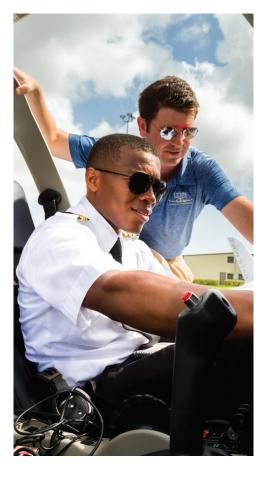
Higher Education Opportunity Act







Federal student financial aid penalties for drug law violations

Initial and exit loan counseling for student borrowers

Terms and conditions of accepting financial aid award

