Items listed were updated after the published date of August 1, 2020, and after the submission to the State of Florida’s Commission for Independent Education.

**Addendum #1:** Diversity Policy  
**Addendum #2:** Attendance Policy for Veterans  
**Addendum #3:** Financial Aid Policy

**Explanation of Addendums**

1. The New York Film Academy adopted a Diversity Policy. This Policy now sits within the Institutional Policies.
2. The New York Film Academy is a non-attendance taking institution, however students using veterans educational benefits will have their benefits terminated should they fail to meet the participation requirements in each course’s syllabus and or fail to meet satisfactory academic progress standards as listed in the NYFA South Beach catalog.
3. The Financial Assistance Section of the Course Catalog was updated to maintain uniformity across all three (3) New York Film Academy Campuses. This section was re-titled to “Financial Aid”
INSTITUTIONAL POLICIES

ACADEMIC FREEDOM POLICY

The New York Film Academy believes in the free pursuit of intellectual and artistic inquiry and exchange of ideas by and between instructors and students. Controversial subjects may be explored without fear of censure, retribution or reprisal, so long as the work occurs within the scope of the New York Film Academy education and is consistent with its stated Academic Freedom Policy. This Institutional Academic Freedom Policy will be made available to any person upon request. Students, staff and faculty are free to express themselves and explore their artistic horizons as they see fit, provided that they remain in compliance with local, state, and federal law, and so long as they can successfully demonstrate that the work discussed/performed/completed was created with an artistic intent. Pornographic depictions created with commercial intent or used for commercial purposes will not be tolerated, and the creators of such work will be subject to expulsion/dismissal from the New York Film Academy. Instructors are free to discuss controversial subjects in class and screen controversial works without fear of reprisal, so long as the work serves the overall goal of New York Film Academy curriculum. Work that contains nudity, graphic sexual depictions, extreme violence, and/or excessive profanity may be precluded from a public screening at the discretion of the administration. Films precluded from public presentation will be screened in private for an appropriate, invited audience.

ACADEMIC HONESTY & CREATIVE INTEGRITY

The New York Film Academy expects all students to be responsible individuals who insist on high standards of honesty, personal conduct and creative integrity.

Academic honesty extends to all school projects, productions and exercises, both on and off the NYFA campus. Students must maintain a high standard of honesty in declarations and descriptions of these projects to faculty, administration and staff, as well as other agencies and vendors.

Plagiarism is the attempt, successful or not, to pass off someone else’s words or ideas as your own. Any copying from another student, or lifting/paraphrasing passages from the internet, books or any other source, without giving proper credit, is considered dishonest.

The New York Film Academy expects all students to be responsible individuals who insist on high standards of honesty, personal conduct and creative integrity. All assignments and exams must represent the student’s own work, and all quotes and other external sources used in research papers must be properly cited.

All reported incidents of plagiarism, cheating, persistent and severe hindrance in other students’ work and other forms of dishonesty and misconduct are considered serious offenses and will be investigated per the Student Conduct Code and may result in an automatic zero for the assignment. The student will be subject to a mandatory Disciplinary Review Hearing with the Campus Deans, Dean of Students, and department chair at which further penalties – failing the course, suspension, and/or expulsion – may be imposed.

FREEDOM OF SPEECH

The New York Film Academy is an open, artistic environment. While we embrace the artist’s right to free speech and expression, any form of
discrimination (whether based on age, race, religion, gender, gender identity or sexual orientation, etc.) will not be tolerated. Libel and slander are strictly prohibited. Any NYFA student, faculty or staff found guilty of defamation against any other student, faculty or staff is subject to disciplinary action, including probation, expulsion or termination.

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**COPYRIGHT INFRINGEMENT POLICY**

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work.

In the file-sharing context, downloading or uploading parts or whole copyrighted works without authority constitutes an infringement. Students are reminded that copyright infringement is a criminal offense and convictions may include jail time and/or severe fines, with a maximum penalty of $150,000 per instance in the United States.

New York Film Academy students are forbidden from illegally downloading, uploading or sharing pirated material on campus, including, but not limited to, software, torrents, films and television shows. Failure to comply with the institution’s policy will result in disciplinary action.

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**INTELLECTUAL PROPERTY**

Intellectual property refers to exclusive copyright, trademarks, patents and other legally recognized rights to intangible assets, including literary, cinematic and artistic works.

