

# LET YOUR CREATIVITY OUT

**SAE**  
INSTITUTE



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# A Message from our General Manager & Chief Operating Officer

Hello & Welcome!

I want to thank you for choosing SAE Institute, a global leader in creative media education. We are thrilled to welcome you to our community. This is an exciting time in your life as you take an important step toward acquiring the knowledge and skills that will support you in achieving career growth and success. Here, we operate under a strong vision, with a purpose to support our students, while upholding an important set of values. All three of these tenants are designed to provide you with a positive educational experience.

**Our Vision:** To be one of the most trusted learning organizations in the world.

**Our Purpose:** Support student outcomes and student experience.

**Our Values:**

- We have conviction in our purpose and potential.
- We demonstrate drive by achieving and advancing together.
- We are adventurous in mind and spirit.
- We exhibit rigor in enhancing our professional reputation and credibility.
- We are genuine in the way we behave and deliver.
- We show respect by celebrating, valuing, and caring for people and the environment.

Our mission and values will never change. Each member of our community is committed to upholding these each day. We care deeply about your future and are here to help you achieve personal, educational, and professional success.

There are many things that make SAE Institute different from other colleges. One of the largest differences is the way we deliver the curriculum. Student-centered Active Education (S.A.E.) explains the way that SAE Institute prepares students for employment in their chosen fields. Students are actively involved in their learning and are taught the course information by applying it through practical, real-world assignments. Through these experiences, you'll develop and acquire practical experience that you can apply immediately upon graduation.

S.A.E. is just one of the many advantages that set SAE Institute apart—you'll discover even more as you continue your education. I wish you the best of luck with your studies and look forward to seeing you on campus.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jake Elsen', with a stylized flourish at the end.

Jake Elsen  
General Manager & Chief Operating Officer

# ABOUT SAE INSTITUTE

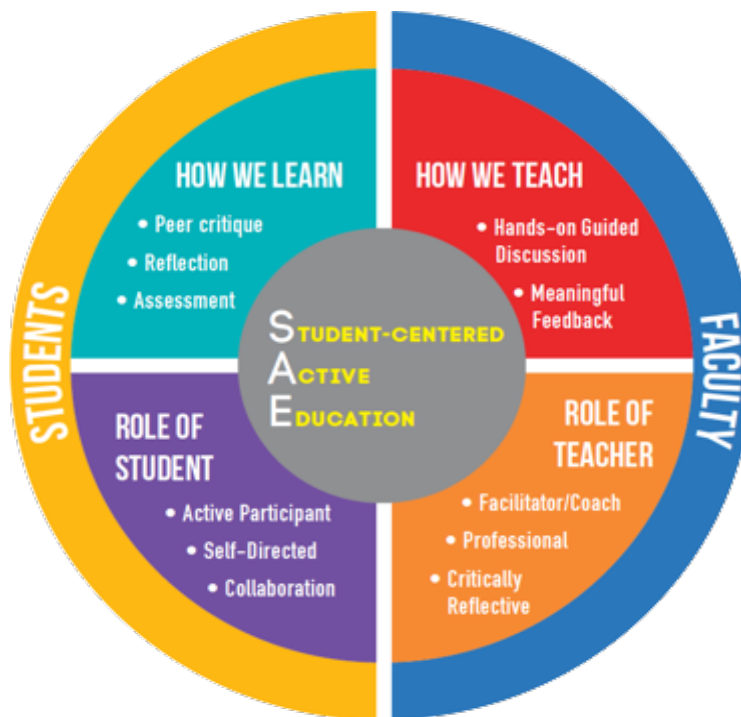
## Mission Statement

Our mission is to help aspiring professionals prepare for entry-level positions in the creative media and entertainment industries. SAE Institute provides educational programs built on industry-standard best practices taught in real-world environments, with experienced faculty supporting our students through a dynamic curriculum delivered in an engaging, diverse, and creative environment.

## Learning

In support of our mission, SAE Institute seeks to:

- Maintain curricula that reflect industry-standard best practices to prepare students for entry level employment in the creative media and entertainment industries
- Employ qualified, experienced, professional faculty who facilitate learning
- Deliver curriculum through practice-based activities, guided discussions, and real-world assessments, providing students opportunity to apply what they are learning toward professional preparation and development
- Foster lifelong and self-directed learning through student reflection and peer critique
- Support professional growth of graduates through lifetime career services
- Create a student-centered, collaborative classroom environment in which students are active participants in the learning process



SAE Institute teaches using a Student-centered Active Education design that promotes learning through practical experiences that replicate common professional competencies.

## History of SAE Institute



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 over 50 locations throughout Europe, Australia and North America.

In 1999, SAE Institute expanded its campuses to the United States, opening the first two U.S. locations in New York and Nashville, Tennessee. Since then, three more locations have opened in Miami (2002), Atlanta (2007), and Chicago (2013). In July 2014, SAE Institute acquired Ex'pression Colleges (now SAE Expression College) with a campus in Emeryville, California that offers a variety of media arts programs through the Bachelor's Degree level. In 2017, SAE Institute expanded into Canada with the acquisition of the Harbourside Institute of Technology in Vancouver, British Columbia that is now known as SAE Vancouver. For a more detailed description of the history of SAE Institute, please visit the SAE Institute website at [www.sae.edu](http://www.sae.edu).

## **Ownership and Control**

SAE Institute Group, Inc., is owned and managed by Navitas, Ltd, a leading global education provider headquartered in Perth and Sydney, Australia. On July 5, 2019, Navitas was purchased by Marron Co-investment Trust. Marron is an independent firm, owned and managed by its founding partners. Marron partners with entrepreneurs and management teams in Australia and New Zealand to help them build strong, sustainable, market-leading businesses.

All SAE Institutes in North America, including campuses in Atlanta, Chicago, Miami, Nashville, Emeryville, and New York are owned by SAE Institute Group, Inc. The school is a wholly owned subsidiary of SAE Institute Group, Inc., a Delaware corporation.

Marron's Board of Directors are:

Benjamin Gray  
Rodney Jones  
Terrence Bowen  
Stephanie Charles  
Gordon Blake Fizzard  
Simon Harle  
Shaun Manuell  
Haroula Morfis  
Rajeev Ruparelia

The institution does not have pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the preceding five years, nor has had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C. Sec. 1101et seq.).

## **Campus History**

SAE Institute of Technology (referred to as SAE Miami in this catalog) opened in North Miami Beach in 2002. The campus, commonly known as SAE Institute, has operated in the same location since that time. SAE Institute of Technology was initially accredited and authorized to offer Title IV funding programs in 2012. The school transitioned to ACCSC Accreditation as a branch campus of SAE Institute of Technology - Nashville in May 2018.

## **Authorization and Approvals**

Licensed by the Commission for Independent Education, Florida Department of Education. Additional information regarding this institution may be obtained by contacting the Commission at 325 West Gaines St., Ste. 1414, Tallahassee, FL 32399-0400, toll-free telephone number (888) 224-6684.

SAE Institute of Technology – Miami is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC) and is a branch campus of SAE Institute of Technology Nashville in Nashville, TN:

SAE Institute of Technology Nashville  
7 Music Circle North  
Nashville, TN 37203  
Phone: 615-244-5848  
Fax: 615-244-3192  
Email: [nashville@sae.edu](mailto:nashville@sae.edu)

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](http://www.accsc.org)

## **Disclosure Statements**

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the accrediting agency of their desired campus listed above. All prospective and enrolled students may consult this catalog for factual information. All content is subject to change without notice.

## **Campus Facilities**

All SAE Institute campuses regularly upgrade their 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 student materials at any time to provide students with current industry-standard practical experiences.

The Audio Technology program is offered in English and Spanish. Please see the SAE Institute Miami catalog in Spanish for more information on the Spanish program. All instruction is onsite at the below listed location. **COMPLETING A COURSE OR PROGRAM IN A LANGUAGE OTHER THAN ENGLISH MAY REDUCE EMPLOYABILITY WHERE ENGLISH IS REQUIRED.**

SAE Miami is located at:  
16051 West Dixie Highway, Suite 200  
North Miami Beach, FL 33160  
Phone: 305-944-7494  
Fax: 305-944-6659  
Email: [miami@sae.edu](mailto:miami@sae.edu)  
Web: [miami.sae.edu](http://miami.sae.edu)

SAE Miami is conveniently situated between Miami and Fort Lauderdale in North Miami Beach and is easily accessible by all major bus routes. The campus is a modern, 13,000 square foot, air-conditioned facility with four classrooms, a Learning Resource Center, and multiple studios containing industry standard hardware and software from AKG, Apple, Avid Pro Tools, Focusrite, KRK, Lexicon, Native Instruments, Neve, Neumann, PreSonus, Sennheiser, Shure, Slate Digital, Solid State Logic, TC Electronic, Toft, Universal Audio, Waves, and others.

