A thick dark grey vertical bar runs down the left side of the page. To its right, several thin, curved lines in shades of grey and black sweep upwards and to the right, creating an abstract, organic shape.

2024-2025

# STUDENT CONSUMER HANDBOOK 2024-2025

SEMINARIO EVANGÉLICO DE PUERTO RICO

## TABLE OF CONTENTS

INTRODUCTION.....	2
HISTORICAL FRAMEWORK.....	2
MISSION AND VISION OF THE OFFICE .....	4
ACCREDITATIONS AND AUTHORIZATIONS .....	4
ASSOCIATIONS .....	4
DUTIES AND RESPONSIBILITIES OF THE FINANCIAL AID OFFICE .....	5
STUDENT RESPONSIBILITIES .....	5
INSTITUTIONAL RESPONSIBILITIES .....	5
WHAT IS FINANCIAL AID AND HOW TO APPLY FOR IT?.....	6
FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA) .....	6
TERMS TO KNOW .....	8
FINANCIAL AID OFFER .....	9
FINANCIAL AID PAYMENTS OR DISBURSEMENTS .....	9
ECONOMIC NEED, HOW IS IT DETERMINED? .....	9
FINANCIAL PLANNING .....	9
FINANCIAL COMMITMENT.....	10
STUDENT RESPONSIBILITY WHEN APPLYING FOR A STUDENT LOAN .....	10
IMPORTANT POINTS.....	12
DISCLOSURE OF INFORMATION THROUGH NSLDS.....	12
STEPS TO COMPLETE YOUR STUDENT LOAN APPLICATION .....	12
TITLE IV RETURN – INSTITUTIONAL REFUND POLICY .....	13
INSTITUTIONAL POLICY FOR REIMBURSEMENT OF FUNDS FOR WITHDRAWALS .....	15
IMPORTANT TO STAY INFORMED .....	16
OFFICE HOURS OF OPERATION.....	17

## INTRODUCTION

This handbook is intended to guide students about available Financial Assistance programs and their requirements. As an institution, it is our responsibility to comply with the purpose and federal regulations of the Financial Assistance programs offered by the U.S. Department of Education (DEF). The duties and responsibilities of students for effective participation in these programs are also described.

Seminario Evangélico de Puerto Rico does not discriminate against any person on the basis of: color, economic status, age, social status, birth, origin, religious beliefs, handicaps, politics, race, sex, union or social status. This is in compliance with the law under Title IV of the Education Act Amendment of 1972 and section 504 of the Rehabilitation Act of 1973 in compliance with Title IX of the Education Amendments of 1972.

Department of Education Amendments of 1972, Title IX and implementation of the regulations contained in 34 CFR, part 106 of Title IX.

## HISTORICAL FRAMEWORK

The Seminario Evangelico de Puerto Rico (SEPR) is an institution of advanced theological teaching. Throughout its history, it has had the primary purpose of responding to the demand of the founding denominations for an integrated program of theological education that maintains the academic and professional standards of modern seminaries. The theological schools and Bible institutes that joined together in 1919 to found the SEPR were: Portorricense Theological Seminary (Presbyterian), in Mayagüez; Grace Conaway Institute (Baptist), in Río Piedras; Robinson Institute (Methodist), in Hatillo; Disciples of Christ Institute, in Bayamón. After a careful process of study and preparation by committees in the United States and Puerto Rico, the doors of the Seminario Evangélico de Puerto Rico were opened to twenty-four students on September 11, 1919.

In 1930 the SEPR acquired the four acres of land on which it is currently located, and by 1935 all the activities of the Seminary were taking place in the new premises. The buildings of the Seminary surround the central courtyard, an oasis of vegetation conducive to fellowship, study, reflection and

spiritual growth. Most of the pastoral leadership of the founding churches have received their theological education in the SEPR. Under the leadership of these men and women, Puerto Rican Protestantism has become an important factor in the life of the country.

In addition, a significant number of SEPR graduates have served in Christian ministry from various denominations in Cuba, the Dominican Republic, Colombia, Costa Rica, Guatemala, Mexico, Peru, El Salvador, Venezuela, and Ecuador. There are also graduates of the SEPR exercising ministry in Hispanic churches in the United States. In addition to serving in the pastorate, these individuals hold prominent positions in the administration of their respective denominations and seminaries.

