



**PALMER**  
College of Chiropractic

# Consumer Information

This publication was prepared by the Office of Financial Planning  
In cooperation with the Office of Compliance

*The Trusted Leader in Chiropractic Education*<sup>®</sup>

## TABLE OF CONTENTS

About This Publication .....	6
Disclaimer.....	6
Informational Purposes .....	6
No Legal Advice Intended .....	6
Exclusion of Warranties, Representations or Guarantees .....	6
No Liability .....	6
Links to Non-Palmer Websites.....	6
I. Accreditation, Licensures, Reviews and Approvals .....	9
A. Federal.....	9
B. State Authorization.....	9
C. Accreditation Agencies .....	9
D. Additional Information.....	9
II. Reporting of Foreign Gifts, Contracts and Relationships .....	10
III. Academic Programs, Facilities and Instruction Personnel .....	10
Academic Programs.....	10
IV. Family Educational Rights and Privacy Act (Ferpa) .....	10
V. Code of Conduct For Educational Loans .....	10
VI. Available Financial Aid .....	10
A. Free Application for Student Federal Aid (FASFA).....	11
B. State Grant Assistance .....	11
C. Yellow Ribbon Program .....	11
D. Application Procedures.....	11
E. Verification and Updating of Student Aid Application Information.....	11
F. Student/Parent Eligibility Requirements.....	12
G. Awarding.....	13
Penalties for Drug Violations .....	13
H. Refunds.....	13
Federal Return of Title IV Funds Refund (R2T4) .....	13

- I. Additional Information ..... 13
- VII. Rights and Responsibilities ..... 14
  - A. Federal Educational Loans ..... 14
    - Entrance Counseling..... 14
    - Master Promissory Note (MPN)..... 14
    - Federal Direct Educational Loan Disclosures ..... 14
    - Exit Counseling ..... 14
  - B. Private Educational Loans..... 14
    - Private Educational Loan Model Disclosure Form ..... 14
- VIII. Tuition Costs ..... 15
  - A. Net Price Calculator ..... 15
  - B. Textbook Pricing Information..... 15
- IX. Course Schedule ..... 15
- X. Withdrawals..... 15
- XI. Transfer of Credits ..... 16
- XII. Transfer Students ..... 16
  - Consortium and Contractual Agreements..... 16
- XIII. Retention, Transfer-Out, Completion and Placement Rates ..... 16
  - After Graduation..... 16
- XIV. Student Diversity..... 17
  - Students with Disabilities..... 17
- XV. Vaccinations..... 17
- XVI. Constitution Day..... 17
- XVII. Voter Registration..... 17
  - A. Scott County, Iowa ..... 17
  - B. California ..... 18
  - C. Volusia County, Florida ..... 18
- XVIII. Copyright and Peer-To-Peer File Sharing ..... 18
  - A. Alternatives to Illegal File Sharing..... 18

B.	Summary of Penalties.....	18
XIX.	Safety and Security.....	19
A.	Safety Awareness.....	19
B.	Missing Student.....	19
C.	Emergency Notification.....	19
Palmer Alert .....	20	
D.	Annual Security Report.....	20
E.	Annual Fire Safety Report .....	20
Fire Log.....	21	
F.	Annual Crime Report.....	21
Crime Log.....	21	
G.	Sexual Misconduct.....	21
Reporting Options and Confidentiality.....	21	
Emergency/Immediate Reporting Options .....	22	
Medical Assistance .....	22	
Victims’ Support.....	22	
Victims’ and Respondents’ Rights .....	22	
Outcome of College Disciplinary Proceedings Against Alleged Perpetrator(s).....	22	
H.	Drug and Alcohol Abuse Prevention .....	23
Drug-Free Workplace.....	23	
Substance Abuse Assistance .....	23	
Appendix 1:	Inquiries Regarding this Handbook.....	25
Appendix 2:	Definition of Terms .....	25
Appendix 3:	References.....	25
Appendix 4:	Forms & Other Resources .....	25
Appendix 1:	Contacts .....	26
Financial Planning.....	26	
Davenport Campus.....	26	
West Campus .....	26	

Florida Campus .....	26
Admissions.....	26
Davenport Campus (Davenport, Iowa).....	26
West Campus (San José, Calif.).....	26
Florida Campus (Port Orange, Fla.).....	26
Student Administrative Services .....	26
Davenport Campus.....	26
West Campus.....	26
Florida Campus .....	26
Career Development Center .....	27
Davenport and West Campuses.....	27
Florida Campus .....	27
Student Disability Services .....	27
Davenport Campus.....	27
West Campus.....	27
Florida Campus .....	27
Campus Security.....	27
Davenport Campus.....	27
West Campus.....	27
Florida Campus .....	27
Appendix 2: Definition of Terms .....	28
Appendix 3: References.....	29
Appendix 4: Forms and Other Resources .....	30

## ABOUT THIS PUBLICATION

The College discloses consumer information in accordance with the Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA). As such, this document is provided to help consumers find and access available consumer information.

## DISCLAIMER

### Informational Purposes

This document is provided for general informational purposes only. It is not a substitute for official sources of information, but rather a resource regarding accessing sources of information. Consumers are encouraged to always review official sources for complete information and guidance.

### No Legal Advice Intended

Nothing contained in this publication constitutes or is intended to convey legal advice; is not to be acted upon as such; and is not a substitute for obtaining legal advice from a qualified attorney. Consumers should not act (or omit action) or rely on any information in this document as a substitute for seeking the advice of an attorney.

