Welcome to SAE Institute of Technology

SAE Institute of Technology is a vibrant and innovative school community distinguished by the high quality of our faculty and staff and the energy and talent of our student body.

At SAE Institute of Technology, we share your passion for creativity and are committed to helping you realize your dreams. We believe in you and want to empower you to succeed. We mentor you, encourage you, provide outstanding opportunities for you to learn, practice, and engage with classmates. We utilize our connections with local entertainment and music professionals so you can learn from some of the best in the industry.

My goal as Campus Director is to ensure that when you become an SAE Institute of Technology student, you’re educated and mentored with a practical, project based education that prepares you to pursue your passions and fulfill your potential with a rewarding career in the creative media industries. We are committed to your success and eager to be a part of your journey.

Welcome to the SAE Institute of Technology family.

Steven Kashkin  
Campus Director  
SAE Institute of Technology

The information contained in this catalog, supplements, and addenda (if applicable) is certified true and correct in content and policy to the best of my knowledge. Any addenda become an integral part of this catalog as of their effective dates.

Certified true and correct in content and policy.

Steven Kashkin  
Campus Director  
SAE Institute of Technology
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ABOUT SAE INSTITUTE OF TECHNOLOGY

Mission Statement
Our mission is to help aspiring creative professionals prepare for entry level positions in the entertainment and creative media industries. SAE Institute provides educational programs built on industry standard best practices taught in real world environments by seasoned professionals in order to support our students with a dynamic, project based curriculum set on a comfortable, creative campus.

Learning Objectives
In support of our mission, SAE Institute seeks to:

- Prepare students for success in the creative media industries
- Provide training in facilities reflective of the professional workplace
- Maintain curricula that reflects industry standard best practices
- Engage qualified, experienced, professional faculty
- Foster lifelong learning
- Support professional growth through lifetime career services
- Create a supportive, student centered, diverse, and project based learning environment

History Of SAE Institute of Technology
SAE Institute was founded in 1976 in Sydney, Australia, as a school specializing in audio engineering instruction that emphasized a balanced curriculum featuring a theoretical and practical approach. After opening its first non-English speaking school in Munich, Germany, in 1986, SAE Institute continued to expand its network of institutes and now offers educational opportunities in locations such as Vienna, Amsterdam, Berlin, Paris, Kuala Lumpur, Stockholm, Milan, Athens, and Singapore.

In 1999, SAE Institute expanded its campuses to the United States, opening the first two U.S. SAE Institute of Technology locations in New York and Nashville, Tennessee. Since then, five more locations have opened in Miami (2002), Los Angeles (2006), Atlanta (2007), San Francisco (2009), and Chicago (2013). For a more detailed description of the history of SAE Institute, please visit the SAE Institute of Technology web site at www.sae.edu.

SAE Institute of Technology began educating students in New York City in 1998. Since that time, the campus has expanded and relocated twice. In 2013, SAE Institute of Technology moved to a brand new, larger facility in Midtown South.

Authorization And Approvals
SAE Institute of Technology is licensed by the New York State Education Department. For additional information, please contact:
New York State Education Department
Bureau of Proprietary School Supervision
89 Washington Ave., EBA 560
Albany, NY  12234
Phone:  518-474-3969
Fax:  518-474-6543
Email:  bpss@mail.nysed.gov
Web:  www.acces.nysed.gov/bpss/

SAE Institute of Technology is accredited by the Accrediting Commission for Career Schools and Colleges (ACCSC) to grant diplomas. The Accrediting Commission of Career Schools and Colleges (ACCSC) is a recognized accrediting agency by the U.S. Department of Education. For more information regarding ACCSC accreditation, please contact:

Accrediting Commission of Career Schools and Colleges (ACCSC)
2101 Wilson Boulevard, Suite 302
Arlington, Virginia 22201
Phone: 703-247-4212
Fax: 703-247-4533
Web:  www.accsc.org

SAE Institute of Technology is accredited by the Accrediting Council for Independent Colleges and Schools (ACICS) to award diplomas and associate degrees. ACICS is listed as a nationally recognized accrediting agency by the U.S. Department of Education and is recognized by the Council of Higher Education Accreditation (CHEA). For more information regarding ACICS accreditation, please contact:

Accrediting Council for Independent Colleges and Schools (ACICS)
750 First Street, Suite 980
Washington, DC  20002-4223
Phone:  202-336-6780
Fax:  202-842-2593
Web:  acics.org

Disclosure Statement
All prospective and enrolled students may consult this catalog for factual information regarding SAE Institute of Technology. All content is subject to change without notice.

Ownership And Control
All SAE Institutes in the United States, including campuses in Atlanta, Chicago, Los Angeles, Miami, Nashville, New York and San Francisco, are owned by SAE Institute Group, Inc. The school is a wholly owned subsidiary of SAE Institute Group, Inc., a Delaware corporation.

SAE Institute Group, Inc., is owned by Navitas, Ltd. Navitas is a leading global education provider that offers an extensive range of educational services through three major Divisions
to students and professionals including university programs, creative media education, professional education, English language training and settlement services.

**Navitas Board of Directors are:**
Harvey Collins       Non-Executive Chairman  
Rod Jones            Group Chief Executive Officer and Managing Director  
Tracey Horton        Non-Executive Director  
James King           Non-Executive Director  
Tony Cipa            Non-Executive Director  
Diana Eilert         Non-Executive Director  

**Campus Facilities**
SAE Institute of Technology is located at:
218 West 18th Street, 4th Floor  
New York, NY 10011  
Phone: 212-944-9121  
Fax: 888-429-0663  
Email: newyork@sae.edu  
Web: newyork.sae.edu

Centrally located in the tech neighborhood of Chelsea, SAE Institute of Technology is surrounded by famous studios and record labels.

The campus is a modern, 27,000 square foot, air conditioned facility that includes classrooms, a Learning Resource Center, 4 production suites, 24 workstations, and 5 studios fully equipped with industry standard hardware and software from AKG, Apple, Audient, Avid ProTools, Focusrite, Genelec, Lexicon, Native Instruments, Neve, Neumann, PreSonus, Sennheiser, Shure, Slate Digital, Solid State Logic, TC Electronic, Universal Audio, Waves, and others.

SAE Institute of Technology regularly upgrades its equipment, software, and educational materials in order to stay current with rapidly changing technology. The school reserves the right to upgrade its facilities, equipment, software, and other materials at any time to provide students with current industry standard practical experience.

All instruction at SAE Institute of Technology is in English and onsite at 218 West 18th Street, New York, NY.

**Supplements And Attachments To Catalog**
Any revisions to the SAE Institute of Technology Catalog will be attached.
ADMISSIONS

Admission to SAE Institute of Technology is open to any individual who is seriously interested in creative media industries and meets all necessary entrance requirements. No previous experience is required.

Prospective students may apply in person, by mail, or online at www.usa.sae.edu. Those applying by mail or online should contact the SAE Institute of Technology campus of intended enrollment regarding available openings and the start date for the program before completing and returning an Application for Admission. Those applying in person may make an appointment to visit the SAE Institute of Technology campus of intended enrollment during regular office hours. Out-of-area prospective students must contact the SAE Institute of Technology campus of intended enrollment in order to submit an Application for Admission and the Enrollment Packet by mail.

Requirements For Admission

To be enrolled into a program at SAE Institute of Technology, a prospective student must meet all of the following requirements:

- Complete and submit the Application for Admission
- Pay a one-time $60 Application Fee
- Successfully pass the Entrance Evaluation by scoring 14 or higher on the Wonderlic Scholastic Level Exam (Wonderlic SLC), 17 or higher on the ACT, or 830 or higher on the SAT, and provide official documentation of the results
- Provide Proof of Graduation in the form of a high school diploma, GED/TASC completion certificate, or high school transcript (see Proof of Graduation Policy)
- Provide proof of U.S. citizenship, eligible non-citizenship, or appropriate student visa
- Be at least 17 years old
- Demonstrate English language proficiency (see English Language Proficiency Policy)
- Complete, sign, and submit the Enrollment Agreement

SAE Institute of Technology accepts applications up to and including the start date of the program, as long as all requirements have been met and there is space available. Please see the Refund Policy section of this catalog for a detailed description of refunds and possible return of application fee in the event of cancellation of the application and/or enrollment agreement.

Entrance Evaluation

SAE Institute of Technology requires all applicants to successfully complete an entrance evaluation to be accepted into a program. Applicants may submit official documentation of the required minimum SAT or ACT scores, or take the Wonderlic SLE at the SAE Institute of Technology campus of intended enrollment. An applicant taking the Wonderlic SLE who does not meet the minimum score of 14 on the first attempt may retake the exam one hour after the first attempt.
If the second attempt does not result in the minimum score of 14 or higher, a third attempt may be made one week after the second. If the third attempt does not result in a minimum score of 14 or higher, a fourth attempt may be made three months after the third.

We highly recommend that applicants take the Wonderlic SLE at the SAE Institute of Technology campus of intended enrollment. However, it is possible to arrange for this evaluation to be taken at any SAE Institute of Technology campus worldwide. Please contact the SAE Institute of Technology Admissions Office for details.

Proof Of Graduation Policy
SAE Institute of Technology requires a high school diploma or GED/TASC in order to enroll in a program. Students applying to SAE Institute of Technology must provide documentation as Proof of Graduation (POG) prior to acceptance. Copies of POG documentation must be made from the original by campus staff. The copied documentation must be stamped with the date received by an SAE Institute of Technology staff member and placed in the student's file before the enrollment agreement can be signed by a school official and before the start of the program.

Acceptable forms of documentation are:
- Copy of High School Transcript
- Copy of GED/TASC certificate of completion
- Copy of High School Diploma

Foreign transcripts must be evaluated by a member of the Association of International Credentials Evaluators (AICE) or the National Association of Credential Evaluation Services (NACES) to determine the equivalency with a United States high school diploma. Proof of graduation in languages other than English must be translated into English.

English Language Proficiency Policy
SAE Institute of Technology campuses in the U.S.A. require all students to be proficient in English, both spoken & written. Applicants to SAE Institute of Technology from the following English-speaking foreign countries do not need to demonstrate English language proficiency:

- Australia
- Belgium
- Denmark
- Holland
- Jamaica
- Norway
- United Kingdom
- Bahamas
- Belize
- Fiji
- India
- New Zealand
- St. Lucia
- US Virgin Islands
- Barbados
- Canada
- Finland
- Ireland
- Nigeria
- Sweden
- South Africa

Applicants from all other countries not listed above must demonstrate English language proficiency by taking the TOEFL exam and scoring a minimum of 61 on the internet-based test, 173 on the computer-based test, or 500 on the paper test.
All other regulations and requirements regarding International Students still apply. Please contact the Admissions Office for complete information.

**TOEFL Exam Exemption**
An applicant from any country not listed above can request an exception to the TOEFL exam by submitting other documentation as proof of English proficiency, such as living in an English speaking country for a significant period of time, studying English extensively, or working for an English speaking company. Upon review of the provided documentation, the Campus Director can at his or her discretion choose to conduct an online interview to determine if the applicant’s English skills are adequate for successful completion of the academic program.

**Enrollment Agreement**
After all requirements for admission have been met, each prospective student must sign an Enrollment Agreement. The Enrollment Agreement is a contract between the student and the school intended to protect the student and provide specific disclosure information, such as the total cost of the program, refund information (in the event of withdrawal from the school), and total length of the program of study. The student should retain a copy of the signed Enrollment Agreement for personal use. In the event that a student withdraws then re-enrolls or changes status, a new Enrollment Agreement must be signed.

**Re-Enter Policy**
Former students interested in returning to SAE Institute of Technology to complete a program must contact the SAE Institute of Technology Director of Education at the campus of intended enrollment to determine eligibility.

