition, physical and mental dependence, changes in the reproductive system, damage to the lungs, heart problems and even death.
- **Mid-Continent University Standards of Conduct** – Students are to refrain from the use of alcoholic beverages and illegal drugs including marijuana and other hallucinogenic drugs and substances, and narcotics not authorized by a physician. Under no circumstances are the above to be used, possessed, sold, or distributed on or away from campus. Students are also expected not to abuse legal substances. Students violating this policy will be subject to disciplinary procedures up to and including the possibility of dismissal and referral for prosecution.
- **State and Federal Legal Sanctions** – In addition to the MCU sanctions, Kentucky and Federal law provides for fines and/or imprisonment for the unlawful possession, sale, manufacture, or distribution of drugs or alcohol. The amount of the fines and the length of imprisonment vary according to the type and amount of the substance involved, the offender's past record for such offenses, and a variety of other factors.

Drugs are natural and synthetic chemical substances which can affect your body and your behavior. Some drugs have medical purposes and can be used legally but many drugs are illegal and extremely dangerous. Legal drugs (such as alcohol and prescription medications) can also be dangerous if misused.

Taking drugs reduces your chance of succeeding at whatever career you choose to pursue. Drugs close the doors of opportunity.

Alcoholism is the physical and mental addiction to alcohol. The process may take from 5 to 10 years to develop in an adult, but in teens alcoholism can develop in a year or two, sometimes less. Even in small amounts drugs can create big problems. It's not always possible to predict how a drug will affect the user or the user's life. Drug use can cause damage to health, trouble with the law, financial hardship, and social difficulties.

### **Drug-Free Policy**

Mid-Continent University is committed to providing a healthy and safe environment for its students, faculty and staff. The unlawful manufacture, possession, use, or distribution of illicit drugs or prescriptions or alcohol by employees on Mid-Continent University property or as part of any Mid-Continent activity is strictly prohibited. Employees who engage in such activities are subject to disciplinary action that may lead to termination of employment.

Mid-Continent University (MCU) gives notice to all employees that it is in compliance with the Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act Amendment of 1989. Employees are herein notified of the standards of conduct which shall be applicable while on MCU property, on MCU business, and/or at MCU sponsored activities. (Also see Section 702—Performance and Conduct Expectations above.)

### **Standards of Conduct**

By university policy, by federal law, by state law, and, in some instances, by local ordinance, employees are prohibited from the unlawful possession, use, dispensation, distribution, or manufacture of illicit drugs on university property, on university business and/or at university sponsored activities.

Under university policy, employees are required to abide by state laws concerning alcoholic beverages. Basically, Kentucky laws state that, if one is under the age of 21, it is unlawful to:

- Possess or consume alcoholic beverages,
- Misrepresent one's age for the purpose of purchasing alcoholic beverages, or
- Use a fake ID in an attempt to purchase alcoholic beverages.

No matter what one's age, Kentucky law states that it is unlawful to:

- Procure any alcoholic beverages for anyone under 21 years of age,
- Drink or be drunk in a public place, or
- Operate a motor vehicle while under the influence of any substance which may impair one's driving ability (drugs or alcoholic beverages).

University campuses and buildings are considered public places for purposes of these laws. Ordinances of the Graves County Government basically parallel the state laws. Any member of the University staff who violates these defined standards of conduct shall be subject to appropriate disciplinary action up to and including termination. The specifically defined standards of conduct, the disciplinary procedures, and the

appropriate sanctions are detailed in the Human Resources Policy and Procedure Manual.

### **Legal Risks**

The University cannot protect employees from judicial processes involving violations of federal, state, and local civil or criminal law. All offenses which come under the jurisdiction of such agencies will be dealt with by these authorities. This could involve arrest, trial, conviction, and penalties.

### **Sanctions**

Under university policy, employees who violate this standard of conduct are subject to disciplinary action from a minimum of a warning to a maximum of termination from university employment.

Under state and federal drug laws, the gravity of the sanction depends on the classification of the controlled substance, the particular activity involved (possession or trafficking which includes manufacture, sale and possession with intent to sell), and whether or not multiple convictions are involved.