### Exclusion of Warranties, Representations or Guarantees

This information is provided “as is” without warranty, representation or guarantee of any kind, either expressed or implied, including, but not limited to, the implied warranties of suitability, reliability, applicability, merchantability, fitness for a particular purpose, non-infringement, result, outcome or any other matter.

### No Liability

Palmer College of Chiropractic disclaims all liability in respect to actions taken or not taken based on any or all the content of this document. In no event shall the College be liable for any special, incidental, indirect or consequential damages of any kind, or any damages whatsoever, including without limitation, those resulting from loss of use, data or profits, whether or not advised of the possibility of damage, and on any theory of liability, arising out of or in connection with the use of, access to, performance of or reliance on the content of this document.

### Links to Non-Palmer Websites

This document may directly or indirectly provide links to non-Palmer websites for convenience. The College assumes no responsibility for the content of websites linked in this document. The inclusion of any link in this document does not imply an association or relationship between the College and sponsor of the linked website; does not constitute or imply any endorsement, approval or sponsorship of the

sponsor of the linked website by the College or the endorsement, approval or sponsorship of the College by the sponsor of the linked website. The links do not imply legal authority to use any protected rights of others reflected in the links. The College does not assume any responsibility for the content, accuracy or completeness of material presented directly or indirectly in linked websites.

**For questions regarding this publication contact:**

- > Abbey Nagle-Kuch  
Senior Director for Financial Planning  
1000 Brady Street  
Davenport, IA 52803  
(563) 884-5137  
[abbey.nagle-kuch@palmer.edu](mailto:abbey.nagle-kuch@palmer.edu)

PART I:  
CONSUMER  
INFORMATION



## I. ACCREDITATION, LICENSURES, REVIEWS AND APPROVALS

Palmer College is accredited, reviewed and/or approved by federal, state, regional and programmatic agencies.

### A. Federal

The College is authorized by the U.S. Department of Education (DOE) and is approved by the Eligibility and Certification Approval Report (ECAR), the Approval Letter, and Program Participation Agreement (PPA) to participate in each of the following listed Title IV Higher Education Act (HEA) programs:

- > Federal Pell Grant Program;
- > Federal Perkins Loan Program;
- > Federal Direct Loan Program (e.g. unsubsidized, subsidized, PLUS);
- > Federal Work Study Program/Student Employment Program; and
- > Federal Supplemental Educational Opportunity Grant Program.

### B. State Authorization

Federal and state regulations require the College to comply with existing state laws regarding operational presence and distance learning. These regulations are continuously evolving and the College makes every effort to maintain compliance. As a condition of authorization in specific states, the College is required to post consumer-contact information for respective state authorizing agencies. For more information refer to [http://www.palmer.edu/uploadedFiles/Pages/About\\_Us/Accreditation/State\\_Disclosures.pdf](http://www.palmer.edu/uploadedFiles/Pages/About_Us/Accreditation/State_Disclosures.pdf).

### C. Accreditation Agencies

The College's primary accreditor is the Higher Learning Commission (HLC). The College's secondary programmatic accreditor is The Council on Chiropractic Education (CCE).

### D. Additional Information

To view additional information regarding accreditation, visit <http://www.palmer.edu/about-us/accreditation/>. To obtain a copy of College accreditation and licensure documents, or information on how to contact any of the agencies that regulate the College, contact the Senior Director of Accreditation and Licensure at (563) 884-5664.

## II. REPORTING OF FOREIGN GIFTS, CONTRACTS AND RELATIONSHIPS

Federal regulations require the College to submit disclosure reports containing information about gifts received or contacts from any foreign source worth more than \$250,000 within a calendar year, and any ownership interests in or control over the College by a foreign entity.

## III. ACADEMIC PROGRAMS, FACILITIES AND INSTRUCTION PERSONNEL

Academic programs and instructional facilities vary according to campus locations. Not all programs are available at all campuses.

### Academic Programs

A list of academic programs offered by the College can be found on the College's website at <http://www.palmer.edu/academics/>. Detailed information regarding academic programs offered at the various campuses is located in the Student Catalog, which can be found on the College's website at <http://www.palmer.edu/about-us/accreditation/catalog/>.

## IV. FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their educational records. For specific information regarding this federal regulation, review the College's Student Records - FERPA policy:

- > [http://www.palmer.edu/uploadedFiles/Pages/Students/Resources\\_and\\_Offices/Handbook\\_and\\_Policies/\\_pdf/IP-Student%20Records-FERPA.pdf](http://www.palmer.edu/uploadedFiles/Pages/Students/Resources_and_Offices/Handbook_and_Policies/_pdf/IP-Student%20Records-FERPA.pdf)

## V. CODE OF CONDUCT FOR EDUCATIONAL LOANS

The Higher Education Opportunity Act (HEOA) requires the College to publish a code of conduct. The College's Code of Conduct for Educational Loans applies to all Palmer College of Chiropractic employees, officers and agents of the College, including without limitation individuals who are employed in the Office of Financial Planning or who otherwise have responsibilities with respect to educational loans.

Additionally, the code of conduct reflects the College's commitment to conducting financial aid practices with integrity, in the interest of students, and in compliance with applicable law. To request and receive this information in writing or to speak to a financial aid officer, contact the Office of Financial Planning during regular business hours (see contact information in Appendix I of this guide).

## VI. AVAILABLE FINANCIAL AID

In accordance with Federal regulation, the College must, upon the request of the applicant, discuss the availability of federal, state and institutional financial aid. The Office of Financial Planning and its team of financial aid professionals is committed to providing the assistance necessary to finance students'

educational goals. All available financial aid and/or types of financial aid can be found at <http://www.palmer.edu/admissions/financial-aid/types-of-aid/>.

