North American Lineman Training Center

Mailing Address: P.O. Box 522 McEwen, TN 37101 Physical Address:

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Phone: 931-582-4161 Fax: 931-582-4162

www.naltc.com





2023 Catalog

Expires December 31, 2023

Tennessee Higher Education Commission 312 Rosa L. Parks Ave., 9th Floor Nashville, TN 37243-1102 Phone: 615-741-3605

CHALLENGE.....ADVENTURE...... CAREER......

NORTH AMERICAN LINEMAN TRAINING CENTER

N A L T



What Do You Want From Your Career?

- Highly Skilled and Highly Paid Tradesman
- Choose your own path
- Travel the world

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AREA ATTRACTIONS

Being known as the "Home of Country Music", Nashville is just one hour from NALTC. There you can enjoy the sounds of some of the best country singers at the various venues in town including the Gaylord Entertainment Center. You can also witness stars in the making as newcomers perform at the famous Bluebird Café. Visit The Grand Ole Opry located next to Opry Mills Shopping Center, the Country Music Hall of

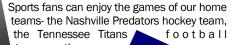
Fame and Museum, The Ryman Auditorium, or the famous Music Row.





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Only a short drive the other direction, is Loretta Lynn's famous Dude Ranch. The Ranch is located in nearby Hurricane Mills, TN. There are many activities at the ranch including concerts, motocross events, and a museum.



Nashville Sounds baseball team and Nashville FC

Soccer Club.



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AREA ATTRACTIONS

NALTC is located in rural middle Tennessee, about 50 miles west of Nashville and 160 miles east of Memphis. The landscape is both beautiful and hilly. NALTC is blessed with a full four seasons where in the spring and summer our landscape is lush and green and then it changes in the fall to the colors of autumn.

Tennessee is abundant in State Parks, rivers, and lakes. So if you like hunting, hiking, camping, canoeing, white-water rafting, boating, water-skiing, snow skiing, horseback riding or golfing, you will find plenty to do. There are many state parks and plenty of rivers and lakes to enjoy.

Also, McEwen has a golf course for your convenience, or you can check out the other golf courses in the surrounding area, as close as twenty minutes from NALTC.

Over the weekend, you might want to take a trip to Memphis and visit Elvis Presley's Graceland or famous Beale Street, home of the Blues. Sports fans will enjoy watching the Memphis Grizzlies, Redbirds, or Riverkings sports teams in action.



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NALTC CALENDAR

Spring Semester 2023 (15 Weeks) M-TH

June 1, 2022 Registration Begins
 January 2, 2023 Semester Begins
 February 20, 2023 Holiday-President's Day
 April 14, 2023 Semester Ends- Graduation

Summer Semester 2023 (15 Weeks) M-TH

September 1, 2022 Registration Begins
May 15, 2023 Semester Begins
May 29, 2023 Holiday-Memorial Day
July 4, 2023 Holiday-Fourth of July
August 18, 2023 Semester Ends- Graduation
(There will be 1 Friday required in June & July. Dates TBD)

Fall Semester 2023 (15 Weeks) M-TH

January 1, 2023 Registration Begins
 September 5, 2023 Semester Begins
 November 22-24, 2023 Holiday (Thanksgiving Break)
 December 15, 2023 Semester Ends- Graduation



TUITION & ASSOCIATED COSTS

Tuition and Fees

Total Tuition & Fees:	\$ 10.325
<u>Tuition</u>	\$ 10,225
Application Fee	\$ 100

^{*}Application Fee (\$100) & Deposit on tools (\$800) due at the time of enrollment

Associated Costs

Total Associated Costs:	\$ 2.475
First Aid/CPR Certification	\$ 75
Equipment	\$ 2,400

Total Tuition, Fees, & Associated Costs: \$12,800 Optional Costs

 CDL Fee
 \$ 975

 *Housing
 \$ 2,000

 Total Optional Costs:
 \$ 2,975

*\$500 Security Deposit is required if you choose the housing option in addition to the Housing fee.