Students must adhere to industry standards and institutional policies regarding copyright laws, with respect to material they wish to produce. For New York Film Academy coursework, students may be advised not to use, or may be prohibited from using, characters, music, and other source material to which they do not have rights. Students working on adaptations are encouraged to use material that is in the public domain. Students may direct any questions they have regarding appropriate use of intellectual property to faculty or administration.

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**OWNERSHIP POLICY**

The creative works produced by students at the New York Film Academy in fulfillment of class assignments, or as individual study projects, with or without NYFA equipment, and with or without extra funds (hereafter called, “Student Works”), have a dual nature. First and foremost, the production of Student Works is intended as an educational experience. However, the product of that educational experience is an item of property that may have a market value for its creator(s) after the end of the program of study.

Student Works are prepared for educational purposes, not as commercial products, and the potential financial value of Student Works is, at most, a secondary benefit of their creation. Therefore, it is in the interest of NYFA students and NYFA as a whole that each Student Work remains subject to certain restrictions until the educational experience associated with it has been completed.

All Student Works are subject to the following ownership policy:

All Student Works are owned by the student(s) who create(s) them.

Division of ownership among students who co-create Student Work is based on agreement among themselves and NYFA has no interest or authority to determine the division of that shared ownership.
Any income from distribution of any Student Work shall be the property of the student(s) who creates such work. All students who create Student Work are responsible for such Student Work, including without being limited to, for determining and ensuring that such Student Work does not violate or infringe on any copyright, any right of privacy, or any other right of any person, and that such Student Work is not libelous, obscene, or otherwise contrary to law. Such students shall also be responsible for obtaining any necessary permission for the use of any copyrighted materials included in such Student Work.

Any advice or assistance given by any faculty member or other representative of NYFA to any student in relation to the foregoing responsibilities, or otherwise in relation to the preparation or production of a Student Work, shall not be construed (a) as the assumption of such responsibility or of any liability by such person, by NYFA; (b) to deem NYFA or such person a joint venturer with such student; or (c) to grant such student the power, right, or authority to create any obligation or responsibility on behalf of, or otherwise, to bind NYFA, or such person.

Each student who creates or participates in the creation of a Student Work agrees to indemnify and hold harmless NYFA against any loss, damage, liability, or expense that they incur as a result of the preparation or production of such Student Work, including, without being limited to, any material in such work that infringes or violates any copyright, right of privacy, or any other right of any person, or is libelous, obscene, or contrary to law.

During a student’s matriculation in a NYFA program, to ensure that each student and faculty member has a meaningful opportunity to participate in the educational process occasioned by the production of each Student Work, the student(s) who owns each Student Work agrees not to distribute such Work in any manner, whether by sale or other transfer of ownership or other rights, license, lease, loan, gift, or otherwise, except for entering such Work in festivals or competitions. Further, student agrees to make such Student Work available to other students and to faculty members of NYFA for any use relating to his or her education or to the education of such other students, until such student, or if more than one student owns such Student Work, until all such students have either graduated from NYFA or are no longer matriculating there. The senior administration of NYFA may, in its sole discretion waive these restrictions for any reason satisfactory to the administration.

The student(s) who owns each Student Work grants NYFA a perpetual license to use, reproduce, display, or perform such prints or other copies anywhere and for any reason, including, without being limited to, publicizing NYFA, without any royalty or other payment of any kind to the student(s). Such student(s) also agrees that he or she will not make any contract or commitment regarding the Student Work contrary to this policy or in derogation of the rights granted to NYFA by this policy, and that he or she will sign any document reasonably requested by NYFA to confirm or enforce any of the rights granted to the School by this policy.

The New York Film Academy reserves the right to use a student’s name, likeness, and creative works in brochures, advertising, the web, and in any other promotional materials or for educational purpose.

All Student Works must include the following credit as written:

PRODUCED AT THE NEW YORK FILM ACADEMY

PLEASE NOTE: This ownership policy does not apply to any group work done as part of class, such as Production Workshops or Acting for Film productions. Those works are explicitly produced and owned by the New York Film
Academy with all rights reserved by the New York Film Academy.

STUDENT & INSTRUCTOR NON-FRATERNIZATION POLICY

Intimate relationships/dating between students and faculty or staff of the New York Film Academy is strictly prohibited.