## A. Free Application for Student Federal Aid (FASFA)

The Free Application for Federal Student Aid (FAFSA) is required to be completed by all students interested in receiving Federal financial aid for educational expenses. The FAFSA form can be found below under “Forms/Instructions”. For more information, contact the Office of Financial Planning during regular business hours (see contact information in Appendix I of this guide).

## B. State Grant Assistance

The Office of Financial Planning and its team of financial aid professionals will inform all eligible borrowers about the availability and eligibility for state grant assistance specific to the campus location (e.g. Iowa, California, Florida) where the student is enrolled.

## C. Yellow Ribbon Program

The Yellow Ribbon Program is one of several ways the College supports U.S. veterans and military personnel. While other undergraduate and chiropractic colleges and universities participate in the program at varying levels, the College has made a commitment to participate at the highest possible discount. For more information, refer to the Veterans Handbook (see link below) or contact the College’s Student Administrative Services Office during regular business hours (see contact information in Appendix I of this guide).

- > [http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official\\_College\\_Documents/PalmerCollegeVeteransHandbook.pdf](http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official_College_Documents/PalmerCollegeVeteransHandbook.pdf)

## D. Application Procedures

Students electing to receive federal student loans will need to complete a series of steps (Financial Aid Checklist) via the College’s website as part of the financial aid application process. If at any point in the process questions arise or assistance is needed, contact the Office of Financial Planning (see contact information in Appendix I of this guide). To access the Financial Aid Checklist and apply for student aid, visit <http://www.palmer.edu/admissions/financial-aid/applying-for-aid/>.

## E. Verification and Updating of Student Aid Application Information

In accordance with Federal regulations, the College will notify in a timely manner and provide a clear explanation of the following to borrowers:

- > The documentation needed to satisfy the verification requirements;

- > The borrower's responsibilities with respect to verification of FAFSA information, including deadlines and consequences of failing to complete any required action.

A borrower whose FAFSA information is selected for verification is required to complete the verification before the College exercises any authority to make changes to the student borrower's cost of attendance or to the values of the data items required to calculate the Expected Family Contribution (EFC).

## F. Student/Parent Eligibility Requirements

In accordance with federal regulations, students must meet specific eligibility criteria before being awarded federal financial aid. To qualify as an eligible student for all of the federal aid programs, you must meet all of the following requirements:

- > Be a U.S. citizen or eligible non-citizen;
- > Have a valid Social Security number (unless you are from the Republic of the Marshall Islands, the Federated States of Micronesia or the Republic of Palau);
- > Be registered with the Selective Service if you are a male aged 18-25;
- > Have a high school diploma or a General Education Development (GED) certificate or pass an exam approved by the U.S. Department of Education;
- > Not have been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid;
- > Be enrolled or accepted for enrollment as a regular student working toward a degree;
- > Demonstrate financial need (except for certain loans);
- > Maintain satisfactory academic progress as defined by the College;
- > Not be in default on any loan or owe a refund on any grant made to you under Title IV of the Higher Education Act of 1965 at this or any other institution; and
- > Certify that you will use federal student aid only for educational purposes.

For more information regarding eligibility requirements, visit <http://www.palmer.edu/admissions/financial-aid/retain-eligibility/>.

## G. Awarding

For students who have completed all required financial aid materials (FAFSA, entrance counseling and master promissory note), the College will evaluate student eligibility for federal, state and institutional aid programs. For more information regarding awarding, visit <http://www.palmer.edu/admissions/financial-aid/cost-of-attendance/>.

### Penalties for Drug Violations

The Anti-Drug Abuse Act of 1988 includes provisions that authorize federal and state judges to deny Title IV, Higher Education Act (HEA) student aid to persons convicted of drug-related offenses. The Department of Education maintains a list within the Central Processing System (provided by the Department of Justice, or DOJ) against which all FAFSA applicants are matched. Applicants on the DOJ Drug Abuse Hold list are notified that they are not eligible for Title IV, HEA funds and whom they can contact regarding questions.

If a student is convicted of a drug-related felony or misdemeanor while receiving federal student aid, they will become ineligible to receive further aid for a specified period of time upon conviction. For more information, visit <https://www.whitehouse.gov/sites/default/files/ondcp/recovery/fafsa.pdf>.

## H. Refunds

Non-refundable fees include application fee (one-time), tuition deposit, matriculation fee, activity fee (per term), liability insurance (one-time fee at the beginning of clinical coursework) and self-remediation exam.

### Federal Return of Title IV Funds Refund (R2T4)

The College is required to determine the percentage of Title IV financial aid “earned” by the student and to return the unearned portion to the appropriate federal student aid program when a student withdraws from the College. Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. This calculation is based on the number of days the student attended. For examples of R2T4 calculations, contact the Office of Financial Planning (see contact information in Appendix I of this guide). To review the College’s policy and procedure, visit <http://www.palmer.edu/catalog>.

## I. Additional Information

To view additional information regarding financial aid, visit <http://www.palmer.edu/admissions/financial-aid/>. To request and receive this information in writing or to speak to a financial aid officer, contact the Office of Financial Planning during regular business hours (see contact information in Appendix I of this guide).

## VII. RIGHTS AND RESPONSIBILITIES

### A. Federal Educational Loans

#### Entrance Counseling

Federal regulations require the College to provide entrance counseling to student borrowers who are recipients of any educational loan under the William D. Ford Federal Direct Loan Program (FDLP) prior to the first disbursement unless the borrower has received a prior educational loan under the FDLP through the College. To complete the entrance counseling, follow the steps outlined in the Financial Aid Checklist at <http://www.palmer.edu/admissions/financial-aid/applying-for-aid/>.

