

# **College Family Care Center Terms and Conditions and Privacy Policy**

College Tuition Solutions, Inc. is referred to as CTS. The party purchasing the services provided by CTS is heretofore referred to as the CLIENT.

The purpose of this document is to:

1. Overview the services provided to CLIENT for the service levels of FAFSA-ASSIST and the FAFSA-ASSIST PLUS by CTS
2. Describe the privacy policy

## **CLIENT Services Disclosure Statement and Terms & Conditions**

### **CLIENT Responsibilities & Requirements**

CLIENT must provide CTS with the information necessary to complete all contracted services. Information must be provided to CTS in a timely fashion in order to meet all financial aid deadlines. It is the responsibility of the CLIENT to keep all financial information current. Failure of the CLIENT to comply with requests to provide correct and accurate information and to provide information by required deadline dates to CTS will indemnify and void all liability to College Tuition Solutions Inc. for any loss of aid.

CLIENT authorizes CTS to apply for financial aid at their student's selected educational institutions and government agencies as required. Information must be provided to CTS in a timely fashion in order to meet all financial aid.

CTS make no statements, claims or guarantees that CLIENT will qualify for financial aid. The submission of information on behalf of the CLIENT by CTS does not guarantee the awarding of financial aid. The responsibility of CTS is to provide financial aid strategies and tactics and file the CLIENT's financial information in as favorable a manner as permitted by state and federal laws on time and accurately.

### **Financial Aid Deadlines**

CTS can only guarantee that the financial information of the CLIENT is delivered as approved by the CLIENT before financial aid deadlines. While CTS makes every effort to file forms by deadlines; due to the limitations of the FAFSA and CSS/Financial Aid Profile® web sites on deadline dates, i.e. 2/1; 2/15; and 3/1, CTS cannot guarantee that a CLIENT's financial aid forms will be submitted by college deadlines unless the CLIENT approves and submits their information via the CTS College Family Care Center web site at least five days (5) before the first college deadline.

Financial aid is determined by a family's particular financial situation, desirability of the student by the colleges, institutional resources, and the financial aid policies of the colleges/universities applied to, the Department of Education and private lenders of student loan products.

If CTS has the electronic or fax with signature approval of the CLIENT and CTS fails to the financial aid forms by the first deadline, through no fault of the CLIENT, shall constitute a partial refund of the fee paid for the service in the amount of \$500.00 by no later than June 1<sup>st</sup> 2015.

### **Sending Information via E-mail**

Any unprotected e-mail communication over the Internet, as with communication via other mediums (e.g. cellular phones), is not secure or confidential and is subject to possible interception or loss as well as possible alteration. You should not send any confidential, proprietary, or sensitive information via unsecured e-mail. You must use our secure website to submit CLIENT data to CTS. CTS is not responsible for and will not be liable to CLIENT or any

other entity for any damages in connection with unsecured e-mail or any other unprotected means sent by CLIENT's to CTS. CTS uses secure 128-bit encrypted server technology (SSL) to ensure that no CLIENT data is intercepted by outside parties when sent to CTS using the CTS College Family Care secure web site. It is the responsibility of the user to ensure their browser is capable of using this technology. CTS is not responsible for the results of interception, sabotage, changed regulations, or other causes beyond our control. CTS is happy to establish a secure email account for you to send confidential documents.

#### **Submission of CLIENT Data via CTS College Family Care Web Site**

CLIENT data must be submitted via the secure CTS College Family Care web site. CLIENT will receive a unique user name and password. To indemnify and protect CTS from any liability issues that could arise, the CLIENT must use the Approve and Submit feature of the CTS College Family Care Center web site to insure that any errors are not the fault of CTS. To prevent the misreading and transfer of CLIENT information, data cannot be accepted via paper for manual transcription.

