

VETERAN STUDENT CATALOG ADDENDUM

Ross Education Holdings, Inc. is proud work to with veterans. We thank you for your service!

This section of the Student Catalog describes policies and procedures specific to veterans. Some repetition of information may occur as some policies and procedures are the same for veteran and non-veteran students. Veterans should review all parts of the Student Catalog, not just this section, to fully understand Ross Medical Education Center and Ross College policies and procedures.

Programs at specific Ross Medical Education Center and Ross College campuses may be approved for veterans to receive Veterans Affairs (VA) education benefits. Please contact your Ross Medical Education Center or Ross College campus to verify that your program is approved. **Please note:** *Students enrolling in Ross Medical Education Center campus must complete the program in a fully residential delivery format to be eligible to receive VA benefits.*

Veterans are required to acknowledge specific policies by signing a document presented during the enrollment process.

VETERANS BENEFITS

Ross Medical Education Center/Ross College will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment to be provided by the Secretary under chapter 31 or 33 of United State Code 38, Veteran's Benefits.

GRANTS

Grants are available to veterans and spouses. Please refer to the Financial Assistance section in Student Catalog.

CREDIT FOR PREVIOUS EDUCATION - DIPLOMA/CERTIFICATE PROGRAMS

It is the policy of Ross Medical Education Center/Ross College to require that each student complete the entire course of study. Entry into a program in progress denies the student the opportunity to take full advantage of the campus' uniquely structured modular format. However, the campus will consider credits/clock hours earned at another institution accredited by an agency recognized by the United States Department of Education or the Council of Higher Education Accreditation as long as those credits/clock hours fit satisfactorily into the school's modular format. The student must request this consideration before starting classes at Ross Medical Education Center/Ross College. The student must present evidence demonstrating that the previous campus attended is accredited by an agency recognized by the United States Department of Education or the Council of Higher Education Accreditation as well as an official transcript of grades from the former institution. The Campus Administrator will assess the courses taken and grades earned at the previous institution and determine if credit/clock hours for prior education can be granted. Students receiving Veterans Administration education benefits must furnish official transcripts (DD-214), including military, prior to (preferred) or immediately after their start date. Transcripts will be evaluated and credit given, **if appropriate**, and the training period shortened proportionately.

Credit/clock hours or advanced placement will not be granted for previous work experience.

CREDIT FOR PREVIOUS EDUCATION - DEGREE PROGRAMS

Transferability Criteria

Ross Medical Education Center/Ross College evaluates credits for transfer from colleges and universities, accredited by an agency recognized by the U.S. Department of Education or the Council for Higher Education Accreditation (CHEA). For Associate degree programs, at a minimum, 25 percent of the credits or the recognized clock-hour equivalent required for completion of a program must be earned through coursework completed at Ross Medical Education Center/Ross College.

The following criteria are applied in examining credits for transfer:

1. The accreditation of the institution at which the credits were earned.
2. The age of the credits earned, as an indication of the persistence of the skills or knowledge.
 - a. Credits more than ten years old are generally not accepted and no credits for science courses older than 10 years will be accepted.
 - b. Clinical courses previously earned in nursing programs must have been completed no more than one year prior to enrollment into the College's Nursing programs.
3. The compatibility of the course description and objectives with those of appropriate courses in the student's program at Ross College.
4. The grade earned in the course, which must be at least a C (or 2.00 on a 4.00 scale). For any nursing courses being transferred in, the grade in the course must be at least a B/80% (or 3.00 on a 4.00 scale).
5. The convertibility of the credit hours earned, 1 semester credit hour converting as 1.5 quarter credit hours.
6. Some previously completed courses crucial to programmatic outcomes, otherwise eligible for consideration of transfer, may not transfer. The Registrar will make the final determination on acceptance of the credits.
7. To transfer composition, literature or math courses previously earned, a student must achieve the college-stated minimum threshold on the academic assessment.
8. A student who does not meet the college-stated minimum threshold on the academic assessment may have that requirement waived and transfer in composition, literature, or math courses previously earned if that student has completed a progressively challenging math and/or composition and literature sequence as demonstrated by performance and the minimum award of at least a "C" (or 2.00 on a 4.00 scale).
9. Official transcripts for use in determining transferability of credit must be received by the school no later than the scheduled orientation date or the credits will not be considered for transfer. Students may also be asked to provide additional documentation such as a course syllabus to determine transferability. See the "Transcript Evaluation for Transfer of Credit" section below.
10. Appeals to decisions regarding transfer of credit must be submitted in writing to the Registrar within seven (7) days of receipt of the decision.
11. Students receiving Veterans Administration education benefits must furnish official transcripts (DD-214), including military, prior to (preferred) or immediately after their start date. Transcripts will be evaluated and credit given, **if appropriate**, and the training period shortened proportionately.

OTHER SOURCES OF CREDIT

Credits Earned at Ross Medical Education Center/Ross College

Credits earned at any Ross Medical Education Center/Ross College may be accepted at other Ross campuses with the following provisions:

1. Credits earned for coursework in previous program versions must be equivalent to the course objectives in the current program version.
2. Credits approved are applied, with the grade earned, to the student's current program, and are subject to application of the College's standards of satisfactory progress.

University Credit for Military Experience and Training

Ross Medical Education Center/Ross College is proud to be a military friendly college and may exempt those attending on Department of Defense or Veteran's Affairs benefits from the above requirements, granting appropriate credit on a case by case basis. In order for students to have their military experience and training evaluated for credit, requested forms must be submitted to the appropriate campus contact. Ross may accept as transfer credit completion of military courses as recommended through a Joint Services Transcript (JST) or Community College of the Air Force transcript. The Joint Services Transcript is an official education transcripts tool for documenting the recommended college credits for professional military education, training courses, and occupational experiences of Services members across the Services. The Joint Services Transcript incorporates data from documents such as the Army/ACE Registry Transcript System, the Sailor/Marine ACE Registry Transcript System, and the Coast Guard Institute transcript. The Community College of the Air Force transcript is the equivalent of the JST and is only utilized by the Air Force.