In August 1980, SEPR began to offer, in addition to the Master of Divinity (M.Div.) for the formation of pastoral leadership, the Master of Arts in Religion (M.A.R.) program. Actually, SEPR offers a Doctorate in Ministry, a Master in Arts in Christian Education and Formation, a Master of Arts in Biblical and Theological and a Master in Family, Couples, and Marriage Counseling. In this way, the SEPR responds to the demand of a growing number of people interested in deepening their faith and better serving their communities, without aspiring to professional ministry. The program has also attracted people interested in teaching religion in educational institutions, pursuing advanced studies in the areas of theology and religion, and researching the religious phenomenon in Puerto Rico. Thus, through the Master of Arts in Religion program, SEPR seeks to serve a population from diverse backgrounds and professional experiences who seek graduate education in the field of religious studies to enrich their knowledge in that field, expand their capacity for service, or lay the foundation for doctoral studies in various related disciplines.

The SEPR is currently sponsored by six denominations: the Baptist Churches of Puerto Rico, the American Baptist Churches USA; the Christian Church (Disciples of Christ) in Puerto Rico, the Christian Church Disciples of Christ in USA; the United Methodist Church in Puerto Rico; the Boriquén Presbyterian Synod of Puerto Rico, the Presbyterian Church in USA; the United Church of Christ in Puerto Rico; and the Caribbean Synod of the Evangelical Lutheran Church in America.

Therefore, the SEPR has the responsibility to offer the students of these denominations, courses in history, church politics, and worship of their respective traditions. However, the spirit and focus of theological education in the SEPR are broadly ecumenical. These six denominations and more than a dozen Christian denominations had been sending their students, both pastoral ministry candidates and lay people, to receive theological training.

The members of the Faculty come from both the cooperating denominations and other Christian bodies. The development of an ecumenical conscience in Church leadership is intentionally fostered, while preparing the learner to serve in a particular denomination. The SEPR is open to other Christian church bodies joining in this theological education effort, either as equal partners or by special arrangements.

#### **MISSION (OFFICE)**

Provide the best guidance as to all financial aid available and the amount to which it will be entitled, in accordance with applicable regulations, with a high quality and professional treatment.

#### **VISION (OFFICE)**

To graduate more people prepared in the Theology area to meet the different needs in churches and communities in Puerto Rico through the good use of the financial aid available so that our students can finance their studies and complete them successfully.

#### **ACCREDITATIONS AND AUTHORIZATIONS**

- The Association of Theological Schools (ATS)
- Middle States Commission on Higher Education (MSCHE)
- Department of State Board of Postsecondary Institutions (JIP)
- University Senate of the Methodist Church
- VA Administration
- Vocational Rehabilitation

#### **ASSOCIATIONS**

- EASFAA
- PRASFAA

**DUTIES AND RESPONSIBILITIES OF THE  
FINANCIAL AID OFFICE**

1. Responsibly Title IV management in federal funds, private grants and denominational grants.
2. Title IV coordination programs and private scholarships.
3. Monitor compliance with policies, rules and regulations procedures at the federal and state levels.
4. Monitor and evaluate eligibility to determine student needs.
5. Carefully check student and/or parent information and correct any conflicting information.

**STUDENT RESPONSIBILITIES**

1. Be enrolled in a program leading to a degree as a part-time student or more each semester (to be eligible for extensions, deferral of studies, among others).
2. Meet the Satisfactory Academic Progress Policy.
3. Renew the Free Application for Federal Student Aid (FAFSA) annually to be able to participate in the different financial aid available.
4. Seminario Evangélico de Puerto Rico is obliged to take attendance, so it is important and responsibility of the student to attend their classes.
5. Inform any (denominational) scholarship or external aid received that is not through of Funds Title IV.

