

Western Area Career & Technology Center



FINANCIAL AID HANDBOOK Adult Programs 2019-2020

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Mission Statement

The mission of the Western Area Career & Technology Center is to provide the successful acquisition and expansion of technical skills for a positive, quality education in a safe and secure environment leading to post-secondary education and/or sustainable employment for our students.

Accreditation

The Western Area Career & Technology Center (WACTC) is accredited by Middle States Association of Colleges and Schools. The certificate of accreditation is on file in the office of the Adult Education Supervisor.

All programs are approved by the Pennsylvania Department of Education. Documents to verify the approval status are on file in the Adult Education Supervisor's office and may be reviewed upon request.

The Practical Nursing program is also approved by the Pennsylvania State Board of Nursing, P.O. Box 2649, Harrisburg, PA 17105-2649 (www.dos.state.pa.us). The Practical Nursing Program is a member of the National League of Nursing.

Program Length

Adult Education Programs are formal faculty guided programs. The individual programs may vary in length and be full or part time.

NON-DISCRIMINATION POLICY

It is the policy of the Western Area Career & Technology Center not to discriminate on the basis of race, color, religion, sex, national origin, age, physical handicap, disability, or limited English proficiency in its educational programs, activities, or employment policies, and provides equal access to the Boy Scouts and other designated youth programs, as required by Title IX of the 1972 Educational Amendments, Title VI of the Civil Rights Act of 1964, Section 504 Regulations of the Rehabilitation Act of 1973, the Boy Scouts Act, and the Americans with Disabilities Act.

For information regarding services, activities, programs, and facilities that are accessible to and usable by handicapped persons, or for inquiries regarding compliance with the above non-discriminatory policies, contact Dr. Dennis J. McCarthy, Executive Director and Title IX, Title VI, Section 504, ADA, and Safety & Security Coordinator. Coordinator, Western Area CTC, 688 Western Avenue, Canonsburg, PA 15317 or telephone (724) 746-2890 or to the Director of the Office of Civil Rights, Department of Health, Education and Welfare, Washington, D.C.

FINANCIAL AID STUDENT HANDBOOK

The administration and faculty of the Western Area Career & Technology Center believe that education is a family investment. Therefore, the primary responsibility for financing a student's education rests with the student and the student's family. Financial aid from federal and state institutions and other sources is intended to supplement, not replace, family resources. The Financial Aid Officer strives to assist qualified students needing financial assistance in obtaining aid to meet the economic responsibilities to attend school. The application process outlining the steps needed to apply for aid is located at the end of this handbook.

Financial Aid Resources for Qualified Students

Western Area Career & Technology Center participates in various federal, state, and local financial aid programs. The purpose of financial aid is to provide assistance to students of financial need who, without financial aid, would be unable to pursue an education. Listed below are the Financial Aid resources available to students who qualify.

- Federal Pell Grant
- Federal Direct Stafford Loan Program
 - Subsidized Stafford Loan
 - Unsubsidized Stafford Loan
 - Federal Direct PLUS Loan
- Sallie Mae - Career Training Smart Option Student Loan
 - <https://www.salliemae.com/student-loans/career-training-smart-option-student-loan/>
 - 1-877-279-7172
- PA Forward Student Loans
 - <https://www.pheaa.org/student-loans/pa-forward/>
 - 1-844-723-6793
- Veteran's Education Assistance
 - www.gibill.va.gov
 - (1-888-442-4551)
 - MyCAA
 - <https://mycaa.militaryonesource.mil/mycaa>
- Washington CareerLink
- Fayette CareerLink
- Locate your Local County CareerLink Office at: www.cwds.state.pa.us
- Office of Vocational Rehabilitation

(1-800-762-6306)

Federal Student Aid Eligibility

Each applicant for Federal Financial Assistance must complete and submit the Free Application for Federal Student Aid (FAFSA) for processing. The FAFSA is available on-line at www.fafsa.ed.gov. A paper copy can be downloaded from the www.fafsa.ed.gov website by selecting the FAFSA Filing Options tab located on the homepage or obtained by contacting the U.S. Department of Education at 1-800-433-3243. Students attending a program that crosses over into the new award year which begins July 1 of each year will most likely need to complete a renewal application annually.

Each applicant must meet the following minimum eligibility requirements in addition to demonstrating need. He or she must:

1. Have a high school diploma or a recognized equivalent (e.g., General Educational Development (GED) certificate); have completed a high school education in a home school setting that is approved under or otherwise meets applicable state law; or be enrolled in an eligibility career pathway program that meets one of the approved "ability-to-benefit" alternatives.
2. Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.
3. Be a U.S. Citizen or Eligible Non-Citizen.
4. Have a valid Social Security Number, subject to certain exceptions.
5. Maintain Satisfactory Academic Progress.
6. Maintain Satisfactory Attendance.
7. Be registered with Selective Service, if required.
8. Have a financial aid transcript on file, if required.
9. Sign the certification statement on the FAFSA stating that he or she is not in default on a federal student loan and does not owe money on a federal student grant and that he or she will use federal student aid only for educational purposes.
 - If a student is in default on a previous student loan or owe an overpayment to the U.S. Department of Education, he or she must resolve the default or overpayment prior to being eligible to receive aid.