**Transfers Between SAE Institute of Technology Campuses**
Transfers are possible between SAE Institute of Technology campuses. An SAE Institute of Technology student desiring a transfer to an SAE Institute of Technology campus in a different location must contact the SAE Institute of Technology Campus Director of the current campus for assistance in coordinating the desired transfer. All transfers between campuses are allowed at the discretion of the Campus Director of the receiving campus and are dependent on program and space availability. Requested transfers may not always be feasible. If a transfer is granted, SAP and any remaining financial liability of the transferring student will be calculated at the time of transfer. As tuition may vary from campus to campus, upon completion of the transfer, any excess tuition prepaid to SAE Institute of Technology will be refunded. Students transferring to other SAE Institute of Technology campuses must abide by local rules and regulations.

SAE Institute is a worldwide training institute, providing educational opportunities at SAE Institute campuses abroad. SAE Institute of Technology graduates planning to work, travel, or study outside of the United States should check the SAE Institute of Technology web site at www.sae.edu for information on additional training and degree opportunities.
Transfer Of Credit To Other Institutions
SAE Institute of Technology does not make any representation or guarantee that coursework completed and/or credit earned at SAE Institute of Technology will transfer to another institution. It is the sole responsibility of the student to determine in advance of enrollment whether a receiving institution will recognize coursework completed and/or credit earned at SAE Institute of Technology.

Nondiscrimination Policy
SAE Institute of Technology is a post-secondary educational institution that admits academically qualified students without regard to gender, age, race, national origin, or handicap and affords them all rights, privileges, programs, and other opportunities generally available to students at SAE Institute of Technology. SAE Institute of Technology does not discriminate on the basis of gender, age, race, color, national origin, or handicap in admissions, employment services, or access to its programs and activities.
FINANCIAL INFORMATION

Tuition
Diploma in Audio Technology

<table>
<thead>
<tr>
<th>Application Fee</th>
<th>$60.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Materials Package (includes Apple laptop, books, and required software)</td>
<td>$2,650.00</td>
</tr>
<tr>
<td>Tuition</td>
<td>$22,400.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$25,110.00</td>
</tr>
</tbody>
</table>

Fees

| Late Payment Fee (per day, begins to accrue after the 7th day past due) | $5.00 |
| Returned Check Fee (per occurrence) | $25.00 |
| Student I.D. Card Replacement Fee | $5.00 |

Materials Package

Students must pay the entire Materials Package fee prior to the start date of the program. If a student recipient of Title IV Federal Student Aid is funding a remaining balance not met by federal grants and/or loans, the student must pay the entire Materials Package fee prior to the start date of the program.

Additional Costs

SAE Institute of Technology students bear few additional costs beyond those listed above. Typically, additional items personally supplied by students may include paper, writing utensils, and similar scholastic materials. When planning expenses, students should also consider housing and living expenses.

Tuition Assistance

SAE Institute of Technology students who qualify may apply for several different forms of financial assistance to help pay for tuition, books and materials, and/or living expenses. Students should meet with Financial Services for complete information, requirements, applications, and filing deadlines.

Applying For Financial Aid

Students who wish to apply for financial aid are encouraged to begin the application process as soon as possible. Most sources of student financial aid, including Title IV Federal Student Aid programs, require students to complete and file a Free Application for Federal Student Aid (FAFSA) available online at www.fafsa.ed.gov.

Current information on Federal Student Aid programs can be found online at:
Federal Student Aid Programs – www.studentaid.ed.gov
Free Application for Federal Student Aid – www.fafsa.ed.gov
Private student lending and payment institutions may also be available to assist qualified students in achieving their goals when not covered by federal or state programs.

All loans and grants awarded to students must be verified, approved, and pending disbursement before materials, books, and laptop packages are issued to the student.

Students who are funding a remaining balance not met by Federal Student Aid must pay the entire fee for books and the laptop package prior to the start date of the program.

Should a loan or grant not be approved for any reason, the student must make other payment arrangements or withdraw from the program.

**Title IV Federal Student Aid**

Title IV Federal Student Aid programs are available to students who qualify. To receive Title IV Federal Student Aid, a student must:

- Be admitted into an approved program of study
- Demonstrate financial need (Pell Grants and Subsidized Stafford Loans only)
- Be a U.S. citizen or eligible non-citizen (i.e. U.S. Permanent Resident)
- Possess a valid Social Security Number
- Maintain Satisfactory Academic Progress (SAP) according to the SAP Policy
- Certify that the student has never defaulted on a Federal Student Loan
- Certify that the student does not owe money on a Federal Student Grant
- Certify that Federal Student Aid will be used for educational purposes only

The Federal Student Aid Award Year is the 12-month period that begins on July 1 of one year and ends on June 30 of the following year. Students may submit a FAFSA for the next award year beginning on January 1. Students receiving a second disbursement after July 1 must submit an updated FAFSA. Students should be aware that this may change their financial aid eligibility.

Types of Title IV Federal Student Aid available to SAE Institute of Technology students who qualify are:

**Federal Pell Grant**

The Federal Pell Grant Program provides federal financial assistance to low-income students. Students who have earned a bachelor’s or graduate degree are ineligible for Pell Grants. Pell Grants do not have to be repaid and are awarded based upon eligibility and financial need as determined by the student’s FAFSA.

**Subsidized Federal Stafford Loan**

The Subsidized Federal Stafford Loan is available to students with financial need. Subsidized Stafford Loans are among the least expensive loan options for students because the federal government pays the interest while the student is attending college on at least a half-time basis and during other periods of authorized deferment.
This interest subsidy effectively gives the loan a zero percent interest rate while the student is in school at least half-time, for the first six months after graduation, and during a period of deferment. Monthly payments generally begin six months after the student’s Last Date of Attendance (LDA) or when the student drops below half-time.

**Unsubsidized Federal Stafford Loan**
The Unsubsidized Federal Stafford Loan is not based on financial need. Interest accrues from the time the loan is disbursed by the school and is not paid by the federal government. The student borrower is responsible for the interest from the time the loan is disbursed until it is paid in full. If the student borrower does not pay the interest as it accrues, it is capitalized (added to the loan balance). There are no repayment requirements for an Unsubsidized Stafford Loan while a student is in school at least half-time or during grace or deferment periods. Monthly payments generally begin six months after the student’s Last Date of Attendance (LDA) or when the student drops below half-time.

**Federal Parent Loan for Undergraduate Students (Parent PLUS Loan)**
The Federal Parent PLUS Loan is available for credit-worthy parents with dependent students to help pay for their educational costs. Parents can borrow up to the cost of attendance minus any other financial aid the dependent student is receiving. Parent PLUS Loan borrowers are responsible for all interest accrued and have the option of deferring payments until six months after the student’s Last Date of Attendance (LDA) or when the student drops below half-time.

**Verification**
Student recipients of Federal Student Aid may be selected to receive a Notice of Selection and a Verification Worksheet requesting supporting documentation before aid can be awarded & released. Students who are selected for verification must submit the completed Verification Worksheet and all supporting documentation to Financial Services before the start date of the program AND no later than thirty (30) days from the date of the Notice of Selection. Students who are scheduled to graduate before the thirty (30) day deadline must complete verification before taking final exams. If a student who is selected for verification fails to submit verification documents before the start date of the program and within thirty (30) days from the date of the Notice of Selection, the student must make other payment arrangements or withdraw from the program.

**Return Of Title IV Funds Policy**
Title IV Federal Student Aid funds are awarded to students under the assumption that recipients will attend school for the entire period for which assistance is awarded.

Students who fail to complete the program for any reason may no longer be eligible for the full amount of Title IV Financial Student Aid funds they were scheduled to receive.

If a student recipient of Federal Student Aid begins but does not complete an eligible program of study, SAE Institute of Technology is required by law to use a statutory schedule to recalculate the amount of Title IV funds that have been earned by the student based on the
Last Date of Attendance (LDA), defined by SAE Institute of Technology as the last date of physical attendance. Up through the 60% point in each payment period a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period, a student has earned 100% of the Title IV funds. However, SAE Institute of Technology must still complete a Return of Title IV Funds calculation in order to determine whether the student is eligible for a post-withdrawal disbursement.

Title IV funds are returned in the following order:
1. Unsubsidized Federal Stafford Loans
2. Subsidized Federal Stafford Loans
3. Federal Parent Loan for Undergraduate Students (Parent PLUS Loans)
4. Federal Pell Grants

In some cases, the Return of Title IV Funds calculation will result in the student owing tuition and fees to SAE Institute of Technology that would otherwise have been paid with Federal Student Aid funds. Students who have received funds for living expenses may also owe a refund of unearned Federal Student Aid.

For more information about the return of Title IV funds or examples of Title IV calculations, please contact Financial Services.

**Tuition Reimbursement Fund**
The Tuition Reimbursement Fund is designed to protect the financial interest of students attending non-degree proprietary schools. If a school closes while a student is in attendance, prior to the completion of his/her educational program, then the student may be eligible for a refund of all tuition expenses paid. If the student drops out of school prior to completion and files a complaint against the school with the State Education Department, the student may be eligible to receive a tuition refund if the State Education Department is able to provide factual support that the student’s complaint is valid and to determine that there was a violation of Education Law or the Commissioner's Regulations as specified in Section 126.17 of the Commissioner's Regulations. To file a claim to the Tuition Reimbursement Fund, a student must first file a complaint with the State Education Department at the following address:

New York State Education Department  
116 West 32nd Street, 5th Floor  
New York, NY 10001  
Attn: Bureau of Proprietary School Supervision  
Phone: 212-643-4760

The staff of the State Education Department will assist students in the preparation of a tuition reimbursement form.
Refund Policy

SAE Institute of Technology’s refund policies have been established in accordance with the United States Department of Education (USDOE) Title IV refund policy enacted by the 1992 Amendments to the Higher Education Act and all applicable accrediting standards.

Upon request, SAE Institute of Technology will provide written verification in the form of a final refund calculation that these refund policies are more favorable to students, offering them less tuition liability than the provisions of subdivision 3 of section 5002 of the NYSED Education Law.

SAE Institute of Technology uniformly applies these refund policies to all students enrolled in all academic programs and reserves the right to modify these policies in order to remain in compliance with any changes in applicable laws and regulations.

Cancellations

Students and applicants have the right to cancel an application or enrollment agreement at any time by submitting a written notice of cancellation to the Student Services Coordinator in person, by electronic mail, or by standard mail.

Applicants who cancel an application with three (3) business days or are denied enrollment by the school for any reason are entitled to a refund of the $60 Application Fee.

Applicants who cancel enrollment within three (3) business days of signing an enrollment agreement and making an initial payment are entitled to a refund of all tuition paid including the $60 Application Fee.

Applicants who have not visited SAE Institute of Technology prior to enrollment and request cancellation within three (3) business days following either the regularly scheduled orientation or following a tour of the school facilities and inspection of equipment where training and services are provided are entitled to a refund of all monies paid including the $60 Application Fee.

Under all other circumstances, the $60 Application Fee is nonrefundable.

Students who request cancellation more than three (3) business days after signing the enrollment agreement but before the seventh (7th) calendar day after the start date of the program are entitled to a refund of all monies paid, excluding the Application Fee.

Withdrawals

Students who choose to withdraw or are dismissed after the seventh (7th) calendar day of instruction and prior to completing 60% of a module are entitled to a pro rata refund of tuition based on the Last Date of Attendance (LDA), defined by SAE Institute of Technology as the last date of physical attendance. If the student is a recipient of Federal Student Aid, Title IV funds will be returned based on the Return of Title IV Funds calculation. (Please see the Return of Title IV Funds Policy above for more information.)
Any tuition balances remaining on account following cancellation, withdrawal, or dismissal must be paid in a timely manner or will be subject to collection. Any payment arrangement made to pay such balances may be subject to additional fees and/or interest.