Under Kentucky law, the most severe penalty for a drug law violation involves trafficking. On a first offense conviction, one may receive a fine of up to \$10,000.00 and/or a sentence of up to ten years in the penitentiary; for subsequent offenses, the penalties may be doubled. For details of up-to-date penalties under Kentucky Statutes for drug related infractions, see web site [www.lrc.state.ky.us/KRS/218A00/CHAPTER.HTM](http://www.lrc.state.ky.us/KRS/218A00/CHAPTER.HTM).

Under federal law, for simple possession of a controlled substance, one may be imprisoned for up to one year and/or fined up to \$1,000.00. For subsequent offenses, one may be imprisoned for up to three years and/or fined up to \$5,000.00. For trafficking in drugs, one may be fined up to \$8,000,000.00 and/or may be sentenced from not less than 10 years up to life in prison. For violations of other federal drug laws, one may receive life in prison or the death penalty.

Under both state and federal laws, one may suffer the loss of whatever property (house, farm) or possessions (vehicle) which one may have used in the drug trade.

Specific penalties under federal laws for trafficking in various controlled substances are outlined in Appendix E to this handbook.

Sanctions for violation of state alcohol laws vary from a fine of \$10.00 to \$2,000.00, a sentence of forty-eight hours to 12 months in jail, and/or suspension of one's operator's license.

### **Notice of Drug-Related Conviction**

In compliance with the Federal Drug-Free Workplace Act of 1988, any employee shall notify his/her immediate supervisor if the employee is convicted of a criminal drug offense occurring in the workplace or while on university business within five days of the



conviction. The University shall take appropriate sanctions and remedies in accordance with its policies. **The provisions of this section are applicable to students who are employees of the University.**

### **Health Risks**

The scope and impact of health risks from alcohol and drug abuse are both alarming and well-documented, ranging from mood-altering to life-threatening, with consequences that extend beyond the individual to family, organizations and society at large. Alcohol and/or drug abuse may lead to the deterioration of physical health by causing or contributing to various health conditions including but not limited to:

- Physical and mental dependence
- Memory loss
- Violent behavior, aggressive acts, and angry feelings
- Headaches
- Nausea and/or vomiting
- Muscle weakness
- A drug tolerance
- Liver, lung, and kidney problems
- Brain damage
- Fatigue
- Insomnia
- Pathological organ damage
- Personal injury
- Coma
- Disorientation
- Hallucinations, tremors, and convulsions
  - Hyperactivity or sluggish behavior
  - Poor academic performance
  - Unwanted sexual activity (i.e., date rape)
  - Sexually transmitted diseases, including HIV/AIDS
  - Unwanted pregnancy
  - Impact on future career prospects
  - Adverse effects from withdrawal
  - Some forms of cancer
  - Pancreatitis

- Heart attack
- Depression
- Birth defects
- Psychosis
- Death

Alcohol consumption causes a number of marked changes in behavior. Even low doses significantly impair the judgment and coordination required to drive a car safely, increasing the likelihood that the driver will be involved in an accident. Low to moderate doses of alcohol also increase the incidence of a variety of aggressive acts, including spouse and child abuse. Moderate to high doses of alcohol cause marked impairments in higher mental functions, severely altering a person's ability to learn and remember information. Very high doses cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce the effects just described. Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms, including severe anxiety, tremors, hallucinations, and convulsions. Alcohol withdrawal can be life-threatening. Long-term consumption of large quantities of alcohol, particularly when combined with poor nutrition, can also lead to permanent damage to vital organs such as the brain and the liver. Mothers who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. These infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risk than other youngsters of becoming alcoholics.

### **Training and Counseling Resources**

Continuous efforts are made to make employees aware of the on-campus and off-campus programs which provide information and professional services on matters related to the abuse of alcohol and drugs.

On-campus counseling may be scheduled with the Chair of the Psychology Department located in the Administration Building.

Other counseling, treatment, and rehabilitation services are available in the Mayfield community as well as communities throughout the state.

- The toll free number for Alcoholics Anonymous is 800-606-6047; a list of local meetings can be found at <http://www.area26.net/Meetings>.

- The local phone number for Narcotics Anonymous is 270-443-2004.

- The number for Drug Information Services for Kentucky (DISK) is 502-564-2880.

- In the Mayfield area, the number for the William H. Fuller Memorial Substance Abuse Treatment Center is 270-247-2588; the number for West Kentucky Drug & Alcohol Intervention Service is 270-247-4212. (Check local telephone directory for listings.)