#### **Additional Fees and Charges**

The CSS/Financial Aid Profile®: The College Board CSS/Financial Aid Profile® is a form that over 300 colleges and scholarship programs use to determine if the college, or awarding body, institutional or endowment funds, be used in part or all, to fund the student's college expenses. The CSS/Financial Aid Profile® is a fee for service financial aid form. Currently, the College Board charges \$9.00 to register the student and \$16.00 for each college the CSS/Financial Aid Profile® is submitted. Charges to submit the CSS/Financial Aid Profile® are the responsibility of the CLIENT. Fees are subject to change without notice. CTS collects no additional fees in the filing of this form. CTS merely acts as a conduit for these charges and will use the CLIENT's credit card to file this form. Upon successful submission of the CSS/Financial Aid Profile®, a receipt will be emailed to the CLIENT from the College Board.

#### **CSS/Financial Aid Profile® Noncustodial Parent Statement (NCP)**

There is no additional fee for CTS to speak with and offer guidance on the completion of the NCP to the noncustodial parent. CTS will complete the NCP for an additional fee of \$125.00 payable by personal check, money order or credit card at time of request. Should the custodial parent need assistance in filing a form waiving the NCP requirement, CTS will provide that assistance at no extra charge.

#### **Business-Farm Supplement**

Only a few elite colleges and universities use this form and it is preferable the CLIENT's accountant completes this form; however, CTS will offer advice as part of the service at no charge. If the Business/Farm Supplement is to be completed by CTS, a \$150.00 charge will apply and is due at time of service via personal check, money order or credit card via PayPal.

#### **IDOC® and tax forms**

IDOC® stands for the College Boards Institutional Documentation Service. More and more colleges are using IDOC® to process parent and student tax returns. Typically, there are additional supplemental financial aid forms that accompany the tax returns. This can be accomplished using the IDOC® file transfer protocol. Or mailed via USPS.

#### **Tax Returns**

The majority of colleges that use the CSS/Financial Aid Profile® but not IDOC® will need to verify CLIENT's income and family information and will require a signed copy of the federal tax return(s) and perhaps additional financial aid forms. If a student has many colleges on their list that require the returns, CTS will for a fee, disseminate all tax forms at an additional charge of \$55.00 for the first college and \$25.00 per additional college. Payment may be made by personal check, money order or credit card at time of request.

**Confidentiality**

The College Board provides for secure measures so that neither parent, without the others permission, can share family or financial information. Confidentiality is assured to both parties. Information from the noncustodial parent will not be shared with the custodial parent without written authorization from the noncustodial parent.

**Institutional-specific financial aid forms:** Some colleges have their own supplemental forms. CTS will assist CLIENT in the completion of individual financial aid forms by telephone or via the CTS College Family Care Center web site.

**Parent Responsibilities**

Parents and/or their financial advisor must provide CTS with all required information in order to complete services. Required is meant to be all information needed to file financial aid forms. Parents and their financial advisor are both given a unique user name and password to the File My College Info website. All student and parent data required to complete services must be submitted on their student's website application via the secure FCI website. Once their student's website application has been completed, their parent or financial advisor must use the Check Application and Approve and Submit features of the website to electronically indicate that the information submitted is true, accurate, and complete. Failure of the parent and/or their financial advisor to comply with requests for missing information, to provide accurate and complete information, or to provide information in a timely fashion by our stated timeframe or required deadline dates to the CTS College Family Care Center will void all liability of the CTS College Family Care Center for any loss of aid. Parents and their advisors are encouraged to Approve and Submit every time they make any change to their student's website application. To prevent the misreading and transfer of client information, data cannot be accepted via paper for manual transcription.

Parents therefore authorize the CTS College Family Care Center to apply for and disperse their information to educational institutions in order to apply for financial aid as required by their selected educational institutions. It is the responsibility of the parent and their financial advisor to provide accurate, timely, and complete information to the CTS College Family Care Center.

The submission of information by the CTS College Family Care Center does not qualify a student for financial aid. The US Department of Education; colleges and universities; and other educational/scholarship institutions determine financial Aid eligibility. The CTS College Family Care Center makes no statements, claims, or guarantees concerning qualifications for financial aid.