#### Master Promissory Note (MPN)

The student borrower is required to sign a Master Promissory Note (MPN) agreeing to the terms of the Federal educational loan. To complete the MPN, follow the steps outlined in the Financial Aid Checklist at <http://www.palmer.edu/admissions/financial-aid/applying-for-aid/>.

#### Federal Direct Educational Loan Disclosures

To view the Plain Language Disclosure for Federal Direct educational loans (subsidized and unsubsidized), visit <http://www.direct.ed.gov/dlplain.pdf>.

#### Exit Counseling

Federal regulations require the College to provide exit counseling to student borrowers who are recipients of any educational loan under the William D. Ford Federal Direct Loan Program (FDLP) and Federal Perkins Loan Program before the borrower graduates, after the borrow falls below half-time or separates from the College. To complete exit counseling, contact the Office of Financial Planning during regular business hours (see contact information in Appendix I of this guide).

### B. Private Educational Loans

In accordance with federal regulation, before a private educational lender may consummate a private education loan for a student in attendance at an institution of higher education, the private education lender must obtain the completed and signed Self-Certification Form from the applicant. Many lenders of private loans will provide the Self-Certification Form to the student borrower. To request this form in a printed format, contact the Office of Financial Planning during regular business hours (see contact information in Appendix I of this guide).

#### Private Educational Loan Model Disclosure Form

To view a loan model disclosure form for private educational loans, visit <http://www.Federalreserve.gov/newsevents/press/bcreg/bcreg20090730a4.pdf>.

## VIII. TUITION COSTS

Complete tuition and fees cost can be found online at <http://www.palmer.edu/admissions/financial-aid/tuition/>. For more information, contact the Office of Financial Planning (see contact information in Appendix I of this guide).

### A. Net Price Calculator

The Net Price Calculator (see link below) is intended to provide estimated net price information (defined as estimated cost of attendance — including tuition and required fees, books and supplies, room and board (meals), and other related expenses — minus estimated grant and scholarship aid) to current and prospective *undergraduate* students and their families based on what similar students paid in a previous year.

- > <http://www.palmer.edu/netpricecalculator/npcalc.htm>

### B. Textbook Pricing Information

For textbook pricing information based on the term, department, course and section affiliated with each current class, visit [http://bookstore.palmer.edu/buy\\_textbooks.asp](http://bookstore.palmer.edu/buy_textbooks.asp).

## IX. COURSE SCHEDULE

A sample course schedule can be found at <http://www.palmer.edu/admissions/sample-curriculum/>.

## X. WITHDRAWALS

A student may find it necessary to withdraw from the College on a temporary or permanent basis before the posted Campus “Last Day to Drop a Course” date. Withdrawals from the College occur:

- > Officially when the student contacts the Office of the Registrar or completes and submits a “Request to Withdraw” form available in the Student Administrative Services Office.
- > Unofficially when the student stops attending classes, but does not formalize the withdrawal through the Office of the Registrar.

If a student withdraws, the College is responsible for notifying the student’s federal loan lender of the date of the withdrawal via the National Student Loan Clearinghouse. The student is responsible for notifying the private- or alternative-loan lender of the date of the withdrawal. A loan repayment grace period for federal loans will begin on the day of the student’s withdrawal from the College. Students should contact their lender if they have questions regarding their grace period or repayment status.

Students who withdraw may experience a reduction in their financial aid and may be required to refund or repay a portion of their financial aid. The process for determining if and how much aid may need to be

repaid can be found under the Federal Return of Title IV Funds Policy within the Tuition and Fees section of the Student Handbook,

[http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official\\_College\\_Documents/student\\_handbook.pdf](http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official_College_Documents/student_handbook.pdf).

## XI. TRANSFER OF CREDITS

Students wishing to transfer from Palmer College of Chiropractic to another institution must contact that institution directly in order to determine whether credits will be accepted. As with any academic program, transferability of credit is at the discretion of the accepting institution.

## XII. TRANSFER STUDENTS

The College welcomes transfer students from academic institutions around the world. Transfer students must complete a transfer form based on the campus they plan to attend (see transfer forms below under “Forms/Instructions”). For more information, refer to <http://www.palmer.edu/admissions/transfer-students/> or contact the Admissions department (see contact information in Appendix I of this guide).

### Consortium and Contractual Agreements

The College has 3 + 1 educational agreement programs with many academic institutions. For more information, visit <http://www.palmer.edu/admissions/prerequisites/educational-agreement-program/>.

## XIII. RETENTION, TRANSFER-OUT, COMPLETION AND PLACEMENT RATES

The College reports all retention, transfer-out, completion and placement rates to the Integrated Postsecondary Education Data System (IPEDS) as required by law. All data released by the College to IPEDS is available by searching the College’s name on the IPEDS site at <http://nces.ed.gov/ipeds/datacenter/InstitutionByName.aspx>.

### After Graduation

Information regarding graduates of the College’s Bachelor of Science in General Science (B.S.) degree program enrolling in graduate or professional education is available by searching the College’s name on the IPEDS site at <http://nces.ed.gov/ipeds/datacenter/InstitutionByName.aspx>.

There are many types of career opportunities available to chiropractors. Placement and types of employment obtained by graduates is available by contacting the College’s Career Development Center during regular business hours (see contact information in Appendix I of this guide). For more information, visit <http://www.palmer.edu/admissions/what-you-can-do-with-a-chiropractic-degree/>.

National Board of Chiropractor Examiner pass rates and Palmer graduates’ first-year employment rates can be found in the College’s online annual report at <http://www.palmer.edu/report/>.