### Weekly Tuition Liability Chart

#### ATP FULL TIME MODULE 1

<table>
<thead>
<tr>
<th>Date of Withdrawal</th>
<th>% Student Refund</th>
<th>% Earned by SAE</th>
<th>Student Liability*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1</td>
<td>100%</td>
<td>0%</td>
<td>$0</td>
</tr>
<tr>
<td>Week 2</td>
<td>80%</td>
<td>20%</td>
<td>$1,120.00</td>
</tr>
<tr>
<td>Week 3</td>
<td>66.67%</td>
<td>33.33%</td>
<td>$1,866.67</td>
</tr>
<tr>
<td>Week 4</td>
<td>55.56%</td>
<td>44.44%</td>
<td>$2,488.89</td>
</tr>
<tr>
<td>Week 5</td>
<td>44.44%</td>
<td>55.56%</td>
<td>$3,111.11</td>
</tr>
<tr>
<td>Up to 60% of Module</td>
<td>40%</td>
<td>60%</td>
<td>$3,360.00</td>
</tr>
<tr>
<td>After 60% of Module</td>
<td>0%</td>
<td>100%</td>
<td>$5,600.00</td>
</tr>
</tbody>
</table>

#### ATP FULL TIME SUBSEQUENT MODULES

<table>
<thead>
<tr>
<th>Date of Withdrawal</th>
<th>% Student Refund</th>
<th>% Earned by SAE</th>
<th>Student Liability*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1</td>
<td>88.89%</td>
<td>11.11%</td>
<td>$622.22</td>
</tr>
<tr>
<td>Week 2</td>
<td>77.78%</td>
<td>22.22%</td>
<td>$1,244.44</td>
</tr>
<tr>
<td>Week 3</td>
<td>66.67%</td>
<td>33.33%</td>
<td>$1,866.67</td>
</tr>
<tr>
<td>Week 4</td>
<td>55.56%</td>
<td>44.44%</td>
<td>$2,488.89</td>
</tr>
<tr>
<td>Week 5</td>
<td>44.44%</td>
<td>55.56%</td>
<td>$3,111.11</td>
</tr>
<tr>
<td>Up to 60% of Module</td>
<td>40%</td>
<td>60%</td>
<td>$3,360.00</td>
</tr>
<tr>
<td>After 60% of Module</td>
<td>0%</td>
<td>100%</td>
<td>$5,600.00</td>
</tr>
</tbody>
</table>

#### ATP PART-TIME MODULE 1

<table>
<thead>
<tr>
<th>Date of Withdrawal</th>
<th>% Student Refund</th>
<th>% Earned by SAE</th>
<th>Student Liability*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1</td>
<td>100%</td>
<td>0%</td>
<td>$0</td>
</tr>
<tr>
<td>Week 2</td>
<td>88.89%</td>
<td>11.11%</td>
<td>$622.22</td>
</tr>
<tr>
<td>Week 3</td>
<td>83.33%</td>
<td>16.67%</td>
<td>$933.33</td>
</tr>
<tr>
<td>Week 4</td>
<td>77.78%</td>
<td>22.22%</td>
<td>$1,244.44</td>
</tr>
<tr>
<td>Week 5</td>
<td>72.22%</td>
<td>27.78%</td>
<td>$1,555.56</td>
</tr>
<tr>
<td>Week 6</td>
<td>66.67%</td>
<td>33.33%</td>
<td>$1,866.67</td>
</tr>
<tr>
<td>Week 7</td>
<td>61.11%</td>
<td>38.89%</td>
<td>$2,177.78</td>
</tr>
<tr>
<td>Week 8</td>
<td>55.56%</td>
<td>44.44%</td>
<td>$2,488.89</td>
</tr>
<tr>
<td>Week 9</td>
<td>50.00%</td>
<td>50.00%</td>
<td>$2,800.00</td>
</tr>
<tr>
<td>Week 10</td>
<td>44.44%</td>
<td>55.56%</td>
<td>$3,111.11</td>
</tr>
<tr>
<td>Up to 60% of Module</td>
<td>40%</td>
<td>60%</td>
<td>$3,360.00</td>
</tr>
<tr>
<td>After 60% of Module</td>
<td>100%</td>
<td>0%</td>
<td>$5,600.00</td>
</tr>
</tbody>
</table>

#### ATP PART-TIME SUBSEQUENT MODULES

<table>
<thead>
<tr>
<th>Date of Withdrawal</th>
<th>% Student Refund</th>
<th>% Earned by SAE</th>
<th>Student Liability*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1</td>
<td>94.44%</td>
<td>5.56%</td>
<td>$311.11</td>
</tr>
<tr>
<td>Week 2</td>
<td>88.89%</td>
<td>11.11%</td>
<td>$622.22</td>
</tr>
<tr>
<td>Week 3</td>
<td>83.33%</td>
<td>16.67%</td>
<td>$933.33</td>
</tr>
<tr>
<td>Week 4</td>
<td>77.78%</td>
<td>22.22%</td>
<td>$1,244.44</td>
</tr>
<tr>
<td>Week 5</td>
<td>72.22%</td>
<td>27.78%</td>
<td>$1,555.56</td>
</tr>
<tr>
<td>Week 6</td>
<td>66.67%</td>
<td>33.33%</td>
<td>$1,866.67</td>
</tr>
<tr>
<td>Week 7</td>
<td>61.11%</td>
<td>38.89%</td>
<td>$2,177.78</td>
</tr>
<tr>
<td>Week 8</td>
<td>55.56%</td>
<td>44.44%</td>
<td>$2,488.89</td>
</tr>
<tr>
<td>Week 9</td>
<td>50.00%</td>
<td>50.00%</td>
<td>$2,800.00</td>
</tr>
<tr>
<td>Week 10</td>
<td>44.44%</td>
<td>55.56%</td>
<td>$3,111.11</td>
</tr>
<tr>
<td>Up to 60% of Module</td>
<td>40%</td>
<td>60%</td>
<td>$3,360.00</td>
</tr>
<tr>
<td>After 60% of Module</td>
<td>100%</td>
<td>0%</td>
<td>$5,600.00</td>
</tr>
</tbody>
</table>

*Actual refund will be calculated based on the last date of physical attendance (LDA).
Refund On Third Party Fees
Banking fees such as, but not limited to, returned check fees or wire transfer fees are added to the applicant or student liability in all cases.

Refund On Textbooks And Laptop Packages
Once the Materials Package, including textbooks, software, and laptop, have been accepted by the student and taken from the school premises, they may not be returned for a refund.

Refund Disbursement
Non-Title IV refunds will be made within thirty (30) days after receipt of a written notice of cancellation or withdrawal. Failure to notify the Student Services Coordinator in writing of the intent to cancel or withdraw may delay a refund to an applicant or student. Refunds will be issued to the enrolled student with the exception of any loan or agency payments, in which case the refund will be issued to the loan company or agency.

Return of Non-Title IV Funds
Non-Title IV student aid is awarded under the assumption that recipients will attend school for the entire period for which assistance is awarded.

If a student recipient of non-Title IV funds begins but does not complete an eligible program of study, SAE Institute of Technology will recalculate the amount of funds that have been earned by based on the student’s last date of physical attendance, and all unearned funds will be returned to the funding source.

Entrance Loan Counseling
The U.S. Department of Education requires all first-time student borrowers receiving subsidized and/or unsubsidized federal loans to complete entrance counseling. Students are counseled on the federal loan process, managing education expenses, repayment options, and the student’s rights and responsibilities as a borrower.

Exit Loan Counseling
Exit counseling is required for all future graduates, withdrawn students, and below half-time enrolled students. Exit counseling is focused on helping students comprehend their financial obligations, debt, and repayment options.

SAE Institute of Technology Scholarships
SAE Institute of Technology awards scholarships each year to students enrolled in a full-time program of study. All incoming students are encouraged to apply for SAE Institute of Technology scholarships.

Applications, eligibility requirements, and submission deadlines are available from Financial Services or Admissions.
**SAE Vanguard Scholarship**  
The Vanguard Scholarship is a merit-based full scholarship awarded once per year to one full-time Audio Technology Program student who is accepted for admission on any SAE Institute of Technology USA campus. The recipient of the Vanguard Scholarship must demonstrate extraordinary passion, drive, and creativity in the field of sound recording. The Vanguard Scholarship pays 100% of program costs, including tuition, fees, and books, and materials.

A Vanguard Scholarship applicant must be:
- 17 years of age or older
- A U.S. citizen
- Accepted full-time into the Audio Technology Program on any SAE Institute of Technology USA campus

A Vanguard Scholarship applicant must complete and submit required materials and documents as detailed on the Vanguard Scholarship Application by the published deadline including:
- Completed Vanguard Scholarship Application
- 2 Letters of Recommendation sent directly to SAE Institute of Technology to ensure authenticity
- Creative work demonstrating abilities in music composition and/or production
- Production paper detailing how the creative work was created
- 10-20 page Research Paper
- Original Essay

**Vanguard Scholarship in Brief:**
- Merit and Need based
- Pays 100% of program cost
- Full-time Audio Technology Program students only
- U.S. citizens only
- Each SAE Institute of Technology USA campus may submit one applicant
- 1 scholarship per year, awarded in the Fall

All Vanguard Scholarship applications, documents, papers, creative media, and other required supporting materials must be submitted by the following deadline:

**2015 Vanguard Scholarship Applications are due on or before August 3, 2015.**

**SAE Sonum Perfectum Scholarship**  
The Sonum Perfectum Scholarship is a merit-based scholarship awarded to one full-time student on each SAE Institute of Technology USA campus who is accepted for admission to the Audio Technology Program at each new class start. The recipient of a Sonum Perfectum Scholarship must be both hard working and passionate about the field of sound recording. A Sonum Perfectum Scholarship pays 50% of the total program cost.
A Sonum Perfectum Scholarship applicant must be:
• 17 years of age or older
• A U.S. citizen, eligible non-citizen, or International Student
• Accepted full-time into the Audio Technology Program

A Sonum Perfectum Scholarship applicant must complete and submit required materials and documents as detailed on the Sonum Perfectum Scholarship application by the published deadline including:
• Completed Sonum Perfectum Scholarship Application
• 2 Letters of Recommendation sent directly to SAE Institute of Technology to ensure authenticity
• Creative work demonstrating abilities in music composition and/or production
• Production paper detailing how the creative work was created
• Original Essay

Sonum Perfectum Scholarship in Brief:
• Merit-based
• Pays 50% of program cost
• Full-time Audio Technology Program students only
• Open to both U.S. and International Students
• 1 scholarship awarded per new class start on each SAE Institute of Technology USA campus
• Due Date: Complete Application Package is due no later than 7 business days before the start date of the program

**SAE Need Based Scholarships**
Need Based Scholarships provide financial assistance to students with limited financial means who are accepted full-time into the Audio Technology Program and who are both hard-working and passionate about creative media and the entertainment industry. A Need Based Scholarship pays 25% of the total program cost.

A Need Based Scholarship applicant must be:
• 17 years of age or older
• A U.S. citizen
• Accepted full-time into the Audio Technology Program

A Need Based Scholarship applicant must complete and submit required materials and documents as detailed on the Need Based Scholarship Application by the published deadline including:
• Completed Need Based Scholarship Application
• Completed and Filed Federal Application for Student Aid (FAFSA)
• A Letter of Recommendation sent directly to SAE Institute of Technology to ensure authenticity
• Original Essay
Need Based Scholarship in brief:
• Need-based
• Pays 25% of program cost
• Full-time Audio Technology Program students only
• U.S. citizens only
• Due Date: Complete Application Package is due no later than 7 business days before the start date of the program

SAE Merit Based Scholarships
Merit Based Scholarships provide financial assistance to domestic and International students who are accepted full-time into the Audio Technology Program. Recipients of Merit Based Scholarships must be both hard-working and passionate about creative media and the entertainment industry. A Merit Based Scholarship pays 25% of the total program cost.