The North American Lineman Training Center is authorized by the Tennessee Higher Education Commission. This authorization is based on an evaluation by minimum standards concerning provision of education, ethical business practices, and fiscal responsibility.





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FUNDING OPPORTUNITIES

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GI BIII ®

We are now eligible to work with veterans and their military benefits! Apply for your benefits online at www.va.gov/education/how-to-apply/ to see if you are eligible. More information about education benefits offered by VA is available at the official U.S. government website at http://www.benefits.va.gov/gibill. Submit your application and paperwork, along with a copy of your Certificate of Eligibility to get the process started. Call the School Certifying Official at NALTC for more information at 931-582-4161.

*"GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA)".

Any covered individual will be able to attend or participate in the course of education during the period beginning on the date on which the individual provides to the educational institution a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 (a "certificate of eligibility" can also include a "Statement of Benefits" obtained from the Department of Veterans Affairs' (VA) website – eBenefits, or a VAF 28-1905 form for chapter 31 authorization purposes) and ending on the earlier of the following dates:

- 1. The date on which payment from VA is made to the institution.
- 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.

North American Lineman Training Center 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 funding from VA under chapter 31 or 33.

Workforce Innovation and Opportunity Act (WIOA)/(TAA) Trade Act Assistance

The **WIOA** program is sponsored by the U.S. Department of Labor and grants funding to eligible applicants for Training Services. To apply for this funding, contact the closest career center. You can find a thorough listing of these centers by logging on to https://www.dol.gov/agencies/eta/wioa/

If an applicant is determined eligible, tuition, books, and/or equipment may be funded for you. Please contact our office if you need further assistance. Another source of funding for those individuals who are now unemployed due to plant closures, is **TAA** or the Trade Act Assistance Program.

Personal Loans

NALTC does not take federal funding, so you may not use Sallie Mae or other federal programs; however, should you need a loan please visit www.naltc.com/funding for a list of companies who will provide personal loans for qualifying students.

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ABOUT THE TRADE

What will our program do for you?

The Pre-Apprentice Lineworker Program is designed to provide quality education along with real-world, hands-on instruction to those seeking to be trained for a career as an electrical line-worker. The Pre-Apprentice Line-worker Program will ensure that each student has the working knowledge through classroom, lab, and field work to succeed when applying for an entry-level position as an apprentice lineman. This program will teach the importance of 'safety first' on the job including personal, as well as team safety, while performing specific tasks of the line-worker.

Upon successful completion of the Pre-Apprentice Line-worker Program, the graduate will receive a diploma for having completed over 500 hours of class-room, lab, and field training instruction and exercises. With these achievements, the graduate will then be able to apply for the position of an Apprentice Lineman in the outside electrical industry.



Statistically Speaking...

Approximate starting wages for an electrical line-worker are as follows as charted by the Bureau of Labor Statistics (BLS.GOV) for the most current year available, May 2021. These figures are based on a 40 hour week, and do not include any overtime hours earned. Overtime is computed as either 1.5 or 2 times the base wage per hour. The apprentice lineman can expect to make from 60% to 70% of a journeyman lineman's pay in the state in which he is working in. There should be steady pay increases upon completion of workbooks and hours completed in all fields of line work .

2021 National Average	Low	Median	High
Hourly	\$22.21	\$37.65	\$51.50
Yearly	\$46,200	\$78,310	\$107,110

FACULTY CREDENTIALS

The required minimum credentials needed for the instructors of the Pre-Apprentice Lineworker Program are as follows:

Faculty members at the Chief Instructor level must have the following qualifications:

- Must have been a journeyman lineman for at least 15 years.
- Must have had at least 2 years experience in supervisory position
- Must have had at least 2 years work experience in a field for which training is offered.
- Must have had successful completion of a Lineman Apprenticeship program recognized by the U.S. Department of Labor's Bureau of Apprenticeship and Training Department.