# ADMISSIONS

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

## Requirements for Admission

To be enrolled into a program at SAE Institute, a prospective student must meet all of the following requirements by the third day of classes in the first module:

- Successfully pass the Entrance Evaluation (Wonderlic SLE) by scoring a minimum of 14.
- Provide Proof of Graduation in the form of a standard high school diploma, GED completion certificate, state high school equivalency certificate or high school transcript (see Proof of Graduation Policy)
- Provide Government-issued photo identification
- Be a U.S. citizen or eligible non-citizen; or provide proof of appropriate student visa
- Be at least 17 years old
- Demonstrate English language proficiency (see English Language Proficiency Policy)
- Have a fully executed Enrollment Agreement
- International students must include a statement from a guarantor that he/she is willing to provide applicant with financial support for a minimum of one year along with: a personal bank statement of the guarantor converted to U.S. dollars, the amount of financial support the guarantor is willing to provide for one academic year, the guarantor's name, address, signature, email address, and relationship with the student

Students will not be considered enrolled until they meet all of the following requirements:

- Have a fully executed Enrollment Agreement
- Attend a new student orientation
- Attend class by the third day of the first module

Prospective students from out-of-area are encouraged to contact the campus by phone or through [www.usa.sae.edu](http://www.usa.sae.edu) to enquire about available openings and start dates, and to begin the transmission of items required for admission.

Please see the Impact on Refunds for Withdrawals and Terminations section of this catalog for a detailed description of refunds in the event of cancellation of the enrollment agreement.

## Entrance Evaluation (Wonderlic SLE-Q)

SAE Institute requires all applicants to successfully complete the Wonderlic SLE-Q to enroll into a program. An applicant for a diploma program taking Wonderlic SLE-Q who on the first attempt does not meet the minimum score of 14, may retake the exam one hour after the first attempt. If the second attempt does not result in the minimum score of 14, a third attempt may be made one week after the second. If the third attempt does not result in a minimum score of 14, a fourth attempt may be made three months after the third.

## Proof of Graduation Policy

SAE Institute requires a standard high school diploma or GED or state equivalency exam in order to enroll in a program. Students applying to SAE Institute must provide documentation as Proof of Graduation (POG) prior to acceptance. POGs submitted via email must be emailed directly from the student or institute that issued the academic credential to [Miami.docs@sae.edu](mailto:Miami.docs@sae.edu) and must contain the graduation date. POG documentation must include an email date/time stamp and be 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 including graduation date
- Copy of GED certificate of completion
- Copy of state equivalency exam certificate of completion
- Copy of High School Diploma
- Copy of email from the institution that issued the academic credential

After acceptance, the student must request an official high school transcript or GED certificate of completion to be sent directly to SAE Miami from the issuing institution. The official transcript or GED certificate must be received within four (4) weeks after the start date of the program, or the student will be withdrawn from school.

SAE Institute will also accept a copy of an official transcript from a postsecondary school whose accreditation is recognized by the U.S. Department of Education demonstrating completion of an Associates, Bachelor's, Master's or higher degree.

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.

Proof of Graduation for home schooled students will be evaluated by the Chief Academic and Compliance Officer to determine compliance with SAE Institute policy. The Chief Academic and Compliance Officer may require additional information or documentation as needed.

## **English Language Proficiency Policy**

All locations require students to be proficient in English, both spoken & written. Applicants to SAE Institute who have completed secondary school in the following English-speaking foreign countries do not need to demonstrate English language proficiency:

Australia	Bahamas	Barbados	Belgium
Belize	Botswana	Canada	Denmark
Fiji	Finland	Ghana	Guyana
Ireland	Jamaica	Kenya	Lesotho
Liberia	Nigeria	Netherlands	New Zealand
Norway	Papua New Guinea	Singapore	Solomon Islands
South Africa	St. Lucia	Sweden	Tonga
Trinidad & Tobago	United Kingdom	Virgin Islands	Zambia

Zimbabwe

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; taking the Pearson Test of English Academics (PTE) and scoring a minimum score of 42 for Diploma programs and 50 for degree program; or by taking the International English Language Testing System (IELTS) with a minimum score of 5.5 for Diploma Programs and 6.0 for Degree Programs.

If an applicant believes her or she has the prerequisite English skills, the Chief Academic and Compliance Officer can assess English Language Proficiency with appropriate third-party documentation to determine if the student is eligible for admission. All other regulations and requirements regarding International Students still apply.

## **Technical Standards**

### **Audio Technology Program**

**Audio:** Candidates must possess adequate sensory ability to apply fundamental audio production methods and techniques, including but not limited to such things as the perception and adjustment of pitch, tone, frequency, and amplitude. Candidates must possess the sensory and hearing ability to make necessary adjustments to audio instantaneously.

**Communication:** Candidates must be able to collaborate with others to effectively plan and execute a range of responses to complex problems.

## **Enrollment Agreement**

Each prospective student must sign an Enrollment Agreement prior to attending class. The Enrollment Agreement is a legally binding instrument when signed by a student and accepted by the school. The fully executed Enrollment Agreement is 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. Students will not be allowed to sit in class without a completed Enrollment Agreement.

### **Arbitration**

As a condition of enrollment, SAE Institute requires each student to sign an enrollment agreement containing the following binding arbitration provision:

**ARBITRATION:** As a condition of enrollment, the Student and SAE Institute (the “School”) agree to resolve through binding and mandatory arbitration any dispute, claim, controversy, cause of action, lawsuit, or proceeding (including, but not limited to, any statutory, tort, contract or equity claim) between the Student and the School or any current or former employee(s) of the

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School (collectively, the “Parties”) that arises, arose, or has arisen out of, or is or was in any way related to, this Enrollment Agreement, the subject matter of this Enrollment Agreement, or the Student’s enrollment, attendance, or educational experience at the School (individually and collectively, a “Dispute”). The Parties are encouraged to make an initial attempt, in good faith, to resolve the Dispute through the School’s student complaint process or other informal means. If the Dispute is not resolved pursuant to the School’s student complaint process or other informal means, then the Dispute will be resolved by binding arbitration between the Parties.

**1. Explanation of Arbitration.** Arbitration is the referral of a Dispute to an impartial person (an arbitrator) for a final and binding determination of the Dispute. In agreeing to binding and mandatory arbitration, the Parties voluntarily give up certain rights, including the right to pursue a Dispute in court, the right to a trial by a judge or jury, rights to appeal, and other rights that may be available in a court, such as broader discovery rights. As provided by this arbitration provision, the Parties also give up the right to bring or participate in any class action, collective action, private attorney general action, or any other type of action or proceeding in which anyone acts or proposes to act in a representative capacity on behalf of others. If you have any questions about this arbitration provision or the arbitration process, please contact your Campus Director.

**2. Arbitration Procedures.**

(a) The arbitration will be administered by the American Arbitration Association (“AAA”) or, in the event the AAA declines or is unable to administer the arbitration, by an arbitration forum or arbitrator that the Parties mutually agree upon. If, after making a reasonable effort, the Parties are unable to agree upon an arbitration forum or arbitrator, a court having proper jurisdiction will appoint an arbitration forum or arbitrator. The arbitration will be conducted in accordance with the AAA’s Consumer Arbitration Rules, or the appropriate rules of any alternative arbitration forum selected by the Parties or appointed by a court, except as modified by this arbitration provision. The AAA’s Consumer Arbitration Rules and other information regarding the AAA’s arbitration procedures are available from the AAA, which can be contacted by mail at 120 Broadway, Floor 21, New York, New York 10271, by telephone at 212-716-5800, or through its website at [www.adr.org](http://www.adr.org).

(b) Any Dispute shall be heard by a single arbitrator who is an attorney. As a condition of appointment, the arbitrator shall follow all applicable substantive laws (except as otherwise provided in this arbitration provision), shall agree to the terms of this arbitration provision, and shall lack authority not to enforce the terms of this arbitration provision. The arbitrator shall have the exclusive authority to determine and adjudicate any issue relating to the existence, formation, validity, enforceability, applicability, or interpretation of this Enrollment Agreement and this arbitration provision, provided, however, that a court shall have exclusive authority to enforce the Class Action Prohibition. The arbitrator’s decision shall be accompanied by a reasoned opinion from which there shall be no appeal.

(c) The place of arbitration shall be the location (city and state) of the campus where the Dispute arose (“Campus”). Judgment on the arbitral award may be entered exclusively in the location of the Campus. The law of the state of the Campus shall apply.