Many other services are available and may be located by looking in the local telephone directory yellow pages under "Alcoholism Information & Treatment Centers" or "Drug Abuse & Addiction Information & Treatment."

**Policy Review** This policy statement and any revisions thereto shall be distributed annually to employees. Distribution shall be the responsibility of the Director for Human Resources.

## **Annual Review Policy**

The Dean of Students and International Affairs and the Director for Human Resources shall review and interpret policies and procedures relevant to this policy statement. These two administrators shall jointly be responsible for maintaining records of the annual review of this policy statement.

## **Vaccinations Policy**

### **Traditional Immunization Information**

First-Aid Services at Mid-Continent University does not have an immunization program on campus. Clients who need immunizations are referred to the Graves County Department for those immunizations that are considered standard by the United States Center for Disease Control and Prevention. The cost is minimal. Students can have their personal physician at home give them immunizations. If a client prefers to see a local physician, a referral can be made.

All traditional new students, including freshmen, transfer, and international students, must show proof of immunizations for the following diseases:

Polio (TOPV)

DPT and/or TD

\*MMR

Hepatitis B

Hepatitis A (recommended but not required)

Meningitis (recommended but not required)

\*If this immunization has not been given then the student is required to give dates of these diseases.

Students can complete the student state of health form by contacting the traditional admissions office.

Immunization and vaccines information can also, be found at <http://www.cdc.gov/vaccines>

## **Types of graduate and professional education in which the institution's graduates enroll**

This information is taken from our yearly Alumni survey.

If currently attending seminary or graduate school, please list the name of the institution.

Asbury Theological Seminary	1
Golden Gate Baptist Theological Seminary	1
Kentucky State University	1
Liberty Baptist Theological Seminary	1
Loyola Marymount University	1
Master's International School of Divinity	1
Mid-Continent University	10
Memphis Theological Seminary	1
Midwestern Baptist Theological Seminary	1
Murray State University	3
National University	1
Regent University	1
Southern Baptist Theological Seminary	1
University of the Cumberlands	1
Walden University	2

## Athletic programs and participation rates

### Mid-Continent University

Unit ID: 1

#### General Information

99 Powell Rd E  
Mayfield, KY 42066-9007  
Phone: 270-247-8521

**Number of Full-time Undergraduates:** 1,967

**Men:** 739

**Women:** 1,228

#### Athletic Department Information

**Director:** Kevin Imhoff  
99 POWELL RD EAST  
MAYFIELD, KY 42066-9007

**Reporting Year:** 7/1/2011 - 6/30/2012

**Reporting Official:** Cynthia Tweedell

**Title:** Vice President for Institutional Effectiveness

**Phone:** 270-247-8521 (235)

**Sanctioning Body:** NAIA Division I

#### Athletics Participation

Varsity Teams	Number of participants as of the day of the first scheduled contest	
	Men's Teams	Women's Teams
Baseball	32	
Basketball	17	13
Soccer	32	
Softball		15
Volleyball		14
Total Participants Men's and Women's Teams	81	42
Unduplicated Count of Participants (Number of individuals who participated on at least one varsity team.)	81	39
CAVEAT		

#### Head Coaches - Men's Teams

Varsity Teams	Male Head Coaches				Female Head Coaches			
	Assigned to Team on a Full-Time Basis	Assigned to Team on a Part-Time Basis	Full-Time Institution Employee	Part-Time Institution Employee or Volunteer	Assigned to Team on a Full-Time Basis	Assigned to Team on a Part-Time Basis	Full-Time Institution Employee	Part-Time Institution Employee or Volunteer
Baseball	1		1					
Basketball	1		1					
Soccer	1		1					
Coaching Position Totals	3	0	3	0	0	0	0	0
CAVEAT								

### Head Coaches - Women's Teams

Varsity Teams	Male Head Coaches				Female Head Coaches				Total Head Coaches
	Assigned to Team on a Full-Time Basis	Assigned to Team on a Part-Time Basis	Full-Time Institution Employee	Part-Time Institution Employee or Volunteer	Assigned to Team on a Full-Time Basis	Assigned to Team on a Part-Time Basis	Full-Time Institution Employee	Part-Time Institution Employee or Volunteer	
Basketball	1		1						1
Softball					1		1		1
Volleyball					1		1		1
Coaching Position Totals	1	0	1	0	2	0	2	0	3