**Refunds**

CLIENT may request a full refund within five (5) business days from authorization of the engagement agreement less a three percent (3%) service charge if paid using PayPal. After the fifth business day all fees are deemed earned.

**Your Privacy is Our Concern**

At CTS, we recognize the confidentiality expectations of our clients. Therefore, it is the policy of College Tuition Solutions, Inc. and its independent authorized users to:

- Collect information only necessary or relevant to the filing of college financial aid forms.
- Make a reasonable effort that information we act upon is accurate, relevant, timely and complete.
- Use only legitimate means to collect information.

- Make non-public personal financial information available only to the colleges, universities and scholarship bodies that are submitted through the College Board's CSS/Financial Aid Profile® that you authorize to receive.
- Limit employees' access to only those who have a business reason for knowing such information and are trained in the proper handling of personal information.

Here is a summary of the types of information that College Tuition Solutions, Inc may collect, what is done with information after it's collected, and how you can view information we have about you in our records.

**What kind of information do we collect about you and from whom?**

College Tuition Solutions, Inc. receives only that information relevant to applying for financial aid. We may contact you by phone, email, regular mail or text to obtain missing information.

**What do we do with the information you provide?**

Your information will be transmitted electronically to the colleges, universities and scholarship bodies on your students college list located in the College Information page of the College Family Care Center web site (File My College Info). This is done using the FAFSA and CSS/Profile or in some instances the institutions own online website (such as Princeton University and the University of Pennsylvania among others).

**How do we protect the confidentiality of information about you?**

Our company maintains security standards and procedures to prevent unauthorized access to your information. We limit employee access to personally identifiable information to those with a business reason for knowing such information. College Tuition Solutions, Inc. also believes in educating its employees so that they will understand the importance of confidentiality of personal information, and in acting appropriately to enforce employee privacy responsibilities. Should you cease being a client, we will continue to protect your personal information in this same manner.

**How can you find out about information we have about you?**

You have a right to know the information we keep about you in our files. This information is available by accessing your students College Family Care Center web site.

**Dispute Resolution Clause**

"The parties shall attempt to resolve any dispute arising out of or relating to this contract through negotiations between senior executives of the parties, who have authority to settle the same. If the matter is not resolved by negotiation within 30 days of receipt of a written 'invitation to negotiate', the parties will attempt to resolve the dispute in good faith through an agreed Alternative Dispute Resolution (ADR) procedure, or in default of agreement, through an ADR procedure as recommended to the parties by the President or the Deputy President, for the time being, of the Chartered Institute of Arbitrators.

If the matter has not been resolved by an ADR procedure within 60 days of the initiation of that procedure, or if any party will not participate in an ADR procedure, the dispute may be referred to arbitration by any party. The seat of the arbitration shall be England and Wales. The arbitration shall be governed by both the Arbitration Act 1996 and Rules as agreed between the parties. Should the parties be unable to agree on an arbitrator or arbitrators, or be unable to agree on the Rules for Arbitration, any party may, upon giving written notice to other parties, apply to the President or the Deputy President, for the time being, of the Chartered Institute of Arbitrators for the appointment of an Arbitrator or Arbitrators and for any decision on rules that may be necessary.

Nothing in this clause shall be construed as prohibiting a party or its affiliate from applying to a court for interim injunctive relief."

Please read each statement below. This is an important step in helping you through the process.