## XIV. STUDENT DIVERSITY

Palmer College is very proud of its highly diverse student body. The College values the diverse talents and abilities students bring to chiropractic education. The varied experiences and qualifications students bring to the Palmer campuses contribute to the social and educational atmosphere of the College. These students also bring a sincere desire to help people achieve optimal health and a deep interest in learning the chiropractic approach to health. To view the College's current student demographics, visit <http://www.palmer.edu/about-us/accreditation/student-demographics/>.

### Students with Disabilities

Recognizing the chiropractic profession will benefit from the skills and talents of persons with differing abilities, and in compliance with Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act (ADA), the College strives to provide equal access to qualified students with disabilities. Student Disability Services, a division of the College's Student Academic Support Centers, coordinates services for students with documented, qualified disabilities (see "Guidelines for Documentation of Disabilities" below under "Forms/Instructions").

If a student has a documented, qualified disability, questions, or concerns about eligibility or services, contact the Disability Services Coordinator on campus (see contact information in Appendix I of this guide). Please also refer to the Handbook for Students and Applicants with Disabilities: [http://www.palmer.edu/uploadedFiles/Pages/Students/Academic\\_Success/Handbook-for-Students-and-Applicants-with-Disabilities.pdf](http://www.palmer.edu/uploadedFiles/Pages/Students/Academic_Success/Handbook-for-Students-and-Applicants-with-Disabilities.pdf).

## XV. VACCINATIONS

Students are not required to be vaccinated or immunized for matriculation or enrollment purposes. For data regarding diseases and vaccinations, refer to the Centers for Disease Control and Prevention <http://www.cdc.gov/vaccines/index.html>.

## XVI. CONSTITUTION DAY

Constitution Day commemorates the formation and signing of the U.S. Constitution and is observed annually on September 17. When this day falls on a holiday, Saturday, or Sunday, the College will hold its Constitution Day educational program events the preceding or following week.

## XVII. VOTER REGISTRATION

### A. Scott County, Iowa

For voter registration forms and information in Scott County, Iowa, visit <http://www.scottcountyiowa.com/auditor/voter-registration> or call the Voter's Hotline (563) 326-VOTE.

## B. California

For voter registration forms and information in California, visit <http://registertovote.ca.gov/> or call the Secretary of State's Voter Hotline at (800) 345-VOTE.

## C. Volusia County, Florida

For voter registration forms and information in Volusia County, Florida, visit <http://dos.myflorida.com/elections/for-voters/voter-registration/register-to-vote-or-update-your-information/> or call the Volusia County Supervisor of Elections at (386) 736-5930.

## XVIII. COPYRIGHT AND PEER-TO-PEER FILE SHARING

The College complies with applicable laws regarding copyright and peer-to-peer file sharing. As such, the College has established a policy, "Use of College Electronic Communication Services", which can be found on the College's website at [http://www.palmer.edu/uploadedFiles/Pages/Students/Resources\\_and\\_Offices/Handbook\\_and\\_Policies/\\_pdf/IP-Use-of-College-Electronic-Communication-Services.pdf](http://www.palmer.edu/uploadedFiles/Pages/Students/Resources_and_Offices/Handbook_and_Policies/_pdf/IP-Use-of-College-Electronic-Communication-Services.pdf).

A peer-to-peer, or "P2P", file transfer service allows the sharing of computer files. Sharing of copyrighted music, software and/or video through the Internet using P2P file transfer is copyright infringement and is prohibited by the College.

The College uses a variety of methods to identify and address unauthorized distribution of copyrighted material including, but not limited to, bandwidth shaping and traffic monitoring to identify and address large uses of bandwidth by individuals.

### A. Alternatives to Illegal File Sharing

EDUCAUSE (<http://www.educause.edu/>) maintains a comprehensive list of legal downloading sources. All users of the College's network are encouraged to take advantage of these legitimate sources of digital content.

### B. Summary of Penalties

Unauthorized distribution of copyrighted material including unauthorized peer-to-peer file sharing may result in civil and criminal liabilities including, but not limited to:

- > Infringer pays the actual dollar amount of damages and profits;
- > The law provides a range from \$200 to \$150,000 for each work infringed;
- > Infringer pays for all attorneys' fees and court costs;

- > The court can issue an injunction to stop the infringing acts;
- > The court can impound the illegal works; and
- > The infringer can go to jail.

For more information, visit <http://www.copyright.gov/title17/92chap5.html>.

## **XIX. SAFETY AND SECURITY**

The College is concerned for the safety and well-being of the College community and its guests and is committed to providing a safe and secure environment. No campus is isolated from crime; however, the College has implemented policies and associated rules and procedures regarding precautionary measures to be taken with regard to the well-being of persons on campus.

More information about safety and security can be found on the College's website at [http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official\\_College\\_Documents/guide\\_to\\_campus\\_safety.pdf](http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official_College_Documents/guide_to_campus_safety.pdf).

### **A. Safety Awareness**

It is the responsibility of all employees, students and visitors to be aware of and comply with the College's relevant policies, rules and procedures regarding safety and to take precautions toward ensuring their own safety.

### **B. Missing Student**

The College is concerned for the safety and well-being of its students and is committed to taking prompt, appropriate action when students are reported to be at risk. As such, the College has implemented policies and associated rules and procedures to ensure prompt, appropriate measures are taken with regard to reports of missing students. More information can be found on the College's website at <http://www.palmer.edu/students/resources-offices/security/what-to-do-in-an-emergency/> and click on "Missing Student".