Students that are ineligible for federal aid, are encouraged to complete the FAFSA because they may be eligible for nonfederal aid from private institutions. If a student regains eligibility during the award year, he or she should notify the financial aid administrator immediately. If a student is convicted of a drug-related offense after submitting the FAFSA, the student might lose eligibility for federal student aid and might be liable for returning any financial aid received during a period of ineligibility.

Drug-Related Offenses

The Higher Education Act of 1965 (HEA), as amended, suspends aid eligibility for students who have been convicted under federal or state law of the sale or possession of drugs, if the offense occurred during a period of enrollment for which the student was receiving federal student aid (grants, loans, and/or work-study). When completing the FAFSA form, students will be asked whether they had a drug conviction for an offense that occurred while they were receiving federal student aid. If the answer is yes, students will be provided a worksheet to help determine whether the conviction affects their eligibility for federal student aid.

Pell recipients, as a condition of their Pell Grant, will not engage in the unlawful manufacture, distribution, possession, or use of a controlled substance during the period covered by their Pell Grant. Under these provisions,

How Financial Need is Determined

Excluding the Direct PLUS Loan, the FAFSA is used to determine what sources and amount of aid students are eligible to receive through the Student Financial Aid Programs.

Financial need is determined using the student's and parents' (if applicable) financial information specified on the Free Application for Federal Student Aid (FAFSA), FAFSA on the Web, or the renewal FAFSA, if the student applied for aid last year. The application was created to determine the student's need for the Federal financial aid programs. The WACTC also uses this information in awarding need-based financial aid from institutional and private funding sources.

The information provided on the FAFSA is processed using a formula established by the U.S. Congress, which calculates the Expected Family Contribution (EFC), which is the amount a student and his or her family are expected to contribute toward the education. Please note: The outstanding balance of the bill and the EFC may differ. Students are responsible for the outstanding balance. The federal processor will send this information to the student on his or her Student Aid Report (SAR) which also serves as an acknowledgment that the application was processed. Students may receive this acknowledgement electronically (known as an e-SAR) via email. The federal processor also electronically transmits the analysis of the data submitted to each of the institutions specified on the FAFSA.

Each school determines how much it will cost to attend school, including tuition and fees, books and supplies, room and board, personal expenses, and transportation expenses. This is called Cost of Attendance or cost of education and is unique to each school. This is one reason students may be eligible for more financial aid at one school than another—it may cost more to attend another school. The Cost of Attendance at the WACTC is based upon research done by school staff members who review the costs annually to ensure that they are realistic.

To determine financial need, EFC is subtracted from the Cost of Attendance as shown in the example provided below. **Cost of Attendance (COA) - Expected Family Contribution (EFC) = Financial Need**

Example: Mark is a student who is entering his first year at WACTC for 2019-2020. Mark filed his FAFSA using his and his parents' information, since he is a dependent student. When he received his SAR, the EFC was listed at \$4,800. We determine his financial need by the following figures.

Cost of Attendance (COA)	\$13,100
- Expected Family Contribution (EFC)	- 4,800
= Financial Need	\$ 8,300

Conflicting Information

Conflicting information must be corrected before any Pell Grant or Subsidized Stafford loans (SSL) can be processed for payment. This is done by resubmitting a corrected SAR online or by electronically correcting the ISIR through the financial aid office. Pell Grant or SSL applications **will not be processed by this school** until **all** the required information is received by the Financial Aid Officer.

Special Circumstances

Although the process of determining financial aid eligibility is basically the same for all applicants, there is some flexibility in special circumstances. If a student's family experiences a change in income due to an unusual circumstance (loss of job or reduction in hours, separation or divorce, death in the immediate family), the student should contact the Office of Financial Aid regarding the situation. It may be possible to reevaluate financial aid eligibility.

Satisfactory Academic Progress

A student must maintain satisfactory academic progress (SAP) and have satisfactory attendance in order to remain eligible to receive federal financial aid. Satisfactory progress and attendance regulations are defined within the handbook provided for each specific program and contain qualitative (time-based) and quantitative (grade-based) criteria. There will be an academic progress evaluation at the end of each payment period for students in programs lasting one year or less. For all other programs, there will be annual reviews that correspond with the end of a payment period.

It is the responsibility of the student to stay informed of WACTC's SAP standards and to monitor their own progress. Financial aid assistance will be impacted for students who fail to meet one or more of the SAP standards. Students may be given a warning, placed on probation or will have their either delayed or cancelled. Some may be required to repay all or part of the funds received. Contact the Financial Aid for the complete SAP policy and procedures.