(d) The Parties shall each bear their own attorney’s fees, costs, and expenses, except that the costs of arbitration, as set forth in the AAA Consumer Arbitration Rules, shall be determined by the AAA Consumer Arbitration Rules.

(e) This arbitration provision governs if there is a conflict with the rules of the arbitral forum.

**3. Class Action Prohibition.** The scope of the arbitration shall be limited to the Dispute between the Parties. The Parties expressly waive all rights to bring any class action, collective action, private attorney general action, or any other type of action or proceeding in which anyone acts or proposes to act in a representative capacity on behalf of others. The arbitrator shall have no authority or jurisdiction to compel, hear, or permit any class action, collective action, private attorney general action, or any other type of action or proceeding in which anyone acts or proposes to act in a representative capacity on behalf of others. By way of illustration and not limitation, neither the Student nor the School can bring a class action against each other or participate in a class action against the other, whether as a named class representative or an absent or putative class member.

**4. Federal Arbitration Act.** The parties agree that this Arbitration Agreement involves interstate commerce and that the enforceability of this Arbitration Agreement shall be governed, both procedurally and substantively, by the Federal Arbitration Act, 9 U.S.C. §§ 1-9.

**5. Severability.** If the Class Action Prohibition is found to be illegal or unenforceable as to all or some parts of a Dispute, then those parts will not be arbitrated but will be resolved in court, with the balance of the Dispute resolved through arbitration. If any other part of this arbitration provision is found to be illegal or unenforceable, then that part will be severed; however, the remaining parts shall still apply and shall be interpreted to as nearly as possible achieve the original intent of this arbitration provision.

**6. Small Claims Lawsuits Permitted.** Notwithstanding anything to the contrary, this arbitration provision does not prevent the Parties from filing a lawsuit in any small claims court of competent jurisdiction.

**7. Inapplicability to Borrower Defense to Repayment Applications to U.S. Department of Education.** The School cannot require the Student to participate in arbitration or any internal dispute resolution process offered by the School prior to filing a borrower defense to repayment application with the U.S. Department of Education pursuant to 34 C.F.R. § 685.206(e); the School cannot, in any way, require the Student to limit, relinquish, or waive his or her ability to pursue filing a borrower defense claim, pursuant to § 685.206(e) at any time; and any arbitration required by this pre-dispute arbitration agreement tolls the limitations period for filing a borrower defense to repayment application pursuant to § 685.206(e)(6)(ii).

## **Re-Enter Policy**

A former student who wishes to be considered for readmission must meet with the Academic Department to discuss their eligibility to return. Returning student enrollments are reviewed and approved by the Academic and Student Finance department. Decisions will be made based upon prior academic progress, behavioral conduct, changes in circumstance since dismissal/withdrawal, and space availability.



If approved for re-entry, the Director of Education will determine which course credit previously earned will be counted toward program completion and the courses which need to be repeated. The student must be current with any unpaid balance from his or her prior enrollment unless payment arrangements have been established and approved by Student Finance.

A re-admitted student is required to sign a new enrollment agreement. The enrollment agreement must be fully executed by the 3<sup>rd</sup> day of the returning module.

### **Transfers between SAE Institute Campuses**

Transfers are only possible between SAE Institute campuses if a student is in good standing. An SAE Institute student desiring a transfer to an SAE Institute campus in a different location must contact the SAE Institute 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, Satisfactory Academic Progress and any remaining financial liability of the transferring student will be calculated at the time of transfer. All courses that apply to the new program at the new campus will be transferred along with all earned grades. As tuition may vary from campus to campus, upon completion of the transfer, any excess tuition prepaid to SAE Institute will be refunded. Students transferring to other SAE Institute 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 graduates planning to work, travel, or study outside of the United States should check the SAE Institute web site at [www.sae.edu](http://www.sae.edu) for information on additional training and degree opportunities.

### **Transfer of Credit to Other Institutions**

**SAE Institute does not make any representation or guarantee that coursework completed and/or credit earned at SAE Institute 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. SAE Institute will provide materials to the receiving institution such as syllabi and course catalogs, provided the student is current on their financial obligations. Transferability of credit is at the discretion of the receiving institution.**

# FINANCIAL INFORMATION

## Tuition and Fees

### Diploma in Audio Technology

Tuition	\$21,700.00
Technology Package	\$1,000.00
Technology Fee	\$899.00
Administrative Fee	\$200.00
Total	\$23,799.00
Repeat Course Tuition per Mod	\$500.00

The administrative fee is a one-time fee applied to the first semester at \$200 after a student has attended classes beyond the 7<sup>th</sup> calendar day. This is a non-refundable one-time fee which covers initial registration and administrative fees associated with starting school. Program Transfers and Re-Entries are subject to the administrative fee with the signing of a new enrollment agreement.

The technology fee is divided between two pay periods: at the start of Mod 1 (Term 1) and Mod 3 (Term 2), \$449.50 is charged.

### Non-Refundable Fees

Test Out Fee (per attempt)	\$100.00
Returned Check Fee (per occurrence)	\$25.00
Student I.D. Card Replacement Fee	\$10.00
Damaged/Unreturned Library Items	Price of Item
Damaged Equipment Fee	Cost to fix or replace equipment
Unreturned Equipment Fee	Replacement Cost of Equipment
Avid Educational Discount	\$10

### Technology Package

All courses at SAE Institute require the use of a tablet, headphones, an external hard drive, and electronic book subscriptions. These materials are required for successful program completion. The cost of the technology package is not included in the cost of tuition, and students may elect to purchase the equipment from vendors other than SAE Institute. The entire bundle must be purchased as a whole from the school, or a student may use his or her own equipment as long as it meets the system requirements (the technical specifications can be found on the campus website). If a student elects not to purchase the technology package from SAE Institute, the student is responsible for ensuring they have the required equipment and books to successfully complete the program. All financial documents must be completed before the technology package is issued to the student.

### Technology Fee

All Enrolled Students will be charged an \$899 Tech Fee for the Audio Technology program. This fee is designed to cover the cost of maintaining the campus network, upkeep of computers,

audio consoles, access to subscriptions to learning resource materials and the currency of instructional equipment.

## **Additional Costs**

The tuition rate for students will not be affected by tuition increases provided a student is continuously enrolled in his/her respective program. SAE Institute 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.

## **Billing and Payment**

SAE Miami bills tuition in installments by term. Each term is made up of two modules. Students may make payment via cash, check, money order, or credit card.

## **Tuition Assistance**

SAE Institute students who qualify may apply for several different forms of financial assistance to help pay for tuition, 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](http://www.fafsa.ed.gov).

Current information on Federal Student Aid programs can be found online at:

U.S. Department of Education – [www.ed.gov](http://www.ed.gov)

Federal Student Aid Programs – [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

Free Application for Federal Student Aid – [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Current information on Florida Student Financial Aid programs can be found online at:

Florida Department of Education - [www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org)

Private student lending and payment options 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 and technology 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 the technology fee and the technology 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.

Financial Services Contact Information can be found at: <https://usa.sae.edu/campuses/miami/>

## **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 in this catalog
- Certify that the student is not currently in default 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 October 1. Students receiving a second disbursement of Pell Grant after July 1 must submit an updated FAFSA. Students should be aware that this may change their eligibility.

Types of Title IV Federal Student Aid available to SAE Institute 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.

## **Federal Supplemental Educational Opportunity Grant (FSEOG)**

FSEOG is a grant award made by the college to students with exceptional financial need. Due to limited funding from the Department of Education, priority awarding of FSEOG funds will first go to students who apply and demonstrate the highest need (zero EFC). Funds will be awarded to students on a first-come first-serve basis. Because of limited funds, SAE Institute has set its own limits dependent upon availability of funds; currently students can be awarded up to \$500 per award year. FSEOG does not have to be repaid unless, for example, the student was awarded funds incorrectly.

The FSEOG program requires that the institution must first select students with the lowest expected family contribution (EFC) who will also receive Federal Pell Grant in that award year. All students with zero EFC and receiving Pell for the award year are awarded \$500 in FSEOG per award year. Once all Pell eligible students with a zero EFC have received an award, non-Pell eligible and less-than half-time students, with a zero EFC will be awarded. If funds still remain, the student selection group will expand to students with EFC 1-100. If funds still remain, the selection group will expand by 100 until all FSEOG funds are awarded.

## **Alternative Loan Programs**

Private student lending and payment institutions are available to assist qualified students in achieving their goals when not covered by Federal or State programs. Contact the Financial Services Office for more information.