Individuals who believe a student may be missing are to report such information to Campus Security so the College may respond promptly and appropriately (see contact information in Appendix I of this guide).

### **C. Emergency Notification**

In all emergencies, contact Campus Security. Typically, Campus Security is notified first in order to direct emergency assistance to the scene. Formal procedures are in place between Campus Security and area emergency services to address emergencies originating from the campus. Because of the familiarity

Campus Security personnel have with area emergency responders (dispatch, fire department, police department), Campus Security will direct responders to the scene more quickly than if a person were to call 911 independently.

Campus Security has established procedures to help you become better prepared should an emergency occur on campus. This information is provided to support effective emergency management in various situations. For more information, review <http://www.palmer.edu/students/resources-offices/security/what-to-do-in-an-emergency/>. For questions about the information provided, contact Campus Security (see contact information in Appendix I of this guide).

### **Palmer Alert**

Palmer College's emergency notification system—Palmer Alert—enhances Palmer's ability to effectively communicate urgent information to students and employees on each campus using landline phones, cell phones, voicemail, email and text messaging. To sign up, visit [http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official\\_College\\_Documents/palmer\\_alert\\_registration.pdf](http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official_College_Documents/palmer_alert_registration.pdf). For more information, refer to <http://www.palmer.edu/students/resources-offices/security/>.

### **D. Annual Security Report**

The annual security report is part of the Guide to Campus Safety and Drug and Alcohol Abuse Awareness. To view this guide, visit [http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official\\_College\\_Documents/guide\\_to\\_campus\\_safety.pdf](http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official_College_Documents/guide_to_campus_safety.pdf). To request and receive this information in writing, contact Campus Safety and Security (see contact information in Appendix I of this guide).

### **E. Annual Fire Safety Report**

The annual fire safety report summarizes the elements of the campus fire safety program, which is administered and maintained by Environmental Health and Safety. All College employees receive fire safety training annually. Topics include a review of the fire prevention practices, weather safety and emergency evacuation procedures. In addition, each on-campus student housing facility has emergency evacuation maps posted to direct occupants to primary and secondary exits. To view the report, refer to the Guide to Campus Safety and Drug and Alcohol Abuse Awareness, [http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official\\_College\\_Documents/guide\\_to\\_campus\\_safety.pdf](http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official_College_Documents/guide_to_campus_safety.pdf). To request and receive this information in writing, contact Campus Safety and Security (see contact information in Appendix I of this guide).

## **Fire Log**

To request and receive this information, contact Campus Security (see contact information in Appendix I of this guide).

## **F. Annual Crime Report**

The annual crime report summarizing three years of campus crime statistics and can be found at <http://www.palmer.edu/students/resources-offices/security/>. To request and receive this information in writing, contact Campus Security (see contact information in Appendix I of this guide).

## **Crime Log**

To request and receive this information, contact Campus Security (see contact information in Appendix I of this guide).

## **G. Sexual Misconduct**

The College prohibits sexual misconduct or attempts to commit sexual misconduct. The College's policy can be found on the College's website at [http://www.palmer.edu/uploadedFiles/Pages/Students/Resources\\_and\\_Offices/Handbook\\_and\\_Policies/\\_pdf/IP-Sexual-Misconduct.pdf](http://www.palmer.edu/uploadedFiles/Pages/Students/Resources_and_Offices/Handbook_and_Policies/_pdf/IP-Sexual-Misconduct.pdf).

### **Reporting Options and Confidentiality**

The College makes reasonable efforts to maintain the confidentiality of the information it receives in connection with reports of sexual misconduct. However, information is appropriately shared when disclosure is required by law, policy or is necessary to facilitate established College processes, including the investigation and resolution of reports of sexual misconduct.

Individuals seeking to talk to someone about an incident of sexual misconduct in a confidential manner without making a report to the College or triggering an investigation or action by the College may utilize confidential medical, mental health, and other confidential resources. Community Resources & Confidential Reporting Contacts may be found in the Policy & Procedures Handbook for the Resolution of Sexual Misconduct Complaints:

[http://www.palmer.edu/uploadedFiles/Pages/Students/Resources\\_and\\_Offices/Handbook\\_and\\_Policies/\\_pdf/IP-Sexual-Misconduct.pdf](http://www.palmer.edu/uploadedFiles/Pages/Students/Resources_and_Offices/Handbook_and_Policies/_pdf/IP-Sexual-Misconduct.pdf).

The College does include statistics about the occurrence of campus crimes in its annual security report. In such cases, all personally identifiable information is kept confidential.

## **Emergency/Immediate Reporting Options**

Individuals who have experienced sexual misconduct have the right to notify or decline to notify law enforcement. Campus Security may be contacted at any time to provide assistance in contacting local law enforcement. Campus Security's contact information can be found on the College's website at <http://www.palmer.edu/students/resources-offices/security/> or see contact information in Appendix I of this guide.

## **Medical Assistance**

The College encourages all individuals who have experienced sexual misconduct involving an assault to immediately seek appropriate assistance from a medical provider. Information regarding medical assistance can be found in the Policy & Procedures Handbook for the Resolution of Sexual Misconduct Complaints.

- > [http://www.palmer.edu/uploadedFiles/Pages/Students/Resources\\_and\\_Offices/Handbook\\_and\\_Policies/\\_pdf/IP-Sexual-Misconduct.pdf](http://www.palmer.edu/uploadedFiles/Pages/Students/Resources_and_Offices/Handbook_and_Policies/_pdf/IP-Sexual-Misconduct.pdf)

## **Victims' Support**

The College will assist victims by providing information about community resources such as counseling and medical assistance, while also offering any interim remedial and/or protective measures it considers appropriate to prevent potential acts of misconduct; limit the effects of the alleged misconduct on the complainant or others in the College community; and to provide a safe educational and work environment.