### I Will

- \_\_\_\_\_ not panic when receiving emails from colleges; the Department of Education or the College Board/IDOC. Emails from the colleges I will forward to your office.
- \_\_\_\_\_ collect student's college web portal credentials from all schools for review of admission and financial aid status. SEE APPENDIX
- \_\_\_\_\_ enter, review and sign off on my family and financial information so that my financial aid forms are filed accurately no later than **five business days** prior to the first financial aid deadline(s).
- \_\_\_\_\_ provide all documents deemed necessary to help my student in the funding of college and in the application of financial aid.
- \_\_\_\_\_ notify my CPA, accountant or tax preparer that my child is applying for financial aid and that I need to be put in the front of the line.
- \_\_\_\_\_ check my College Family Care Center or CFCC web account first to view my students financial aid progress before calling or emailing you about what has been done on our behalf.
- \_\_\_\_\_ use the CFCC web site to update family, financial and college information, and I will use the appropriate buttons under the Client Menu to check, approve, and notify you of my information for review and necessary actions.
- \_\_\_\_\_ use the Add/Remove College buttons on my CFCC web account to keep you abreast of any additions and deletions to my student's college list as soon as they are known to me.
- \_\_\_\_\_ respond to telephone and email communications as soon as is possible.
- \_\_\_\_\_ mail Copy C of parent and student W-2s by the end of January (if applicable) Fax copies aren't acceptable.
- \_\_\_\_\_ enter the end of year pay stub data on the CFCC Parent Income page or mail end of year pay stubs (if applicable). Fax copies aren't acceptable.
- \_\_\_\_\_ update the CFCC with my federal tax returns as soon as they are available and use the Submit Tax Update button.
- \_\_\_\_\_ authorize CTS to sign financial aid documents digitally and electronically on my behalf.
- \_\_\_\_\_ be responsible for providing funds to pay for the CSS/Profile (if applicable).
- \_\_\_\_\_ inform my students non custodial parent of their responsibility to provide family and financial information via the CSS Non Custodial Profile (if applicable).
- \_\_\_\_\_ enter financial aid awards in my CFCC account or forward them as they arrive and when all are received, use the Evaluate My Awards button.

\_\_\_\_\_ ask as to the appropriateness of writing a letter of appeal based on merit. I understand that I may receive a template that I will personalize for my student and have my student sign it.

\_\_\_\_\_ ask as to the appropriateness of writing a letter based on need.

\_\_\_\_\_ provide all documentation and information required for you to write a letter of appeal based on need. This includes what prompts the appeal: What happened? What does it mean? What are you doing to help yourself? What do you want?

I understand that the above will allow CTS to work quickly, accurately and completely in the processing of my student's financial aid process.

I understand that I may not be able to file the IRS DRT and may be required to obtain an IRS Tax Transcript. Further, I understand that it may not be in my best interest to provide tax information without first being asked by a college or university. If this is the case, subsequent automated mass emails from the Department of Education or Federal Student Aid notifying me via email to use the IRS DRT or obtain a tax transcript, I will ignore.

I understand that public colleges and universities may accept a need based appeal but rarely will award additional funds based solely on merit.

I understand that to improve my student's chances of receiving additional merit aid may involve applying to competing colleges, some of which may be a great distance from our home. By not applying to competing colleges we will hinder our student's chances of leveraging one award package against another.

I also understand that the college and the Department of Education makes the final determination as to the amount of financial aid awarded and CTS is held harmless and without liability and cannot be found at fault if my student isn't offered financial aid at any school.

## APPENDIX

### **TO FOLLOW THE ADMISSION AND FINANCIAL AID PROCESS AT EACH COLLEGE THAT USES THE COMMON APPLICATION AS WELL AS MOST OTHER COLLEGES FOLLOW THESE INSTRUCTIONS:**

**Checking the college's portal:** Your student should receive information about each college's portal within 2 days of submitting their Common App 6 to the colleges. This portal is critical to review to make sure the application; recommendations, etc. have been sent. Here is information from Vanderbilt University on this, as an example: *"Within two business days of submitting the Common Application or the Universal College Application to Vanderbilt, you should receive an email from our office explaining how to create your online [MyAppVU](#) account. If you do not receive this email, check through your Common Application or Universal College Application portal to be sure that you have actually submitted the application to Vanderbilt."*

**Financial aid is part of the college's online account. Make sure to periodically check the status of your student's applications. We may have submitted the FAFSA and other forms for you, but it often takes two to three weeks to appear on the portals.**

**If some time has passed and you don't see the requirements as satisfied, check your College Family Care Center web account and check to see if, in fact the forms were filed. The dates are automatically entered upon the successful submission of both the FAFSA and CSS/PROFILE.**

This constitutes the agreement in its entirety.