Faculty members at the Instructor level (Line work specific) must have the following qualifications:

- Must have been a journeyman lineman for at least 10 years.
- Must have had at least 2 years experience in a position as foreman.
- Must have had at least 2 years work experience in a field for which training is offered.
- Must have successfully completed a Lineman Apprenticeship program recognized by the U.S. Department of Labor's Bureau of Apprenticeship and Training Department.

Faculty members at the Instructor level (CPR/First Aid specific) must have the following qualification:

 Must be certified by the American Heart Association to train and certify students in CPR and First Aid. Page 20 Call 931-582-4161 To Enroll Now!

NALTC FOUNDER



Gary Roberts started his career in line work in 1967. He completed his 4-year apprenticeship with the Northeast Joint Apprenticeship Training Program in 1971, and had been a member of the International Brotherhood of Electrical Workers out of Local 42, for the past forty-three years. Gary and his brothers entered the International Lineman Rodeo in Kansas City. Missouri and won the title of Construc-

Kansas City, Missouri and won the title of Construction Champions in 1989.

Gary worked throughout the United States, from Alaska to Florida, California to New England, and also in Canada and Saudi Arabia. Having

had the opportunity to work in so many places across the country, he had the unique opportunity to encounter a variety of job experiences and knowledge along the way. This experience gave him a background for how to train students properly and safely.

Gary had been involved in various phases of line work, including distribution, transmission highlines, underground and substations, as well as catenary experience

- Overhead Contact Systems- working on the electric trains systems in Connecticut, Arizona, and California. He had filled various positions of line-work, advancing throughout the years, from apprentice lineman, journeyman lineman, foreman, general foreman and superintendent.



Gary had a vision of sharing his wealth of knowledge, his vast array of work experience, and a deep appreciation for the electrical line-worker. Thus, he decided to start North American Lineman Training Center in order to help others pursue a careers in the electrical line-worker industry.



Our Mission....

North American Lineman Training Center is unparalleled in its Mission to provide the safest, most comprehensive training to the next generation of linemen. Our curriculum is taught by highly experienced JOURNEYMEN LINEMEN, not safety officers, inside electricians nor theoretical engineers.

We pride ourselves on being a smaller institution where the student is engaged one-on-one and given a more thorough, hands-on experience than our competitors.

Our commitment to ensuring both job and personal safety shall be held with the utmost regard. NALTC is dedicated to providing a path of long-term employment opportunities to its graduates, as well as providing the knowledge and training needed for applying to and becoming a productive member of the electrical line-worker profession.

EDUCATION OBJECTIVES

The Pre-Apprentice Line-worker Program will provide students with:

- The knowledge to effectively and safely work on distribution lines, transmission lines, and underground lines.
- Quality classroom and field training instruction along with specific certifications, which will ensure the graduate of entry into most apprentice lineman programs.
- The ability to work safely, with a positive attitude, while working individually, and while working with others, as an effective team member of a crew.
- A working knowledge of the electrical power system and their components, work procedures and regulations on the job.
- A specific path toward long-term employment with the power delivery industry.
- Preparatory skills in interviewing and resume writing to obtain future employment as an apprentice lineman.

FACILITIES & EQUIPMENT











NALTC is situated on approximately 45 acres of our 115 acre property right here in beautiful middle Tennessee.

The first building you will see if you tour our facilities is our 4500 sq. ft. administration building (see left picture above). It houses our administrative staff, instructors offices, conference rooms for industry and hiring events as well as our lobby area for enrolled and prospective students who wish to purchase NALTC merchandise.

The next building you will see as you drive through our campus, is our 5000 sq. ft. classroom (far building in top right picture). This building was built with the most recent state-of-the-art technical and audio visual equipment to provide the most comprehensive education for our students.

As you move around the campus, you will see several outside training areas and other maintenance buildings. NALTC's campus is laid out with several pole climbing stations as well as different training sites which allow us to train our students in all areas of both overhead and underground line construction.

One of the last things you may notice at NALTC is the amount of equipment and trucks that are used in order to train students. This includes numerous digger-derrick, bucket and material handler trucks as well as several CDL training vehicles. North American Lineman Training Center is continually updating its equipment and tools so students will have working knowledge of the most up-to-date tools, equipment and material as used by contractors and utilities today.