Students and faculty may also not engage on personal online social media accounts. This does not include social media accounts created for professional work (i.e., an instructor’s professional Facebook page as an actor, or professional Instagram account as a photographer) or pages created expressly for the use of the class approved by NYFA.

DIVERSITY & NON-DISCRIMINATION POLICY

To foster a diverse, safe and productive learning and work environment, every student, instructor and staff is entitled to be treated in a fair and appropriate manner irrespective of:

- Race
- Ethnicity
- Nationality
- Disability
- Gender
- Age
- Sexual orientation
- Religion
- Political beliefs

NYFA embraces gender diversity. We welcome transgender students/faculty/staff/guests to utilize the school restrooms that correspond with their gender identity.

This list is intended to be illustrative and is not exhaustive. Striving for a bias-free environment is central to our mission. All students, staff and faculty are obliged to adhere to the Diversity Policy.

REPORTING DISCRIMINATION

Discrimination is defined as treating members of a protected class less favorably because of their membership in that class. The protected groups are set forth in the School’s Diversity & Non-Discrimination Policy (see above).

Harassment is a type of discrimination involving oral, written, graphic or physical conduct relating to an individual’s race, color, or national origin (including an individual’s ancestry, country of origin, or country of origin of the individual’s parents or other family member) or other protected characteristic that is sufficiently severe, pervasive, or persistent so as to interfere with or limit the ability of an individual to work for, participate in or benefit from the educational institution’s programs or activities.

The New York Film Academy is committed to responding quickly and constructively to bias and discrimination complaints, and ensuring that all individuals feel comfortable coming forward with a complaint. Any student, faculty or staff member who has witnessed or experienced discrimination, or harassment on campus should immediately report the incident in one of the following ways:

- File a complaint form available in Appendix B of this handbook with the compliance officer.
- Complete and submit the online Complaint Form found on the NYFA Student Hub at https://hub.nyfa.edu/
- Send an email to the Campus Dean, maylen.dominguez@nyfa.edu, Maylen Dominguez.
NYFA will take the appropriate action to protect faculty, staff and students from discrimination, investigate any allegations or complaints and interview all parties involved to find effective resolutions. Depending on the findings of the investigation and at the discretion of the school, any student, faculty or staff member who violates the policy may be suspended or dismissed. In some cases, students, faculty or staff members who wish to continue their study or employment may be required to attend a Diversity/Sensitivity Training course at their own expense.

**STUDENT GRIEVANCE AND RESOLUTION PROCESS**

The New York Film Academy welcomes students’ opinions and feedback, positive and negative, regarding policies, programs, and services. We view student complaints as opportunities for NYFA to identify and rectify any serious or systematic problems or issues affecting the quality of student life.

NYFA will address all appropriate student grievances promptly. A grievance is considered appropriate if a student expresses feelings of dissatisfaction concerning any application or interpretation of the NYFA administration or management-related policy. The grievance process is as follows:

- Complaints or grievances should be completed and submitted online via [https://www.nyfa.edu/complaint-procedure-form/](https://www.nyfa.edu/complaint-procedure-form/).
- The dean of students will forward with immediacy all received and completed complaint forms to the Campus Dean.
- Within two weeks of receiving a complaint, the NYFA administration will investigate the received complaint/grievance; all relevant parties will be interviewed and all documents related to the complaint/grievance will be reviewed.
- NYFA Administration will render a decision and the complainant will be notified of the decision in writing (provided the complainant is not anonymous).
- NYFA Administration will provide the complainant one week (seven days) to respond; the complainant can either agree or disagree to the decision. All responses must be submitted to the dean of students in writing. The dean of students will immediately forward the received responses to the Campus Dean. Failure of the complainant to respond in one week (seven days) will be interpreted as acceptance of the decision).
- If the complainant disagrees, he/she has the option of appealing the decision by submitting a written appeal to the dean of students, or contacting the New York State Education Department. The Dean of Students will immediately forward all received appeals to the Campus Dean.
- If the complaint is determined to be valid, all necessary steps will be taken to provide the appropriate remedy for the complaint.
- Grievances or complaints may be submitted anonymously; however, when the complaint is submitted anonymously, NYFA administration will not be able to inform the complainant of its decision and response.
- A written summary of all complaints will be kept in Student Records for a minimum of six years, following the date that the complaint was first received.
- For specific sex-based discrimination and sexual misconduct student rights and grievances, please see Appendix A: Sex-Based Discrimination & Misconduct Procedures. The following matters are not handled as student complaints within the scope of this reporting procedure, but may be directed for attention as follows:
  - Grade appeal (Registrar’s Office)
  - Curriculum matters (Academic Department)
  - Certificate requirements (Registrar’s Office)
  - Sexual misconduct, harassment or discrimination (Title IX Coordinator)
  - Financial Aid/Tuition disputes (Financial Aid and/or the Bursar’s Office)
EXTERNAL COMPLAINT PROCEDURE