A Merit Based Scholarship applicant must be:
• 17 years of age or older
• A U.S. citizen, eligible non-citizen, or International Student
• Accepted full-time into the Audio Technology Program

A Merit Based Scholarship applicant must complete and submit required materials and documents as detailed on the Merit Based Scholarship Application by the published deadline including:
• Completed Merit Based Scholarship Application
• A Letter of Recommendation sent directly to SAE Institute of Technology to ensure authenticity
• Creative work demonstrating abilities in music composition and/or production
• Original Essay

Merit Based Scholarship in brief:
• Merit based
• Pays 25% of program cost
• Open to all full-time Audio Technology Program students
• Open to both U.S. citizens, eligible non-citizens, and International Students
• Due Date: Complete Application Package is due no later than 7 business days before the start date of the program

A combined total of 5 Need and Merit based scholarships are awarded for new class start on each SAE Institute of Technology USA campus.
## 2015 - 2016 CALENDAR SCHEDULE

### Program Start Dates

SAE Institute of Technology reserves the right to cancel any scheduled class start for reasons of insufficient enrollment, in which case all prepaid charges will be refunded.

#### Diploma Program

<table>
<thead>
<tr>
<th>Start Date</th>
<th>Projected Graduation Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 9, 2014</td>
<td>March 1, 2015</td>
</tr>
<tr>
<td>August 18, 2014</td>
<td>May 10, 2015</td>
</tr>
<tr>
<td>October 20, 2014</td>
<td>July 12, 2015</td>
</tr>
<tr>
<td>January 20, 2015</td>
<td>October 18, 2015</td>
</tr>
<tr>
<td>March 30, 2015</td>
<td>January 17, 2016</td>
</tr>
<tr>
<td>June 8, 2015</td>
<td>March 27, 2016</td>
</tr>
<tr>
<td>August 17, 2015</td>
<td>June 5, 2016</td>
</tr>
<tr>
<td>October 26, 2015</td>
<td>August 14, 2016</td>
</tr>
</tbody>
</table>

#### Part-time Diploma Program

<table>
<thead>
<tr>
<th>Start Date</th>
<th>Projected Graduation Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 6, 2014</td>
<td>October 5, 2015</td>
</tr>
<tr>
<td>October 27, 2014</td>
<td>April 10, 2016</td>
</tr>
<tr>
<td>January 20, 2015</td>
<td>June 20, 2016</td>
</tr>
</tbody>
</table>

### Holiday Schedule

SAE Institute of Technology is closed for all U.S. national holidays. *If a class is scheduled on a holiday, a make-up day will be required.*

<table>
<thead>
<tr>
<th>Holiday</th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Years Day</td>
<td>Thursday, January 1</td>
<td>Friday, January 1</td>
</tr>
<tr>
<td>Martin Luther King, Jr. Day</td>
<td>Monday, January 19</td>
<td>Monday, January 18</td>
</tr>
<tr>
<td>Presidents’ Day</td>
<td>Monday, February 16</td>
<td>Monday, February 15</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>Monday, May 25</td>
<td>Monday, May 30</td>
</tr>
<tr>
<td>Independence Day</td>
<td>Friday, July 3 (observed)</td>
<td>Monday, July 4</td>
</tr>
<tr>
<td>Labor Day</td>
<td>Monday, September 7</td>
<td>Monday, September 5</td>
</tr>
<tr>
<td>Columbus Day</td>
<td>Monday, October 12</td>
<td>Monday, October 10</td>
</tr>
<tr>
<td>Veterans’ Day</td>
<td>Wednesday, November 11</td>
<td>Friday, November 11</td>
</tr>
<tr>
<td>Thanksgiving</td>
<td>Thursday &amp; Friday, November 26 &amp; 27</td>
<td>Thursday &amp; Friday, November 24 &amp; 25</td>
</tr>
<tr>
<td>Christmas Eve</td>
<td>Thursday, December 24</td>
<td>Friday, December 23 (observed)</td>
</tr>
<tr>
<td>Christmas Day</td>
<td>Friday, December 25</td>
<td>Monday, December 26 (observed)</td>
</tr>
<tr>
<td>New Years Eve</td>
<td>Thursday, December 31</td>
<td>Friday, December 30 (observed)</td>
</tr>
</tbody>
</table>
# 2014 - 2016 Academic Calendar

## 2014 Academic Calendar

The following calendars apply to students who start a program in 2014.

### ATP0614 Students Only

<table>
<thead>
<tr>
<th>Module</th>
<th>Start</th>
<th>End</th>
</tr>
</thead>
<tbody>
<tr>
<td>1&lt;sup&gt;st&lt;/sup&gt; Module</td>
<td>June 9, 2014</td>
<td>August 10, 2014</td>
</tr>
<tr>
<td>2&lt;sup&gt;nd&lt;/sup&gt; Module</td>
<td>August 11, 2014</td>
<td>October 12, 2014</td>
</tr>
<tr>
<td>3&lt;sup&gt;rd&lt;/sup&gt; Module</td>
<td>October 13, 2014</td>
<td>December 14, 2014</td>
</tr>
<tr>
<td>4&lt;sup&gt;th&lt;/sup&gt; Module</td>
<td>December 15, 2014</td>
<td>March 1, 2015</td>
</tr>
</tbody>
</table>

### ATP0814 Students Only

<table>
<thead>
<tr>
<th>Module</th>
<th>Start</th>
<th>End</th>
</tr>
</thead>
<tbody>
<tr>
<td>1&lt;sup&gt;st&lt;/sup&gt; Module</td>
<td>August 18, 2014</td>
<td>October 19, 2014</td>
</tr>
<tr>
<td>2&lt;sup&gt;nd&lt;/sup&gt; Module</td>
<td>October 20, 2014</td>
<td>January 18, 2015</td>
</tr>
<tr>
<td>3&lt;sup&gt;rd&lt;/sup&gt; Module</td>
<td>January 5, 2015</td>
<td>March 8, 2015</td>
</tr>
<tr>
<td>4&lt;sup&gt;th&lt;/sup&gt; Module</td>
<td>March 9, 2015</td>
<td>May 10, 2015</td>
</tr>
</tbody>
</table>

### ATP1014 Students Only

<table>
<thead>
<tr>
<th>Module</th>
<th>Start</th>
<th>End</th>
</tr>
</thead>
<tbody>
<tr>
<td>1&lt;sup&gt;st&lt;/sup&gt; Module</td>
<td>October 20, 2014</td>
<td>December 21, 2015</td>
</tr>
<tr>
<td>2&lt;sup&gt;nd&lt;/sup&gt; Module</td>
<td>January 5, 2015</td>
<td>March 8, 2015</td>
</tr>
<tr>
<td>3&lt;sup&gt;rd&lt;/sup&gt; Module</td>
<td>March 9, 2015</td>
<td>May 10, 2015</td>
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<tr>
<td>4&lt;sup&gt;th&lt;/sup&gt; Module</td>
<td>May 11, 2015</td>
<td>July 12, 2015</td>
</tr>
</tbody>
</table>

### ATP0514PT Students Only

<table>
<thead>
<tr>
<th>Module</th>
<th>Start</th>
<th>End</th>
</tr>
</thead>
<tbody>
<tr>
<td>1&lt;sup&gt;st&lt;/sup&gt; Module</td>
<td>May 6, 2014</td>
<td>September 8, 2014</td>
</tr>
<tr>
<td>2&lt;sup&gt;nd&lt;/sup&gt; Module</td>
<td>September 9, 2014</td>
<td>January 26, 2015</td>
</tr>
<tr>
<td>3&lt;sup&gt;rd&lt;/sup&gt; Module</td>
<td>January 27, 2015</td>
<td>June 1, 2015</td>
</tr>
<tr>
<td>4&lt;sup&gt;th&lt;/sup&gt; Module</td>
<td>June 2, 2015</td>
<td>October 5, 2015</td>
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</table>
ATP1014PT Students Only

<table>
<thead>
<tr>
<th>Module</th>
<th>Start</th>
<th>End</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Module</td>
<td>October 27, 2014</td>
<td>March 15, 2015</td>
</tr>
<tr>
<td>2nd Module</td>
<td>March 16, 2015</td>
<td>July 19, 2015</td>
</tr>
<tr>
<td>3rd Module</td>
<td>July 20, 2015</td>
<td>November 22, 2015</td>
</tr>
</tbody>
</table>

2015 – 2016 Academic Calendar
The following calendar applies to students who start a program in 2015.

<table>
<thead>
<tr>
<th>Module</th>
<th>Start</th>
<th>End</th>
</tr>
</thead>
<tbody>
<tr>
<td>Winter Module A</td>
<td>January 20, 2015</td>
<td>March 22, 2015</td>
</tr>
<tr>
<td>Spring Module</td>
<td>March 30, 2015</td>
<td>May 31, 2015</td>
</tr>
<tr>
<td>Break</td>
<td>June 1, 2015</td>
<td>June 7, 2015</td>
</tr>
<tr>
<td>Summer Module</td>
<td>June 8, 2015</td>
<td>August 9, 2015</td>
</tr>
<tr>
<td>Break</td>
<td>August 10, 2015</td>
<td>August 16, 2015</td>
</tr>
<tr>
<td>Fall Module</td>
<td>August 17, 2015</td>
<td>October 18, 2015</td>
</tr>
<tr>
<td>Break</td>
<td>October 19, 2015</td>
<td>October 25, 2015</td>
</tr>
<tr>
<td>Winter Module B</td>
<td>October 26, 2015</td>
<td>January 17, 2016</td>
</tr>
<tr>
<td>Winter Module A</td>
<td>January 25, 2016</td>
<td>March 27, 2016</td>
</tr>
<tr>
<td>Break</td>
<td>March 28, 2016</td>
<td>April 3, 2016</td>
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<tr>
<td>Spring Module</td>
<td>April 4, 2016</td>
<td>June 5, 2016</td>
</tr>
<tr>
<td>Break</td>
<td>June 6, 2016</td>
<td>June 12, 2016</td>
</tr>
<tr>
<td>Summer Module</td>
<td>June 13, 2016</td>
<td>August 14, 2016</td>
</tr>
<tr>
<td>Break</td>
<td>August 15, 2016</td>
<td>August 21, 2016</td>
</tr>
<tr>
<td>Fall Module</td>
<td>August 22, 2016</td>
<td>October 23, 2016</td>
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<tr>
<td>Break</td>
<td>October 24, 2016</td>
<td>October 30, 2016</td>
</tr>
<tr>
<td>Winter Module B</td>
<td>October 31, 2016</td>
<td>January 1, 2017</td>
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</tbody>
</table>
Class Schedules
Classes are typically scheduled Monday through Friday, between 9:00 a.m. and 10:00 p.m. Friday classes may be offered in a workshop format, and classes may be scheduled on Saturday as needed. The following class sessions are assigned during enrollment.*

<table>
<thead>
<tr>
<th>Class Session</th>
<th>Begins</th>
<th>Ends</th>
</tr>
</thead>
<tbody>
<tr>
<td>Morning</td>
<td>10:00 a.m.</td>
<td>1:30 p.m.</td>
</tr>
<tr>
<td>Afternoon</td>
<td>2:00 p.m.</td>
<td>5:30 p.m.</td>
</tr>
<tr>
<td>Evening</td>
<td>6:00 p.m.</td>
<td>9:30 p.m.</td>
</tr>
</tbody>
</table>

Weekly workshops are offered to help broaden the educational experience, and tutoring sessions may be scheduled to give students the opportunity for help if needed. Additional time will be required to study for exams, complete projects, and devote effort to difficult or complex topics.

*Not all sessions run every module. Check with the Admissions Office for preferred class session availability.

Inclement Weather Policy
The decision to close the school due to inclement weather will be made by the Campus Director or designee. All reasonable attempts will be made to notify students in advance if the campus is closed due to inclement weather.

Hours Of Operation
SAE Institute of Technology maintains normal hours of operation for studios and labs Monday through Thursday from 9:00 a.m. to 2:00 a.m., and Friday & Saturday from 8:00 a.m. to 12:00 midnight. Any additional or changed lab hours will be discussed at orientation and posted on the student bulletin boards.