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HOUSING OPPORTUNITIES

There are several housing opportunities available to our students. While NALTC does not own any of the housing, we do recommend the option below:



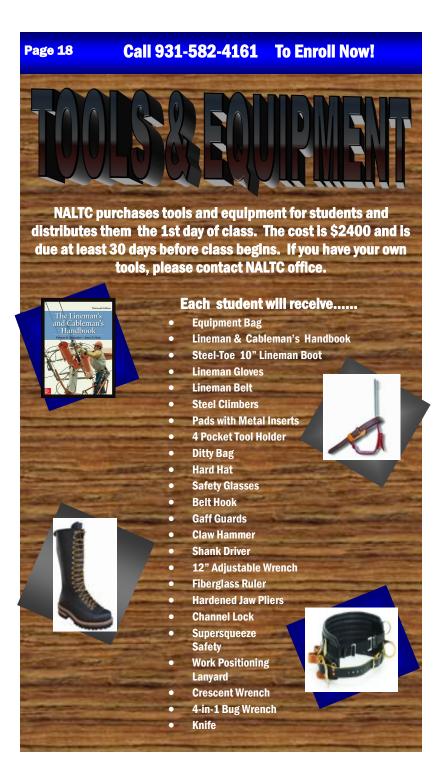
- Most housing 10-20 minutes from NALTC
- Fully furnished except linens
- Includes utilities with a cap (overages will be split between students)
- Basic Cable
- Washer and Dryer
- Most houses have internet which is included in the prices below.
- \$2,000 for length of program, due on move-in day and to be paid by Cash, Money Order or Cashier check Only (Non-refundable)



- If requesting to room with someone please write their name on the housing form
- Landlords will contact you approximately 1 week before the first day of class with details



^{*}Please remember to be respectful of your landlord as they are leasing properties to students for the duration of the semester instead of a standard one year period. Thank you in advance!



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PROGRAM GUIDELINES



Pre-Apprentice Lineworker Program

To apply for admission into the program, the applicant must have the following prerequisites and physical health requirements. See the checklist below to properly enroll. Enrollment is limited and based on a first come, first served basis. Any enrolled student will be responsible for paying all tuition and other associated fees 30 days before class begins.

Prerequisites

Must be either a high school graduate or have your G.E.D

Must be at least 18 years old.

Must have a valid driver's license.

Must be able to pass a Department of Transportation (DOT) physical examination.

Physical Health

Must be able to lift 75 lbs. Materials and equipment will be lifted off of machinery, shelving, and the ground.

Must be able to operate safely while being aware of your surroundings.

Must be able to work in an elevated position.

Must be able to handle strenuous activities such as pulling, climbing, walking, carrying, or standing for extended periods of time.

Must be able to work in any weather condition safely. Must be physically and mentally able to operate vehicles such as a bucket truck, digger truck, etc.

00 M/M

Enrollment Checklist

Read and Sign the Enrollment Agreement and the NALTC Application.

Send in your Official High School Transcript or Official GED Transcript and a copy of your Driver's License.

Proof of passing the DOT Physical, and our Doctor and Medical Release form signed by you and your doctor.

Send in Application Fee (\$100) and Tool Deposit (\$800). Remainder of Tuition and Associated Costs are due at least 30 days before the start of class.

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NALTC POLICIES

Student Conduct

Good student conduct is important for the safety of the class and instructors. Any of the following behavior will result in expulsion from the program:

- Damaging or stealing school property.
- Any use, possession, or involvement with illegal substances. (See Drug, Alcohol, and Illegal Items/Substance Policy)
- Cheating or copying on exams or quizzes.
- Fighting with students or staff.
- Arguing with staff.
- Any unruly behavior against any of the institution's policies.

Grading Policy

100%-90%=A; 89%-80%=B; 79%-70%=C; 69%-60%=D; 59% or less=F

Students must maintain a 70% or 2.0, (Veterans must also maintain a 70% or 2.8; please see the Veteran Addendum) in the classroom, field, and overall in order to graduate and receive a diploma.