## **Federal Work Study (FWS) Program**

The Federal Work Study (FWS) Program provides part-time job opportunities for eligible students. The salary is generally the current minimum wage, based on the campus location, and students are paid by the hour. The number of hours a student may work is based on a calculated financial need and the availability of funds at the institution. A limited number of jobs are available on campus. Students are responsible for applying to qualifying work study employment. For more information, contact the Financial Services Office.

Students wishing to participate in the Federal Work Study Program must be awarded financial aid and have FWS eligibility as a part of their award package. Students must file a Free

Application for Federal Student Aid (FAFSA) to apply for financial aid and have their program eligibility determined. Separate applications for financial aid are required for each academic year that a student wishes to be considered for employment under FWS. Once a student has earned his/her award maximum the student will be terminated from the work-study program. Upon termination, students may contact the Financial Services Office to determine if they have any remaining work-study eligibility. The Financial Services Office will conduct an evaluation of eligibility. If eligible, the student may request additional work study funding through the Financial Services Office. For more information, contact the Financial Services Office.

FWS awards are not credited to a student's account. A paycheck is issued to the student for the time worked.

## **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 and 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 the last week of their final semester.

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.

## **Refund Policy**

SAE Institute's refund policies have been established in accordance with current state and federal regulations and applicable accrediting standards. SAE Institute reserves the right to modify these policies in order to remain in compliance with any changes in the applicable laws and regulations.

## **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 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 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 must still complete a Return of Title IV Funds calculation in order to determine whether the student is eligible for a

post-withdrawal disbursement. All refunds and disbursements will be issued within forty-five (45) days of the date of determination.

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 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.

### **Impact on Refund for Withdrawals or Terminations**

Students who choose to withdraw or are dismissed after attendance has begun and prior to completing up through 60% of a semester are entitled to a pro rata refund of tuition based on the Last Date of Attendance (LDA), defined by SAE Institute as the last date of physical attendance. Tuition is considered fully earned when a student has completed 60% or more of a semester.

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 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.

### **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 Technology Packages**

Once technology packages 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 notice of cancellation or withdrawal. Failure to notify the Student Advisor 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.



## **Permanent Closure**

In the event of an immediate and permanent closure, SAE Institute of Technology will refund all tuition collected from active students enrolled on the date of the school closure. Regardless of the reason for the closure, the paid tuition will be refunded to the corresponding fund source within 45 days of the last day of classes.

## **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.

## **Tuition Options**

Tuition Options Students enrolled at SAE Institute are eligible to participate in an Institutional Loan program offered by Tuition Options as a third party provider. Tuition Options offers third party loans that are designed to cover the cost of tuition, technology packages, and fees in excess of available federal aid. Interest rates on loans facilitated by Tuition Options vary between 3% and 7% based on several factors. Interest accrues from the date of the loan's origination. Loans provided by Tuition Options require recurring payment during enrollment and a full pay-off between two and seven years of loan origination, based on loan amount. Failure to make regular and timely payments may result in late fees added to the loan balance and can restrict a student from attending class until the account is current.

## **Delinquent Payments to SAE Institute**

Students who reach a payment delinquency of 90 days of non-payment, will be required to meet with the Campus Director. The student may be locked out of all SAE technology, including Canvas, until the meeting is held. If no payment is made and no updated payment plan arrangement is approved by the Campus Director, the student may be dismissed due to delinquent payment. Failure to meet with the Campus Director will also result in a dismissal.

## **Repayment of Student Loans**

If a student obtains a loan to pay for a program, it is the student's responsibility to repay the full amount of the loan plus interest, less the amount of any refund. If a student recipient of Federal Student Aid withdraws from SAE Institute, the student is entitled to a refund of moneys not paid from Federal Student Aid program funds.

## **Students with VA Funding**

Veteran students who are considered to be a covered individual by the U.S. Department of Veteran's Affairs will not be subject to any penalty, including the assessment of late fees, the



denial of access to classes, libraries, or other institutional facilities due to delayed disbursement of funding from the VA. Additionally, a VA student will not be required to borrow additional funds to cover educational costs due to delayed disbursement. VA students must submit to the Campus VA Representative a Certificate of Eligibility or Statement of Benefits prior to starting classes, which can be obtained from the US Department of Veterans Affairs website.

## **Student's Right to Cancel**

Students and applicants have the right to cancel an enrollment agreement at any time by contacting the admissions office in person, by electronic mail, or by standard mail. Cancellation occurs in two scenarios:

- A student requests cancellation before the start of classes **or**
- A student does not attend classes beyond the seventh calendar day after the program start.

In the event of a cancellation, all monies paid will be refunded in full.

After the seventh day of the first module, a student is considered a withdrawal if their education is discontinued. Please see the withdrawal policy below for the applicable refund.

## **Course Cancellation**

If a student experiences an interruption in training due to SAE Institute not offering a required course in sequence with a student's program, or due to a course being cancelled after a term has started, the student will have the option of taking the class at the next available offering, or be granted a refund for all tuition paid to that point of the program. This policy excludes students that fall out of sequence with their program due course failure, voluntary withdrawal or institutional termination due to conduct, academics or attendance.

## **Scholarships**

### **Merit Based Scholarships**

SAE Institute 's Merit Based Scholarships provide financial assistance to domestic and international students who are accepted full-time to a program at SAE Institute. A Merit Based Scholarship pays up to 25% of the program tuition. Moneys for this scholarship are made available for up to four (4) students at each of four (4) dates throughout the year, based on available funds.

To apply, students must meet the following criteria:

- 17 years of age or older
- A U.S. citizen, eligible non-citizen, or International Student
- Accepted full-time into an SAE Institute Program

The scholarship application is complete once all items are received by the Financial Services Office:

- Completed Merit Based Application
- Completed and filed Federal Application for Student Aid (FAFSA)
- A Letter of Recommendation sent directly to the college to ensure authenticity. The Letter of Recommendation cannot be written by a member of the applicant's family.

- Original Essay, two pages, double spaced with 12-point font. The essay topic is "Why I Should Receive this Scholarship over Another Student." Essay should be attached to the completed application.

Due Date: Complete application package is due to the Financial Services office no later than 7 business days before the start of the module.

### **Need Based Scholarships**

SAE Institute's Need Based Scholarships provide financial assistance to students with limited financial means who are accepted full-time into an SAE Institute Program. A Need Based Scholarship pays up to 25% of the program tuition. Moneys for this scholarship are made available for up to four (4) students at each of four (4) dates throughout the year, based on available funds.

To apply, students must meet the following criteria:

- 17 years of age or older
- A U.S. Citizen
- Accepted full-time into an SAE Institute Program

The scholarship application is complete once all items are received by the Financial Services Office:

- Completed Need Based Scholarship Application
- Completed and filed Federal Application for Student Aid (FAFSA)
- A Letter of Recommendation sent directly to the college to ensure authenticity. The Letter of Recommendation cannot be written by a member of the applicant's family

Due Date: Complete application package is due to the Financial Services Office no later than 7 business days before the start of the module.

### **International Scholarship**

SAE Institute International Student Scholarship is for full-time students attending the College on an appropriate student visa. The International Student Scholarship pays 10% of program tuition. Moneys for this scholarship are made available for up to four (4) students at each of four (4) dates throughout the year, based on available funds.

To apply, students must meet the following criteria:

- 17 years or older
- An international student with a valid student visa
- Accepted into a full-time program

The scholarship application is complete once all items are received by the Student Accounts Office:

- Completed International Scholarship application

Due Date: Complete application package is due to the Financial Services Office no later than 3 months before the start of the module.

Students awarded a scholarship will have the total award divided among their remaining payment periods of enrollment in the program. Payment of the award is made as a cash credit against the total balance on the student's ledger at the successful completion of each semester. The scholarship has no cash equivalency. Students who withdraw or are terminated due to nonattendance, code of conduct violations or otherwise fail the semester will have the award amount pro-rated to the percentage of the semester completed.

# 2022 - 2023 CALENDAR SCHEDULE

## Program Start Dates

SAE Institute 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

Starting June 8, 2020, all new students will be enrolled in the 12-week Audio Technology Diploma Program.

Start Date	Projected Graduation Date
March 7, 2022	March 3, 2023
June 6, 2022	June 2, 2023
August 29, 2022	August 25, 2023
November 28, 2022	November 24, 2023
March 13, 2023	March 1, 2024
June 5, 2023	May 31, 2024

## Holiday Schedule

SAE Institute is closed for all U.S. national holidays.

If a class is scheduled on a holiday, a make-up day will be required.

