

# CONSUMER INFORMATION

## Family Education Rights and Privacy Act (FERPA)

The Family Education Rights and Privacy Act of 1974 requires institutions to obtain written consent from a student prior to releasing information from the student's education record to most sources outside the university. It is allowable for a school to release directory information which includes name, address, e-mail address, phone number, date and place of birth, major field of study, dates of attendance, degrees and awards, cumulative hours, participation in officially recognized sports, and weight and height of athletes. As an enrolled student, you have the right to restrict the release of directory information. To restrict the release of directory information, you must complete a *Directory Information Restriction/Release Request* prior to the second week of your program by going to <https://my.cornerstone.edu/groups/48/feed> (<https://my.cornerstone.edu/groups/48/feed/>). At the Registrar's site, under Resources, click on Printable Forms and choose the *Directory Information Restriction/Release Request* form. All requests are forwarded to the registrar's office.

## Equity in Athletics Disclosure

To view Cornerstone University's Equity in Athletics Disclosure report, go to <http://ope.ed.gov/athletics> (<http://ope.ed.gov/athletics/>). Simply enter Cornerstone University in the "Institution Name" field once you are on the selection screen. The report can also be viewed at <https://cugoldeneagles.com/sports/2019/9/18/cornerstone-handbooks.aspx>.

## Campus Safety Report

To view the Cornerstone University crime statistics visit: [www.cornerstone.edu/campus-safety](http://www.cornerstone.edu/campus-safety) (<http://www.cornerstone.edu/campus-safety/>).

## Third Party Servicers

Cornerstone University has contracted with several third-party servicers for various aspects of the Title IV aid process. Below is a list of those servicers and their responsibilities:

- ECSI – performs Perkins loan billing, servicing and NSLDS reporting functions
- National Student Loan Clearinghouse – reports enrollment data to the NSLDS
- Reliant Capital Solutions – collects on delinquent Perkins loans, Institutional loans and student accounts
- Williams and Fudge – collects on delinquent Perkins loans, Institutional loans and student accounts
- Merchants and Medical – collects on delinquent student accounts
- RMS – collects on delinquent Perkins loans, Institutional loans and student accounts

In addition, the following third-party servicers provide non-Title IV financial responsibilities:

- West Michigan Document Shredding – securely destroys student information that is no longer required to be retained

- Tree of Life Bookstore, Inc. – allows students to charge bookstore purchases to student accounts
- TMS/Nelnet – administers student payment plans

## Drug and Alcohol Abuse Prevention

Cornerstone University complies with the Drug Free Schools and Communities Act of 1989.

Every Cornerstone University student has agreed to abstain from the possession and use of alcoholic beverages and illegal drugs while on campus or engaged in university activities. Failure to adhere to these standards will result in disciplinary action up to and including suspension, dismissal and possible referral for prosecution. In addition to prohibitions agreed upon in the lifestyle statement, municipal, state and federal laws strictly outline penalties for the illegal use, possession or distribution of alcohol and drugs. Specific references to the laws are available in the Spiritual Formation office located in the Corum Student Union on campus.

Alcohol and drug information, referral, counseling and rehabilitation programs are available through a variety of on- and off-campus resources. Students who need help or know someone who would benefit from these resources may contact the director of student services in Professional & Graduate Studies, the counseling center or health services for more information.

## Sexual Harassment and Discrimination

Believing that we are made in God's image and that harassment, in any form, is a violation of a person and the body of Christ, Cornerstone University does not tolerate harassment based on race, color, gender, national origin, age or disability.

This university community is fully committed to the moral teachings of Jesus Christ and to fostering an environment in which all persons have equal opportunity to work and pursue learning freely, whether in group settings or in close relationships between students, faculty and staff. Therefore, in accordance with biblical principles the university forbids and condemns any covert or overt acts of abuse, assault, harassment, or intimidation which interfere with these affirmations and commitments.

### Definition of Harassment

Harassment is defined as discriminatory insult, intimidation, or ridicule based on age, disability, ethnic, gender, or racial harassment. It has the purpose, effect and potential to create an intimidating, offensive, or hostile environment, including stalking violations of the State of Michigan law and local ordinances. Additionally, it can unreasonably interfere with an individual's performance.

Sexual harassment includes behaviors that contribute to or create a hostile environment serving no scholarly, artistic, or educational purpose. It also includes such behaviors as unwelcome sexual advances, requests for sexual favors, and verbal or physical conduct of a sexual nature when:

- submission to such conduct is explicitly or implicitly made a term or condition of employment, instruction, or participation in any university activity;
- submission to or rejection of such conduct by an individual is used as the basis of evaluation in academic or employment decisions; or
- such conduct has the purpose or effect of substantially interfering with an individual's academic or work performance, or of creating a hostile, intimidating or offensive environment.

Other forms of sexual harassment include:

- generalized sexist remarks or behaviors, such as demeaning remarks or actions that are directed at individuals or groups based on their gender;
- offensive sexual remarks or behaviors, such as lewd, obscene, or sexually suggestive remarks or actions which would be deemed offensive by a reasonable person in that situation, including displays of sexually offensive audio and visual materials; and
- sexual advances without intimidation that are accompanied by a promise of reward or a threat of punishment.

A student who encounters a situation in which harassment is believed to be involved should submit a report (either oral or in written form).

All such complaints will be promptly and thoroughly investigated by the university. However, if a report is not made on a timely basis, an investigation of such alleged activity may be hindered.