**ADDENDUM, effective October 1, 2010.** The following policy is updated for the campus:

Prospective students must submit proof of high school graduation or a recognized equivalency certificate (GED) to the institution by providing the institution with the diploma, transcript confirming graduation, GED certificate or other equivalent documentation, a copy of which will be placed in the student file.

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**ADDENDUM, effective September 23, 2010.** The following financial aid information is added in the catalog:

**Academic Competitiveness Grant (ACG)**

The ACG program is a need-based and merit-based grant intended to encourage rigorous academic study in high school leading to enrollment in college majors in the physical, life, and computer sciences; engineering; technology; mathematics; and certain foreign languages. Eligible students may receive $750 in their first academic year and $1,300 in their second academic year.

**National Science and Mathematics Access to Retain Talent (SMART) Grant**

The SMART Grant program is a need-based and merit-based grant intended to encourage rigorous academic study in high school leading to enrollment in college majors in the physical, life, and computer sciences; engineering; technology; mathematics; and certain foreign languages. Eligible students may receive $4,000 per year for their third, fourth and fifth (if five-year program) academic year.

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**ADDENDUM, effective August 25, 2010.** The phone numbers for Online are updated in the catalog as follows:

Phone: (813) 353-5100
Toll Free: (877) 439-0003

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**ADDENDUM, effective August 24, 2010.** The following financial information is added in the catalog:

**FEDERAL FINANCIAL AID PROGRAMS**

**Federal Stafford Direct Loans (DL)**

This low-interest loan is available to qualified students through the U.S. Department of Education and is guaranteed by the U.S. government. Repayment begins six months after the student graduates, leaves school or drops below half-time status. There are two types of Federal Direct Stafford Loans available: Subsidized Loans and Unsubsidized Loans.

The Federal Direct Subsidized Stafford Loan is a low-interest loan issued by the U.S. Department of Education. Student eligibility for a Direct Subsidized Loan is based on “financial need”. The federal government pays the interest while the student is in school at least half-time, during the grace period and during periods of deferment.

The Federal Direct Unsubsidized Stafford Loan is a low-interest loan issued by the U.S. Department of Education. Students do not have to demonstrate “need” in order to obtain this loan. Interest accrues on this loan while a student attends school.

**Federal Parent Loan for Undergraduate Students (PLUS)**

The Federal Direct Parent Loan for Undergraduate Students (PLUS) provides additional funds to help parents pay for educational expenses. Parents may borrow up to the cost of their dependent student’s education minus any other aid for which the student is eligible. The interest rate is fixed and interest accrues at the time of disbursement. Repayment typically begins within 60 days after the loan has been fully disbursed.

Note: Loan origination fees may be deducted from the loan by the institution making the loan as set forth by federal regulations.
■ ADDENDUM effective June 8, 2010. The military scholarship information for online students has been added in the catalog:

Active Duty Military Scholarships (Everest University Online Only)

Payment Schedule:

<table>
<thead>
<tr>
<th>Member Status</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Military – Army, Navy, Air Force, Marines, Coast Guard, Activated National Guard, and Reservists</td>
<td>50% Tuition credit</td>
</tr>
<tr>
<td>Military Spouse- spouses of active duty military personnel serving in components of the Armed Forces, which include the US Army, Navy, Marines, Air Force, and US Coast Guard</td>
<td>50% Tuition credit</td>
</tr>
<tr>
<td>Veteran- veterans using VA education benefits</td>
<td>15% tuition credit</td>
</tr>
</tbody>
</table>