Holiday	2022	2023
New Year's Day	Saturday, January 1, 2022	Sunday, January 1, 2023
New Year's Day (Observed)	N/A	Monday, January 2
Martin Luther King, Jr. Day	Monday, January 17	Monday, January 16
Presidents' Day	Monday, February 21	Monday, February 20
Memorial Day	Monday, May 30	Monday, May 29
Juneteenth	Sunday, June 19	Monday, June 19
Juneteenth (Observed)	Monday, June 20	N/A
Independence Day	Monday, July 4	Tuesday, July 4
Labor Day	Monday, September 5	Monday, September 4
Columbus Day/Indigenous People's Day	Monday, October 10	Monday, October 9
Veterans' Day	Friday, November 11	Saturday, November 11
Veteran's Day (Observed)	N/A	Friday, November 10
Thanksgiving	Thursday & Friday, November 24 & 25	Thursday & Friday, November 23 & 24
Christmas Eve	Saturday, December 24	Sunday, December 24
Christmas Eve (Observed)	Friday, December 23	Friday, December 22
Christmas Day	Sunday, December 25	Monday, December 25
Christmas Day (Observed)	Monday, December 26	N/A
New Year's Eve	Saturday, December 31	Sunday, December 31
New Year's Eve (Observed)	Friday, December 30, 2022	Monday, January 1, 2024

## 2022-2023 Academic Calendar

Module	Start	End
<b>November 2022 Module</b>	<b>November 28, 2022</b>	<b>March 3, 2023</b>
Holiday Break (no classes)	December 24, 2022	January 8, 2023
Module Break (no classes)	March 4, 2023	March 12, 2023
March 2023 Module	March 13, 2023	March 12, 2023

### Class Schedules

Additional tutoring sessions may be scheduled to give students the opportunity for help if needed. Students should be aware that additional time will be required to complete homework and projects, and devote effort to difficult or complex topics. Not all sessions run every semester. Check with the Admissions Office for preferred class session availability.

Students are responsible for knowing their own schedule. SAE Institute reserves the right to modify the school calendar, curriculum, and class schedules as it deems necessary to ensure that student and institutional goals are met.

Classes are typically scheduled Monday through Thursday, between 9:30am and 11:15pm and classes may be scheduled on Saturday as needed.

12 – Month Program Schedule						
	Days	Begins	Ends	Days	Begins	Ends
Morning	Mondays	9:30 am	2:15 pm	Tuesday – Thursday	9:30 am	2:10 pm
Afternoon	Mondays	2:00 pm	6:45 pm	Tuesday – Thursday	2:00 pm	6:40 pm
Evening	Mondays	6:30 pm	11:15 pm	Tuesday – Thursday	6:30 pm	11:10 pm

### 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

During normal business hours, students may enter and exit through the main entrance by displaying their active Student ID badges to security. All students must swipe their badge every time they enter the building, regardless of whether the student enters with a group.

Former students or alumni who are not in good standing with the college are not allowed on campus unless they have a scheduled appointment with an SAE Institute staff or faculty member and are prohibited from signing in as a guest of a current student, staff, or alumnus.

SAE Miami maintains normal hours of operation for studios and labs Monday through Thursdays and alternate Fridays from 9:00 a.m. to 11:15 p.m., and 9:00 a.m. to 6:00 p.m. on remaining Fridays. See postings regarding Saturday hours, which vary. Any additional or changed lab hours will be discussed at orientation and posted on the student bulletin boards.

All Campus Administrative offices are open Mondays through Thursdays from 9:00 a.m. to 7:00 p.m. and Fridays from 9:00 a.m. to 6:00 p.m. Students who wish to meet with administrative staff are encouraged to schedule an appointment during business hours. Off hour appointments are made at the discretion of the Campus Director.

# ACADEMIC POLICIES

## Definition of an Academic Year

One academic year at SAE Institute is approximately 48 weeks. Each academic year is comprised of 2 terms. Each term is made up of two modules. Each module at SAE Miami is approximately 12 weeks.

## Definition of a Clock Hour

A Clock Hour is defined as a 60-minute period of time that contains 50 minutes of class as well as faculty supervised laboratory.

## Grading

Each module includes a number of assessments, including but not limited to: papers, in-class activities, assignments, and projects. Each assessment category within a course is individually weighted and factored in when determining the student's final grade. The number, type and weighting 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. Students must repeat any required courses in which a grade of "F" or "W" is received. When a course is repeated, the higher of the grades earned during each attempt are calculated into the Cumulative Grade Point Average (CGPA). Both attempts will remain on the student's transcript.

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 semester 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 semester. The decision to issue an incomplete grade is at the discretion of the instructor.

## Grading Scale

Grade			Grade Included In:		
Letter Grade	Description	Quality Points	Credit Hours Earned	Credit Hours Attempted	Cumulative Grade Point Average (CGPA)
A	100-90% = Excellent	4.0	Yes	Yes	Yes
B+	89-85% = Very Good	3.5	Yes	Yes	Yes
B	84-80% = Good	3.0	Yes	Yes	Yes
C+	79%-75% = Above Average	2.5	Yes	Yes	Yes
C	74-70% = Average	2.0	Yes	Yes	Yes
D+	69%-65% = Below Average	1.5	Yes	Yes	Yes
D	64%-60% = Poor	1.0	Yes	Yes	Yes
F	59% or Below = Failing	0.0	Yes	Yes	Yes
W	Withdrawal	N/A	No	Yes	No
I	Incomplete	N/A	No	Yes	No
TC	Transfer	N/A	Yes	Yes	No
TO	Test Out	N/A	Yes	Yes	No

Grades are rounded to the nearest whole number, i.e. 79.9% would be awarded the grade of B.

## Satisfactory Academic Progress (SAP)

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

Satisfactory Academic Progress is determined by measuring the student's Cumulative Grade Point Average (CGPA). Students must complete all coursework within the required 150% maximum timeframe.

SAE Institute monitors academic progress for academic purposes at the end of each semester 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 does not 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.

### 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 training within the maximum time frame, the student will be dismissed from the program. For example, the published normal completion rate for a Diploma program is 48 weeks and 900 clock hours in length. Therefore, 150% of that normal completion rate is 72 weeks and 1,350 attempted clock hours. A student who reaches 72 weeks or 1,350 attempted clock hours without completing the program will not be allowed to continue and will be dismissed from the school. VA students must complete program within State Approving Agency (SAA) approved number of program hours.

### Satisfactory Academic Progress (SAP) Criteria

SAE Institute has implemented a schedule designating the minimum CGPA at the end of each evaluation period. To meet the minimum SAP requirements, the following criteria must be achieved at the end of each evaluation point:

<b>Satisfactory Academic Progress (SAP) Criteria</b>			
Evaluation Point	Clock Hours Attempted	Minimum Cumulative Grade Point Average (CGPA)	Result if Minimum Is Not Met
<b>Diploma</b>			
1	225	1.0	Academic Warning
2	450	1.5	Dismissal
3	675	2.0	Dismissal
4	900	2.0	Dismissal

### Academic Warning

If a student has not met the minimum CGPA at the end of the first evaluation point, the student will be placed on Academic Warning. Students on Academic Warning remain eligible for Title IV funds or, if applicable, VA funds. Please note that Academic Warning is only available at the end of the first evaluation point.

During the Academic Warning semester, the student must meet with an assigned advisor to develop an Academic Plan. The student and the assigned advisor will meet regularly throughout

the semester to discuss progress towards improvement. If, at the end of the Academic Warning semester, 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 semester, the student will be dismissed from SAE Institute and become ineligible for Title IV funds or, if applicable, VA funds. There is no warning period. The student will be notified in writing of the dismissal and loss of Title IV eligibility. VA students dismissed for failing to maintain SAP requirements will have their VA education benefits terminated. VA students terminated from VA educational benefits may petition to be recertified after meeting SAP standards.

### **Remaining Evaluation Periods**

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

### **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, or another as designated by the Chief Academic and Compliance Officer, by the first day of the following module. 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 minimum SAP requirements was not met and what has changed to allow success upon reinstatement. If the Campus Director approves the appeal, s/he will forward the appeal to the Chief Academic and Compliance Officer of SAE Institute North America or her designee for determination of acceptance or denial of the appeal. The Student Advisor will notify the student in writing of the appeal decision within three (3) business days of the receipt of the Chief Academic and Compliance Officer's decision. During this time, the student will be able to continue attending classes. The decision of the Chief Academic and Compliance Officer or her designee 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 semester to meet the minimum SAP requirements at the appropriate evaluation point. During the Academic/Financial Probation semester, 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 semester on Academic/Financial Aid Probation, the student will be dismissed from SAE Institute 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 semester, the student will be dismissed from SAE Institute 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 calculation of the maximum time frame. Please refer to the Grading Policy for additional information regarding the repeating of course.