There are 9 class subjects and 8 field subjects that are calculated into your GPA. Each test is worth 100 points. There are some field evaluations that are not factored into your GPA but are a pass or fail and listed on your final transcript. Along with the 17 subjects calculated into the GPA, are the Overall Book Test 1 and 2, Midterm, and Final Exam. The student must also pass and receive certification to administer First Aid/CPR.



While NALTC does not require students to obtain a Commercial Drivers License (CDL), it is strongly recommended. It makes students more marketable to employers. Most employers will not even look at an application without a CDL License.

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COURSE DESCRIPTIONS

Field Instruction

Each day the student will participate in field work. This will include learning about and physically performing tasks associated with line work. There will be five main areas of competencies to be successfully completed, in order to be considered "passed". Within each of these field competencies there will be periodic evaluations and testing on

specific tasks that the student is expected to be able to perform.

Pole Climbing

- Equipment Operation
- Distribution
- Transmission
- Underground

Students will be given instruction in several other categories, and then will be asked to perform them. As each of these skills are mastered they will be considered passed.

Certifications Possible

- Pole-top Rescue
- Bucket Truck Certification
- Digger-Derrick Certification
- Wood Pole Climbing
- OSHA 10 Card
- First Aid, CPR, and Defibrillation
- Class A CDL, or Class B CDL, including the Pretrip Inspection and Driving Test—to be passed at our

CDL testing site.

Field competency testing will ensure that all students are well rounded and ready for work in the electrical trade industry. In addition, each student, who does not already have a Class A or Class B CDL license, will be encouraged to successfully obtain at least a Class B CDL while enrolled at NALTC. The cost for this is under **Optional Costs**, and is **not** included in Tuition or Associated Costs. If the student fails the driving test the first time, he /she will have to retake the test and assume an additional fee.

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COURSE DESCRIPTIONS

Personal Protective Grounding (PPG)

In this class, the student will learn how and why companies work on transmission and distribution lines, as well as the equipment and methods that are used to work on both energized and de-energized lines. Relevant instruction pertaining to the appropriate procedures for cleaning lines and equipment so that they can be worked on safely will be thoroughly discussed. The student will learn how to install personal protective grounds on overhead, as well as, underground systems.



Rigging and Knot tying (R&K)

The student will learn how to tie specific knots, splice rope, learn the proper use of ropes and slings, learn the proper method of installing blocks and tackle on power lines for hoisting purposes, and also how to calculate hook strain and haul line tension for safe working loads.

Underground

The students will learn about underground transformers, underground switching and grounding procedures, and cable installations and terminations.

Career Planning

This class will explore employment possibilities a student may be qualified for. We will identify the various utility companies, construction contractors, and unions that are affiliated with the electrical industry across the United States, and investigate potential employment opportunities with them. A very important aspect of pursuing an employment opportunity is being able to conduct yourself in a favorable manor in an interview with prospective employers. The student will learn the art of resume preparation, and successful interview skills and techniques to prepare them for future employment opportunities.

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NALTC POLICIES

Drugs, Alcohol, and Illegal Items/Substances Policy

Under no circumstances are drugs and alcohol permitted on school property. At no time will a student be under any influences of drugs or alcohol on school property or at any school related event. This is for the safety of

all the students while working and studying in our program. No weapons are permitted on school property, not even in vehicles. This includes knives of any size (other than the skinning knife required as part of the student's equipment list), guns, bow and arrows, etc.

This institution reserves the right to randomly drug test its students, with or without cause. Positive results will result in expulsion and possibly legal action. Expulsion may also occur if weapons are found

on or in the possessions of the students. This could also result in legal action. This is for the safety of all the students while working and studying in our program.

Attendance Policy

Consistent attendance will be required of all students. Students are allowed 27 hours of absence during the course of the program. (For Veterans, please see your Veteran Addendum) This is to ensure that the 501 contact hours that are required to finish the Pre-Apprentice Line-worker Program are completed.