**INSTITUTIONAL RESPONSABILITIES**

1. Comply with all regulations and policies established by the Federal Department of Education (FDE) which governs the Title IV programs in which the institution participates.
2. It will carry out annual audits of the funds in which it participates.
3. Will keep staff up to date through:

- Seminars
- Workshops
- Webinars (Remote Workshops)
- Annual Conventions offered by the FDE
- Annual Conventions offered by PRASFAA

### WHAT IS FINANCIAL AID AND HOW TO APPLY FOR IT?

Financial Aid is any scholarship (denominational), student loan, part-time employment (work-study, undergraduate level only), awards, or scholarships offered at the state or federal level whose purpose is to help students in need, meet their educational expenses. These funds may come from state, federal, and/or private grants (denominational). To access the available aid, the student must be duly enrolled in part-time (3 cds) or more and meet the following requirements:

- Be a U.S. citizen, permanent resident, naturalized citizen, or eligible noncitizen.
- Maintain satisfactory academic progress in accordance with the standards established by the institution, this will be evaluated each semester.
- Demonstrate financial need
- It can't be in default on federal student loans or overpayments pending on scholarships or federal funds previously received at any educational institution in or outside of Puerto Rico.

### FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

Better known as the Buckley Amendment, the Family Educational Rights and Privacy Act incorporates the concept of protecting the confidentiality of students' academic information (from elementary to college). It provides the mechanisms to enforce these privacy rights and the corresponding exceptions, as well as the processes for accessing and reviewing students' academic and personal information. Compliance is mandatory for all institutions that receive direct and indirect federal funds.

In force since 1976, it becomes effective through the regulations issued by the Federal Department of Education and the interpretation of the corresponding compliance office.

PL 93-568 June 17, 1976

34 CFR 99 et seq.

Family Educational Rights and Privacy Act (FERPA)

Family Policy Compliance Office (FPCO)

For more information email: [ferpa@ed.gov](mailto:ferpa@ed.gov)

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a federal law that protects the privacy of student education records. The law applies to all schools that receive funding under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights regarding their children's educational records. These rights are transferred to the student when they turn 18 or attend a school beyond the high school level. Students to whom rights have been transferred are "eligible students."

Parents or eligible students have the right to inspect and review the students' educational records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.

Parents or eligible students have the right to request that a school correct records that they believe are inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to post a statement with the record stating his or her opinion of the challenged information.

In general, schools must have written permission from the parent or eligible student to release any information from the student's educational record. However, FERPA permits schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- School officials with legitimate educational interests



- Other schools to which a student transfer
- Specific officials for audit or evaluation purposes
- Appropriate Parties Regarding Financial Aid to a Student
- Organizations that conduct certain studies for or on behalf of the school
- Accreditation Organizations
- To comply with a lawfully issued court order or subpoena
- Appropriate officials in cases of health and safety emergencies
- State and local authorities, within a juvenile justice system, pursuant to specific state law.


Schools may disclose, without consent, "directory" information, such as the student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must inform parents and eligible students of directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must annually notify parents and eligible students of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA newsletter, student handbook, or newspaper article) are left to the discretion of each school.


For additional information, you can call 1-800-USA-LEARN (1-800-872-5327) (voice). People who use TDD can use the Federal Relay Service.

Or you can contact us at the following address:

Office of Family Policy Compliance  
U.S. Department of Education  
400 Maryland Avenue, SW  
Washington, D.C. 20202-8520

### TERMS TO KNOW

**Free Application for Federal Student Aid (FAFSA)**  Form provided by the U.S. Department of Education (DFE) to determine family contribution and eligibility for the various student financial aid programs available.

**Economic Need**  Difference between the estimated study cost and the amount you and/or your family can contribute to your studies.

**Scholarships**



Aid from public and private sources. These are granted by denominations, economic need and/or academic merits.

**Institutional Student Aid Report (ISIR)**



Reply to your Free Application for Federal Student Aid (FAFSA), submitted by the Federal Department of Education (FDE) for students.

**Student Loan**



Financial aid available for study expenses. Unlike the scholarships, this must be paid together with the interest generated.