Administrative offices are open Monday through Friday from 9:30 a.m. to 5:30 p.m. Students wishing to meet with the administrative staff are encouraged to schedule an appointment. Students who wish to meet with an administrator after business hours are required to schedule an appointment.
ACADEMIC POLICIES

Grading
Each nine-week course includes a number of assessments including, but not limited to, quizzes, exams, assignments, and projects. Each assessment category within a course is individually weighted and factored in when determining the final grade. The number, type, and weight of assessments varies by course and are included in the course syllabus.

Letter grades are awarded for each course completed. Grades are issued and posted within 48 hours after the completion of each course.

The chart below describes the impact of each grade on Satisfactory Academic Progress (SAP). For the purpose of calculating incremental completion rate (ICR), grades of "F" (failure) and "W" (withdrawn) are counted as clock hours attempted but are not counted as clock hours successfully completed. Students must repeat any required courses in which a grade of "F" or "W" is received. A student who receives an "F" or "W" grade in a course may attempt to successfully complete the same course up to two times. A student desiring a 3rd attempt to successfully complete the same course may petition the Campus Director for approval. The third attempt, if approved, is the final attempt. After the 3rd attempt, if the student fails to successfully complete the course, the student will be withdrawn from the school. If the request to attempt the course for the 3rd time is not approved by the Campus Director, the student will be withdrawn from school.

When a course is repeated, the higher of the grades earned during each attempt are calculated into the Cumulative Grade Point Average (CGPA). Both the original and repeated clock hours will be counted as attempted clock hours in the ICR calculation and both attempts will remain on the student's transcript. Transfer credits are awarded with a grade of "TR" (see Transfer of Credit policy) and test out credits are awarded with a "TO" (see Test Out Credit policy). Neither TR or TO grades are calculated into the CGPA or ICR calculation.

Any student who disagrees with a grade may contact the instructor of record to request a grade change. If a satisfactory resolution is not achieved with the instructor, the student may submit a written request for a grade change, including the reasons for the grade dispute, to the Director of Education no later than 5 school days following the end of the course. Within 5 days of receiving the written request, the Director of Education will investigate and issue a letter to the student either approving or denying the grade change request.

If illness or other circumstances out of the student’s control prevent a student from completing all required coursework within the scheduled module dates, the student may request an incomplete ("I") grade. The incomplete grade is a temporary grade, providing the student an additional two weeks to complete any missing assignments. The incomplete grade will be converted to the earned grade within two weeks after the end of the module. The decision to issue an incomplete grade is at the discretion of the instructor. A grade of incomplete is calculated into the student's CGPA and the ICR.
## Grading Scale

<table>
<thead>
<tr>
<th>Grade</th>
<th>Description</th>
<th>Quality Points</th>
<th>Hours Completed</th>
<th>Hours Attempted</th>
<th>Cumulative Grade Point Average (CGPA)</th>
<th>Incremental Completion Rate (ICR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>100-90% = Excellent</td>
<td>4.0</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>B+</td>
<td>89-85% = Very Good</td>
<td>3.5</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>B</td>
<td>84-80% = Good</td>
<td>3.0</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>C+</td>
<td>79%-75% = Above Average</td>
<td>2.5</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>C</td>
<td>74-70% = Average</td>
<td>2.0</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>D+</td>
<td>69%-65% = Below Average</td>
<td>1.5</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>D</td>
<td>64%-60% = Poor</td>
<td>1.0</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>F</td>
<td>59% or Below = Failing</td>
<td>0.0</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>W</td>
<td>Withdrawal</td>
<td>N/A</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>I</td>
<td>Incomplete</td>
<td>N/A</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>TC</td>
<td>Transfer</td>
<td>N/A</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>TO</td>
<td>Test Out</td>
<td>N/A</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Satisfactory Academic Progress (SAP)

Satisfactory Academic Progress is the measurement of the student’s academic performance within the educational goals. SAE Institute of Technology requires that all students demonstrate that they are making orderly progress toward completion of the program. All students must maintain SAP in order to remain enrolled at SAE Institute of Technology and be eligible for Title IV funding.

Satisfactory Academic Progress is determined by measuring the student’s Cumulative Grade Point Average (CGPA) and the student’s cumulative Incremental Completion Rate (ICR) toward completion of the program’s coursework. Whereas the CGPA is the standard qualitative component for measuring SAP, the ICR is the quantitative component used by SAE Institute of Technology. In addition, students must complete all coursework within the required 150% maximum timeframe. SAE Institute of Technology monitors academic progress for academic purposes at the end of each module and for financial aid purposes at the end of the payment period.

### Successful Course Completion

In order to complete a course, a student must complete all 225 required clock hours, including 135 Theory Hours and 90 Practical Hours. If a student does not complete at least 135 Theory hours and 90 Practical hours for a total of 225 clock hours by the end of the course and earn a grade of a “D” or higher, the student will fail the course and need to retake the course. Please see the Attendance Policy section of this catalog for more information about make-up hours.
In addition, the student will need to meet minimum Satisfactory Academic Progress (SAP) requirements or face Academic/Financial Aid Warning or dismissal and may no longer be eligible for Title IV Federal Student Aid.

**Incremental Completion Rate (ICR)**
Incremental Completion Rate (ICR) measures the number of clock hours successfully completed by the student divided by the total number of clock hours attempted. Please see the Satisfactory Academic Progress (SAP) Criteria chart below which illustrates the evaluation periods and minimum ICR expectations for each program order to maintain SAP.

**Cumulative Grade Point Average (CGPA)**
Cumulative Grade Point Average (CGPA) is the average of all grades earned based on the 4.0 grading scale (please see Grading Policy. Please see the Satisfactory Academic Progress (SAP) Criteria chart below which illustrates the evaluation periods and minimum CGPA expectations for each program order to maintain SAP.

**Maximum Timeframe**
A student cannot exceed 150% of the published normal completion rate of the program. If at any time it becomes mathematically impossible for a student to complete the program within the maximum timeframe, the student will be dismissed from the school. For example, the published normal completion rate for a Diploma program is 36 weeks and 900 clock hours in length. Therefore, 150% of that normal completion rate is 54 weeks and 1,350 attempted clock hours. A student who reaches 54 weeks or 1,350 attempted clock hours without completing the program will be not be allowed to continue and will be dismissed from the school.

**Satisfactory Academic Progress (SAP) Criteria**
SAE Institute of Technology has implemented a schedule designating the minimum percentage of ICR that must be completed and the minimum CGPA at the end of each module. To meet the minimum SAP requirements, the following criteria must be achieved at the end of each module:

<table>
<thead>
<tr>
<th>SAP Criteria for Diploma Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Clock Hours Attempted</strong></td>
</tr>
<tr>
<td>225</td>
</tr>
<tr>
<td>450*</td>
</tr>
<tr>
<td>675</td>
</tr>
<tr>
<td>900</td>
</tr>
</tbody>
</table>

*Title IV Federal Student Aid Payment Period*
**Academic Warning**

If a student has not met the minimum CGPA or ICR requirements at the end of the first module, the student will be placed on Academic Warning. Students on Academic Warning remain eligible for Title IV funds. *(Please note that Academic Warning is only available at the end of the first module.)*

During the Academic Warning module, the student must meet with an assigned advisor to develop an Academic Plan. The student and the assigned advisor will meet regularly throughout the module to discuss progress towards improvement. If, at the end of the Academic Warning module, the student has met the minimum SAP requirements, the student will be removed from Academic Warning and will be in good standing and eligible for Title IV funding. If the student does not meet the minimum SAP requirements after the Academic Warning module, the student will be dismissed from SAE Institute of Technology and become ineligible for Title IV funds. There is no financial aid warning period. The student will be notified in writing of the dismissal and loss of Title IV eligibility.

**Remaining Evaluation Periods**

If, at the end of the second and remaining modules, a student has not met the minimum SAP requirements, the student will be dismissed from SAE Institute of Technology.

**SAP Appeal And Reinstatement**

A student who feels Satisfactory Academic Progress was not made due to extraordinary mitigating circumstances must submit a written appeal to the Campus Director within three (3) business days of being notified of dismissal. An extraordinary mitigating circumstance is a situation beyond a student’s control (i.e. illness, accident, trauma, etc.) The student must include documentation of the extenuating circumstance as well as provide an explanation as to why SAP was not met and what has changed to allow success upon reinstatement. The Campus Director will forward the appeal to the National Director of Compliance for determination of acceptance or denial of the appeal. The Campus Director will notify the student in writing of the appeal decision within three (3) business days of the receipt of the letter. During this time, the student will be able to continue attending classes. The decision of the National Director of Compliance is final and cannot be appealed.

**Academic/Financial Aid Probation**

If the appeal for reinstatement is approved, the student will be placed on Academic/Financial Aid Probation, at which time the student will regain eligibility for Title IV funding.

The student will have one module to meet the minimum SAP requirements at the appropriate evaluation point. During the Academic/Financial Aid Probation module, the student must meet with an assigned advisor to create an Academic Plan. The student and assigned advisor will meet regularly to discuss the student’s progress toward their Academic Plan. If the student is unable to meet the minimum SAP requirements after one module on Academic/Financial Aid Probation, the student will be dismissed from SAE Institute of Technology without the opportunity to appeal.
If, at any time, the assigned advisor determines it is academically impossible for the student to meet the minimum SAP requirements by the end of the Academic/Financial Aid Probation module, the student will be dismissed from SAE Institute of Technology with no opportunity for appeal. The student will be notified in writing of the dismissal and loss of Title IV eligibility.

**Repeating Courses**
All required courses in a program must be successfully completed with a passing grade and all required clock hours completed. If a student does not successfully complete a required course, the course must be repeated. The highest grade earned will be calculated in a student’s CGPA, but the original grade will remain on the student’s official transcript. The clock hours attempted and earned from both the original course and the repeated course will remain in the ICR and the calculation of the maximum timeframe. Please refer to the Grading Policy for additional information regarding repeating courses.

**Transfer Of Credit And Test Out Implications To SAP**
When a student transfers credits from another institution of higher learning (see Transfer of Credit policy), the student will receive a grade of "TC" which will not be impacted in the CGPA calculation but will be counted as both attempted and earned clock hours in the ICR and maximum timeframe. When a student tests out of a course (see Test Out policy), the student will receive a grade of "TO" which will not be impacted in the CGPA calculation. Test out clock hours will count as attempted and earned clock hours in the ICR and maximum timeframe.

**Withdrawn And Incomplete Grades Implications To SAP**
While a “W” or “Withdrawn” grade does not impact a student’s CGPA, it does impact the student’s ICR and maximum timeframe calculation. An “I” or “Incomplete” grade counts as a failed grade in the student’s CGPA and unsuccessful attempted clock hours in the student’s ICR and maximum timeframe.

**Graduation Requirements**
To graduate from SAE Institute of Technology and receive a diploma, students must meet the following requirements:

- successfully complete all required courses with a passing grade
- earn a Cumulative Grade Point Average (CGPA) of 2.0 (C) or higher
- achieve an Incremental Completion Rate (ICR) of 67% or higher
- complete 100% of the required clock hours
- complete a mandatory exit interview
- meet all financial obligations to the school
- submit a résumé to the Career Services office

Students who have borrowed equipment, books, media, or other materials and have not returned them by the last day of regular class will be charged for the missing items.
Failure to return borrowed items will place the student in a situation of financial obligation to the school and will result in the inability to receive an official transcript or diploma until the obligation is met in full.

Students who have met all the listed graduation requirements will be awarded a diploma in the program of study.

**Reasonable Accommodations For Individuals With Disabilities**
The Americans with Disabilities Act of 1990 and Section 504 of the Rehabilitation Act of 1973 guarantee disabled students access to educational opportunities. SAE Institute of Technology does not discriminate against individuals on the basis of physical or mental disability and is fully committed to providing reasonable accommodations, including appropriate auxiliary aids and services, to qualified individuals with disabilities unless providing such accommodations would result in an undue burden or fundamentally alter the nature of the relevant program, benefit, or service provided by SAE Institute of Technology.