**The student will be charged a Repeat Course Fee in the amount of \$500 per occurrence. This fee cannot be paid with Title IV Federal Student Aid, and must be settled prior to the start of the subsequent term.**

### **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 taken into the CGPA but will be counted towards 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 taken into the CGPA calculation. Test out clock hours will count as attempted and earned credit hours in the 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 maximum time frame calculation. An "I" or "Incomplete" grade counts as a failed grade in the student's CGPA and unsuccessful attempted modules in the student's maximum timeframe.

### **Class Size**

Class sizes vary depending on a number of factors and may have up to 40 per class. Average class sizes are generally lower than the maximum allowable size.

### **Auditing a Course**

Students and graduates who wish to audit a course must request permission in writing from the Director of Education. Only courses that have previously been passed may be audited. Audited courses do not receive grades. Auditing is allowed based on available space.

### **Graduation Requirements**

To graduate from SAE Institute and receive a diploma, students must meet the following requirements:

- successfully complete (pass) all required courses
- earn a Cumulative Grade Point Average (CGPA) of 2.0 (C) or higher

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

## **Student Distinctions**

SAE Institute presents awards and honors to students in recognition of individual academic achievement and perfect attendance. These accomplishments are presented at the end of each semester and during graduation.

### **Attendance Awards**

The Graduate Perfect Attendance Award is presented to graduated students who have earned 100% attendance for all courses in their program of study. To be eligible for this award, a student must attend all classes as scheduled for the duration of their program.

The Semester Perfect Attendance Award is presented to current students who have earned 100% attendance for all courses scheduled for the most recent semester. To be eligible for this award, a student must attend all classes as scheduled for the duration of that semester.

### **Academic Awards**

Graduate Honor Awards are presented to graduated students who have achieved academic excellence in their program. To be eligible for these awards, students must achieve the following cumulative grade point average (CGPA):

- Highest Honors: 4.0 CGPA
- High Honors: 3.75 to 3.99 CGPA
- Honors: 3.5 to 3.74 CGPA

Academic Excellence Awards and Honor Roll are presented to current students who have achieved academic excellent in their most recent semester. To be eligible for this award, a student must achieve the following semester grade point average:

- Academic Excellence: 4.0 Semester GPA
- Honor Roll: 3.5 to 3.99 Semester GPA

## **Transcripts and Diplomas**

To receive Transcripts or Diplomas from completed coursework, graduates must meet the following requirements:

- complete a Career Services exit interview
- submit a resume to the Career Services office
- be current on all financial obligations to the school
- complete a mandatory financial aid exit interview
- return all borrowed equipment, books, media, or other materials

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.

### **Transcript Request**

Students may request an official transcript of grades by completing a transcript request on the SAE Institute website at: [usa.sae.edu/index.php/campus-resources/transcript-request/](http://usa.sae.edu/index.php/campus-resources/transcript-request/). Only students who are current on 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.

## **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 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.

A student who seeks accommodations for a disability at SAE Institute 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 campus Director of Education who will forward it to the 504 Coordinator who will create an Accommodation Plan. The 504 Coordinator will forward the Accommodation Plan to the Director of Education for distribution to the student. 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 at least two weeks in advance of the start of the semester in order to ensure that accommodations can be arranged before the start date of the program or course.

## **Course Numbering System**

SAE Miami 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. For all students receiving VA funds, an official college transcript must be submitted for all college level courses completed.

Students must arrange for official transcripts from all previous institutions to be forwarded directly to the Director of Education's office at SAE Institute. The official transcript(s) must be received prior to the end of the add/drop period of the first attempt of the first semester of the program, so the student can receive a correct schedule.

The decision to award transfer credit is at the sole discretion of SAE Institute. SAE Institute 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 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 credit hours the student must earn in order to graduate. Students must complete at least 40% of their core and general education coursework at the awarding SAE Institute.

## **Test Out**

SAE Institute 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 core course should contact the Director of Education on or before the end of the third class session of their first attempt of the course. Students that withdrew from a course or earned a failing grade may not request a test out of that course on subsequent attempts. Test outs are not available for general education courses or the career preparation course, unless approved by the Chief Academic and Compliance Officer.

For each test out attempt, the student is assessed a \$100 Test Out Fee, to cover administrative costs associated with the assessment test. This fee cannot be paid with a Title IV Federal Financial Aid or the Institutional Loan program offered by Tuition Options.

The Director of Education will determine the necessary test out, which will include one or multiple assessments to determine acquired knowledge. A student must score 80% or higher on the assessment(s) in order to receive credit. A test out will be designated on the student's transcript as a "TO." The cost of any coursework with a test out credit, based on awarded credit hours, will be deducted from the total tuition of the program.

## **Prerequisites**

Students must complete all stated prerequisites for each course prior to registering in that course.

## **Articulation Agreements**

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

## **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 (see Satisfactory Academic Progress Policy).

Students who wish to add or drop courses must contact the Student Advisor.

## **Attendance Policy**

Regular classroom attendance is not only an essential ingredient for academic achievement, but also a fundamental building block for success after graduation. Students are expected to be present and on time for all class meetings. SAE Institute does not distinguish types of absence. Attendance is monitored for all class sessions and is recorded. Any time missed from a scheduled class time is considered time absent, regardless of the reason for the absence.

Students who are absent from all courses at SAE Institute 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.

In order to receive a passing grade for a course, students must complete 100% of the required schedule 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 requirements for class attendance, all of which will be explained on the syllabus which is distributed the first day of class.

Students are able to make up both Theory and Practical hours by arranging make-up time with their instructor. However, the hours must be made up within the module or else the student fails the course. Students must obtain approval from instructor or program chair prior to attending makeup hours. Hours may not be made up in advance.

Students receiving Veterans Administration benefits who exceed 18% of scheduled course time (excluding holidays, breaks, and emergency closure due to unforeseen circumstances such as inclement weather) in a calendar month will be terminated from their VA benefits for unsatisfactory attendance. In order to show that the cause of unsatisfactory attendance has been removed, students must show good attendance (as defined) for one calendar month after being terminated for unsatisfactory attendance. After such time, the student may be recertified for VA education benefits. The student's attendance record will be retained in the veteran's file for USDVA and SAA audit purposes. Students must provide third party documentation to the Student Advisor as to the reason for the absence.

## **Excused Absence Policy**

Students who cannot attend class due to illness, jury duty or death of a family member may petition the Director of Education for missed hours to be excused. If approved these hours would not need to be made up but cannot exceed more than 4 classes per module. Students seeking an excused absence must provide the appropriate documentation, listed below. All other



hours must be made up. All excused absences must be approved prior to the end of the module. This policy does not apply to students receiving VA benefits.

If an unexpected campus closure is approved by the General Manager/Chief Operating Officer, excused absences will be applied to all applicable students, and will be included in the 4 class per module limit.

### **Documentation required:**

1. Illness: Documentation from a doctor or other healthcare provider.
2. Jury Duty: Documentation of the notification from the government office.
3. Death of a family member: Obituary or documentation of funeral

Students are responsible for informing faculty members of the reason for the absence and for arranging to make up missed assignments, tests, quizzes, and class work insofar as this is possible. The Director of Education will determine whether the absence is excused. The decision of the Director of Education is final. If the Director of Education denies the request for an excused absence, the student will need to make up the hours missed by the absence.

### **Withdrawal from SAE Institute**

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

The student will be considered terminated from SAE Institute when any of the following occur:

1. Fails to meet minimum satisfactory academic progress requirements (see Satisfactory Academic Progress policy)
2. Violates the Student Code of Conduct
3. Fails to maintain satisfactory attendance
4. Fails to meet financial obligations

After the first week of the first module, a student is considered a withdrawal if their education is discontinued.

Please see the Refund Policy section and the Add/Drop Policy section of this catalog for information on the impact of withdrawing on refunds and grades.

### **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 receives a request for access. A student should submit a written request to the Student Advisor that identifies the record(s) the student wishes to inspect. The Student Advisor 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 Advisor 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 discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.
4. 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 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 who performs an institutional service or 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.

Students have the right to file complaints with the U.S. Department of Education concerning alleged failures by SAE Institute 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 may disclose PII from the education records without obtaining prior written consent of the student:

- To other school officials, including teachers, within SAE Institute 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))

## **Statement of Student Record Retention Program**

SAE Institute maintains student transcripts indefinitely. Student files including academic and financial information are kept for at least ten years.