**FINANCIAL AID OFFER**

The financial aid awarded is notified to the student body through the **Offer of Financial Aid** (formerly *Award Letter*). This name change (*Award Letter*) arises at the request of the Federal Department of Education to avoid confusion in the terms used. Offers are awarded and disbursed per academic year. These will be disbursed no less than two (2) times a year and the student will be notified by email of the allocation granted for the current term.

**FINANCIAL AID PAYMENTS OR DISBURSEMENTS**

The grants awarded are allocated and credited electronically to the students' accounts. If any surplus arises, it will be paid by direct deposit or check within 14 days after the disbursement is credited to the student's account.

**ECONOMIC NEED, HOW IS IT DETERMINED?**

Financial need is the difference between the cost of study and the total family contribution. This difference is what the institution tries to cover through the different financial aid available. Need analysis is an equitable and systematic measure that determines the ability of a student and his or her family to defray the costs of study.

The family contribution is determined by evaluating the income of the student and his or her spouse (if legally married) and/or parents (if dependent), the number of family members, number of family members attending post-secondary institutions, among others.

**FINANCIAL PLANNING**

The institution cannot guarantee aid to all eligible students; it is important to plan for how these costs will be covered.

- Estimate the institution's tuition costs
- Determine how much you can contribute to cover your study cost
- If you need financial aid to pay for your studies, you must apply in advance.
- Check what financial aid is available and the deadlines set by the institution.

Remember: The student has the primary responsibility to cover his or her tuition costs.

### FINANCIAL COMMITMENT

All enrolled students will sign their Enrollment Form every semester in which the academic load, study costs and fees are detailed. The student will be responsible for any expenses incurred in collecting overdue payments.

Seminario provides the following paid services:

- ATH
- Private and/or denominational scholarships
- Checks
- Cash
- Visa and/or Mastercard credit cards

All payments must be made on or before the date set in the payment plan, which is prepared by the Bursar Office at the time of enrollment.

All students must have their balance with the institution up to date at the end of each academic semester. If you do not comply with any of the established payments, the institution may demand the amount of the debt, not process enrollments or the non-filing of official documents.

### STUDENT RESPONSIBILITY WHEN APPLYING FOR A STUDENT LOAN

- I. You must meet all federal and institutional requirements otherwise, your application will not be processed. These include:
  - a. If you have a previous student loan, it must not be in *default*.
  - b. Have completed the FAFSA and submitted the requested documentation.
  - c. Have a valid social security number and be a U.S. citizen or eligible alien (Submit a copy of birth certificate or naturalization certificate if required).
  - d. Have Satisfactory Academic Progress, according to the Institutional Catalog of the Seminario Evangélico de Puerto Rico.
  - e. Students at the graduate level must meet the required average of 3.00 of the programs of study according to the Institutional Catalog.

- f. Be enrolled with a minimum academic load of three (3) credits at the Graduate or Professional level per academic term.
- g. Complete the Additional Student Loan Information Form provided by the Financial Aid Office.
- h. You will need to complete the Entrance Counseling (Entry Interview)
- i. Complete and sign the Master Promissory Note (MPN).

## II. Student Engagement:

By signing the loan application, the student agrees to:

1. Apply for a student loan to cover expenses related to studies.
2. Complete the loan processes:
  - a. Entry Counseling (Entrance Interview)
  - b. Master Promissory Note (MPN)
  - c. Take full responsibility for student loan repayment when you are no longer active at Seminario Evangélico de Seminario of Puerto Rico, lessen your academic load (to less than half-time), change colleges, or graduate.
  - d. The application is subject to evaluation and verification by a representative of the Financial Aid Office and is subject to approval. If necessary, you may be asked for additional information to complete the loan process.
  - e. You have read the eligibility requirements for the federal student loan and if you do not meet any, the loan will not be processed, and you will be responsible for assuming the debt in SEPR.
  - f. Your loan may be canceled or adjusted at any time if you do not meet any of the Institutional or Federal requirements or reduce academic load.
  - g. To access your online information account to maintain or update your data (address, contact numbers, emails, among others), please visit the Financial Aid Office.
  - h. If a situation arises that prevents you from making your payments, it is extremely important that you contact your guarantor agency to request a loan deferment so that your information with the credit bureaus is not affected. There are several types of deferrals, some of them can be due to: studies, unemployment, cancer, disability among others.
  - i. Maintain a file with documentation about your loans.