To file a complaint against a nonpublic postsecondary institution in Florida, please write a letter or send an e-mail containing the following information:

1. Name of Student (or Complainant)
2. Complainant Address
3. Phone Number
4. Name of Institution
5. Location of the Institution (City)
6. Dates of Attendance
7. A full description of the problem and any other documentation that will support your claim such as enrollment agreements, correspondence, etc.
8. The complaint process of the Commission involves contacting the institution to obtain their response to your complaint. If you do not want the Commission to contact the institution you are attending, you must state so in your complaint; however, doing so will greatly hinder the Commission’s ability to assist you with your complaint.

Send Letter To:

Commission for Independent Education
325 W. Gaines Street, Suite 1414
Tallahassee, FL 32399-0400

Or E-mail: cieinfo@fldoe.org
Or Fax: 850-245-3238

Note: Documents received in this office are considered public record. Confidentiality cannot be guaranteed. This office cannot give legal advice to any individual or take any legal action on behalf of any individual. We will investigate your complaint to see what assistance, if any, we may be able to offer.

EDUCATIONAL PRACTICES PETITION

According to Title 8, Education Department, Chapter 1, Board of Regents, Part 19, Education practices:

(A) A petition filed by or on behalf of a person aggrieved by alleged unfair educational practices as defined in section 313 of the Education Law shall be in writing, the original being signed and verified, and shall contain the following:

1. If the petition is filed by the applicant, the full name, address and age of the person filing the petition.
2. The full name and address of the institution against which the petition is filed.
3. A specific charge of discrimination because of race, religion, creed, color or national origin, followed by a clear and concise statement of the facts which constitute the alleged unfair educational practice.
4. The date or dates of the alleged unfair educational practice.
5. A transcript of the academic record (high school or college) and the academic rank (position, decile or quartile) of the applicant, signed by the registrar or other appropriate official.
6. A statement (to be made on a blank supplied by the Education Department) of other facts about the applicant which might be influential in his acceptance or rejection for admission, such as his test scores on scholastic aptitude or achievement examinations, academic honors or awards received, his main interests, his extracurricular activities and the names of his references.
7. A statement as to any action or proceeding instituted in any other form for the unfair educational practice alleged in the petition, together with a statement as to the disposition of such action or proceeding.
(B) Education Practices Administration, State Education Department, at its office in Albany, NY, and may be filed by personal delivery, ordinary mail or registered mail, addressed to the Office of the Education Practices Administration.

(C) A petition may be amended by the petitioner.

(D) When a petitioner is unable to supply his test score in a scholastic aptitude test, the administrator may require the petitioner to take a standard scholastic aptitude test.

DIVERSITY POLICY

At the New York Film Academy, we believe Diversity is an asset to bring to bear, an ideal to strive for, and a guiding principle for all we do.

Diversity promotes a greater mutual understanding of our differences, which fosters empathy to reach across cultural, political, and socioeconomic boundaries. It encourages leadership, inclusive decision-making, and global citizenship that respectfully consider other points of view. Diversity empowers members of the NYFA community to tell their own stories, creating a wider array of perspectives for storytelling worldwide.

Diversity goes beyond the traditional constructs of individual differences and cultivates a community that promotes the acceptance of people's distinguishable qualities while respecting each other's observations, perspectives, and experiences.

NYFA works to identify deficiencies in diversity within our community and around the globe, and to create actionable goals to address these deficiencies.

The New York Film Academy’s commitment to diversity is central to its role in training artists to enter an increasingly global arts community. We believe that the arts play an essential role in communicating cultural ideas and creating dialogue that enriches the lives of all those who participate. We further assert that as the arts are essential to a healthy society, the inclusion of all voices in the arts is essential to the health of a globally diverse community.

Our mission is therefore to increase the inclusion of voices that are underrepresented or frequently misrepresented in Visual, Performing, and Cinematic Arts to create a globally inclusive environment for artists and their vital work.

