



Financial Aid Policies and Procedures 2014-2015

**Northwest Tech.....preparing for success in
education, careers, and life.**

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STATEMENT OF PURPOSE

Federal regulations mandate that institutions have written policies and procedures. The purpose of this handbook is to record policies and procedures surrounding the delivery of financial aid at Northwest Technology Center (also referred to in this handbook as NWTC). If no policy or procedure addresses a given issue, the Financial Aid Director is expected to use professional judgment based upon the intent of all financial aid programs and practices (see Professional Judgment section of this handbook).

This handbook

- Sets forth the institution's policies in regard to student aid and describes the procedures which must be taken to implement these policies.
- Provides general procedures in order that a systematic and consistent approach may be taken in the operation of all programs; ensuring that similar operations will be handled in a uniform manner.
- Provides quick reference to various practices.
- Facilitates the orientation and training of personnel when changes occur.

FINANCIAL AID REFERENCE DOCUMENTS

In addition to the Federal Student Financial Aid Policy and Procedures Manual, other regulations which affect student aid will be adhered to. These regulations and guides are as follows

- Student Handbook and Student Consumer Information Handbook
- Federal Student Financial Aid Handbook
- Federal Registers (Financial Aid Legislation)
- U.S. Department of Education Audit Guide
- OASFAA Newsletters
- The Blue Book
- EDConnect User's Guide and Technical Reference
- EDEXpress User's Guide and Technical Reference
- Higher Education Act as amended
- EFC Formula Guide
- Dear Colleague Letters from the Department of Education
- NSLDS Reference Materials
- SFA Policy Bulletins
- SAR and ISIR Reference Materials

MISSION STATEMENT/FINANCIAL AID PHILOSOPHY/HISTORY/POLICY DEVELOPMENT

NWTC Mission Statement

The mission of NWTC is "Preparing for success in education, careers and life."

Financial Aid Philosophy

NWTC believes that everyone who desires training should have the opportunity of attending school regardless of their financial situation. We continue to promote financial assistance opportunities to eligible students who might otherwise be depriving themselves of the benefit of technology training. The primary purpose of the financial program at NWTC is to provide financial assistance to students who, without aid, would be unable to attend school. Financial assistance is offered in the form of grants, scholarships, and federally funded programs. Financial assistance is viewed only as supplementary. The student and the family of a student, when applicable, are expected to make a maximum effort to assist with educational expenses.

It is the policy of NWTC to award federal financial aid in accordance with federal regulations and guidelines pertaining to the type of assistance requested.

Financial Aid History

NWTC began participating in the Federal Title IV Student Financial Assistance Program in the fall of 1990.

Person Designated to Administer Title IV Financial Aid

Ashlee Sneary, the Financial Aid Director, is responsible for administering financial aid information to students at NWTC. The director has offices located on both the Alva and Fairview campuses, is available to see students Monday through Friday from 8:00 a.m. to 4:00 p.m., and may be reached at 580-327-0344 or 580-227-3708 for appointments.

Policy Development

The Financial Aid Director is responsible for initiating the development of financial aid policies and procedures at NWTC.

ADMINISTRATIVE AND FINANCIAL AID ORGANIZATION, OFFICE MANAGEMENT/RECORDS MANAGEMENT

Purpose of the Financial Aid Office

The purpose of the Financial Aid Office is

- to provide professional financial counseling to students and parents concerning meeting the costs of education
- to administer Title IV Aid programs competently according to the institution's philosophy and policies and according to federal regulations
- to maintain institutional records of assistance programs and students assisted

Responsibilities of the Financial Aid Director

The primary responsibilities of the Financial Aid Director are to assemble and maintain student aid records, assess eligibility of applicants for aid, authorize aid, and complete federally mandated reports and design and implement systems to accomplish these tasks. This position requires knowledge of federal regulations, institutional policies and procedures, ability to deal with clients about sensitive issues and the ability to deal with continually changing program regulations. Specific responsibilities of the Financial Aid Director include the following:

- Maintaining student financial aid records/files
- Authorizing and processing Pell Grant awards and payments
- Verifying application data on selected applicants
- Calculating student Pell Grant awards
- Collecting progress reports for satisfactory progress
- Calculating return of funds/overpayments/post-withdrawal disbursements when a student withdraws
- Maintaining up-to-date knowledge of relevant federal regulations
- Coordinating fiscal matters with the Business Manager, including cash requests, cash accountability and cash disbursements
- Revising Student Consumer Information, Financial Aid Policy and Procedures, Drug-Free School and Workplace, and Student Handbooks
- Preparing Federal Title IV Reports
- Processing incoming mail
- Performing other general office duties

Location of Financial Aid Records

Financial aid records are located in the in the Financial Aid offices on both the Fairview and Alva campuses. The Financial Aid Director has the responsibility for maintaining these files and records.

Confidentiality and Inspection of Student Financial Aid Records

All information (written or oral) that a student and/or family reveals in the process of seeking assistance is confidential. Access to this information is restricted to the Financial Aid Director and the Financial Aid Assistant. Application materials become the property of NWTC upon submission and are maintained in the student's file.

Length of Time to Maintain Student Records

Federal Regulations require that student files be maintained for the current award year and three years beyond closing of the previous award years. A student's file ultimately includes the student's FAFSA application, SAR/ISIR and all related documentation.