A student who seeks accommodations for a disability at SAE Institute of Technology must provide documentation of the disability from an appropriate licensed professional or provide educational information from a document such as an Individual Education Plan, 504 Plan, or Summary of Progress (SOP). This information should include the diagnosed condition, the treatment being provided (if any) and any disability related recommendations. The documentation cannot be more than three years old. The documentation shall be submitted to the 504 Coordinator (Director of Education) who will create an Accommodation Plan. The student will be responsible for sharing the approved Accommodation Plan with instructors.

Accommodations are not retroactive. Therefore, it is the student’s responsibility to submit all required documentation well in advance in order to ensure that accommodations can be arranged before the start date of the program or course.

**Course Numbering System**
SAE Institute of Technology uses a course numbering system that consists of a two letter prefix followed by three numbers, indicating both the area of study and the general level of the course.

**Transfer Of Credit**
Students who formerly attended a post-secondary institution accredited by an agency recognized by the U.S. Department of Education may be granted transfer credit for equivalent courses taken at the previous institution. Students must arrange for official transcripts from all previous institutions forwarded directly to the Student Service Coordinator's office at SAE Institute of Technology. The official transcript(s) must be received as soon as possible after the student has enrolled so the student can receive a correct schedule. The decision to award transfer credit is at the sole discretion of SAE Institute of Technology. SAE Institute of Technology will determine if courses completed at previous institutions are sufficiently equivalent to courses in the student’s program of intended enrollment.
Only courses with passing grades of “C” or better will be taken into consideration for transfer. Other factors used to determine transfer of credit include but are not limited to the number of course credits earned, objectives and descriptions of previous courses, length of time passed since courses were completed, and the academic level of previous courses. Students may be required to provide a course catalog or syllabus from the previous institution in order for SAE Institute of Technology to make a fair assessment. Courses that are approved to be awarded transfer of credit will show on the student's transcript as “TC.”

Students who receive transfer credit will have the tuition charge for the program prorated based upon the remaining number of clock hours the student must earn in order to graduate. Students must complete at least 50% of their coursework at SAE Institute of Technology.

**Test Out**

SAE Institute of Technology provides opportunities for students to acquire credit for learning that has taken place through work experience. Students with the prerequisite knowledge to effectively test out of a class should contact the Director of Education on or before the end of the third class session. The Director of Education will determine the necessary test out, which could include a written exam as well as a project. A student must score 80% or higher on the test out in order to receive credit. A test out will be designated on the student's transcript as a “TO.”

**Articulation Agreements**

Please see the SAE Institute of Technology website (www.usa.sae.edu) for an updated list of articulation agreements with other institutions of higher learning.

**Class Size**

Class sizes vary depending on a number of factors. A Theory course may not have more than 30 students, and a Practical lab component may not have more than 20 students.

**Add/Drop Policy**

During the first five (5) business days of each module, students are allowed to add or drop courses without incurring any academic penalty. Classes added during this period will start the accrual of absences from the first day of the course. Students who withdraw from a course after the first five (5) business days but before the last week of class will receive a grade of “W” or “Withdrawn”. The grade of "W" does not impact the student’s CGPA but does impact the student’s ICR (see Satisfactory Academic Progress Policy). Students who wish to add or drop courses must contact the Student Services Coordinator.

**Withdrawal From SAE Institute of Technology**

Students wishing to withdraw from an SAE Institute of Technology program must submit a written notification of withdrawal to the Student Services Coordinator. As stated in the Refund Policy, a refund of monies paid will be calculated using the Last Date of Attendance (LDA), defined as student’s last day of physical attendance. Please see the Refund Policy section of this catalog for information on withdrawal refunds.
Attendance Policy

Regular classroom attendance is an essential ingredient for academic achievement and a fundamental building block for success after graduation. Students are expected to be present and on time for all class meetings. In order to receive a passing grade for a course, students must complete 100% of the required scheduled time for every class, which is minimum of 135 Theory hours and 90 Practical hours for a total of 225 clock hours per course. In addition, instructors may have additional expectations for attendance, all of which will be explained on the syllabus which is distributed the first day of the course.

Students may arrange with the instructor to make up both Theory and Practical hours required for a course. However, if all required hours are not made up within the module, the student will fail the course.

Students who are absent from all courses at SAE Institute of Technology for more than 14 consecutive calendar days (excluding holidays, breaks, and emergency closures due to unforeseen circumstances such as inclement weather) will be dismissed from the school.

Family Education Rights And Privacy Act Of 1974 (FERPA)

The Family Educational Rights and Privacy Act (FERPA) affords eligible students who are 18 years or older and attending a postsecondary institution certain rights with respect to their education records. These rights include:

1. The right to inspect and review the student's education records within 45 days after the day SAE Institute of Technology receives a request for access. A student should submit a written request to the Student Services Coordinator that identifies the record(s) the student wishes to inspect. The Student Services Coordinator will make arrangements for access and notify the student of the time and place where the records may be inspected.

2. The right to request an amendment to the student’s record. A student who wishes to ask the school to amend a record should submit a written request to the Student Services Coordinator clearly identifying the part of the record the student wants changed and why it should be changed. If the school decides not to amend the record as requested, the Campus Director will notify the student in writing of the decision and of the student’s right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before SAE Institute of Technology discloses personally identifiable information (PII) from the student’s education records, except to the extent that FERPA authorizes disclosure without consent.

The school discloses education records without a student’s prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by SAE Institute of Technology in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit
personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of SAE Institute of Technology who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for SAE Institute of Technology.

Students have the right to file complaints with the U.S. Department of Education concerning alleged failures by SAE Institute of Technology to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202

FERPA permits the disclosure of PII from a student’s education records without consent of the student if the disclosure meets certain conditions found in §99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, §99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures.

SAE Institute of Technology may disclose PII from the education records without obtaining prior written consent of the student:

- To other school officials, including teachers, within SAE Institute of Technology whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in §99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(2) are met. (§99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled, if the disclosure is for purposes related to the student’s enrollment or transfer, subject to the requirements of §99.34. (§99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U. S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university’s State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs.
These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§99.31(a)(3) and 99.35)

- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§99.31(a)(4))
- To organizations conducting studies for or on behalf of the school in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to §99.36. (§99.31(a)(10))
- In connection with information the school has designated as “directory information” under §99.37. (§99.31(a)(11))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of §99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of §99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense, and the student has committed a violation of the school’s rules or policies with respect to the allegation made against him or her. (§99.31(a)(14))
- To parents of a student regarding the student’s violation of any Federal, State, or local law or of any rule or policy of the school governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

**Transcript Request**

Students may request an official transcript of grades from the Student Services Coordinator. All requests for transcripts must be in writing and include name, social security number (if applicable), and signature. Only students who have cleared all outstanding financial obligations to the school will be eligible to receive an official transcript. Official transcripts can be mailed directly to other institutions or businesses at the student’s written request.
STUDENT INFORMATION AND SERVICES

Smoking Policy
SAE Institute of Technology is a SMOKE FREE facility. Smoking is not allowed anywhere in the building at any time. Students who smoke must do so outside in designated areas and are required to completely extinguish all cigarettes before placing them in the ashtrays provided. The use of e-cigarettes is not allowed on campus.

Security And Crime Statistics
The SAE Institute of Technology Campus Director can discuss any safety concerns with students or parents. Students and employees must report any crime that takes place on campus directly to the Campus Director. The Campus Director or his/her designee will contact law enforcement as needed to address any criminal activity on campus. Victims and witnesses can report criminal activity on a voluntary, confidential basis directly to the Campus Director.

Students who are found guilty of criminal activity on campus or off campus during a school sponsored activity will face disciplinary action from the school up to and including expulsion as well as a response from local law enforcement.

Federal law requires that schools administering federal student loans through Title IV provide accurate campus crime statistics. SAE Institute of Technology keeps a record of such campus crime statistics, an updated copy of which can be found on the school website.

To prevent unauthorized entry onto the campus, employees and students must wear their school identification badges at all times, clearly visible. All visitors must register at the front desk before proceeding on campus. A security guard may be on campus. Students and employees are encouraged to bring any security concerns directly to the Campus Director or security guard immediately. In the case of an on campus emergency, students must follow instructions from SAE Institute of Technology employees. In the event of an evacuation, students and employees should follow the evacuation maps found in each room on campus.

Student Conduct
Students are expected to conduct themselves courteously and professionally at all times and are expected to maintain high standards of conduct and honesty. Conduct considered harmful to or interfering with the rights of others or the reputation of SAE Institute of Technology, will not be tolerated and may be subject to disciplinary action.

Disciplinary Offenses
SAE Institute of Technology reserves the right to dismiss, suspend, or place on probation any student whose behavior is in violation of the school’s code of conduct or harassment policies.
Reasons for such action include but are not limited to:

- Conduct dangerous to others
- An act of hazing in any form
- Disorderly conduct
- Obstruction of or interference with SAE Institute of Technology activities or facilities
- An unauthorized occupancy of SAE Institute of Technology facilities
- Interference with the right of any faculty, staff, or student to gain access to any SAE Institute of Technology event or facility
- The obstruction or delay of any SAE Institute of Technology official in the performance of his/her duty
- Failure to cooperate with SAE Institute of Technology staff or faculty
- Misuse of or damage to SAE Institute of Technology property
- Any theft, misappropriation, or unauthorized sale of SAE Institute of Technology property
- Alteration or unauthorized use of SAE Institute of Technology documents, forms, records, or identification badges
- Violation of any signed waiver or agreement with SAE Institute of Technology
- Any possession or use of firearms and other dangerous weapons or explosives and flammable materials
- Any use and/or possession of alcoholic beverages on SAE Institute of Technology property
- Any unlawful possession or use of any drug or controlled substance on any SAE Institute of Technology campus or SAE Institute of Technology event
- Any sale or distribution of any such drug or controlled substance on any SAE Institute of Technology campus or SAE Institute of Technology event
- Harassment, including sexual harassment, of any fellow students, faculty, or staff of SAE Institute of Technology
- Plagiarism, cheating, and other forms of academic dishonesty
- Wearing clothing with pictures or language denoting violence, prejudicial biases, sexual acts, or other inappropriate depictions or suggestions
- Violations of state and/or federal laws
- Any documented offense or series of offenses deemed by the Campus Director to threaten to disrupt the education of other students or SAE Institute of Technology business
- Aiding and abetting others in any of the foregoing offenses
- Possession, copying, or distribution of illegal or unlicensed software

The Campus Director reserves the right to develop any policy or take any action(s) deemed appropriate to maintain the safety and well being of any or all students, faculty, and staff.

Disciplinary action may be taken against a student for violations of the foregoing regulations which occur on SAE Institute of Technology owned, leased, or otherwise controlled property, or which occur off campus when the conduct impairs, interferes with, or obstructs any SAE Institute of Technology activity or the missions, processes, and functions of SAE Institute of
Technology. In addition, disciplinary action may be taken on the basis of any conduct, on or off campus, which poses a substantial threat to persons or property within the SAE Institute of Technology community. SAE Institute of Technology will impose disciplinary sanctions on students and employees consistent with SAE Institute policy and local, state, and federal laws.

**Harassment**

Verbal or physical conduct by any employee, faculty member, or student that harasses, disrupts, or interferes with another’s performance or that creates an intimidating, offensive, or hostile environment will not be tolerated. The definition of harassment is not limited to the supervisor-employee or instructor-student relationship; peer harassment should also be reported. Any employee, instructor, or student has a responsibility to maintain a workplace and classroom environment free of any form of harassment and has a responsibility to report any behavior of a supervisor, employee, instructor, or fellow student that he or she believes constitutes harassment. Sexually harassing conduct at SAE Institute of Technology is also prohibited. Such conduct includes but is not limited to sexual flirtations, touching, advances, or propositions; verbal abuse of a sexual nature; graphic or suggestive comments about an individual’s dress or body; sexually degrading words to describe an individual; the display of sexually suggestive objects or pictures.