2 tardies will constitute 1 unexcused absence. A tardy will be issued if a student is late for any reason. Anyone arriving after 7:00 A.M. will be considered tardy. A tardy will also be issued if the student leaves the class early by 15 minutes or more.

If more than 27 hours are missed, the student may be subject to expulsion from the program. See policy on Re-Enrollment.



NALTC POLICIES

Progress Evaluations

The students in the Pre-Apprentice Line-worker Program will be tested by classroom exams and quizzes along with field competency evaluations and testing throughout the semester. There will be three progress assessment dates. At each assessment, the student must have a GPA of at least 2.0 in Classroom and GPA of at least 2.0 in the Field. If the student fails to meet these requirements, the student will be assigned a probationary period. See the probation policy for more details. The first assessment will include the first 4 weeks of class and field grades. The second assessment will include the first 8 weeks of class and field grades.

The final transcript will be mailed to the student within 2 weeks of graduation from the Pre-Apprentice Lineworker Program. This will be the final determination for passing the program. To receive a diploma, the student must finish the program with a 2.0 GPA in both Classroom and Field.

Probation Policy

Based on the progress evaluation policy, if the student does not earn the required GPA at the end of each assessment, the student will be on probation until the next assessment. Probation requires that the student meet with the instructor to discuss guidelines to improve their GPA. These guidelines will be in writing and will be monitored during the probationary period to ensure that the correct efforts are being made by the student to improve for the next assessment. In the event that the student does not improve their GPA to a 2.0 by the next assessment, the student will be terminated from the program. (See the refund policy and re-enrollment policies for further action.) The student will be informed orally by the instructor and in writing. The North American Lineman Training Center will inform any financial providers in writing before termination of the student's enrollment.

Student Grievances

Student complaints should be brought immediately to the attention of the Institutional Director, Andy McComas (931) 582-4161. This can be an informal, private conversation or in writing. If no course of action has been taken on the complaint after one school week, the student will need to submit their complaint in writing to the North American Lineman Training Center's Office at 1650 Trace Creek McEwen, TN 37101. The North American Lineman Training Center will strive to address all student complaints in a timely and fair manner. If the student feels that the complaint is not taken care of after 30 days, the student should submit their grievance in writing to the Tennessee Higher Education Commission, Nashville, TN 37243-1102. Telephone: 615-741-5293.

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Course Descriptions

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The Pre-Apprentice Line-worker Program is offered three times per year, consisting of approximately 528 clock hours per semester. Spring, Summer and Fall semesters consist of 15 weeks and class will meet Monday-Thursday 7am – 5pm. This program must be taken as full-time student status with a one hour break for lunch .

There are 9 academic classes and 8 field training classes, divided into an appropriate number of clock hours.

Each student will be encouraged to obtain at least their Class B CDL, if he/she is 18 years old, however, in most cases, a Class A CDL, if he/she is 19 years old or over.

The following classes are required

Personal Protection Equipment and Procedures (PPE)

Students will learn about safety procedures, and personal protection, in the work place. They will also learn what prospecemployers will expect from them in terms of safety and work ethic. They will learn that this knowledge and implementation of such will help keep them and their co-workers from being injured in the workplace

Electrical Systems (ES)

Students will learn the basics of the entire electrical system from generation through transmission, distribution, and conversion. Equipment, tools, materials, and construction methods will be taught in the classroom and reinforced in the field.

Basic Electricity (BE)

The students will be taught the fundamentals of practical and mathematical application of Direct Current and Alternating Current. (One-phase, two-phase, three-phase) This will give students a good understanding of what they will be working with in the electrical industry.

Transformers (TF)

Students will learn how and why transformers are used, where they are manufactured, how they are connected and banked, how to read voltages and voltage specifications, how to trouble-shoot problems, and how to install both underground and overhead transformers.

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NALTC POLICIES



Re-Enrollment Policy

To be readmitted to the program, the student must appeal to the Institutional Director within one week of withdrawal or dismissal. If the school accepts that appeal, the student may re-enroll for the next semester paying all current tuition and fees for that semester.

