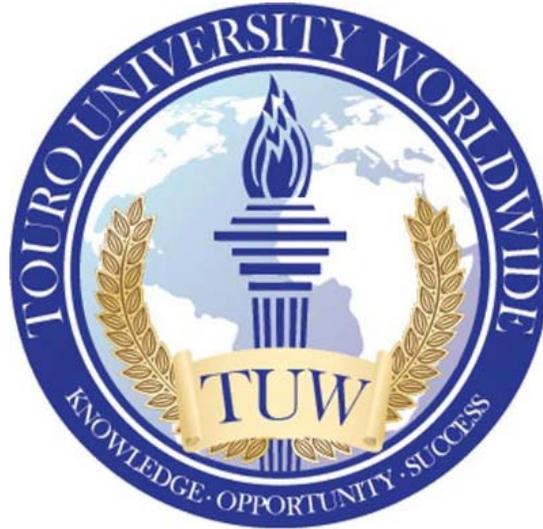


TOURO UNIVERSITY WORLDWIDE



2015-2016 ANNUAL CONSUMER INFORMATION DISCLOSURE

Office of Student Financial Aid

July 1, 2015

The Higher Education Opportunity Act of 2008 (HEOA) requires that postsecondary institutions participating in federal student aid programs make certain disclosures to enrolled and prospective students, parents, employees, and the public. The following information is disclosed to you in compliance with federal law. For additional information, including requesting a paper copy of any materials, please call or e-mail the appropriate office or visit the indicated websites.

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Accreditation

Contact: Provost and Chief Academic Officer | Email: edith.neumann@tuw.edu |
Phone: (818)575-6800

Information concerning Touro University Worldwide's institutional accreditations is available online at <http://www.tuw.edu/about-us/history/>. Touro University Worldwide is accredited by the WASC Senior College and University Commission (WSCUC), 985 Atlantic Ave., Suite 100, Alameda, CA 94501. The WSCUC is an institutional accrediting agency recognized by the U.S. Secretary of Education and the Council for Higher Education Accreditation. This accreditation is located at <http://www.wascsenior.org/institutions/touro-university-worldwide>. The University's professional program(s) have also received approval from the appropriate agencies. In addition to review of the programs, Touro University Worldwide continually reviews and assesses the educational programs through student outcomes assessment. Information regarding the University's assessment of academic programs is provided to the accreditation agency as needed.

Academic Programs and Institutional Information

Contact: Registrar | Email: wei.ren.tuw.edu | Phone: (818)575-6800 ext. 85108

Information concerning Touro's current educational programs, faculty, and course descriptions is available online at <http://www.tuw.edu/> and <http://legacy.touro.edu/losangeles/academics.asp>. Information about campus facilities, including those that relate to instructional programs, is available online at <http://legacy.touro.edu/losangeles/about.asp>

Assignment of College Credit

Contact: Chief Academic Officer | Email: edith.neumann@tuw.edu | Phone: (818)575-6800

The standard unit of measuring a student's course of study is the "semester hour." For more information please read the full statement on Touro University Worldwide Assignment of College Credit at "Credit Hour Seat Time Requirement" in [University Catalog](#).

College Navigator

College Navigator is a free consumer information tool designed to help students, parents, high school counselors, and others search for and obtain information about U.S. postsecondary institutions. Enter "Touro University Worldwide" as Name of School to view Touro University Worldwide Navigator information. The College Navigator can be found here: <http://nces.ed.gov/collegenavigator/>

College Catalog

Contact: Registrar | Email: wei.ren@tuw.edu or Rivka.Weinberg@touro.edu | Phone: (818)575-6800 or (323)822-9700 Ext. 85152

Our Touro University Worldwide Catalog provides consistent, comparable and transparent information on the characteristics of institutions and students, cost of attendance, success rates, various degree offerings, student engagement with the learning process, and core educational outcomes. The information is intended for students, families, policy-makers, campus faculty and

staff, the general public, and other higher education stakeholders. This Catalog is available online at <http://www.tuw.edu/wp-content/uploads/TUW-Catalog.pdf> and <http://legacy.touro.edu/losangeles/bulletin.asp>