CAVEAT

### Head Coaches' Salaries

	Men's Teams	Women's Teams
Average Annual Institutional Salary per Head Coach	\$64,000	\$31,666
Number of Head Coaches Included in Average	3	3
Average Annual Institutional Salary per FTE	\$64,000	\$31,666
Number of FTEs Included in Average	3.00	3.00

CAVEAT

### Assistant Coaches - Men's Teams

Varsity Teams	Male Assistant Coaches				Female Assistant Coaches				Total Head Coaches
	Assigned to Team on a Full-Time Basis	Assigned to Team on a Part-Time Basis	Full-Time Institution Employee	Part-Time Institution Employee or Volunteer	Assigned to Team on a Full-Time Basis	Assigned to Team on a Part-Time Basis	Full-Time Institution Employee	Part-Time Institution Employee or Volunteer	
Baseball	3	1	3	1					4
Basketball	2	0	2	0					2

Soccer	1	2	3	0					3
Coaching Position Totals	6	3	8	1	0	0	0	0	9

CAVEAT

### Assistant Coaches - Women's Teams

Varsity Teams	Male Assistant Coaches				Female Assistant Coaches				Total Head Coaches
	Assigned to Team on a Full-Time Basis	Assigned to Team on a Part-Time Basis	Full-Time Institution Employee	Part-Time Institution Employee or Volunteer	Assigned to Team on a Full-Time Basis	Assigned to Team on a Part-Time Basis	Full-Time Institution Employee	Part-Time Institution Employee or Volunteer	
Basketball		2		2	1		1		3
Softball						1	1		1
Volleyball									0
Coaching Position Totals	0	2	0	2	1	1	2	0	4

CAVEAT

### Assistant Coaches' Salaries

	Men's Teams	Women's Teams
Average Annual Institutional Salary per Assistant Coach	\$27,833	\$25,000
Number of Assistant Coaches Included in Average	8	2
Average Annual Institutional Salary per FTE	\$35,626	\$28,571
Number of FTEs Included in Average	6.25	1.75

CAVEAT

### Athletically Related Student Aid

	Men's Teams	Women's Teams	Total
Total	\$701,055	\$350,842	\$1,051,897
Ratio (percent)	67	33	100%

CAVEAT

### Recruiting Expenses

	Men's Teams	Women's Teams	Total
Total	\$17,502	\$4,944	\$22,446

CAVEAT

### Operating (Game-Day) Expenses by Team

Varsity Teams	Men's Teams			Women's Teams			Total Operating Expenses
	Participants	Operating Expenses per Participant	By Team	Participants	Operating Expenses per Participant	By Team	
Basketball	17	\$6,214	\$105,636	13	\$6,013	\$78,164	\$183,800
Baseball	32	\$1,723	\$55,147				\$55,147
Soccer	32	\$1,199	\$38,361				\$38,361
Softball				15	\$2,416	\$36,245	\$36,245
Volleyball				14	\$3,050	\$42,696	\$42,696
Total Operating Expenses Men's and Women's Teams	81		\$199,144	42		\$157,105	\$356,249

CAVEAT

### Total Expenses by Team

Varsity Teams	Men's Teams	Women's Teams	Total
Basketball	\$584,427	\$294,138	\$878,565
Total Expenses of all Sports, Except Football and Basketball, Combined	\$1,235,104	\$392,710	\$1,627,814
Total Expenses Men's and Women's Teams	\$1,819,531	\$686,848	\$2,506,379
Not Allocated by Gender/Sport			\$470,351
Grand Total Expenses			\$2,976,730

CAVEAT

### Total Revenues by Team

Varsity Teams	Men's Teams	Women's Teams	Total
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Basketball	\$506,164	\$203,351	\$709,515
Total Revenues of all Sports, Except Football and Basketball, Combined	\$1,675,889	\$571,889	\$2,247,778
Total Revenues Men's and Women's Teams	\$2,182,053	\$775,240	\$2,957,293
Not Allocated by Gender/Sport			\$164,350
Grand Total for all Teams (includes by team and not allocated by gender/sport)			\$3,121,643

#### CAVEAT

All revenue is through institutional support. Mid-Continent has no revenue directly generated by intercollegiate athletics.