**Important points:**

- Interest on the unsubsidized loan begins to accrue (accrual) from the time the funds are disbursed to the institution.
- The borrower is responsible for the repayment of such interest
- You can choose to pay the interest while you're in college or let it accumulate.
- The accumulated amount will be added to your loan principal balance (capitalized)
- If you choose to capitalize interest, the principal balance of the loan will increase, and interest would be paid on that increased amount. As a result, the total to be repaid during the loan extension will be higher than if you had paid interest while you were studying.

**DISCLOSURE OF INFORMATION THROUGH NSLDS**

**NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)** Disclosure Requirement: Information Provided to Borrowers HEOA Sec. 489 Amended HEA Sec. 485B(d)(4) (20 U.S.C. 1092b)

Students and parents of students are advised that if they participate in a HEA (Higher Educational Act) loan under Title IV, the loan data will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions. These are authorized users of the data system.

These disclosures are made during the Entrance Counseling provided by the U.S. Department of Education, in <http://www.studentaid.gov>. The NSLDS Privacy Impact Assessment can be accessed at:

If you can't find the information you need in the links above, you can contact us at:

**Financial Aid Office:** [dmercado@se-pr.edu](mailto:dmercado@se-pr.edu), or call (787) 763-6700 ext.265.

**Steps to Complete Your Loan Application**

These steps are required by the *U.S. Department of Education Direct Loan Program*:

1. You will need a valid Federal Student Aid ID (FSAID), if you do not have one, you can apply through [www.studentaid.gov](http://www.studentaid.gov)

2. Each academic year you will need to renew the FAFSA (Free Application for Federal Student Aid) through [www.studentaid.gov](http://www.studentaid.gov)
3. Complete Additional Information for Student Loan form provided by the institution (annually).
4. Loan eligibility assessment by a representative of the Financial Aid Office.
5. Complete Entrance Counseling (Entry Interview) at: [www.studentaid.ed.gov](http://www.studentaid.ed.gov)
6. Complete the electronic Master Promissory Note (MPN) and open it in PDF format where it will explain the commitment you will be acquiring through: [www.studentaid.gov](http://www.studentaid.gov)

#### TITLE IV RETURN - INSTITUTIONAL REFUND POLICY

This policy applies to seminarians who withdraw from the semester, whether official, unofficial, or administratively withdrawn. Tuition and fee refunds for these students are determined according to the following policy:

- A. The term "Title IV Funds" refers to federal financial aid programs authorized under the Higher Education Act of 1965 (according to amended). Currently, the Seminario Evangélico de Puerto Rico, being a graduate-level institution, only works with direct unsubsidized loans.
- B. A student's withdrawal date is the earliest of:
  1. The date the student began the institutional process of officially notifying the seminary registrar of the intent to withdraw; or
  2. The midpoint of the period for a student who leaves without notifying the institution; or
  3. The student's last date of attendance at a documented academically related activity.
- C. Refunds and Return of Federal Funds:
  1. Federal Title IV Aid is obtained on a prorated basis based on the days according to the semester calendar up to 60% in the semester or summer in general. Once 60% or more is reached, it is considered 100% won and no refund is made to the FDE.

2. Tuition and/or general fee refunds will be prorated weekly during the fourth week of the fall and spring semester (ten days of a summer session). There are no refunds of tuition and/or fees to students or non-federal entities after that time.
3. Refunds (if applicable) will be sent via electronic transfer to the student's account (previously registered) after withdrawal. Adjusted invoices will be sent to the students' email addresses.
4. There are no refunds for incomplete independent studies.
5. According to federal regulations, when it comes to federal financial aid, reimbursements are allocated in the following order:
  - a) Direct Unsubsidized loans
  - b) Direct subsidized loans (undergraduate level)
  - c) Other Federal Title IV Assistance and Sources of Assistance
  - d) State, private and institutional aid funds
  - e) The student

**Note: Generally, the semester must be paid in full for a student to receive a refund.**

D. The responsibilities of the SEPR with respect to the return of Title IV funds include:

1. Provide each recipient of federal financial aid with the information provided in this policy.
2. Identify students who are affected by this policy and complete the Federal Title IV Fund calculation for those students; and
3. To make the due refunds corresponding to the programs of Title IV.