Confidentiality of Student Records (FERPA)

Contact: Registrar | Email: wei.ren@tuw.edu or Rivka.Weinberg@touro.edu | Phone: (818)575-6800 or (323)822-9700 Ext. 85152

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. Touro publishes a FERPA notification that delineates student rights under FERPA. This FERPA notification can be found online at <http://legacy.touro.edu/registrar/ferpa.asp>. Information on confidentiality of student records is published in our University Catalog: <http://www.tuw.edu/wp-content/uploads/TUW-Catalog.pdf>.

Confidentiality of Student Health Records (HIPAA) -- If applicable

Contact: Registrar | Email: studentservices@touro.edu | Phone: (212) 463-0400 x5736

Touro is committed to protecting the privacy and security of personal health information concerning our employees and students. As such, Touro University Worldwide is fully compliant with the California State Health Insurance Portability and Accountability Act (HIPAA). Learn more about HIPAA protections at <http://www.dhcs.ca.gov/formsandpubs/laws/hipaa/Pages/1.00WhatisHIPAA.aspx>.

Copyright Compliance Policies

Contact: Information Technology Office | Email: earvin.sorianosos@tuw.edu | Phone: (818)575-6800 x 85119

The Higher Education Opportunity Act of 2008 specifies that regulations be published and promulgated regarding institutional efforts to reduce illegal uploading and downloading of copyrighted work through peer-to-peer (P2P) file sharing on campus networks. The final rules were published in September 2009 and are in effect on July 1, 2010.

The law requires three things:

1. Institutions are required to make an annual disclosure to inform students that illegal distribution of copyrighted materials may subject them to criminal and civil penalties and describes the steps that institutions will take to detect and punish illegal distribution of copyrighted materials.
2. Institutions are required to certify to the Secretary of Education that they have developed plans to “effectively combat” the unauthorized distribution of copyrighted material. In developing these plans, institutions are required to consider the use of technology-based deterrents. Report language that accompanies the law explicitly states that technology-based deterrents include “bandwidth shaping” and “traffic monitoring to identify the

largest bandwidth users,” and indicates that certain education and enforcement programs will also qualify.

3. Institutions are required, “to the extent practicable,” to offer alternatives to illegal file sharing. Both the practicality and selection of alternatives are to be determined by the institution “in consultation with the chief technology officer or other designated officer of the institution.”

Compliance with Copyright Protection

Touro University Worldwide has developed a Copyright Compliance Policy which will be used to monitor the use of the institution’s bandwidth through traffic monitoring and bandwidth shaping to the extent practicable. The policy can be found in university catalog at <http://www.tuw.edu/wp-content/uploads/TUW-Catalog.pdf>

Cost of Attendance

Contact: Bursar | Email: jayson.capuno@tuw.edu | Phone: (818)575-6800 x 85107

Information concerning the cost of attending Touro is available from the Office of the Bursar. These costs consist of tuition and fees, books and supplies, room and board (for certain programs), transportation, and any additional costs for a program in which the student is enrolled or expresses an interest.

Crime Statistics, Campus Security Policies, Crime Log, and Fire Log

Contact: Phone: (212)463-0400 ext. 5736

Emergency Phone: 911

The Annual Security and Fire Report includes crime statistics and policy statements as required by law. This Report also includes information about police and public safety resources; reporting crimes; coordination between law enforcement agencies; fire and medical emergencies; emergency notification, response and evaluation; evacuation policies; missing student policy; crime prevention; victim support services; the law and Touro policies; campus facilities; the Touro Policy on Sexual Harassment; sex offender registry; and the Touro Drug/Alcohol Policy. The report can be accessed online at www.tuw.edu

Drug/Alcohol Policy

Contact: | Phone: (212)463-0400 ext. 5736

Emergency Phone: 911

The Annual Touro Security and Fire Safety Report includes the University’s drug/alcohol policy. The annual report also provides information about alcohol and other drug health risks, drug alcohol laws and penalties, and campus alcohol and other drug education and counseling resources. An online version of the report is available at: www.tuw.edu.