### Revenues and Expenses Summary

		Men's Teams	Women's Teams	Total
1	Total of Head Coaches' Salaries	\$192,000	\$94,998	\$286,998
2	Total of Assistant Coaches' Salaries	\$222,664	\$50,000	\$272,664
3	Total Salaries (Lines 1+2)	\$414,664	\$144,998	\$559,662
4	Athletically Related Student Aid	\$701,055	\$350,842	\$1,051,897
5	Recruiting Expenses	\$17,502	\$4,944	\$22,446
6	Operating (Game-Day) Expenses	\$199,144	\$157,105	\$356,249
7	Summary of Subset Expenses (Lines 3+4+5+6)	\$1,332,365	\$657,889	\$1,990,254
8	Total Expenses for Teams	\$1,819,531	\$686,848	\$2,506,379
9	Total Expenses for Teams Minus Subset Expenses (Line 8 - Line 7)	\$487,166	\$28,959	\$516,125
10	Not Allocated Expenses			\$470,351
11	Grand Total Expenses (Lines 8+10)			\$2,976,730
12	Total Revenues for Teams	\$2,182,053	\$775,240	\$2,957,293
13	Not Allocated Revenues			\$164,350
14	Grand Total Revenues (Lines 12+13)			\$3,121,643
15	Total Revenues for Teams minus Total Expenses for Teams (Line 12-Line 8)	\$362,522	\$88,392	\$450,914
16	Grand Total Revenues Minus Grand Total Expenses (Line 14- Line 11)			\$144,913

## **Voter registration**

### ***Constitution Day***

*Celebrate Constitution Day September 17, 2013*

#### **Background**

The late [Senator Robert C. Byrd](#) was a West Virginia Democrat and the United States Congress' unofficial constitutional scholar. He believed that the American primary, secondary, and post-secondary students lack significant knowledge regarding the United States Constitution. In December 2004, Senator Byrd offered an amendment that was passed by both the United States House of Representatives and the United States Senate in an attempt to increase students' knowledge about the constitution.

The legislation requires that all educational institutions that receive federal funds implement educational programs relating to the United States Constitution on September 17 of each year. September 17th was selected as the date for the celebration due to the fact that on September 17, 1787 the delegates to the Constitutional Convention met for the last time to sign the United States Constitution and present it to the American Public. [Click here to visit the official Constitution Day website.](#)

#### **On-Campus Events**

Constitution Day is held in the Cougar Center and/or in the dining commons. An information table will be set up in the dining commons with copies of the constitution available for all students.

#### ***Annual Notices:***

- [Annual Constitution Day Notice](#) - Students will receive notice of Constitution Day website link by notification cards
- Information is also annually posted on our website

#### **Voter Registration Information**

We encourage all students to register to vote. For Kentucky residents, here is the link [Kentucky Voter Registration](#) We encourage our students to participate in the electoral process. Read more about why voting matters.

#### **Education Resources**

Here are some great on-line resources to help you learn more about the Constitution.

- [The Constitution](#)

- [Interactive Constitution](#)
- [Bill of Rights Institute](#)
- [The Constitution: The Delicate Balance](#)
- [National Archive online feature](#)
- [Biographical sketches of the 39 signers of the constitution](#)

## **Student Loan information**

### **Student Loans are Available to Most Students**

Mid-Continent University students may qualify for student loans:

- **Federal Direct Loans (Subsidized)** — These loans are based upon demonstrating financial need. The interest is paid by the federal government while you are enrolled in school at least half time, or during grace or deferment periods.
- **Federal Direct Loans (Unsubsidized)** — These loans are not based upon financial need, and therefore are available to most Mid-Continent University students. You are responsible for the interest from the day you borrow the money until you pay off the loan.

Annual loan limits vary based on your program and grade level.

**Interest Rates on Loans:** The interest rate you are charged for both Subsidized and Unsubsidized Loans is variable and adjusted once a year, on July 1.

#### ***Interest Rate for Loans:***

Direct Subsidized Loans for Undergraduate Students:

- Disbursed 07/01/2010 to 06/30/2011 — **4.5%**
- Disbursed 07/01/2011 to 06/30/2012 — **3.4%**
- Disbursed 07/01/2012 to 06/30/2013 — **6.8%**

Direct Subsidized Loans for graduate students and unsubsidized loans for both graduate and undergraduate students first disbursed on or after July 1, 2006 — **6.8%**.

Direct PLUS loans first disbursed on or after July 1, 2006 is **7.9%**.