NYFA has identified the following goals in working toward successful achievement of our mission.

1. 1) The New York Film Academy actively seeks to create a safe environment for a globally diverse community of students and educators to study their craft and exchange ideas.

2. 2) NYFA expands its education in communication to provide students and educators training in the use of positive communication skills to resolve conflicts and increase leadership capacity in diverse communities.

3. 3) NYFA provides resources to identify and reduce discrimination on the basis of race, gender, age, religion, sexual orientation, or any basis protected by law.

4. 4) NYFA provides opportunities for students and faculty to broaden their perspectives through participating in multicultural activities and volunteering with communities in need.

5. 5) Any student who has witnessed or experienced discrimination, harassment or retaliation on campus should immediately report through the Student Grievance Review & Resolution Process.
Any faculty or staff member who has witnessed or experienced discrimination, harassment, or retaliation on campus should immediately report to Human Resources.
ATTENDANCE & WITHDRAWAL POLICIES

While there is no institution-wide attendance policy at the New York Film Academy, each department and course has academic policies and grade breakdowns that will be impacted by non-attendance. Students' academic performance will suffer if they are not in class to participate in the work that is required of them. Students are expected to refer to each course syllabus for the specific grading breakdown for that course.

Please note that when a student's performance in a course has reached a place where they can no longer successfully complete it, their Instructor will notify them that they can no longer continue in that course and will need to repeat it in a later semester.

OFFICIAL NOTIFICATION OF WITHDRAWAL

Students must notify the registrar’s office of their intent to withdraw from active enrollment status. Official notification occurs when a student completes and signs a NYFA withdrawal form. An official withdrawal date is determined by the date the student signs and submits the withdrawal notification and confirmed by the registrar’s office. The withdrawal date will be used to calculate institutional refunds and any return of unearned Federal student aid funding.

The following withdrawal dates will be used when official notification is given:

- Date student began the formal withdrawal process or provided official notification or the last date of academically related activity if a student attends after their official notification of withdrawal.

Students using veterans educational benefits will have their benefits terminated should they fail to meet the participation requirements in each course’s syllabus and meet satisfactory academic progress standards as listed in the NYFA South Beach catalog.

UNOFFICIAL NOTIFICATION OF WITHDRAWAL

When a student stops attending class without providing official notification of their intent to withdraw the withdrawal date will be determined using the following criteria:

- Last date of an academically-related activity – if records indicate that the student attended
- Date of illness, accident, etc. when student is unavailable to request an official withdrawal
- Beginning of a LOA if student does not return

ACADEMIC ATTENDANCE

Academic attendance and “attendance at an academically related activity” include, but are not limited to:

- Physically attending a class with direct interaction
- Academic assignment submission
- Taking an exam, interactive tutorial, or a computer-based instruction
- Attending a school-assigned study group
- Participating in an online discussion that is academically related
- Interacting online with faculty about subject matter or to ask course-related questions

An academically related activity does not include:

- Participating in academic counseling or advisement

LEAVE OF ABSENCE

Students who wish to take a leave of absence must consult their Department Chair and submit a Leave of Absence Petition Form to the Registrar’s Office. To qualify for a leave of absence, you must be in good academic standing.
and be making satisfactory progress towards the completion of your degree or certificate program.

Students are permitted a leave of absence if they meet one of the following reasons:

- Medical emergencies due to illness or accident
- Family emergencies that require a break from full-time study
- Financial issues which affect students’ ability to continue to matriculate

Typically, NYFA students are granted a leave of absence of up to 180 days (6 months), before they are asked to withdraw and re-apply to the program.

Each student’s request is evaluated by the Department Chair, Registrar, Dean of Students and any other relevant department or office. In addition to speaking with their Department Chair, international students must contact the International Student Office, Veterans must contact the Veteran Affairs Office and Federal Student Aid recipients should contact the Financial Aid office PRIOR to submitting a Leave of Absence Petition, or risk defaulting on their status or loans.

International students on an F-1 student visa or J-1 educational exchange visa must consult their International Student Advisor if they are considering a leave of absence for any reason. An international student who needs time off due to a documented medical condition and wishes to remain in the U.S. must provide a doctor’s letter so that the reduced course load can be approved and reported in the SEVIS system. Any deviation from the original program of study (or length of study) requires students to consult the International Student Office.