# STUDENT INFORMATION AND SERVICES

## **Nondiscrimination Policy**

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

## **Title IX of the Education Amendments**

SAE Institute is committed to protecting the safety, health, and well-being of its students, employees, and all people who come into contact with the SAE Institute community. In support of this commitment, and as required by Title IX of the Education Amendments of 1972 (“Title IX”) and other applicable federal and state laws, SAE Institute has created a comprehensive policy that prohibits Sexual Misconduct, as well as Retaliation against an individual for making a good faith report of Sexual Misconduct under this policy. The comprehensive policy can be found on the SAE Institute website at <https://usa.sae.edu/about/campus-security/>

## **Security and Crime Statistics**

The SAE Institute 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 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 employees. In the event of an evacuation, students and employees should follow the evacuation maps found in each room on campus.

## **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.

## **Smoking Policy**

SAE Institute is a smoke-free facility. Smoking, including the use of e-cigarettes, 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.

## **Copyright Policy**

SAE Institute is committed to full compliance with federal and state copyright laws. Accordingly, all students, faculty, and staff of SAE Institute are required to respect the rights of copyright owners and to use the intellectual property of others responsibly and appropriately.

Prior to reproduction or use of any works, all students, faculty, and staff should determine if the work is protected by copyright, available under a license agreement, or qualifies as fair use as defined in section 107 of the Federal Copyright Act of 1978. If the work is protected by copyright and its intended use does not qualify as fair use, it may not be used or reproduced without written permission from the copyright owner.

Violations of copyright law will be subject to disciplinary action by SAE Institute up to and including termination of student or employee status and are subject to legal action to the full extent of the law.

## **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 will not be tolerated and may be subject to disciplinary action.

## **COVID-19 Policy**

In order to ensure the safety and security of all students, staff, and employees SAE Institute has implemented a COVID-19 policy. Any violation of the COVID-19 policy could result in temporary removal from campus, suspension, or permanent dismissal.

First and foremost, do not come to campus if you are sick or if you have any signs of symptoms of illness, including fever, cough, or shortness of breath. Report any confirmed case of Covid-19 to the Campus Director immediately.

SAE Institute expects all students, staff and faculty to follow CDC guidelines of frequent hand washing, using soap and water for at least 20 seconds or hand sanitizer containing at least 60% alcohol when hand washing is not feasible. Avoid touching your eyes, nose, and mouth. SAE Institute will supply face masks for anyone who requests to wear one on campus. All guests will be required to enter the main entrance and sign-in, agreeing to follow all SAE policies.

## Disciplinary Offenses

SAE Institute 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 activities or facilities
- An unauthorized occupancy of SAE Institute facilities
- Interference with the right of any faculty, staff, or student to gain access to any SAE Institute event or facility
- The obstruction or delay of any SAE Institute official in the performance of his/her duty
- Failure to cooperate with SAE Institute staff or faculty
- Theft of property on campus grounds or school-led activities off campus
- Misuse of or damage to SAE Institute property
- Any theft, misappropriation, or unauthorized sale of SAE Institute property
- Alteration or unauthorized use of SAE Institute documents, forms, records, or identification badges
- Violation of any signed waiver or agreement with SAE Institute
- 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 property
- Any unlawful possession or use of any drug or controlled substance on any SAE Institute campus or SAE Institute event
- Any sale or distribution of any such drug or controlled substance on any SAE Institute campus or SAE Institute event
- Harassment, including sexual harassment, of any fellow students, faculty, or staff of SAE Institute
- 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 business
- Aiding and abetting others in any of the foregoing offenses

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 owned, leased, or otherwise controlled property, or which occur off campus when the conduct impairs, interferes with, or obstructs any SAE Institute activity or

the missions, processes, and functions of SAE Institute. 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 community. SAE Institute will impose disciplinary sanctions on students and employees consistent with SAE Institute policy and local, state, and federal laws.

## **Student 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. 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 procedures. See Student Disciplinary Action section below.

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.

Dismissals and suspensions may be appealed in writing to the General Manager/Chief Operating Officer. The General Manager/Chief Operating Officer or his designee will conduct a thorough investigation prior to rendering a decision to reverse, alter or uphold the disciplinary action. The decision of the General Manager/Chief Operating Officer is 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 course 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.

For grievances outside of a course, below is the process a student should follow when he/she has a grievance:

1. For all other grievances, the student should take the concern to the Manager of that Department.
2. If after addressing the issue with the Department Manager 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.

### **Appealing Grievance Decision**

Students and staff have the right to appeal the decision(s) made by the Campus Director by submitting a request for appeal in writing. Appeals must be received within 5 business days of receipt of the Campus Director's decision. The matter will be investigated by the General Manager/Chief Operating Officer or his designee. The General Manager/Chief Operating Officer will notify the student directly of his decision. The decision of the General Manager/Chief Operating Officer is final.

If not satisfied at the institution level, complaints may be directed to The Commission for Independent Education according to the procedures outlined below:

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

1. Name of Student (or Complainant)
2. Complainant Address
3. Phone Number
4. Name of Institution
5. Location of the Institution (City)
6. Dates of Attendance
7. A full description of the problem and any other documentation that will support your claim such as enrollment agreements, correspondence, etc.

Send Letter To:

Commission for Independent Education

325 W. Gaines Street, Suite 1414

Tallahassee, FL. 32399-0400

E-mail: [cieinfo@fldoe.org](mailto:cieinfo@fldoe.org)

Phone: 888-224-6684

Fax: 850-245-3238

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

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](http://www.accsc.org). Complaint forms are to be sent to [complaints@accsc.org](mailto:complaints@accsc.org).

## **Appropriate Attire**

SAE Institute 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. 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 will be oriented to the materials and procedures of the LRC during their first module and then have access to online resources, trade journals, books, equipment manuals, DVDs, media, magazines, and other materials used by SAE Institute. The LRC Manager coordinates and hosts on-campus educational events. 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. Students should see the LRC staff to learn how to access online resources. Additional resources are available on a sign-out basis.

## **SAE Institute Alcohol and Drug Policy**

SAE Institute 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 drugs or alcohol may be subject to both school disciplinary action and criminal prosecution, up to and including school expulsion for students or termination of employment for employees.

## **Alcohol and Drug Abuse Prevention Information**

Alcohol and drug consumption causes a number of changes in behavior and physiology, posing a significant threat to the health and welfare of our nation's citizens. Even minor usage can impair judgment, coordination, and abstract mental functioning. Statistics show that the vast majority of violent behaviors (including acquaintance rape, vandalism and assaults) involve alcohol and/or drug use. Additionally, continued use stresses social relationships and may lead to dependency,



which often causes permanent damage to vital organs and is counterproductive to a healthy lifestyle.

There are definite health risks associated with the use of alcohol and drugs. Alcohol or any other drug used in excess over time can produce illness, disability, and death. The health consequences of substance abuse may be immediate and unpredictable, such as cardiac arrest or liver deterioration. Below is a chart taken from the National Substance Abuse website which shows the stages of how a body responds to the consumption of alcohol, including the finality of death:

Blood Alcohol Content	Stage	Clinical Symptoms
0.01 – 0.05%	Subclinical	Behavior almost normal by routine observation
0.03 – 0.12%	Euphoria	Increased self-confidence; reduced inhibitions Increased sociability, talkativeness, slight euphoria Decreased attention, judgment and control Onset of sensory-motor impairment Reduced efficiency in finer performance tasks
0.09 – 0.25%	Excitement	Impaired perception, memory and comprehension Emotional instability, lack of critical judgment Decreased sensory response; Increased reaction time Reduced focus and peripheral vision Impaired sensory-motor coordination and balance Drowsiness
0.18 – 0.30 %	Confusion	Emotional highs and lows Confusion, disorientation, and dizziness Distorted vision Reduced sensitivity to pain Reduced muscle control; difficulty walking and balancing; slurred speech Listlessness, sluggishness
0.25 – 0.40 %	Stupor	Decreased responsiveness to stimuli Lack of motor function; low energy Inability to stand or walk; poor muscle coordination Loss of bladder and bowel control; vomiting Partial unconsciousness; apathy
0.35 – 0.50%	Coma	Total unconsciousness

		Diminished autonomic responses Body temperature dangerously low Incontinence Sluggish circulation and respiration Potential Death
0.45 +	Death	Respiratory arrest and death

## Preventing Drug and Alcohol Abuse

Drug abuse costs US taxpayers billions of dollars in preventable health care, law enforcement, crime and other costs, not to mention the emotional costs to the abusers and their families. But, as the sentence states, it is preventable. Addiction is a developmental disease, usually starting during adolescence, when the brain is still going through critical developmental phases. Studies have shown that prevention and early intervention work best. Early intervention programs such as D.A.R.E. (Drug Abuse Resistance Education) and The Courage to Speak Foundation, which is “saving lives by empowering youth to be drug free and encouraging parents to communicate effectively with their children about the dangers of drugs” are best at preventing future alcohol and drug abuse.