Note: You will be responsible for repaying your loans even if you withdraw from Mid-Continent University.

## Federal Direct Loan Program (DL)

Eligible students and parents borrow directly from the U.S. Department of Education. Direct loans include subsidized and unsubsidized loans, PLUS Loans, and Consolidation Loans. These loans are repaid directly to the U.S. Department of Education (ED).

A subsidized loan is awarded based on financial need. A borrower will not be charged any interest before repayment begins or during deferment periods. The federal government subsidizes the interest during these periods while the student is attending school.

An unsubsidized loan is not awarded based on need. A borrower will be charged interest from the time the loan is disbursed until it is paid in full. If interest is allowed to accrue while a student is in school or during other periods of non-payment, it will be added to the principal amount and additional interest will be based on that higher amount. Borrowers can choose to pay the interest as it accumulates while in school.

The amounts borrowed depend on a student's grade level and dependency status at the university. The following table indicates Federal Direct loan limits based on status of dependent undergraduate, independent undergraduate or graduate student.

### Federal Direct Subsidized and Unsubsidized Annual Loan Limits

	<b>Dependent Undergraduate Student</b>	<b>Independent Undergraduate Student</b>	<b>Graduate/Professional Student</b>
<b>1st Year</b>	\$5,500 – No more than \$3,500 of this amount can be subsidized loan	\$9,500 – No more than \$3,500 of this amount can be subsidized loan	\$20,500 – No more than \$8,500 of this amount can be subsidized loan
<b>2nd Year</b>	\$6,500 – No more than \$4,500 of this amount can be subsidized loan	\$10,500 – No more than \$4,500 of this amount can be subsidized loan	

<b>3rd and 4th Years</b>	\$7,500 – No more than \$5,500 of this amount can be subsidized loan	\$12,500 – No more than \$5,500 of this amount can be subsidized loan	
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A student whose parent cannot obtain a parent loan for undergraduate student (PLUS) loan is allowed to borrow additional unsubsidized Direct Loan amounts. Student dependency status will be determined based on answers to questions on the Free Application for Federal Student Aid (FAFSA).

After you have forwarded the completed MPN, an award letter is sent from the university and a disclosure statement from Direct Lending informing you of the types and amount of student loans awarded for the loan period. Direct Lending will mail a disclosure statement and notification of anticipated disbursement dates. When funds are received, the university confirms eligibility and current registration. Any changes and/or breaks in attendance or failure to start as scheduled, may prevent federal financial aid funds from being disbursed.

Loans are processed for an academic year, which is two six month terms with a minimum of 12 competency units per term for undergraduates and eight units per term for graduate students. The university will disburse federal financial aid loans in at least two installments. The first half disbursed at the beginning of the loan period and the second half disbursed at the midpoint of the loan period. In order to meet eligibility standards for second and subsequent loan disbursements the student must meet Satisfactory Academic Progress (SAP) requirements and be enrolled in the second six month term.

### **Federal Direct Parent Loan for Undergraduate Students (PLUS)**

If you are a dependent undergraduate student, your parents may apply for a PLUS loan to assist with your educational expenses. The application process includes completion and submission of a PLUS Loan application by your parents and completion and submission of the Free Application for Federal Student Aid (FAFSA) by the family. The application process is completed through the Federal Direct Loan Program. This loan is based on credit worthiness as determined by the U.S. Department of Education (ED).

The yearly limit is equal to the cost of attendance (COA) minus any other financial aid received. Interest is charged on the loan from the date first disbursement is made until the loan is paid in full. The parent borrower has the option to begin repayment either within 60 days from date loan is fully disbursed or wait six months after the dependent student (on whose behalf the parent borrowed) ceases to be enrolled at least half-time basis.

The parent has the option to defer payment on the loan and interest while the student is enrolled in school. Repayment on the loan begins six months after the date student ceases to be enrolled at least half-time. Under certain circumstances, your parents may receive a deferment or forbearance on their loan, as long as it is not in default. Generally, the same deferment or forbearance provisions that apply to Stafford loans also apply to PLUS loans.

Students whose parents receive a PLUS loan are subject to the terms and conditions disclosed on the [Federal Direct PLUS Loan Application and Master Promissory Note \(MPN\)](#).