Cumulative GPA

The GPA required by a student to maintain satisfactory academic progress is determined by the student's program of enrollment, i.e. a student must maintain 75% or better course grade average or a student must maintain a 2.0 GPA. Please consult the specific program's handbook for the program's required GPA.

Attendance Requirements

Students lose financial aid eligibility if absences accrue to 10% of the Academic Year. Attendance is monitored for financial aid eligibility.

Maximum Timeframe

Students may continue to receive their financial aid as long as they maintain the ability to complete their training within timeframe not to exceed 150% of the scheduled program time. For example, a full-time student enrolled in a career and technical program which is designated as 26 weeks in length must complete this program within 39 weeks.

Academic Year Definition

The Western Area Career & Technology Center's definition of an academic year is 26 weeks/900 clock hours.

Advanced Placement

Students receiving advanced placement are eligible to apply for financial aid, but will have their financial aid processed based on the remaining coursework required to complete the program. Students receiving advanced placement of less than one academic year will enter as a grade level 1 student with the ability to advance to grade level 2. Students receiving advance placement equal to one academic year will enter the program at grade level 2.

Grade Level Advancement

All students enrolled in programs that are more than one academic year in length are eligible for more than one academic year of financial aid. Upon successful completion of the first academic year, students are eligible to borrow additional pro-rated Stafford Loan funds at Grade Level 2 and receive additional grant assistance if crossing into a new Federal Fiscal year or have remaining grant eligibility in the current Federal Fiscal year. All

Verification Policy

Verification is a process where the financial aid officer must verify that information reported on the financial aid application is true and correct. Applicants are selected for verification at random by school officials or through computer edits by the Department of Education. Applications selected for verification by the Department of Education are flagged with an "***" next to the EFC number on the Student Aid Report (SAR) and the student is notified of selection in Part I of the SAR as well as by a letter from the school. Applications selected by school officials will not have an "***" next to the EFC so these students will be notified of selection by a letter from the school only.

Specific items to be verified include, but are not necessarily limited to:

1. Adjusted gross income (AGI)
2. U.S. Income Tax paid
3. Income Earned from work
4. Untaxed Portions of IRA Distributions
5. Untaxed Portions of Pensions
6. IRA Deductions and Payments
7. Tax Exempt Interest Income
8. Education Credits
9. Other Untaxed Income
10. Number of Household Members
11. Number in College
12. High School Completion Status – ***Must submit to school verifiable documentation of high school completion or its equivalent.***
13. Identity/Statement of Educational purpose – ***Required to be provided in person by the student to an authorized official at the school. The student must present a valid government-issued photo ID, such as but not limited to a driver's license, other state-issued ID, or passport, etc.***

The Financial Aid Officer will notify all students selected for Verification detailing what specific FAFSA items from above must be verified and all supporting documentation that must be completed, signed and returned to the school. In the event the student is selected for Verification of item 13 above, the student is required to report to the school in person with appropriate ID, to sign all necessary documentation. Students who are unable to appear in person must notify the Financial Aid Officer to obtain appropriate forms that must be completed in the presence of a Notary. The original notarized Statement of Educational Purpose form must then be provided to the school.

Students are required to provide all Verification documentation as specified in letter within **30 days** of receipt of notice. Late applicants may be provided a shorter time period in which they must return required documentation in order for verification to be completed and aid processed prior to the end of their award year or program, whichever is earlier. Failure to meet this deadline will result in non-payment of awards for Pell, and loans will not be originated. Students will be responsible to pay all tuition costs.

If corrections need to be made to the SAR, the school will make the required changes and the student will be notified in writing of the changes made on an updated SAR sent to the student from the US Department of Education. No payments for federal student aid will be made until the updated ISIR/SAR is received by the aid office. Students will be notified by the school in writing of award changes within 30 days of receipt of all required verification documentation.

The verification process is complete when all signed documents are reviewed by the aid officer and a valid ISIR/SAR is submitted to the aid office.

Students requesting a review of their application due to special circumstances whose FAFSA application was selected for verification must complete the verification process before the school can make any changes or adjustments to the students' cost of attendance or to the values of the data items required to calculate the EFC.

Federal Pell Grant (FAFSA application)

Federal Pell Grants provide the “foundation” of financial aid to which other assistance may be added. Pell Grants provide money for tuition that does not have to be repaid unless a student withdraws from school and is determined to owe a refund. The U.S. Department of Education determines student's eligibility for this source. A student cannot receive a Pell grant if he/she already holds a bachelor's degree.

Students that qualify for a Pell Grant for 2019-2020 can currently receive between \$657 to \$6,195 annually depending on their family income and cost of education. Although Pell Grant awards are paid through the school, eligibility and the actual amount of the award is determined by the U.S. Department of Education through the completion of the FAFSA application and the student's program of enrollment.