It is the student’s responsibility to contact the respective offices, and it is not sufficient to only speak with an instructor or staff member prior to taking a leave of absence.

When a student does not return from an approved Leave of Absence, the withdrawal date is the date the Leave of Absence began.
The Financial Aid Office is committed to helping students who might not otherwise be able to attend the New York Film Academy (NYFA). The Financial Aid Office facilitates a variety of financial aid programs that assist applicants and students with tuition costs and or living expenses. Financial aid programs may be awarded as grant or loans and are designed to aid students whose personal and family resources cannot meet the full cost of education. Financial aid awards are predominantly supplementary to the family’s resources and best efforts to contribute to the student’s education.

Financial aid programs include a full array of federal and state grants, student and parent loans and tuition discounts. Most financial aid resources are intended to supplement, not replace, the financial resources of the family. NYFA financial aid is designed to help you with the cost of education, which includes tuition, fees, books, supplies, food, housing and transportation.

Although the primary responsibility for meeting the costs of education rests with the student and family, we recognize that many families have limited resources and are unable to meet educational costs.

Financial aid staff will evaluate the family’s financial ability to pay for educational costs in order to distribute limited resources in a fair and equitable manner.

Students that borrow from the federal or private loan programs will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund.

Applicants and students should become familiar with the following information about the financial aid awards offered at NYFA.

- What basic financial aid is available, including information on all Federal and State programs
- The priority deadlines for submitting applications for each of the financial aid programs available
- How the school determines financial need (i.e. costs for tuition, books and living expenses)
- What resources (outside scholarships and other financial aid, etc.) are considered in the calculating need
- How much financial need has been met
- An explanation of the various programs in the student aid package
- What portion of the financial aid received must be repaid, and what portion is grant aid
- If aid is a loan – interest rates, the total amount to be repaid, payback procedures, length of repayment period time you have to repay the loan and when the repayment is to begin
- The cost of attending the programs
- Any refund policy with which the school is required to comply for the return of unearned tuition and fees
- The requirements and procedures for officially withdrawing from NYFA

It is the student’s responsibility to:

- Review all information about school programs prior to enrollment
- Complete all application forms in a timely, accurate manner and send to the correct address
- Accurately complete all applications for student aid (errors can result in delays of receipt of financial aid), intentional reporting of false information on any application forms for federal financial aid is a violation of law and considered a criminal offense subject to penalties under the US Criminal Code.
• Return all additional information, verification, corrections and/or new information requested by the Financial Aid Office
• Read and understand all the forms they are required to sign and keep copies for their own records
• Accept responsibility for all signed agreements
• If the student accepts a loan – notify the lender of any change in name, address or enrollment status
• Know and comply with the deadlines for application or reapplication for aid
• Know and comply with NYFA’s refund policy procedure
• Know and comply with NYFA’s Satisfactory Academic Progress Policy

FINANCIAL NEED

Students applying for financial aid are required to file the Free Application for Federal Student Aid (FAFSA) in order to be eligible for all financial aid options except for selected tuition discounts. The FAFSA application determines the Expected Family Contribution (EFC) based on data supplied on the form. Financial need is the difference between the cost of attendance and the EFC determined from the FAFSA for the enrollment period specified on the award notification. After financial need is determined, an aid package is sent. The awards offered are contingent upon when the student applies, when the student is accepted, college resources available and funding levels set by the Federal and State governments.

HOW TO APPLY

1. Complete the FAFSA by going online to https://studentaid.gov/
2. Submit requested verification documentation in a timely manner. Selected applicants may be asked to submit signed copies of their Federal Income Tax forms filled in for the last two years and other verification forms to NYFA for review. Financial aid cannot be disbursed without these documents.
3. Apply for Student Loans. To apply for a Direct Student Loan, students must complete a Master Promissory Note (MPN) and Entrance Interview. The MPN and Entrance Interview are available online at https://studentaid.gov/
Continuing students who want to reapply for Direct Loans need to file the FAFSA annually.
4. Additional financial options: other loan options include the Parent PLUS Loan for Undergraduate Students (PLUS), and Graduate PLUS Loan for Graduate Students. PLUS Loan MPN and Credit Check forms can be completed at www.studentloans.gov.

FEDERAL EDUCATION LOANS

New York Film Academy participates in the Federal Direct student loan program. The federal loan program offers a secure, government-regulated and reasonably affordable way to invest in yourself and your goal of a higher education.