Any person who has a complaint regarding sexual harassment should contact the Campus Director. All complaints of any type of harassment will be promptly investigated in an impartial and confidential manner. Upon receipt of a written complaint of harassment, an in-depth investigation will be conducted. After evaluating the specifics of the investigation, the Campus Director will issue a finding and attempt to resolve the matter. In cases in which a student chooses not to file a formal complaint, SAE Institute of Technology may still take appropriate action while maintaining the complainant’s desire for confidentiality. In all cases, the person making a complaint is to be informed in writing about the findings and conclusions reached regarding the complaint.

Any employee or student who is found, after appropriate investigation, to have engaged in harassment will be subject to appropriate disciplinary action. Sexual harassment may also constitute a violation of state or federal law and may be referred to the appropriate authorities.

**Academic And Classroom Misconduct**

The instructor has the primary responsibility for control over behavior and maintenance of academic integrity in the classroom and studio. The instructor can order the temporary removal or exclusion from the classroom of any student engaged in disruptive behavior or conduct in violation of the general rules and regulations of SAE Institute of Technology. Extended exclusion (such as through probation or suspension) or permanent exclusion (such as dismissal) from the classroom or school can be affected only through appropriate SAE Institute of Technology procedures.
In the case of plagiarism, cheating, and other forms of academic dishonesty or misconduct, the instructor has the discretionary authority to assign a zero (0) for the exercise or examination. If the student believes that he/she has been erroneously accused of academic misconduct, and if his/her final grade has been lowered as a result, the student may appeal the case to the Campus Director.

**Student Disciplinary Action**

Dismissal is the immediate and involuntary loss of the right to attend classes or be present on school premises. Dismissed students will be withdrawn effective the date of action, and the permanent file will reflect the dismissal from the institution. Suspension is the temporary loss of the right to attend classes or be present on school premises. Suspension shall not exceed 5 class days. Students that are suspended will be expected to make up all course work and projects upon return to the school. Disciplinary probation is a formal warning to the student to correct behavior. The Campus Director will determine the length of a suspension or probationary period or if dismissal is warranted. If the student is dismissed from the school, the student may be readmitted after careful review by the Campus Director.

Disciplinary action may be appealed through the complaint procedure. A student may appeal any decision in writing. In the event of a formal appeal, the Campus Director may reevaluate the school's decision if new evidence is introduced. If the decision stands, the student may request a hearing with a panel consisting of the Campus Director, a faculty member, and a member of the administrative staff. Additionally, an SAE Institute of Technology Corporate Officer may be consulted. Witnesses may be called to the hearing. If, after the hearing, the outcome remains unchanged, the decision is deemed final.

**Student Complaints And Grievances**

Situations may arise in which a student believes that he/she has not received fair treatment at SAE Institute of Technology. Below is the process a student should follow when he/she has a grievance:

1. If the grievance is with a faculty member, the student must bring the concern to the faculty member.
2. If after addressing the issue with the faculty member the student's concern has not been resolved, the student should then take the concern to the Program Chair.
3. If after addressing the issue with the Program Chair the student's concern has not been resolved, the student should then take the concern to the Director of Education.
4. If after addressing the issue with the Director of Education the student's concern has not been resolved, the student should then write to the Campus Director to address the concern.

The Campus Director will make appropriate inquiries and recommend a resolution as soon as possible and within fifteen (15) days of receiving the complaint. The Campus Director will arrange a meeting with the student to discuss the complaint in person. The resulting resolution will be considered binding unless the student files a formal grievance according to the grievance procedures outlined below.
If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Council for Independent Colleges and Schools.

Please direct all inquiries to:

Accrediting Council for Independent Colleges and Schools (ACICS)
750 First Street, NE, Suite 980
Washington, DC  20002-4223
(202) 336-6780
www.acics.org

If not satisfied at the institution level, complaints may be directed to:

New York State Education Department
116 West 32nd Street, 5th Floor
New York, NY  10001
Attn: Bureau of Proprietary School Supervision
Phone:  212-643-4760
Fax:  212-643-4765
Email: bpss@mail.nysed.gov
A complaint form may be found at:
www.acces.nysed.gov/bpss/students/documents/ComplaintForm.pdf

Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints reviewed by the Commission must be in written form and should grant permission for the Commission to forward a copy of the complaint to the school for a response. This can be accomplished by filing the ACCSC Complaint Form. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission. Please direct all inquiries to:

Accrediting Commission of Career Schools & Colleges
2101 Wilson Boulevard, Suite 302
Arlington, VA 22201
Phone:  703-247-4212
Web:  www.accsc.org

A copy of the ACCSC Complaint Form is available at the school and may be obtained by contacting ACCSC or online at www.accsc.org.

Please refer to the NYSED disclosure pamphlet located on page 44 of this catalog for additional information.
**Appropriate Attire**
SAE Institute of Technology students are expected to be neat, clean, and appropriately attired while on campus or at school functions due to safety and state health standards. Students may be asked to change attire. Please remember that potential employers and guests visit the school, and clothing gives an impression. Students, faculty, and staff are encouraged to represent the school in the best possible light at all times.

**Learning Resource Center**
The Learning Resource Center (LRC) functions as the campus library. Students have access to online resources, trade journals, books, equipment manuals, DVDs, media, magazines, and other materials used by SAE Institute of Technology. Hours of the LRC are posted throughout the building. Students can access the LRC during school hours, and online resources can be accessed via the web 24/7. Additional resources are available on a sign-out basis.

**Drug Free Campus And Workplace**
SAE Institute of Technology forbids the use, possession, distribution, or sale of drugs or alcohol by students, faculty, or staff anywhere within the school facilities or on campus grounds. Anyone in violation of state, federal, or other local regulations with respect to illegal drugs or alcohol may be subject to both school disciplinary action and criminal prosecution.

**Studio And Lab Policies**
No food or drink is allowed in any classroom or studio. If any food or drink is found in a studio during a session, the session will be immediately terminated. There will be no exceptions to this policy.

Students are responsible for the condition of the labs and studios that they use. When a student has completed a session, the studio must be ‘broken down’ and cleaned. This includes normalizing the console, removing all patch cords, disposing of all trash, putting away manuals, etc. Students must allow at least 15 minutes for breakdown and cleanup at the conclusion of each session to allow for the prompt start of the next session.

Commercial use of SAE Institute of Technology studios is not permitted unless approved by the Campus Director.

**Guest Musicians**
The number of guest musicians allowed into the school at one time is limited to three. If a session requires more than three musicians to be present at one time, the student who has booked the session must submit a Guest Approval form no later than 24 hours before the session. This form can be obtained from the Student Services Coordinator.

All guests must sign in upon entry to SAE Institute of Technology and show valid government issued ID. Acceptable government issued IDs include Driver’s Licenses, State IDs, Passports. A Social Security Card may be accepted along with another picture ID. No other
types of IDs will be accepted. If a guest does not possess the proper identification, the guest will not be allowed entry to SAE Institute of Technology facilities. All guests are required to wear a guest badge at all times when on SAE Institute of Technology premises. Only musicians being recorded for student projects are permitted to be signed into the school. Guests are not allowed to attend mixing, editing, or recording sessions that do not require a live recording of a musician.

Musicians accompanying students to practical sessions must comply with all rules and regulations of SAE Institute of Technology. The student is responsible for making all guests aware of SAE Institute of Technology policies and is responsible for all equipment and fixtures used during these sessions. In all cases, only SAE Institute of Technology students are allowed to operate SAE Institute of Technology equipment. The student is responsible for the actions of any guests that may result in theft and/or damage to equipment. Guests are required to follow all rules and regulations. The student who brings the guests will be held accountable for any irresponsible actions by the guests and will face the consequences determined by SAE Institute of Technology.

SAE Institute of Technology is not liable for the theft of or damage to any student’s or guest musician’s personal equipment.

**Career Services**

SAE Institute of Technology does not guarantee employment or salaries. However, SAE Institute of Technology does offer career-planning assistance to students and graduates.

During the admissions interview prospective students are advised of the career paths that may be available to them upon graduation. The Admissions Representatives assist students in assessing their talents and discuss the motivation necessary to achieve their career goals.

SAE Institute of Technology offers students a wide range of support services to assist them in obtaining employment opportunities in their field of study after graduation. Beginning a career in the entertainment industry can often be difficult and competitive. Career assistance not only involves informing students of available opportunities, but also working to prepare them for their job search before graduation. The Career Services staff is dedicated to assisting students in developing a career plan and to supporting them in the process of obtaining employment in their field of study after graduation. Services provided by the Career Services staff include:

- Individual career guidance
- Interview technique training
- Résumé preparation
- Employer search
- Classroom and employer presentations
- Job search assistance
It is a graduation requirement that an approved résumé be on file for each student in the Career Services office.

SAE Institute of Technology sponsors a variety of opportunities for students to learn about and prepare for future employment. These may include periodic field trips, guests, and other activities that bring students into direct contact with employers and work sites.

SAE Institute of Technology does not provide career services for international students who are attending the program on a student visa. International students who want to gain extended training time after graduating from an SAE Institute of Technology program must apply for Optional Practical Training (OPT) with SAE Institute of Technology’s Principal Designated School Official (PDSO). This request must be submitted at least (90) days before the program ends. The extension will allow international students to stay an additional eight weeks for training.

Graduate Re-Training
SAE Institute of Technology graduates may return to the same campus and retake any classes previously taken in the program without being charged additional tuition. Classroom space priority will be given to currently enrolled students. Graduates who are interested in auditing a course should see the Student Services Coordinator.

Student Advising
The Student Services Coordinator and all SAE Institute of Technology faculty and staff are available to assist the students. Instructors are available to assist with academic questions and concerns and for assistance with equipment or technical procedures. The school administration is available to assist students with issues regarding school policies or requirements. Any student not in Good Standing (see SAP Policy) will be required to meet with the appropriate member of the administrative staff. This session may be a result of disciplinary issues, failure to maintain satisfactory academic progress, excessive tardiness or absences, or failure to keep up with financial obligations to the school. SAE Institute of Technology does not provide personal counseling.

Tutoring
Tutoring is available for students who need extra help. Please see the Learning Resource Center for tutoring opportunities.

Housing
There is no student housing available at SAE Institute of Technology. Rental housing may be available throughout the city and in the neighboring communities. SAE Institute of Technology students typically pay between $700 and $1800 per month per person for housing, and many share housing arrangements with at least one other roommate.
Internships
SAE Institute of Technology does not require an internship as part of its programs. Participating in an internship while enrolled at SAE Institute of Technology does not change the student’s obligation to maintain good standing with the school.

Books and Materials
A complete and current list of books and materials required for each course and program of study can be found online at www.usa.sae.edu.
Audio Technology Program (ATP)

Program Description
The Audio Technology Program (ATP) is an intensive practical and theoretical course of study that provides students with a solid foundation in the key aspects of audio production and the skills necessary to become successful in today’s commercial sound recording industry. Students attending this program learn both the technical and creative components of audio recording as well as the essential business principles of the entertainment industry including contracts, budgeting, copyrights, self-employment, and revenue management.

Program Objectives
The Audio Technology Program (ATP) prepares students for entry-level positions in the audio and creative media industries in the areas of music production, audio postproduction for film, television, and video games, and live sound. The program also prepares students as entrepreneurs and freelancers in the entertainment and creative media industries.

Career Prospects
Graduates of the Audio Technology Diploma Program will be prepared for entry-level positions in such careers as:

- ADR Recordist
- Archivist Technician
- Assistant Audio Engineer
- Assistant Editor
- Assistant Music Editor
- Assistant Sound Designer
- Assistant Studio Manager
- Audio Engineer
- Audio Programmer
- Board Operator
- Professional Audio Sales Representative
- Public Address Technician
- Recording Engineer
- Recordist
- Remote Broadcast Engineer
- Sound Assistant
- Boom Operator
- Broadcast & Sound Engineering Tech
- Dialogue Editor
- Film Sound Engineer
- Front of House Engineer
- Media Manager
- Monitor Engineer
- Music Director
- Producer
- Production Assistant
- Sound Cutter
- Sound Designer
- Sound Editor
- Sound Engineer
- Sound Technician
- Studio Technician

Program Schedule
Each module is a course comprised of two required components: Theory and Practical.