## **Victims' and Respondents' Rights**

Resolving cases of sexual misconduct involves a fair, impartial College resolution process. This process will occur within a reasonably prompt timeframe. As part of this process, both the complainant and the respondent will have equal opportunities to have an advisor of their choice present; timely notice of meetings; and access to information balanced with reasonable effort by the College to protect the privacy of participants in order to provide a safe, nondiscriminatory environment for all College community members.

Once the process is over, the complainant and respondent will be alerted simultaneously regarding the outcome and any appeal options.

## **Outcome of College Disciplinary Proceedings Against Alleged Perpetrator(s)**

Both the complainant and respondent to a complaint of sexual misconduct will be provided with a copy of the written outcome decision which may include findings of fact; remedial actions; safety measures for the College community; or specified disciplinary action.

## H. Drug and Alcohol Abuse Prevention

The College provides drug and alcohol awareness and prevention information to students and employees. This includes the College's policy and associated rules on drug and alcohol abuse, information on the magnitude and dangers of drug and alcohol abuse and the availability of counseling and treatment through student and employee assistance programs. To view prevention information, visit [http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official\\_College\\_Documents/guide\\_to\\_campus\\_safety.pdf](http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official_College_Documents/guide_to_campus_safety.pdf).

To view the College's Drug and Alcohol Use policy, visit [http://www.palmer.edu/uploadedFiles/Pages/Students/Resources\\_and\\_Offices/Handbook\\_and\\_Policies/\\_pdf/IP-Drug-and-Alcohol-Use.pdf](http://www.palmer.edu/uploadedFiles/Pages/Students/Resources_and_Offices/Handbook_and_Policies/_pdf/IP-Drug-and-Alcohol-Use.pdf).

### **Drug-Free Workplace**

The College strictly prohibits the unlawful manufacture, sale, distribution, dispensing, possession, solicitation or use of alcohol or controlled substances. Additionally, the College limits the presence, use, consumption, possession, sale, manufacturing, solicitation or distribution of alcohol by students, employees or visitors to approved activities. At no time is any individual under legal drinking age or who is operating institution vehicles, machinery or equipment allowed to possess, use or consume alcohol. At no time is abuse of alcohol permissible. The College's Drug and Alcohol Use policy can be found on the College's website at [http://www.palmer.edu/uploadedFiles/Pages/Students/Resources\\_and\\_Offices/Handbook\\_and\\_Policies/\\_pdf/IP-Drug-and-Alcohol-Use.pdf](http://www.palmer.edu/uploadedFiles/Pages/Students/Resources_and_Offices/Handbook_and_Policies/_pdf/IP-Drug-and-Alcohol-Use.pdf).

### **Substance Abuse Assistance**

Employees and students who recognize they may have a drug- or alcohol-related problem are encouraged to seek help for substance abuse issues before action becomes necessary to correct a policy violation. Student or employee eligibility for individuals voluntarily requesting assistance in the diagnosis and/or treatment for substance abuse will not be jeopardized by College officials if the student or employee requests diagnosis and/or treatment for his/her substance abuse concerns. A list of campus and community resources can be found on the College's website at [http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official\\_College\\_Documents/guide\\_to\\_campus\\_safety.pdf](http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official_College_Documents/guide_to_campus_safety.pdf).

# PART II: APPENDICES



APPENDIX 1: INQUIRIES REGARDING THIS HANDBOOK

APPENDIX 2: DEFINITION OF TERMS

APPENDIX 3: REFERENCES

APPENDIX 4: FORMS & OTHER RESOURCES

## APPENDIX 1: CONTACTS

### Financial Planning

#### Davenport Campus

Office phone: (800) 722-3648 or (563) 884-5740

Fax: (563) 884-5299

#### West Campus

Office phone: (866) 303-7939 or (408) 944-6023

Fax: (408) 944-6164

#### Florida Campus

Office phone: (866) 585-9677 or (386) 763-2701

Fax: (386) 763-2791

### Admissions

#### Davenport Campus

Office phone: (855) 776-9360

Email: [admissions.ia@palmer.edu](mailto:admissions.ia@palmer.edu)

#### West Campus

Office phone: (855) 609-7933

Email: [admissions.ca@palmer.edu](mailto:admissions.ca@palmer.edu)

#### Florida Campus

Office phone: (855) 694-6962

Email: [admissions.fl@palmer.edu](mailto:admissions.fl@palmer.edu)

### Student Administrative Services

#### Davenport Campus

- > Mindy Leahy  
Senior Director – Registrar  
1000 Brady Street  
Davenport, IA 52803  
(563) 884-5647  
[mindy.leahy@palmer.edu](mailto:mindy.leahy@palmer.edu)

#### West Campus

- > Eliana Nathan  
Registrar  
90 E. Tasman Drive  
San José, CA 95134  
(408) 944-6065  
[eliana.nathan@palmer.edu](mailto:eliana.nathan@palmer.edu)

#### Florida Campus

- > Cerese Ramos  
Registrar  
4777 City Center Parkway  
Port Orange, FL 32129  
(386) 763-2783  
[cerese.ramos@palmer.edu](mailto:cerese.ramos@palmer.edu)

## Career Development Center

### Davenport and West Campuses

- > Penny Hoker  
Career Development Center Coordinator  
1000 Brady Street  
Davenport, IA 52803  
(563) 884-5521  
[penny.hoker@palmer.edu](mailto:penny.hoker@palmer.edu)