The FAFSA application award year begins July 1 and ends June 30. Students attending the part-time LPN program (or any other any program that begins before June 30 and crosses over into the next award year beginning July 1) will complete two FAFSA applications, one for the current award year and one for the upcoming award year.

Federal Direct Stafford Loan Program

The Federal Direct Stafford Loan is a guaranteed student loan (only in the student's name). In order to obtain the Federal Direct Stafford Loan, all first-time borrowers must indicate on their FAFSA application that they want to take a student loan AND complete the Federal Direct Stafford Loan Master Promissory Note (MPN). This note is valid for a period of 10 years.

Direct Stafford loans are monies that students are eligible to borrow while attending school that must be repaid.

- The student is the borrower.
- Student has up to 10 years to repay the loan depending on the size of the student's debt.
- Amount borrowed is based on the student's academic level at the time the loan is processed. If the student receives other financial aid, the loan amount may be less.
- The loan **MUST BE REPAYED** to the US Department of Education.
- Payments are deferred while students are attending school.
- Students begin the repayment period six months following graduation or date of withdraw.
- During the repayment period, under certain circumstances, the US Department of Education may grant deferments, forbearances, or cancellations. A list of deferments and cancellations is provided at the time the student signs their Master Promissory Note.
- The school can refuse to certify a student's loan application OR certify the loan for an amount less than the student would otherwise be eligible. The school must document the reason for its action and explain the reason to the student in writing. The decision of the school is final and cannot be appealed to the U.S. Department of Education.
- A student can receive a subsidized and unsubsidized loan for the same period.
- Fees of up to 4% may be deducted from the total loan amount at the time of disbursement.
- Loan funds are disbursed in at least 2 installments

Federal Direct Stafford Loan Entrance Counseling

The Federal Government requires that all first time Federal Stafford Loan borrowers complete an entrance counseling session before they receive any loan proceeds. This session is designed to provide the borrower with important information about the Federal Stafford Loan program, including a student's rights and responsibilities as a borrower.

It is important that each student complete this session as soon as possible. Students may not use their loan as credit against student's bill until this requirement is satisfied. Disbursement of loan funds will not occur before this session is completed. Upon successful completion of the required Loan Entrance Counseling, students will have the opportunity to print a Confirmation page that they can keep with their records.

The counseling session is provided through a link on the U.S. Department of Education's Direct Loan website-- <https://studentloans.gov>. However, there are some specific issues of which every student should be aware. Federal Stafford Loan borrowing levels are broadly defined on the Department's web site by the student's year in school. At the WACTC, a student's year in school is specifically defined by the number of hours the student is scheduled to attend at the time of loan processing. Borrowing levels are described in the Loan Limits section of this handbook.

Federal Direct Stafford Loan Exit Counseling

The Federal Government requires that all Federal Stafford Loan borrowers who withdraw or graduate complete an exit counseling session. This session is designed to provide borrowers with important information regarding rights and responsibilities as well as repayment information. Exit Counseling is also a graduation requirement for all programs and **MUST** be completed before students complete their program of enrollment.

Exit counseling is required when students graduate, leave school, or drop below half-time enrollment. Exit counseling provides important information students need to prepare to repay their federal student loan(s). At the end, students will need to provide their name, address, e-mail address, and telephone number for their closest living relative, two references who live in the U.S., and current or expected employer (if known). Useful information to have in order to complete this session is any details on their financial aid, current or expected income, and living expenses.

This session is provided through a link on the Federal Student Aid website at www.studentloans.gov.

Students should receive repayment information from their loan servicer approximately 3 months after they leave school. **If you do not receive this information, it is your responsibility to contact your servicer before the end of your 6-month grace period to arrange for the repayment of your loan.** It is important that students plan for the repayment of their loans. Students will have the opportunity to estimate their monthly payment as they proceed through the online exit counseling session. **If you don't know your outstanding Stafford Loan balance but know who your loan is serviced through, you can contact them directly to receive your outstanding balance. If you do not know the name of your loan servicer and/or guarantor, you may search using the National Student Loan Data Services website at: www.nslds.ed.gov.**

At the end of the session, students will be asked to complete a Student Information Form. Students must provide all required information. When required information has been entered and it has been accepted, students will receive a congratulations page stating that they have successfully completed their exit counseling. Students will also receive an e-mail confirmation upon completion that they should maintain for their records. At this point, students have successfully completed the session and their information is available to the Office of Financial Aid.