Federal Student Financial Aid Penalties for Drug Law Violations

Contact: Student Financial Aid | Phone: (212)463-0400 ext. 5736

Federal law provides that a student who has been convicted of an offense under any federal or state law involving the possession or sale of a controlled substance during a period of enrollment for which the student was receiving financial aid shall not be eligible to receive any federal or institutional grant, loan, or work assistance. There is a separate, written notice of the penalties for drug violations. Please consult the university catalog for more information.

Financial Aid

Contact: Student Financial Aid | Phone: (212)463-0400 ext. 5736

The University Catalog includes information about the following: need-based and non-need-based federal, state, local, private, and institutional financial assistance programs available to students; eligibility requirements and procedures for applying for aid; criteria for selecting recipients and determining amount of award; methods and frequency of disbursements of aid; financial aid terms and conditions, including terms applicable to employment provided as part of a financial aid package; rights and responsibilities of students receiving Title IV, HEA loans; the availability of financial aid for study abroad programs; how financial aid is handled when students withdraw; and whom to contact for questions regarding financial aid; the terms and conditions of federal student loans; entrance and exit counseling information; and drug violation penalties. Information about Pell Grants and the code of conduct for financial aid employees is also listed. Additional information regarding financial aid and student loans, including the National Student Loan Data System, can be found at <https://studentaid.ed.gov/sa/redirects/federal-student-aid-ed-gov>.

The University Catalog and information regarding Financial Aid Self-service can be accessed at <http://www.tuw.edu/admissions/tuition/financial-aid-information/>

Contact financial aid at studentservices@touro.edu.

Financial Aid Calculator

Students should use a financial aid calculator to find estimates. See <http://www.finaid.org/calculators/>.

Graduation and Retention Rates (Student Right-to-Know Act); Post-graduation placement

Contact: Institutional Research | Phone: (818)874-4160

Pursuant to the Student Right-to-Know Act, graduation data and retention rates for Touro full-time, degree-seeking, undergraduate students, as well as Touro retention, graduation, and transfer out data are available in the Touro University Worldwide website. The website can be found online at <http://www.tuw.edu/studentconsumer-information/>. For information regarding Touro graduates' placement in employment and the types of graduate and professional education in

which Touro's graduates enroll, please contact the office of Institution Research at (818)874-4160

Health Information -- If Applicable

Contact: Registrar | Email: Rivka.Weinberg@touro.edu | Phone: (323)822-9700 Ext. 85152

In accordance with California State public health laws all students must meet two immunization requirements before registering for classes: they must document immunity to Measles, Mumps and Rubella, and they must provide formal confirmation as to whether they want to be immunized for Meningitis.

Identity Theft Prevention Policy

Contact: Bursar | Email: jayson.capuno@tuw.edu | Phone: (818)575-6800 ext 85107 x5625

As required by the FTC's Red Flags Rule, Touro University Worldwide has established and will maintain an Identity Theft Prevention Policy. Information on the policy is available on the university website at www.tuw.edu

Misrepresentation

Misrepresentation is defined as a false, erroneous or misleading statement made directly or indirectly to a student, prospective student, and any member of the public, an accrediting agency, a state agency or the Department of Education.

A misleading statement includes any statement that has the possibility or tendency to deceive. A statement is any communication made in writing, verbally, electronically, or through other means. This applies to statements made by an institution from one of its representatives, or any third party for which the institution has agreements to provide educational programs or marketing, advertising, recruiting, or admissions services.