## Sanctions for Violation of Local, State, and Federal Laws

The use of alcohol beverages must be in compliance with state law and is strictly limited to persons 21 years of age or older. The possession, transportation, and/or consumption of alcohol by individuals under 21 years of age is strictly prohibited. Federal and State Law prohibit the solicitation, procurement, sale, or manufacture of narcotics or controlled substances except as expressly permitted by law. Applicable legal sanctions under local, state, and federal law for the unlawful distribution of alcohol and drugs range from probation, diversion, imprisonment in the county jail for less than one year, to imprisonment in state prison. A police officer can take the license from any driver suspected of driving under the influence of alcohol and drugs who refuses to take a blood alcohol test.

Please see the following links for details of the laws regarding drug and alcohol use on both a State and Federal Level:

Alcohol Policies: <https://www.responsibility.org/alcohol-statistics/state-map/>

Drug Policies: <https://statelaws.findlaw.com/criminal-laws/drug-possession.html>

## Alcohol and Drug Abuse Resources

The results of alcohol and drug abuse can be devastating, but students and employees can find help. Please see the links below, which provide resources to assist those that have alcohol and drug abuse problems:

[Alcoholics Anonymous](#) - a national organization that helps those that are struggling with alcohol abuse

In addition to Alcoholics Anonymous, here is a link to other local resources available help students: <http://drughelpline.org/resources/>

## **Studio and Lab Policies**

Food and drink is allowed in classrooms without technical equipment, such as SAE Institute owned computers or studio equipment. No food or drink is allowed in any classroom or studio where equipment is present. 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 and returned to the original condition. This may include 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 studios is not permitted unless approved in advance by the Campus Director.

## **Guest Musicians**

The number of guest musicians allowed into the school at one time is limited to two, unless prior permission is given by the Campus Director to allow more guests. All guests must be at least 18 years of age, must sign in upon entry to SAE Institute 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 facilities.

All guests are required to wear a guest badge at all times when on SAE Institute premises. The guest will also be asked to sign-in. 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 and guests accompanying students to practical sessions must comply with all rules and regulations of SAE Institute. The student is responsible for making all guests aware of SAE Institute policies and is responsible for all equipment and fixtures used during these sessions. In all cases, only SAE Institute students are allowed to operate SAE Institute equipment.

The student is responsible for the actions of any guests that may result in theft and/or damage to equipment. 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. SAE Institute is not liable for the theft of or damage to any student’s or guest musician’s personal equipment.

## **Career Services**

SAE Institute offers students a wide range of support services to assist students in obtaining employment opportunities in their field of study after graduation. 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
- Resume preparation
- Employer search
- Job search assistance
- E-Portfolio Development through Portfolium

SAE Institute 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 does not guarantee employment or salaries.

### **Graduate Re-Training**

SAE Institute graduates may return to the same campus and audit 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 Advisor.

### **Non-Credential Seeking Students**

Members of the public may enroll in a single course for credit at SAE Institute without enrolling in an academic program. Students must have access to the required textbooks and equipment (e.g. software) to complete course assignments. Should the selected course have prerequisite coursework, the interested individual must demonstrate appropriate prior knowledge of program content advanced in the selected course.

Enrollment in the single course is subject to available space, and the course is not eligible for Tuition Assistance, including Title IV Federal Financial Aid. Payment for the course must be made in full at the time of enrollment and is subject to the non-Title IV tuition refund policy.

### **Internships**

SAE Institute does not require an internship as part of its programs. Participating in an internship while enrolled at SAE Institute does not change the student's obligation to maintain good standing with the school.

### **Student Services**

SAE Institute provides a variety of services to assist students throughout their college career and is the student gateway to campus life. Student Advisors are on hand to facilitate and support students as they encounter hurdles in their academic path. Student Advisors can assist in setting up peer mentoring, disability accommodations, and tutoring as well as provide guidance in developing academic success skills such as time management, focused studying, and executive functioning. In addition, SAE Institute sponsors a variety of clubs and activities on campus, including the Student Alliance, campus clubs, and student events.

## **Student Advising**

The Student Advisor and all SAE Institute 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 does not provide personal counseling.

## **Tutoring**

Tutoring is available for students who need extra help. Please see the Student Advisor for tutoring opportunities.

## **Housing**

There is no student housing available at SAE Institute. Rental housing may be available throughout the city and in the neighboring communities. SAE Institute students typically pay between \$700 and \$1800 per month per person for housing, and many share housing arrangements with at least one other roommate.

# PROGRAM AND COURSE DESCRIPTIONS

## Audio Technology Program (ATP)

### Program Description and Outcomes

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. Students receive a diploma after the successful completion of the program.

### Audio Technology Program Schedule

The Audio Technology program is typically 48 weeks in length, comprised of four twelve-week modules with a one-week break between modules. Each module is a course comprised of two required components: Theory and Practical. The total program length is 900 clock hours.

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

**Practical hours** are scheduled, supervised labs.

Requirements Per Course	
Course Component	Clock Hours
Theory	135
Practical	90
<b>Total</b>	<b>225</b>

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.

### Audio Technology Course List

Number	Course
AT101	Introduction to Audio Technology and Studio Equipment
AT102	Digital Audio Software and Advanced Studio Equipment
AT103	Advanced Engineering and Digital Applications
AT104	Advanced Recording Engineering and Production

## Career Prospects for Audio Technology

Graduates of the Audio Technology Program can expect to learn skills to be prepared for entry level positions in such audio technology careers as:

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

## Materials

A complete and current list of materials required for each course and program of study can be found online at [www.usa.sae.edu](http://www.usa.sae.edu).

## Course Descriptions

### AT101 Introduction to Audio Technology and Studio Equipment

225 Clock Hours

**Prerequisite: None**

This 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.



# SAE INSTITUTE TEAM

## SAE Institute Group Inc.

### Executive Management Team

Jake Elsen	General Manager & Chief Operating Officer
Dr. Michele Ernst	Chief Academic and Compliance Officer
Luis Mata	Chief Financial Officer
Sarah Johnson	Director of Marketing
Sarah Sizemore	Vice-President of Admissions
David Andris	American Disabilities Act 504 Coordinator
Kyle Goldman	Title IX Coordinator
Joel Sanders	Deputy Title IX Coordinator/National Librarian

### Campus Administration

Jerry Rivera	Campus Director
Keith Morrison	Program Chair
Jan Bishop	Student Advisor
Samantha Russ	Financial Services Manager
Francis Jimenez	Financial Aid Specialist
Anamaria Delfani	Career Services Advisor
Vincent Soto	Director of Admissions
Isbel Quero	Admissions Representative
Eric Debreus	Admissions Representative
Jessica Rivas	Student Accounts Specialist
Samantha Mascary	Administrative Assistant
Carlos Peña	Studio Technician
Fernando Lopez-Ortiz	Head Studio Technician

### Faculty

Adrianza, Eduardo	Instructor	Audio Technology	BS Recording Arts, Full Sail University, Winter Park, FL (2014). Associate in Recording Arts, Full Sail University, Winter Park, FL (2013)
Bolanos, Gianni	Instructor	Audio Technology	MA Music Education, Florida Interantional University (2020) Miami, FL. MA Music Technology, Southern Utah University (2022) Cedar City, UT.
Desrameaux, Matt	Instructor	Audio Technology	BS Music Business, Full Sail University (2009)
Dye, Charles	Instructor	Audio Technology	BS Telecommunications, Ohio University, Athens, OH (2001)
Hall, Orlando	Instructor	Audio Technology	BA History, University of Florida, Gainesville, FL (2001). Associate of Science in Recording Arts, Full Sail University, Winter Park, FL (2002)

Palis, Shafik	Instructor	Audio Technology	Bachelor in Music Production and Engineering (2001)
Poler, Dave	Instructor	Audio Technology	BM Music Production and Engineering, Berklee College of Music, Boston, MA (1996)
Luis Gonzalez	Instructor	Audio Technology	BM Music Production and Engineering, Berklee College of Music, Boston, MA (1996)
Brooks, Walter	Instructor	Audio Technology	MBA University of Phoenix (2012), BS Audio Production Full Sail University (2017), BS Business Administration Florida Agriculture & Mechanical University (2002)
Morrison, Keith	Program Chair	Audio Technology	BME, Phillips University (1977) Enid, OK. Master of Music, University of Miami (1979) Coral Gables, FL.