Federal Subsidized Stafford Loan

Eligibility for a Subsidized Stafford Loan is based on family income and financial need established by standards set forth by the federal government. The federal government subsidizes the interest on behalf of the student by paying the interest for the student during the deferment period (or period of enrollment) if the family meets the federal income and financial needs standards. The maximum subsidized loan eligibility for the first academic year is \$3,500. These loans must be repaid and payments are deferred (or payments are put off) while students are in school and during a six-month grace period students are given after completing or discontinuing study. The Consolidated Appropriations Act of 2012 has eliminated the subsidy payment (the payment of interest) during the grace period for loans with a first disbursement on or after July 1, 2012 and before July 1, 2014.

- **Effective July 1, 2019 to June 30, 2020, interest on Federal Subsidized Stafford Loans is a fixed rate of 4.53%**

Federal Unsubsidized Stafford Loan

The Unsubsidized Stafford Loan provides an opportunity for students to benefit from the low interest cost of the loan program. These loans are monies that students are eligible to borrow while attending school that must be repaid. Benefits of an Unsubsidized Loan are extended to other eligible applicants who fail to meet the federal income and financial need standards. The Unsubsidized Loan can be issued for the full amount of eligibility or in combination with a subsidized loan. On any portion of the Unsubsidized Loan the interest must be paid by the student on a quarterly basis while the student is enrolled in school, or the student can elect to capitalize the interest during the deferment period. These loans are deferred (or payments are put off) while students are in school and during a six-month grace period students are given after completing or discontinuing study.

- **Effective July 1, 2019 to June 30, 2020, interest on Federal Unsubsidized Stafford Loans is a fixed rate of 4.53%**

Federal Direct PLUS Loan

Parent PLUS loans are available to parents of dependent students to assist in meeting the costs of education. Parents are urged to apply for the PLUS Loan source of funding before submitting additional loan applications. In many situations, the combination of maximum Stafford Loans and PLUS loans will meet most of the financial need of the student. Repayment of the PLUS loan principal and interest begins within 60 days after receipt of the loan proceeds. Parents can elect to have the PLUS loan placed into forbearance until the student completes their training.

- **Effective July 1, 2019 to June 30, 2020, interest on Federal Direct Parent PLUS Loans is a fixed rate of 7.08%**

Differences between the Federal Subsidized and Unsubsidized Stafford Loans

Federal SUBSIDIZED Stafford Loan

Federal UNSUBSIDIZED Stafford Loan

Eligibility is based on financial need.	Eligibility is NOT based on financial need.
The Federal Government pays the interest on the loan as long as the student enrolled. The Consolidated Appropriations Act of 2012 has eliminated the subsidy payment (the payment of interest) during the grace period	The Federal Government DOES NOT pay the interest on the loan. Interest is charged from the time the loan is disbursed until it is paid in full. The student has two options in the repayment of the interest. It can be paid

Financial Aid Package

Once the Financial Aid Officer has received a student's FAFSA results and other required forms, a financial aid package is developed based on the student's financial need. At this time the Office of Financial Aid will package the student's aid and issue an estimated financial aid letter outlining the financial aid included in the package. Students who receive additional assistance from any additional sources are required to notify the Office of Financial Aid immediately.

Financial aid awards may be modified at any time during the award year due to the situations listed below:

- Failure to maintain Satisfactory Academic Progress.
- Any change in status (including grade level, program study or credit hours attempted).
- Receipt of additional funding not listed on the award letter such as PHEAA State Grant, private scholarships, vocational rehabilitation assistance, veteran benefits, Pennsylvania EAP, PA Tip, tuition waivers, employee tuition assistance, etc.
- Previously submitted inaccurate, incomplete or conflicting information.

Students will be notified of changes to awards.

Disbursement Policy

Federal Pell Grants and Stafford Student Loan proceeds must be disbursed to students in multiple installments. Disbursements of these funds are made in periods of enrollment termed Payment Periods. The first payment period begins at the start of training and ends when the student successfully completes one half of the scheduled academic year at which time the second payment period begins.

The first disbursement of PELL Grant funds are transferred electronically to the school and credited directly to the student's tuition account. PELL Grant payments generally arrive within the first 30 days of training.

The first disbursement of student loan funds occurs after a student has been enrolled for 30 days. To be eligible for the second disbursement of grant and loan proceeds students MUST maintain satisfactory academic progress as defined in the program's handbook and MUST have successfully completed one half of the program's academic year. Failure to meet these standards will result in financial aid funds being either delayed or cancelled.

Student Loan disbursements are transferred electronically to the school and credited directly to the student's tuition account. When the school initiates the disbursement, the electronic transfer of funds takes one to three business days to complete. Students are notified in writing when loan disbursements have been posted to their account. Students then have 30 days in which they can cancel all or a part of the loan.

Scholarships and payments from other sources, such as a student's employer, a student's parent, or other, are posted to the students' accounts as they arrive at the school.

If at any time a student's account is overpaid creating a credit balance after all tuition and fees are paid, the credit balance will be refunded to the student in the form of a check from the school. This process will occur within 14 days after the funds have been received by the school, in accordance, with federal regulations. Students can elect to have their credit balances returned to the lender to reduce loan debt or held on account for a future tuition bill.