### Florida Campus

- > Jessica Peskor  
Career Development Center Coordinator  
4777 City Center Parkway  
Port Orange, FL 32129  
(386) 763-2650  
[jessica.peskor@palmer.edu](mailto:jessica.peskor@palmer.edu)

## Student Disability Services

### Davenport Campus

- > Alex Margrave, DC  
Senior Director of Student Academic Support  
Also serving as Disabilities Services Coordinator  
Student Academic Support  
1000 Brady Street  
Davenport, IA 52803  
(563) 884-5257  
[margrave\\_a@palmer.edu](mailto:margrave_a@palmer.edu)

### West Campus

- > Alex Margrave, DC  
Senior Director of Student Academic Support  
Also serving as Disabilities Services Coordinator  
Student Academic Support  
1000 Brady Street  
Davenport, IA 52803  
(563) 884-5257  
[margrave\\_a@palmer.edu](mailto:margrave_a@palmer.edu)

### Florida Campus

- > Victor Hidalgo, MS  
Academic Counselor  
Also serving as Disabilities Services Coordinator  
Office of Student Services  
4777 City Center Parkway  
Port Orange, FL 32129  
(386) 763-2780  
[victor.hidalgo@palmer.edu](mailto:victor.hidalgo@palmer.edu)

## Campus Security

### Davenport Campus

Office phone: (563) 884-5555

### West Campus

Office phone: (408) 287-4411

### Florida Campus

Office phone: (386) 763-2777

## APPENDIX 2: DEFINITION OF TERMS

- > The term **“College”** refers to Palmer College of Chiropractic, including operations on the Davenport campus in Davenport, Iowa; West campus in San Jose, Calif.; and Florida Campus in Port Orange, Fla.
- > The term **“information”** refers to policies, statements and disclosures pertaining to education expenses for consumer information purposes.
- > The term **“loan”** refers to both private (non-Federal) and Federal funds, which eventually requires repayment, usually with interest, and may include eligibility requirements and/or demonstrated financial need.
- > The term **“Federal educational loan”** refers to any loan issued to student or parent borrowers under the William D. Ford Federal Direct Loan Program (FDLP), which include Federal Direct (subsidized and unsubsidized), PLUS, and Consolidation loans. The term also refers to loans issued under the Federal Perkins Loan Program.
- > The term **“private educational loan”** refers to any loan that is not made, insured, or guaranteed under Title IV of the Higher Education Act and is issued to a borrower expressly for post-secondary education expenses.
- > The term **“grant”** refers to funds provided by the government or organization, which does not require repayment, but may include eligibility requirements and/or demonstrated financial need.
- > The term **“scholarship”** refers to funds that are awarded based on academic merit or other criteria and does not require repayment, but may include eligibility requirements and/or demonstrated financial need.

### APPENDIX 3: REFERENCES

- > U.S. Department of Education (2016). Retrieved from: <http://www.ed.gov/>.
- > Higher Education Act (HEA) and Higher Education Opportunity Act of 2008 (HEOA) (2010). Retrieved from: <http://www2.ed.gov/policy/highered/leg/hea08/index.html>.
- > National Association of Student Financial Aid Administrators (NASFAA) (2016). Retrieved from: <http://www.nasfaa.org/>

## APPENDIX 4: FORMS AND OTHER RESOURCES

### Free Application for Federal Student Financial Aid (FAFSA)

- > <https://fafsa.ed.gov/>

### Financial Aid Checklist

- > <http://www.palmer.edu/admissions/financial-aid/applying-for-aid/>

### State Authorization

- > [http://www.palmer.edu/uploadedFiles/Pages/About\\_Us/Accreditation/State\\_Disclosures.pdf](http://www.palmer.edu/uploadedFiles/Pages/About_Us/Accreditation/State_Disclosures.pdf)

### Palmer Alert Registration

- > [http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official\\_College\\_Documents/palmer\\_alert\\_registration.pdf](http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official_College_Documents/palmer_alert_registration.pdf)

### Plain Language Disclosure for Federal Direct Educational Loans

- > <http://www.direct.ed.gov/dlplain.pdf>

### Private Educational Loan Model Disclosure Form:

- > <http://www.Federalreserve.gov/newsevents/press/bcreg/bcreg20090730a4.pdf>

### Federal Student Loans – Be a Responsible Borrower:

- > <https://studentaid.ed.gov/sa/sites/default/files/responsible-borrower.pdf>

### Student Transfer Forms

#### Davenport campus

- > [http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official\\_College\\_Documents/DavTransferForm.pdf](http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official_College_Documents/DavTransferForm.pdf)

#### West campus

- > [http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official\\_College\\_Documents/WestTransferForm.pdf](http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official_College_Documents/WestTransferForm.pdf)

## **Florida campus**

- > [http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official\\_College\\_Documents/FlaTransferForm.pdf](http://www.palmer.edu/uploadedFiles/Pages/Marketing/Publications/Official_College_Documents/FlaTransferForm.pdf)

## **Guidelines for Documentation of Disabilities**

- > [http://www.palmer.edu/uploadedFiles/Pages/Students/Academic\\_Success/Guidelines\\_Disabilities.pdf](http://www.palmer.edu/uploadedFiles/Pages/Students/Academic_Success/Guidelines_Disabilities.pdf)

## **Student Loan Resources**

- > <http://www.palmer.edu/admissions/financial-aid/student-loan-resources/>

## **Financially FIT Program**

- > <http://www.palmer.edu/admissions/financial-aid/financially-fit/>

## **Palmer College's Annual Report**

- > <http://www.palmer.edu/report/>