Residency Requirement - Degree Programs

Though credits may be applied to a student's degree program through transfer from institutions other than another Ross Medical Education Center/Ross College and through other means, the total number of these credits cannot exceed 75 percent of the credits in the student's degree program. In addition, the student must complete the final 25 percent of a degree program's credits or 50 percent of a degree program's concentration credits in-residence at any Ross Medical Education Center/Ross College, whichever is the greater benefit to the student.

Note: Active-duty military and their immediate family members are not required to complete the final percent of a degree program's credits or up to 50 percent of a degree program's concentration credits in-residence.

ACADEMIC PROGRESS AND ATTENDANCE

All students must maintain Satisfactory Academic Progress (SAP) regardless of whether they receive Federal financial aid. In order to maintain Satisfactory Academic Progress, a student must meet minimum standards of cumulative grade point average (qualitative measurement) and cumulative rate of completion (quantitative measurement). Cumulative Rate of Completion is defined as credit hours earned versus credit hours attempted. In order to graduate, a student must successfully complete all courses in the program with a grade point average of 2.0/C or higher with no grade less than 1.0/D in any individual course. All credits transferred from another institution will be counted as both attempted and completed hours.

Attendance Policy for Students Receiving Veterans Affairs (VA) Benefits (AL residents only):

Students are expected to attend all classes. If attendance falls below 80%, the student will be placed on attendance probation for one month. Attendance for students receiving VA benefits is evaluated monthly at the end of the month. If circumstances prevent attendance at a particular class, prior

notification is expected. If the student has not returned to satisfactory attendance at the end of the one-month attendance probation period, VA benefits will be terminated. Certification to the VA for payment will not be resumed until satisfactory attendance is regained. Students whose absences result from authorized mitigating circumstances, as determined by the campus administrator, will not be terminated. Re-admittance after dismissal for violating attendance standards requires approval of the campus administrator.

Ross Student Personalized Shopping Sheet

Estimated Cost of course/program including tuition, fees, books, supplies

An estimate of the total cost of tuition is provided in the Veterans Benefit section of the Ross Education Catalog. Program tuition, which includes fees, books, supplies and additional costs may be covered by VA Education Benefits, dependent upon the student's individual entitlement.

<https://rosseducation.edu/our-school/catalogs/>

Estimated Cost of Living Expenses

Below are the estimated living expenses a student may experience. Beyond tuition and fees, indirect costs are also included in a student's Cost of Attendance calculation. The amount of indirect costs listed below are multiplied by the number of months in the student's academic program. The indirect costs provided reflect estimates. Your personal expenses may differ. The student's costs may vary due to personal circumstance.

Effective 2024-25	Room and Board	Transportation	Personal*	Monthly Indirect Costs
Living at Home	\$546	\$209	\$243	\$998
Living Away from Home	\$1,216	\$209	\$393	\$1818

*Includes clothing, laundry, personal care, recreation, gifts, etc.

Amount of Costs Above that are covered by VA Education Benefits

Program tuition costs may be covered by VA Education Benefits. The eligibility percentage/amount is determined by the VA.

Other Types of Federal Financial Aid, not administered by VA

Additional funding, which includes, but is not limited to loans, grants, scholarships, workforce agency funds and employer tuition assistance may also be available to VA Education Benefit students who qualify. Some students may also qualify for a loan directly through Ross. See the VA specific section of the catalog for details.

<https://rosseducation.edu/our-school/catalogs/>

Estimated Amount of Student Loan Debt

Student debt is dependent on the funding the student is entitled to and what is accepted per the United States Department of Education's (USDOE) guidelines. The USDOE guidelines on Federal Direct Loan limitations are provided below. Please note not all students will be eligible for the full amounts listed below, as provided by the USDOE's Master Promissory Note:

Dependent Undergraduate Students ⓘ

(Dependent students whose parents can't obtain Direct PLUS Loans follow the independent student limits)

First Year Total	\$5,500 (not more than \$3,500 can be subsidized)
Second Year Total	\$6,500 (not more than \$4,500 can be subsidized)
Third Year & Beyond (for each year)	\$7,500 (not more than \$5,500 can be subsidized)
Aggregate Limit*	\$31,000** (not more than \$23,000 can be subsidized)

Independent Undergraduate Students

First Year Total	\$9,500 (not more than \$3,500 can be subsidized)
Second Year Total	\$10,500 (not more than \$4,500 can be subsidized)
Third & Beyond (Total Each Year)	\$12,500 (not more than \$5,500 can be subsidized)
Aggregate Limit*	\$57,500** (not more than \$23,000 can be subsidized)

Information regarding graduation rates

Graduation rates vary by campus. Click on the link below, select your campus, and scroll to the Annual Completion Rate Disclosure section.

<https://rosseducation.edu/consumer-info/>

Information regarding placement rates

Graduation rates vary by campus. Click on the link below, select your campus, scroll to the Graduate Employment Information section, and find your program.

<https://rosseducation.edu/consumer-info/>

Information on or examinations that are required to obtain a license, certification

Some states may require a license or certification to work. Click on the link below, scroll to your program to identify specific requirements.

<https://rosseducation.edu/our-school/catalogs/>

Transfer Credits

Prospective veteran students applying for VA Education Benefits must provide their DD-214 and/or school transcripts for transcript evaluation.

Ross Veterans Affairs Catalog Addendum and Personal Shopping Sheet
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