In the case where a student's financial aid disbursements does not cover the total cost of the program, the student is responsible for paying the balance owed to the school. Academic Year 1 must be paid in full before a student may move into Academic Year 2.

Overpayment of Federal Student Aid

An overpayment is created whenever the student receives FSA funds that exceed his/her eligibility. Over awards are one cause of overpayments; overpayments can also be caused by misreported FAFSA information, miscalculated costs or EFC, payments to an ineligible student, or payments in excess of grant or loan maximums.

In the case where the school is liable for the over award, the school will immediately restore an amount equal to the overpayment to the appropriate Federal Student Aid (FSA) account. If the restoration of the overpayment leaves a balance due to school from the student, the student will be responsible to pay the balance due.

In the case where the student is responsible for the overpayment, the student will be notified in writing requesting full reimbursement of the overpayment. If, after notification, the student has not repaid or made satisfactory arrangements to repay the overpayment, the school will refer the overpayments to the United States Department of Education Student FSA's Management Collections (ED Collections) and notify NSLDS of the overpayment. At this point, the student becomes ineligible to receive Title IV funds until the overpayment is resolved.

Credit Balance Refunds

Credit balances occur when payments to a student's account exceed the tuition and fees charged to the student. Credit balances can be returned to the USDE to reduce loan debt, held on account for a future tuition bill or refunded to the student to be used for living/transportation expenses. If at any time a student's account is overpaid creating a credit balance, the credit balance is refunded to the student in the form of a check from the school unless the school has been directed in writing to either return the money to the student's lender or hold the balance on account. Refunds to students will be processed through the school's Business Office.

Tuition Payment & Refunds

Tuition Refunds for Class Cancellation

If a class is cancelled by WACTC, all students will be refunded 100% of all pre-paid tuition and fees. Students are not required to request that prepaid tuition and fees be refunded. Refunds of pre-paid tuition and fees occur automatically and shall be made within 30 days of the planned start date of the class.

Tax Benefits for Higher Education

- Tax benefits are reported to the IRS via Xerox Education Services Inc.
- Tuition is the only applicable tax benefit.
- Tuition credits are reported in the following manner:
 1. Scholarships
 2. Pell Grant
 3. Third Party Payment
 4. Cash Payments (cash payment includes student loan payment)
- Students will receive the 1098-T form by mail from Xerox.
- Students need to keep program secretary informed of any address and phone number changes.

Withdrawal and Tuition Refund

A student who withdraws from the Western Area Career & Technology Center's Practical Nursing Program prior to the first day of class, may **request in writing** a refund of tuition paid in excess of the non-refundable \$200 Administrative Fee. The request in writing **MUST** be submitted to the school one week prior to the beginning of

Part-Time Adult Programs Payment and Return of Tuition

For part-time adult certificated and non-certificated programs under 600 hours, tuition must be paid in full prior to the first class session unless other arrangements have been made **and** approved in writing by the Western Area Career & Technology Center. Under no circumstances will requests for refunds be honored after the second class session has met.

Part Time Programs

Part-time students are responsible for increases in tuition and costs that occur between Academic Year #1 and #2.

Tuition and Fees

All financial arrangements must be made prior to the first day of class. FAFSA should be completed in sufficient time to have arrangements made prior to the first day of class. Payment plans will be considered on an individual basis and must be arranged prior to the first day of class.

Graduation

A student will not be eligible for graduation until all academic, clinical and financial obligations have been met. National Certification Exams will not be certified by WACTC until these same conditions are met by the student.

FERPA and Financial Aid

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the privacy of student records by requiring prior written consent before disclosing personally identifiable information to a third party. Records created and maintained by the financial aid office are considered to be education records and may not be disclosed without the student's consent. This includes at least all of the following records: Records relating to eligibility and disbursement of Federal student aid funds; Student account; Federal work-study payroll records; Financial aid applications; Documentation relating to a refusal to certify Federal education loans; Financial aid history information (for transfer students); Cost of attendance information, including documentation relating to any adjustments; Satisfactory Academic Progress (SAP) documentation; Documents used for verification; Entrance and exit counseling records; and Financial records.

Disclosure of education records without consent is permitted in certain circumstances. When students apply for financial aid or receive financial aid, disclosure is permitted if needed to determine financial aid eligibility or the amount of aid, or to enforce the terms and conditions of the aid. For example, the WACTC must provide directory information to the US Department of Education for recipients of Federal student aid funds who attend or attended the school. Likewise, the school must provide directory information for FFEL borrowers to the relevant lender and/or guarantee agency.