Student Loans are financial obligations that must be repaid. While some loans are based on financial need, there are loan programs available to all federally-eligible students – regardless of income. Keep in mind that you should not borrow more than you need or can comfortably repay after leaving school. We recommend using the Loan Repayment Calculator as a guide to what your monthly payments will be once you enter repayment.
FEDERAL DIRECT LOAN PROGRAM

The Federal Direct Stafford Loan program provides lending options for students as well as supplemental PLUS loans for graduate students or parents of dependent undergraduate students. Direct loans offer a variety of deferment and repayment options, and are financed directly by the U.S. Department of Education so there’s no need to choose a lender.

SUBSIDIZED STAFFORD LOANS

A subsidized loan is awarded on the basis of financial need to undergraduate students only. The U.S. government pays (or subsidizes) the interest on this loan while you are enrolled at least half-time, and until the end of the six-month grace period. The interest rate for undergraduates borrowing the 2020-21 federal fiscal year is a fixed interest rate of 2.75 % for the life of the loan.

UNSUBSIDIZED STAFFORD LOANS

An Unsubsidized Stafford Loan is awarded regardless of need. You are charged interest on the amount disbursed from the date of disbursement and you may either make or defer interest payments while you are in school and during the six-month grace period. If you defer your interest payments, the accumulated interest will be capitalized, or added, to the principal of your loan when you enter repayment. All future interest charges are then based on the new, higher principal amount. The interest rate for the 2020-21 federal fiscal year is 2.75 % for undergraduate borrowers and 4.30 % for students enrolled in a graduate program.

To apply for a Federal Direct Stafford Loan:

- Complete the free application for Federal Student Aid (FAFSA)
- Submit any documentation requested by the Office of Financial Aid.
- When the student’s financial aid file is complete, an award package will be generated and sent to your home address.

To accept the loan offer on your award package (you may accept a lesser amount than what is offered):

- Complete the Master Promissory Note (MPN) for Direct Stafford Loans.
- Complete the Online Entrance Counseling

To remain eligible for a Federal Direct Stafford Loan:

- Complete the free application for Federal Student Aid (FAFSA) for all subsequent award years
- Submit any documentation requested by the Office of Financial Aid
- Avoid bankruptcy
- Maintain Satisfactory Academic Progress
- Remain in satisfactory repayment status on prior loans or request an in school deferment from the NYFA Student Loan Manager
- Complete online or in-person exit counseling 30 days prior to completing your program of study. Students are notified of this requirement with follow-up reminder communications to ensure completion of the Exit Counseling requirement.

PLUS LOANS
The Direct PLUS Loan is a credit-based government-insured loan made to graduate students or parents of dependent undergraduate students. The PLUS loan is a non-need based loan, and eligibility is based on the credit history of the borrower. The maximum amount borrowed cannot exceed the student’s cost of education minus any other financial assistance (including scholarships, work-study awards and the Federal Stafford Loan.) PLUS Loans do not have an interest subsidy – interest begins accruing on the amount disbursed, from the date of disbursement. PLUS loans are offered to the parents of dependent undergraduate students through the Parent PLUS program. Graduate students may apply for a graduate PLUS loan using the graduate PLUS program.

Interest Rates: The Direct PLUS loan has a fixed interest rate of 5.30% for the life of the loan.

Loan Fee: There is an Origination fee on the PLUS loan. These fees change annually and be found at [http://studentaid.gov/](http://studentaid.gov/).

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**PARENT (PLUS) FOR PARENTS OF DEPENDENT UNDERGRADUATE STUDENTS**

Parents or Step-Parent of dependent undergraduate students can take out a Parent PLUS Loan to supplement their student’s aid package. Parents may choose to defer payments on a PLUS Loan until six months after the date the student ceases to be enrolled at least half-time and to pay the accruing interest monthly or quarterly, or to defer interest payments and allow interest to be capitalized quarterly. A parent also has the option to choose not to defer payment, and can begin repaying both principal and interest while student is in school.

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For more information on the Parent PLUS Loan and credit worthiness, please visit the following website: [https://studentaid.gov/](https://studentaid.gov/).