Substantial misrepresentation is defined as any misrepresentation on which the person to whom it was made could reasonably be expected to rely, or has reasonably relied, to that person detriment.

Touro University Worldwide prohibits all forms of substantial misrepresentations or misleading statements, including those made in any advertising or promotional materials.

Missing Student Policy and Notification Procedures- If Applicable

Phone: (212) 463-0400 x5736

Emergency Phone: 911

Touro's missing student policy and notification procedures to be followed when a Touro student has been reported missing for more than 24 hours are available in The Annual Security and Fire Safety Report. The report also includes directions for students on how to submit emergency contact and missing person contact information. The report can be accessed at: www.tuw.edu

Refund Policy, Requirements for Withdrawal, and Return of Title IV, HEA Financial Aid

Contact: Student Financial Aid | Phone: (212)463-0400 ext. 5736

If a student withdraws or drops a course, Touro will adhere to its refund policy as published in the University Catalog. The Catalog also contains information regarding the requirements and procedures for students seeking to withdraw officially. Requirements for return of Title IV, HEA grant or loan aid are available in the Student Handbook. The University Catalog is available at: <http://www.tuw.edu/wp-content/uploads/TUW-Catalog.pdf>.

Services for Students with Disabilities

Contact: Office of Student Success | Email: valda.judd@tuw.edu

The Director of Student Success, in consultation with the Office of Institutional Compliance, provides disability-related information and referrals for Touro students, determines eligibility for services and facilitates reasonable accommodations, coordinates disability-related technical assistance and auxiliary aids/services, and provides advocacy and training. Visit the Student Success Center homepage for additional information on services and resources available to students with disabilities <http://www.tuw.edu/students/student-success-center/disability-services/>

Social Security Number Policy

Contact: Registrar | Email: wei.ren@tuw.edu or Rivka.Weinberg@touro.edu | Phone: (818)575-6800 or (323)822-9700 Ext. 85152

The use of SSN as an identification number within Touro is proscribed. Rather, Touro utilizes a unique student identifier -a student identification number. To protect the privacy of persons whose SSN is collected, all college offices follow strict procedures to ensure Social Security Number security.

Student Body Diversity

Contact: Institutional Research | Phone: (818)874-4160

Information about student body diversity, including the number of enrolled full-time students by their demographic, is available on College Navigator.

Transfer of Credit and Articulation Agreements

Contact: Registrar | Email: wei.ren@tuw.edu or Rivka.Weinberg@touro.edu | Phone: (818)575-6800 or (323)822-9700 Ext. 85152

Transfer of credit policies are published in the University Catalog, available at: <http://www.tuw.edu/wp-content/uploads/TUW-Catalog.pdf>.

Information on articulation agreements between Touro University Worldwide and other Institutions of Higher Education and Clinical Affiliates are housed in the Office of Academic Affairs.

Voter Registration

Information on voting in local, state, and federal elections, including a copy of the California voter registration application form, may be accessed at the California Secretary of State website: <http://registertovote.ca.gov/>.

College Nondiscrimination Statement

Contact: Human Resources | Email: melody.erbes@tuw.edu | Phone: (818)575-6800 ext 85101

Touro University Worldwide treats all employees, students, and applicants without unlawful consideration or discrimination as to race, creed, color, national origin, sex, age, disability, marital status, genetic predisposition, sexual orientation or citizen status in all decisions, including but not limited to recruitment, the administration of its educational programs and activities, hiring, compensation, training and apprenticeship, promotion, upgrading, demotion, downgrading, transfer, layoff, suspension, expulsion and termination, and all other terms and conditions of admission, matriculation, and employment.

Inquiries or complaints concerning the non-discrimination policies should be sent to Melody Erbes, Title IX Coordinator, 10610 Calle Lee, Suite 179, Los Alamitos, CA, 90720, (818) 575-6800 x85101, melody.erbes@tuw.edu or, alternatively, to the Chief Compliance Officer at compliance@touro.edu and 212.463.0400 x5330.