Financial Aid Application Process

Students are required to complete their financial aid applications on-line. The school cannot determine students' financial aid eligibility until their financial aid applications have been processed and verified, if required. Accordingly, it is important to complete the applications **as early as possible**. Some FAFSA applications are flagged for a process called verification. If an application is flagged, additional information will be required by our office. Students will be notified in writing of what documentation is needed and no financial aid will be processed until the information is received and verified. Once students have completed and submitted their financial aid applications AND the Office of Financial Aid has received all required paperwork, our office will have everything required to determine their financial aid eligibility.

Gather required Information for FAFSA application.

1. Before completing the FAFSA application, students will want to gather the information required to apply. Below are some of the data items students will need in order to complete this application:
 - Student's Social Security Number and his or her parents' Social Security number if providing parent information.
 - Student's driver's license number.
 - Student's Alien Registration Number if student is not a U.S. Citizen.
 - Information on savings, investments, and business and farm assets for student, student's spouse (if married), and student's parents (if providing parent information). When calculating investments, do not include IRA accounts or the home in which student lives.
 - Child Support (received or paid).
2. Complete financial aid application requirements on-line at www.fafsa.gov and www.studentloans.gov

Complete the 2019-20 Free Application for Federal Student Aid (FAFSA).

WACTC School Code -- 016699

Students must complete a FAFSA application in order to receive any federal assistance, including a Pell grant or a Federal Student loan that must be repaid. This FAFSA application step cannot be omitted. Students who have never completed a FAFSA application in the past, or who previously had a PIN number that was used to sign their federal aid application, will need to create a FSA ID prior to being able to complete their application.

The IRS DRT is available to use with the 2019-20 FAFSA form. IRS DRT remains the fastest, most accurate way to input tax return information into the FAFSA form. Security and privacy protections are in place to prevent potential identity thieves from accessing applicant and parent information.

Complete Loan Entrance Counseling. Log-in to the www.studentloans.gov website using the green "Log In" button located at the top right corner of the screen. Once signed in, select the Loan Entrance Counseling option and follow the on-screen prompts.

Complete a Master Promissory Note. School Code -- G23500 Log-in to the www.studentloans.gov website using the green "Log In" button located at the top right corner of the screen. Once signed in, select the Master Promissory Note option and follow the on-screen prompts.

Western Area Career & Technology Center Student Lending Code of Conduct

WACTC is committed to providing students and their families with the best information and processing alternatives available regarding student borrowing. In support of this and in an effort to rule out any perceived or actual conflict of interest between WACTC officers, employees or agents and education loan lenders, WACTC has adopted the following:

- WACTC does not participate in any revenue-sharing arrangements with any lender.
- WACTC does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any gifts of greater than a nominal value from any lender, guarantor or servicer.
- WACTC does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any fee, payment or other financial benefit (including a stock purchase option) from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to education loans.
- WACTC does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept anything of value from a lender, guarantor, or group of lenders and/or guarantors in exchange for service on an advisory board, commission or other group established by such a lender, guarantor group of lenders and/or guarantors.
- WACTC does allow for the reasonable reimbursement of expenses associated with participation in such boards, commissions or groups by lenders, guarantors, or groups of lenders and/or guarantors.
- WACTC does not assign a lender to any first-time borrower through financial aid packaging or any other means.
- WACTC recognizes that a borrower has the right to choose any lender from which to borrow to finance his/her education. WACTC will not refuse to certify or otherwise deny or delay certification of a loan based on the borrower's selection of a lender and/or guarantor.
- WACTC will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with a specified number or volume of Title IV loans, or a preferred lender arrangement for Title IV loans.
- WACTC will not request or accept any assistance with call center or financial aid office staffing.

Drugs and Alcohol Policy

The Western Area Career & Technology Center Joint Operating Committee recognizes that the misuse of drugs is a serious problem with legal, physical and social implications for the whole school community.

The Joint Operating Committee prohibits the use, possession, or distribution of any drug during school hours, immediately before or after school hours, or on school property.

This policy, including its rules, regulations, and guidelines is a coordinated effort by Western Area Career & Technology Center to openly and effectively respond to the potential and current use and abuse of drugs, alcohol and mood altering substances by members of its entire student population. A copy of the Drug and Alcohol policy is attached in the Appendix and posted on the school website (www.wactc.net).

Campus Security / Clery Act Compliance Policy

The WACTC campus includes the main building, the Practical Nursing building, the Adult Education Center, and surrounding parking lots.

WACTC strives to provide a safe environment for all students, employees, and visitors. The buildings remain locked at all times and the hallways and outside parameters of the buildings are under constant camera surveillance. The parking lots are also well lit.

All suspicious or criminal activities and emergencies are to be reported immediately to any member of the school faculty, staff or administration. Emergencies can also be reported by dialing **911**.

WACTC complies with the federal *Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act* ("Clery Act"). Campus crime information in the form of an Annual Security Report is provided to all current students and employees of WACTC each year. Applicants and prospective students may obtain a copy of the Annual Security Report upon request to the Principal or the Supervisor of Adult Education. The Principal is responsible for compiling the Annual Security Report and Campus Crime statistics.