E. Student responsibilities regarding the return of Title IV funds include:

1. Notification to the SEPR Registrar of the intention to withdraw (must provide proof of identity).
2. Follow the processes established by the SEPR to officially withdraw from the semester; and
3. Return to federal Title IV programs, all funds that were disbursed directly to the student for which the student was determined to be ineligible.

Any notice of withdrawal or cancellation of the class schedule must be in writing, signed and addressed to the SEPR registrar. Cancellation of admission (prior to enrollment in classes) must be made in writing, signed and addressed to the academic dean of the Seminario Evangélico de Puerto Rico.

If you believe that your individual circumstances warrant that your charges or reimbursements will be determined in a manner not described in the Seminario Evangélico de Puerto Rico policies, you may contact the Office of the President in writing to explore your circumstances or justification for an exception.

### INSTITUTIONAL POLICY FOR REIMBURSEMENT OF FUNDS FOR WITHDRAWALS

#### TOTAL WITHDRAWAL

**All students who request a total withdrawal will apply the following procedure:**

1. When the student completes the withdrawal process before the first day of classes, he/she will be entitled to a 100% refund of the tuition paid, but only 50% of the general fee will be refunded exclusively.
2. When the student completes the withdrawal process, from the first day of classes and during the first two weeks after starting classes (as stipulated in the official calendar) he/she will be entitled to 66% equivalent to two-thirds (2/3) of the refund of the tuition paid, but the fees will not be refunded.
3. When the student carries out the process of total withdrawal after the second week of classes, he/she will not be entitled to a refund or credits for the courses and fees in the classes enrolled.

#### PARTIAL WITHDRAWAL

**Any student who requests to make a partial withdrawal will apply the following procedure:**

1. When the student carries out the partial withdrawal process before the first day of classes, the class program will be adjusted in accordance with the provisions described in this handbook regarding extensions, etc. You will be entitled to a 100% refund of the tuition paid for the course paid, this does not include fees.
2. When the student carries out the partial withdrawal process from the first day of classes and during the first two weeks after classes have started, as stipulated in the



3. official calendar, he/she will be entitled to 66% equivalent to two-thirds (2/3) of the refund of the tuition paid, but does not include fees.
4. When the student completes the partial withdrawal process after the second week of classes, he/she will not be entitled to a refund or credits for the courses and fees in the classes enrolled.

## SUMMER SESSION

**All students who request to withdraw from the summer sections will follow the following procedure:**

1. When the student completes the withdrawal process before the first day of classes in the summer sections, he/she will be entitled to a 100% refund of the paid enrolled courses.
2. When the student carries out the partial withdrawal process before the first day of classes in the summer sections, the class program will be adjusted in accordance with the provisions described in this handbook regarding extensions, etc. You will be entitled to a 100% refund of the course tuition paid.
3. When the student carries out the partial or total withdrawal process after the first (1) day and before the third (3) day, he/she will be entitled to 66% equivalent to two thirds (2/3) of reimbursement of the tuition paid but does not include fees.
4. When the student carries out the partial or total withdrawal process from the third (3) day of classes, he/she will not be entitled to a refund or credits for the courses and fee for the classes enrolled.

## IMPORTANT TO STAY INFORMED

The Financial Aid Office will keep you informed of activities and deadlines through Institutional boards, group and/or individual orientations. Similarly, the student must inform the office about any change in their economic or family situation that may change their economic situation.

**OFFICE HOURS OF OPERATION**

The Financial Aid Office provides services to students during the following hours:

- Monday to Thursday 8:00am – 6:00pm
- Friday Closed

They can be reached at the following telephone numbers:

- (787) 763-6700
- (787) 765-1834
- (787) 758-4141

Phone: 787-763-6700 ext. 265

Email: [dmercado@se-pr.edu](mailto:dmercado@se-pr.edu)

**Note:**

**Service hours may vary during enrollment periods**