Equal Opportunity Non-Discrimination Notice

North American Lineman Training Center shall provide initial and continuing notice that it does not discriminate on any prohibited ground, to applicants. eligible applicants, participants, applicants for employment, employees, and members of the public, including those with impaired vision or hearing, and unions or professional organizations holding collective bargaining or professional agreements with the recipient, North American Lineman Training Center does not deny admission or discriminate against students enrolled at this institution on the basis of race, creed, color, sex, age, disability or national origin to the extent of the law.

Placement Assistance

Students will be given a listing of utility companies, electric co-ops, and unions around the country. After discussing the differences in the types of companies that they are eligible to work for, NALTC will guide them through the resume building process and help them apply to various employers of their choice. Local opportunities and any other opportunities that NALTC is aware of will be posted in the classrooms and/or on the web. The Pre-Apprentice Line-worker Program requires the students to have 12 hours during the semester focused in career planning. The North American Lineman Training Center does not guarantee employment to its students.

Transferring Credits

Students should be aware that transfer of credits is always the responsibility of the receiving institution. Whether or not credits transfer is solely up to the receiving institution. Any student interested in transferring credit hours should check with the receiving institution directly to determine to what extent, if any, credit hours can be transferred.

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NALTC POLICIES

Termination/Cancellation

When computing refunds pursuant the last day of attendance for a student shall be one of the following:

- The date on the expulsion notice if a student is expelled from the insti-
- The date the institution receives a written notice (including assigned drop form) of withdrawal from a student
- When no written notice of withdrawal is given, the institution shall use the last day of attendance as the date of withdrawal
- Fails to return from an approved Leave of Absence
- Any use or presence of drugs, alcohol, weapons, or any illegal substances will result in expulsion
- Fighting, arguing, stealing, or cheating will result in expulsion
- Excessive absences No more than 27 hours can be missed. We require 501 contact hours to be completed in order to be eligible to graduate the program

Refund Policy
A student who at any time withdraws, is withdrawn (including expulsion) by the institution, or otherwise fails to attend class is entitled to a full refund of any fee, regardless of whether the fee is included in tuition, paid to the institution for tangible goods or services not delivered to or fully provided to the student.

In addition to the above policy of this rule, if a student fails to begin class on the program start date as written in the enrollment agreement or as amended by the institution, the refund shall equal the sum of all refundable fees paid and, if the student has institutional loans, forgiveness of the amounts owed by the student, less an administrative fee of one hundred dollars (\$100.00).

In addition to the above paragraphs of this rule, if after the program has com-In addition to the above paragraphs of this rule, if after the program has commenced and before expiration of twenty percent (20%) or less of the period of enrollment for which the student was charged, a student withdraws, is withdrawn (including expulsion) by the institution, or otherwise fails to attend classes, the refund shall be a pro rata portion of refundable fees, less an administrative fee of one hundred dollars (\$100.00). If applicable, the refund shall include forgiveness of institutional loans. For example, if a student's last day of attendance equals ten percent (10%) of the period of enrollment for which the student was charged, the institution is entitled to retain only ten percent (10%) of the refundable fees charged for the period of enrollment as well as one hundred dollars (\$100.00). However, in no instance will the institution be responsible for any refund of enrollment for which the student for the period of enrollment for which the student was behalf of the student for the period of enrollment for which the student was charged.

Except as provided for in the previous paragraph of this rule, if after expiration of twenty percent (20%) of the period of enrollment for which the student was charged, a student withdraws, is withdrawn (including expulsion) by the institution, or otherwise fails to attend classes, the student may be deemed obligated for one hundred percent (100%) of the refundable fees charged by the institution up to the last period of enrollment charged.

For a student who cannot complete one (1) or more classes because the institution discontinued such a class during a period of enrollment for which the student was charged, the institution shall refund the sum of all refundable fees paid and, if the student has institutional loans, forgive the amounts owed by the student.