**Federal Direct PLUS Loans for Graduate and Professional Degree Students**

Graduate students can borrow an amount up to the cost of attendance (COA) minus other estimated financial assistance. The terms and conditions applicable to parent PLUS loans also applies to graduate PLUS loans.

Applicants are required to complete the Free Application for Federal Student Aid (FAFSA) and are given an opportunity to request the maximum eligibility under the Federal Direct Loan Program before applying for a graduate PLUS loan.

<b>LOAN TYPE</b>	<b>GRADE LEVEL</b>	<b>First Disbursed Between July 1, 2010 and June 30, 2011</b>	<b>First Disbursed Between July 1, 2011 and June 30, 2012</b>
Subsidized Loans	Undergraduate	5.60%	3.40%
	Graduate	6.80%	6.80%
Unsubsidized Loans	Undergraduate	6.80%	6.80%
	Graduate	6.80%	6.80%
PLUS Loans	Parent and Grad Student	7.90%	7.90%

Students who receive a graduate PLUS loan are subject to the terms and conditions disclosed on the [Federal Direct PLUS Loan Application and Master Promissory Note \(MPN\)](#).

Federal Direct Loans are charged origination fees, which are deducted from the loan proceeds by the U.S. Department of Education (ED).

**Your rights and responsibilities as a borrower:**

You must use your federal student loan for educational expenses only.

Your loan holder must give you details about your federal student loan before its disbursed and again when it's time to start paying your federal student loan.

You must tell your loan holder any time you drop below half-time enrollment or change schools.

You must tell your loan holder if you change your name, address, phone number, social security number, references or driver's license number.

Before you leave school, you need to tell your loan holder your permanent address, the name and address of your expected employer (if known), and the address of your nearest relative.

You must repay your federal student loan, plus interest, even if you did not finish your program, did not finish your program in the regular time allotted for program completion, you are unable to get a job after you finish, or if you are unhappy with or do not get the education or other services you purchased from the school.

Your loan holder may sell your federal student loan or use a servicer to manage your account. If the federal student loan is sold and the address where you send payments changes, you'll be notified of the name, address and phone number of the new loan holder.

You are entitled to a deferment or forbearance of your federal student loan payments in certain situations. Contact your loan holder for the details.

You may prepay your federal student loan at any time without penalty.

### **National Student Loan Data System**

The **National Student Loan Data System** (NSLDS) is the U.S. Department of Education's (U.S. DOE) central database for student aid. It receives data from schools and agencies that guaranty loans, the Direct Loan program, the Pell Grant program, and other U.S. DOE programs. The [NSLDS Student Access website](#) is available 24 hours a day, 7 days a week. You can use the web site to make inquiries about your Title IV loans and/or Pell grants. The site displays information on loan and/or grant amounts, outstanding balances, loan statuses, and disbursements. In order to use the NSLDS Student Access Web site, you will need to provide your social security number (SSN), the first two letters of your last name, your date of birth, and your PIN.

### **Private Education Loan Disclosures**

- Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to

provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, “you” and “your” refer to the applicant who is applying for the loan. The applicant and the student may be the same person. This form can be found online at <http://www.ifap.ed.gov/dpccletters/attachments/GEN1001A-AppSelfCert.pdf>.

- Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), or by calling 1-800-4-FED-AID, or from the school’s financial aid office.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
- You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the school’s financial aid office.

## **Loans Code of Conduct**

### ***1. Mid-Continent University employees should receive no personal benefit.***

No officer, trustee or employee of Mid-Continent University shall accept anything of more than nominal value on his or her behalf or on behalf of another person or entity from any Lending Institution. For example, cash, stocks, gifts, entertainment, expense-paid trips, etc. should never be accepted from a Lending Institution. Likewise, an individual should never receive payment or reimbursement from a Lending Institution for lodging, meals or travel to conferences or training seminars. However, an officer, trustee or employee of Mid-Continent University may: (a) conduct non-University business with any Lending Institution and, subject to state law, receive value in connection with such non-University business, so long as such value is not intended to influence the officer, trustee or employee in conducting University business; (b) conduct University business and, subject to state law, receive value on behalf of Mid-Continent University that is unrelated to the student loan activities of the Lending Institution; (c) attend conferences and meetings of tax-exempt organizations that are funded or sponsored by more than one entity and, subject to state law, receive materials, refreshments, and other things of like value provided at such professional conferences and meetings; and, (d) hold membership in, serve on the board of or participate in the activities of any tax-exempt organization and, subject to state law, receive travel reimbursements and other things of like value from the tax-exempt organization for such activities.