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**GRADUATION PLUS LOAN FOR GRADUATE STUDENTS**

This program is awarded to students in graduate or doctorate level programs, and is meant to supplement the funding for the Stafford Unsubsidized Loan program. You must be enrolled at least half-time in a degree-granting program and taking courses that lead to your graduate level degree. Students will receive an automatic deferment on the principal amount of the loan while enrolled at least half-time. You are charged interest from the time the loan is disbursed and may either make or defer interest payments while you are in school and during periods of deferment. If you defer your interest payments, the accumulated interest will be capitalized, or added, to the principal of your loan when you enter repayment. All future interest charges are then based on the new, higher principal amount.

Unlike the Stafford Loan, there is no grace period for the Graduate PLUS loan, you will enter repayment immediately after you graduate, withdraw, or drop to less than half-time enrollment.

For more information on the Graduate PLUS loan and credit worthiness please visit: [www.studentloans.gov](http://www.studentloans.gov).

To apply for a Federal Direct PLUS or Graduate PLUS Loan: complete the free application for Federal Student Aid (FAFSA).

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**OTHER TYPES OF FINANCIAL ASSISTANCE**

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**PRIVATE SCHOLARSHIP SOURCES:**
While it takes some effort to find these competitive private sources, it is well worth the time to locate additional funds. High school guidance counsellors, public libraries, the Office of Financial Aid and websites for scholarship searches are the best sources to locate other unique opportunities for financial assistance.

**VETERANS EDUCATIONAL BENEFITS:**

Many Veterans Educational Benefits are potentially available for veterans and service members. Spouses and family members of veterans may also be eligible for Education and Training Benefits. The New York Film Academy (NYFA) assists veterans and their family members by helping to simplify GI bill educational benefits to the best of their ability but will always defer to the Department of Veterans Affairs (VA), which is the only entity that can provide and approve VA educational benefits eligibility. For more information please contact the Department of Veterans Affairs at 1-888-442-4551.

**NYFA NEED-BASED TUITION DISCOUNT:**

NYFA is pleased to offer a need-based tuition discount to qualifying students. This is an institutional-based tuition discount (up to $15,000.00) to help pay for a portion of the student’s cost of education in all NYFA programs.

To qualify for this aid, candidates must show a credible need through documentation (i.e. personal income tax or parents’ income tax statement), translated to English and converted to US dollars (if necessary). Additionally, applicants must submit an essay describing accomplishments and justification for consideration of NYFA’s Tuition Discount. Completed application, essay and documentation should be submitted to the Financial Aid Office. Completed applications are reviewed and students are notified within four weeks of their funding awards. For more information, students may email: financialaid@nyfa.edu

**FINANCIAL AID WARNING**

Students will receive notification of their Financial Aid Warning status if they have not met the minimum requirements for Satisfactory Academic Progress in the previous semester.

Students placed in a Financial Aid Warning status will receive federal financial aid for the Warning semester of enrolment but must meet all SAP requirements at the end of the semester. If they do not do so, federal financial aid eligibility will be suspended.

**FINANCIAL AID TERMINATION**

Financial Aid Termination results from 2 consecutive semesters below the minimum SAP requirements. The student loses eligibility for Federal Student Aid until meeting the minimum SAP requirements for a full semester. Students may appeal this status if they were experiencing extenuating medical or financial circumstances that negatively impacted their academic performance. Appeals must be directed to the student’s designated Academic Advisor who will develop an academic plan. Failure to meet the requirements of the academic plan will result in termination of financial aid eligibility.
FINANCIAL AID POLICIES

DISBURSEMENT OF FINANCIAL AID

Federal, state and school grants for each semester are posted to the student’s tuition account approximately two weeks after the add/drop period of each semester. Students must meet all academic and financial aid requirements before funds will be posted. The US Department of Education will deduct a loan origination fee for all Direct Loan/Direct PLUS recipients. Direct Loan/Direct PLUS proceeds are sent directly to the school. Students are notified when loans have been credited and have the option to cancel all or a portion of those loans. Students with outside scholarships should notify the Office of Financial Aid by sending a copy of the award letter. The amount must be included as a financial aid resource and may affect the student’s eligibility for previously awarded aid.

FINANCIAL AID REFUND POLICY:

In accordance with the 1998 Code of Federal Regulations (CFR) 668.22, the Office of Financial Aid is required by federal regulation to determine how much federal financial aid was earned by students who withdraw, drop out, have been dismissed or have taken a leave of absence prior to completing 60% of the semester for which they were enrolled.