**Theory hours** are scheduled, didactic instruction sessions.

**Practical hours** are determined by overall attendance in supervised labs.
### Requirements Per Course

<table>
<thead>
<tr>
<th>Course Component</th>
<th>Clock Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Theory</td>
<td>135</td>
</tr>
<tr>
<td>Practical</td>
<td>90</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>225</strong></td>
</tr>
</tbody>
</table>

Assessments are provided for both Theory and Practical components. Each practical lab assignment or skills test has its own unique grade weight in determining the overall grade of the Practical component. Theory and Practical grades have equal weight and are averaged together to determine the student's overall grade for the course.

### Course List

The following courses are required to complete the Audio Technology Diploma Program.

<table>
<thead>
<tr>
<th>Number</th>
<th>Course</th>
<th>Clock Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>AT101</td>
<td>Introduction to Audio Technology and Studio Equipment</td>
<td>225</td>
</tr>
<tr>
<td>AT102</td>
<td>Digital Audio Software and Advanced Studio Equipment</td>
<td>225</td>
</tr>
<tr>
<td>AT103</td>
<td>Advanced Engineering and Digital Applications</td>
<td>225</td>
</tr>
<tr>
<td>AT104</td>
<td>Advanced Recording Engineering and Production</td>
<td>225</td>
</tr>
<tr>
<td><strong>Total Clock Hours</strong></td>
<td></td>
<td><strong>900</strong></td>
</tr>
</tbody>
</table>

### Schedule Of Classes

Classes are typically scheduled Monday through Friday, between 9:00 a.m. and 10:00 p.m. Friday classes may be offered in a workshop format, and classes may be scheduled on Saturday as needed. The following class sessions are assigned during enrollment.*

<table>
<thead>
<tr>
<th>Class Session</th>
<th>Begins</th>
<th>Ends</th>
</tr>
</thead>
<tbody>
<tr>
<td>Morning</td>
<td>10:00 a.m.</td>
<td>1:30 p.m.</td>
</tr>
<tr>
<td>Afternoon</td>
<td>2:00 p.m.</td>
<td>5:30 p.m.</td>
</tr>
<tr>
<td>Evening</td>
<td>6:00 p.m.</td>
<td>9:30 p.m.</td>
</tr>
</tbody>
</table>

Weekly workshops are offered to help broaden the educational experience, and tutoring sessions may be scheduled to give students the opportunity for help if needed. Additional time will be required to study for exams, complete projects, and devote effort to difficult or complex topics.

*Not all sessions run every module. Check with the Admissions Office for preferred class session availability.*
Course Descriptions

AT101 Introduction to Audio Technology and Studio Equipment
225 Clock Hours
Prerequisite: None
This 9-week course introduces the student to the recording process, audio terminology, the fundamental nature of sound, the human ear and hearing process, as well as the basic principles of electronics and music theory as they apply to audio engineering and procedures. This course also includes an introduction to basic audio equipment and operating procedures, tape machines and editing, signal flow, computer fundamentals, and MIDI sequencing. Classes cover intensive theory and practice of recording consoles, including techniques for mixing, using equalizers and signal processors, as well as microphone theory and techniques.

AT102 Digital Audio Software and Advanced Studio Equipment
225 Clock Hours
Prerequisite: AT101
This course emphasizes the role of the computer in audio engineering, including advanced instruction in digital audio workstations, sequencing, MIDI theory, and the operation of analog vs. digital consoles. An introduction to intermediate signal flow will be covered on both analog and digital consoles, and students will begin to work collectively in the recording studio environment. Session procedures will be emphasized and common documentation practices reviewed. An introduction to Pro Tools will also be implemented as intermediate signal flow concepts within the DAW environment are explored.

AT103 Advanced Engineering and Digital Applications
225 Clock Hours
Prerequisite: AT102
This course covers the theory and practice of planning, setting up, and operating a recording session, including session planning, synchronization of equipment, audio console operation, and advanced signal flow in music and postproduction environments. Advanced Pro Tools applications and integrated consoles and control surfaces for multiple digital multi-track platforms are explored.

AT104 Advanced Recording Engineering and Production
225 Clock Hours
Prerequisite: AT103
This course starts with a focus on recording, editing, and mixing sound for picture. It also exposes the student to multi-channel engineering and audio procedures for radio and TV production. A music production lab hones the student’s skills. This course includes a Sound Reinforcement Lab to give the student actual experience in producing a live event. Course work explores the role of audio industry professionals, record companies, advertising and marketing, studio personnel, service contracts, principles of copyright, and client expectations. Engineering concepts as they relate to multimedia and the emerging video game/interactive entertainment industry are also explored.
Information for Students
Student Rights

Schools are required to give this disclosure pamphlet to individuals interested in enrolling in their school.

What is the purpose of this pamphlet?

All prospective and enrolled students in a non-degree granting proprietary school are required to receive this pamphlet. This pamphlet provides an overview of students’ rights with regard to filing a complaint against a school and accessing the tuition reimbursement fund if they are a victim of certain violations by the school.

Licensed private career schools which are licensed by the New York State Education Department are required to meet very specific standards under the Education Law and Commissioner's Regulations. These standards are designed to help insure the educational appropriateness of the programs which schools offer. It is important for you to realize that the New York State Education Department's Bureau of Proprietary School Supervision closely monitors and regulates all non-degree granting proprietary schools. The schools are required to have their teachers meet standards in order to be licensed by the Department. Schools are also required to have their curriculum approved by the New York State Education Department, at minimum, every four years, thereby helping to insure that all curriculum offered in the schools are educationally sound.

In addition, staff members of the Bureau of Proprietary School Supervision are often in the school buildings monitoring the educational programs being offered. The interest of the New York State Education Department is to ensure that the educational program being offered meets your needs and that your financial investment is protected.

The New York State Education Department's Bureau of Proprietary School Supervision wishes you success in your continued efforts to obtain the necessary skill training in order to secure meaningful employment. In addition, Bureau staff will continue to work with all the schools to help insure that a quality educational program is provided to you.

Who can file a complaint?

If you are or were a student or an employee of a Licensed Private Career School in the State of New York and you believe that the school or anyone representing the school has acted unlawfully, you have the right to file a complaint with the New York State Education Department.

What can a student or employee complain about?

You may make complaints about the conduct of the school, advertising, standards and methods of instruction, equipment, facilities, qualifications of teaching and management personnel, enrollment agreement, methods of collecting tuition and other charges, school license or registration, school and student records, and private school agents.
How can a complaint be filed by a student or employee?

You should try to resolve your complaint directly with the school unless you believe that the school would penalize you for your complaint. Use the school's internal grievance procedure or discuss your problems with teachers, department heads, or the school director. We suggest that you do so in writing and that you keep copies of all correspondence to the school. However, the school cannot require you to do this before you file a complaint with the New York State Education Department. If you do file a complaint with the Department, please advise the Bureau of any action that you have taken to attempt to resolve your complaint.

The steps you must take to file a complaint with the New York State Education Department are:

1. Write to the New York State Education Department at 116 West 32nd Street, 5th Floor, New York, New York 10001, or telephone the Department at (212) 643-4760, requesting an interview for the purpose of filing a written complaint. Bring all relevant documents with you to the interview, including an enrollment agreement, financial aid application, transcripts, etc. An investigator from the Department will meet with you and go through your complaint in detail.

2. If you cannot come for an interview, send a letter or call the office to request a complaint form. You must complete and sign this form and mail it to the office. Please include with it copies of all relevant documents. You should keep the originals. You must file a complaint within two years after the alleged illegal conduct took place. The Bureau cannot investigate any complaint made more than two years after the date of the occurrence.

3. The investigator will attempt to resolve the complaint as quickly as possible and may contact you in the future with follow-up questions. You should provide all information requested as quickly as possible; delay may affect the investigation of your complaint. When appropriate, the investigator will try to negotiate with the school informally. If the Department determines that violations of law have been committed and the school fails to take satisfactory and appropriate action then the Department may proceed with formal disciplinary charges.

What is the Tuition Reimbursement Fund?

The Tuition Reimbursement Fund is designed to protect the financial interest of students attending non-degree proprietary schools. If a school closes while you are in attendance, prior to the completion of your educational program, then you may be eligible for a refund of all tuition expenses which you have paid. If you drop out of school prior to completion and you file a complaint against the school with the State Education Department, you may be eligible to receive a tuition refund if the State Education Department is able to provide factual support that your complaint is valid and to determine that there was a violation of Education Law or the Commissioner's Regulations as specified in Section 126.17 of the Commissioner's Regulations. To file a claim to the Tuition Reimbursement Fund, you must first file a complaint with the State
Education Department at the address included in this pamphlet. The staff of the State Education Department will assist you in the preparation of a tuition reimbursement form (a sample of this form should have been provided to you upon enrollment).

**What is the tuition refund and cancellation policy?**

All schools must have a tuition refund and cancellation policy for each program included in the catalog and in the student enrollment agreement.

Read and understand the school's policy regarding tuition refund and cancellation before you sign the enrollment agreement. If you do not understand it, or are confused by the school's explanation, get help before you sign. You may ask for assistance from the Department at the address included in this pamphlet.

**What should students know about "private school agents"?**

Private School Agents are employed by schools for the purpose of recruiting or enrolling students in the school; they are not school counselors. Private school agents cannot require a student to pay a placement or referral fee. Each school agent must be licensed by the New York State Education Department, must have an Agent identification card and must be a salaried employee of the school. School agents who cannot show an Agent Identification Card are breaking the law if they try to interest students in enrolling in a particular school or group of schools. The name(s) of the agent(s) who enrolled a student must appear on that student's enrollment agreement. Therefore, you should write down the name of the agent who talked to you. Each student will be required to confirm the name(s) of the agent(s) when signing the enrollment agreement. A full refund shall be made to any student recruited by an unlicensed private school agent or even by a licensed agent if there is evidence that the agent made fraudulent or improper claims. To find out if you are eligible to receive a refund, you must follow the complaint procedures included in this page.

**What should students know about "grants and guaranteed student loans"?**

A grant is awarded to a student based on income eligibility, and it does not need to be repaid (for example, New York State Tuition Assistance Program (TAP) grants or Pell grants provided by the federal government).

Guaranteed student loans are low interest loans provided under the Federal Guaranteed Student Loan Program. The decision to apply for such a loan is yours--the school cannot require that you apply for a loan. You should understand that if you pay school tuition with money loaned to you from a lender you are responsible for repaying the loan in full, with interest, in accordance with the terms of the loan agreement. A failure to repay the loan can hurt your credit rating and result in legal action against you. Even if you fail to complete your educational program, you are still responsible for repaying all of the money loaned to you.

It is your right to select a lender for a guaranteed student loan. The school cannot require you to apply to a particular lender or lending institution. However, the school can recommend a lender, but if it does, the school must also provide you with a statement about your right and ability to obtain a loan from another lender and the insurance premiums charged on these loans.
Read and understand all the information and applications for financial aid grants and loans before signing.

**Where can students file a complaint, file a claim to the tuition reimbursement fund, or get additional information?**

Contact the New York State Education Department at:

New York State Education Department  
116 West 32nd Street, 5th Floor  
New York, New York 10001  
Attention: Bureau of Proprietary School Supervision  
(212) 643-4760

This pamphlet is provided to you by the New York State Education Department (NYSED). The NYSED regulates the operation of Licensed Private Career Schools.
SAE INSTITUTE OF TECHNOLOGY TEAM

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Teresa Eddy                    Student Services Coordinator
Tara Whalen                    Financial Services Manager
Jeff Lanier                    Career Services Advisor
Daniela Acuna                  Career Services Advisor
Genieve Purchase               Librarian
Kate Warner                    Administrative Assistant
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