### ***2. University employees should not serve on lender advisory boards for remuneration.***

No officer, trustee or employee of Mid-Continent University who makes financial aid decisions for Mid-Continent University or who is employed in, supervises or otherwise has responsibility or authority over Mid-Continent University’s financial aid office shall receive any remuneration for serving as a member or participant of an student loan



advisory board of a Lending Institution or any reimbursement of expenses for such service. Any officer, trustee or employee of Mid-Continent University who serves as a member or participant of a Lending Institution board shall recuse himself or herself from any board discussions regarding Mid-Continent University's financial aid operations.

***3. Mid-Continent University should not provide any advantage to a Lending Institution.***

Mid-Continent University shall not accept anything of value from any Lending Institution in exchange for any advantage or consideration provided to the Lending Institution related to its student loan activities, including but not limited to revenue-sharing, printing costs or below-cost computer hardware or software. Likewise, Mid-Continent University shall not allow any Lending Institution to: (a) staff Mid-Continent University's financial aid office at any time; or (b) communicate with Mid-Continent University's students or their parents in such a manner as to create the impression that the Lending Institution is an employee or agent of Mid-Continent University in connection with Mid-Continent University's student financial aid operations, including through the use of mascots, logos, etc. Finally, Mid-Continent University shall not enter into any agreement with a Lending Institution to provide alternative (i.e., non-federal or "opportunity") student loan programs if the provision of such alternative loan programs prejudices other students or parents.

***4. Mid-Continent University should make appropriate use of any Preferred Lender Lists.***

If Mid-Continent University decides to promulgate a list or lists of preferred or recommended lenders for student loans or similar ranking or designation ("Preferred Lender List"), the selection of Lending Institutions for inclusion on the Preferred Lender List shall be based on the best interests of Mid-Continent University's students and their parents without regard to the financial interests of Mid-Continent University. In addition, any Preferred Lender List shall clearly explain:

- Students and their parents are free to select the Lending Institution of their choice and will suffer no penalty imposed by Mid-Continent University from using a Lending Institution that is not a "preferred lender";
- Students and their parents are not required to use any of the "preferred lenders";
- Where to find information on other Lending Institutions for student loans;
- Mid-Continent University will promptly certify any loan from any Lending Institution selected by a borrower, in accordance with U.S. Department of Education regulations;
- The process Mid-Continent University utilized to select "preferred lenders," including but not limited to the criteria used and the relative importance of such criteria;
- Where to find information on the competitive interest rates, terms, and conditions of federal loans;

- Where to find information on the interest rate, loan servicing or other benefits offered by “preferred lenders”; and,
- Where to find information on any agreements by “preferred lenders” to sell their loans to other Lending Institutions.

Mid-Continent University shall review any Preferred Lender List on an annual basis to determine that the information appearing on the list is accurate and that any website links are still viable.

### ***5. How Mid-Continent University will inform all officers, employees, and agents***

As soon as possible after the effective date of this policy, the Director of Financial Aid will (1) identify all Mid-Continent University officers, employees, and agents who are involved in or who have responsibility for any aspect of any federal student loan program (2) see that each such person or entity receives a copy of this policy and signs a Certificate of Acknowledgment.

Each Director of Financial Aid will identify each additional Mid-Continent University officer, employee, and agent and will see that such person or entity receives a copy of this policy and signs a Certificate of Acknowledgment when the officer, employee, or agent first becomes involved with or assumes such responsibilities.

By no later than June 15 of each year, the Director of Financial Aid will see that each Mid-Continent University officer, employee, and agent who is then involved in or has responsibility for any aspect of any federal student loan program or with student final aid signs an additional Certificate of Acknowledgment.

Each Mid-Continent University officer, employee, or agent shall review this policy and sign a Certificate of Acknowledgment whenever requested to do so by the Director of Financial Aid.

By no later than June 30 of each year, the Director of Financial Aid will execute and provide to the Compliance Officer a certificate of compliance with respect to the year then ending.

The Director of Financial Aid will forward all original Certificates of Acknowledgment signed by Mid-Continent University officers, employees, and agents providing services to the Human Resource Services department for placement in their personnel files, and to the Compliance Officer, who will maintain a file for such certificates.