Reportable crimes

The Clery Act requires, among other things, eligible institutions to report on certain basic categories of crime:

- Criminal Offenses — Criminal Homicide, including Murder and Non-negligent Manslaughter, and Manslaughter by Negligence; Sexual Assault, including Rape, Fondling, Incest and Statutory Rape; Robbery; Aggravated Assault; Burglary; Motor Vehicle Theft; and Arson.
- Hate Crimes — Any of the above-mentioned criminal offenses, and any incidents of Larceny-Theft, Simple Assault, Intimidation, or Destruction/Damage/Vandalism of Property that were motivated by bias;
- VAWA Offenses — Any incidents of Domestic Violence, Dating Violence and Stalking. (Note that Sexual Assault is also a VAWA Offense but is included in the Criminal Offenses category for Clery Act reporting purposes); and
- Arrests and Referrals for Disciplinary Action for Weapons—Carrying, Possessing, Etc. Law Violations, Drug Abuse Violations and Liquor Law Violations.

Statistics include crimes reported during the most recent calendar year and the two prior years. Statistics will include crimes reported on or within WACTC's Clery geography as that term is defined by the Clery Act (generally, WACTC's campus, non-campus buildings and property and public property near the campus).

Security of and Access to the Facility

Access to the school is a privilege extended to students, faculty, and staff and authorized visitors. All visitors are granted access to the building by use of a doorbell and intercom. The visitor must provide identification and purpose to be granted access to the building through the electronically locked door. All visitors must report to the office to register.

Emergency Response and Evacuation

Emergency response and evacuation procedures can be found in the WACTC Crisis Response Handbook. WACTC will, without delay, and taking into account the safety of the community, determine the content of the notification and initiate the notification system, unless issuing a notification will, in the professional judgment of the responsible authorities, compromise efforts to assist a victim or contain, respond to or otherwise mitigate the emergency.

Sexual Harassment Policy

Federal and state laws prohibit sex related harassment and sex discrimination in the workplace. The Western Area Career & Technology Center Joint Operating Committee fully endorses and enforces this prohibition. The Joint Operating Committee advises all students and employees that sexual harassment in any form is prohibited toward students and employees. Such conduct shall result in disciplinary action, which may include suspension and/or expulsion as appropriate, and administered as outlined in the Student Rights and Responsibilities Board Policy.

It is the intent of the Western Area Career & Technology Center to maintain a school and work environment that is free from sexual harassment. All students and employees are required to avoid any conduct, verbal and/or physical, which may be viewed by the person to whom it is directed or communicated, as sexual harassment, and any conduct that may reasonably interfere with an individual's academic performance or individual's work, or create an intimidating, hostile or offensive learning or work environment. There shall be no interference, either explicitly or implicitly, that refusal to submit to sexual advances will adversely affect a student's grading, evaluation, and career or academic development, or a staff member's position.

Sexual harassment shall consist of but not be limited to unwelcome sexual advances, requests for sexual favors, exposition of sexually related materials, and other inappropriate verbal or physical conduct of a sexual nature when made by any member of the school staff to a student, student to staff member, or when made by any student to another student.

Anyone having a complaint relating to this type of behavior is encouraged to contact the guidance counselor, a teacher, building-level administrator, the Executive Director's office, or other responsible adult employee of the school. Complainants will be encouraged to reduce their concerns to specific allegations and encouraged to put them in writing. All complaints will be immediately reported to the Executive Director's office. Complaints will be investigated fully, promptly and confidentially, and appropriate action will be taken after which the complainant will be advised that the matter has been addressed. A written report of the investigation will be prepared and retained in the district central office and supplied to local law enforcement when appropriate.

No retaliation resulting from the filing of a complaint or cooperation with the investigation of a complaint will be tolerated within the Western Area Career & Technology Center. However, false or fabricated complaints that are proven to be of a malicious and/or capricious nature may result in a counter investigation which may lead to appropriate action.

The Executive Director's office is directed to establish appropriate procedures and forms for the processing of any such complaints, to advise staff, students, and their parents or legal guardians, annually of the content of this policy, and to address any concerns relating to this policy.

Sexual Offense Policy and Procedure

WACTC is committed to providing and maintaining a healthy learning and working environment for all students, staff and faculty members.

Prohibited sex offenses covered by this policy include the following:

- **Forcible Sex Offenses:** Any sexual act directed against another person, forcibly and/or against that person's will, or not forcibly or against that person's will where the victim is incapable of giving consent. Includes forcible rape, forcible sodomy, sexual assault with an object, forcible fondling.
- **Non-forcible Sex Offenses:** Any unlawful, non-forcible sexual intercourse, including incest and statutory rape.