Electronic Statement of Account

The Financial Aid Director maintains Electronic Statements of Account by fiscal year in financial aid files. This document transmits information about the school's Pell Grant authorization. As the authorization amount increases, a new Statement of Account will be sent to the school. Electronic Statements of Account summarize current and future payment data submitted via Origination Records and Disbursement Records. The Financial Aid Director reconciles the statement.

Pell Processed Disbursement List/Financial Aid Excel Spreadsheet

The Financial Aid Director uses the Pell Processed Disbursement list and a school developed Excel spreadsheet recording disbursements to students to reconcile total disbursements made. These two reports should equal. The total disbursed is then reconciled with G5 and the Electronic Statement of Account.

The Business Office/G5

The Business Manager at NWTC, Gina Martin, maintains the records of the money ordered through G5. She uses computer entry to track the receipt and disbursements of federal money from the General Fund.

Description of Accounts

General Fund: All receipts and disbursements of cash related to the Pell Grant Program are recorded in this account.

Financial Aid Office Hours

Financial Aid Office hours are from 8:00 a.m. to 4:00 p.m. Monday through Friday.

Financial Aid Workshops/Meetings

The Financial Aid Director attends Oklahoma Department of Career and Technology Education Financial Aid meetings, OASFAA meetings, U.S. Dept. of Education Delivery System Workshops, Fiscal Administrator Training Workshops and VA Conferences.

Student Consumer Information

Please see the Student Consumer Information Handbook at www.nwtech.edu/policies.htm, or obtain a hard copy of the handbook in the Central Office on each campus, in the Counselors' Offices, or in the Financial Aid Office.

Persons Designated to Provide Student Consumer Information and Distribution of Forms

Angie Flynt, Central Office Secretary at Alva, and Amanda Robinson, Central Office Secretary at Fairview, are designated as having the responsibility for distributing disclosure requirements, applications, student forms and general information to current and prospective students at NWTC.

PARTICIPATION IN FEDERAL FINANCIAL AID PROGRAM INSTITUTIONAL PROGRAM ELIGIBILITY/FIVE YEAR RE-CERTIFICATION

Institutional and Program Eligibility

Documentation regarding NWTC's eligibility for all aid assistance programs is located in the Financial Aid Office. The Financial Aid Director is responsible for the coordination of the Program Participation Agreements (PPA), the Eligibility and Certification Approval Report (ECAR), and the five year federal Recertification.

TITLE IV FINANCIAL ASSISTANCE AVAILABLE AT NWTC

Pell Grant

Financial Aid is available at NWTC to students who qualify for Federal PELL Grants. NWTC does not participate in the Federal Direct Student Loan Program or the Federal Family Education Loan Program. NWTC does not participate in or provide information regarding any private education loan programs nor does it have any preferred lender lists.

Purpose of the Federal Pell Grant Program

The Pell Grant Program is a federally funded grant program, which, for the **2014-15** academic year provides up to **\$5,730** to full time postsecondary students and up to **\$2,865** to postsecondary students who are enrolled at least half time. The purpose of the program is to provide a foundation of aid to needy students. An academic year at NWTC is one in which a student completes a minimum of **26 weeks and 900 hours** of instruction. NWTC awards federal financial aid according to federal regulations and guidelines.

Federal Pell Grant Eligibility

To be eligible for a Federal PELL Grant, a student must have an eligible EFC (Expected Family Contribution). This number is an index of the student's ability to contribute to the cost of education. Grant amounts are based upon cost of attendance, the Expected Family Contribution (EFC) and the hours a student will attend during an award year. The government provides a Payment Schedule annually to be used to determine the amount of a Pell Grant.

The neediest students will have an EFC of 0 and may be eligible for the maximum award. As the EFC increases, the amount of the award decreases and, after a certain point, the award becomes 0. The EFC cutoff index number for receiving a Pell Grant for the 2014-15 academic year is 5157. The EFC is printed on the Student Aid Report (SAR/ISIR) which is the official notice of the student's eligibility (or ineligibility) for a Federal PELL Grant. The EFC is computed by the Central Processing System and is based on the information reported by the student on the financial aid application. Eligibility is also based upon meeting the general criteria which is given below or can be viewed online at www.nwtech.edu/finaid. Furthermore, students may not receive a Pell Grant from more than one institution concurrently.

ELIGIBILITY REQUIREMENTS

U.S. Citizen or Eligible Non-Citizen

An applicant must be a citizen or eligible non-citizen. Unless the SAR/ISIR demands it, U.S. citizens who answered yes on the FAFSA to the citizenship question do not have to verify citizenship. Permanent residents must submit proof of their status to the aid office. This proof becomes a permanent part of their file. All eligible non-citizens must submit proof of status for file. Proof includes U.S. passport stamped "non-citizen national" or "Form-I-151" (green cards.) Other forms of documentation are rare and the Financial Aid Director will consult the Federal Student Financial Aid Handbook if necessary. A document verification request will be made on all aliens seeking aid.

Registered with Selective Service

A male applicant at least 18 years of age and born after December 31, 1959 must be registered with Selective Service.

Undergraduate Status

An applicant states on the FAFSA application that she/he does not have a Bachelor's degree. Students who have undergraduate bachelor degrees are not eligible for the Pell grant.

Determination of Financial Need

NWTC employs the Federal Needs Analysis Methodology in assessing financial need and eligibility for Title IV Assistance. The Federal Needs Analysis Methodology is based on the following philosophy of financial aid

- to the extent that they are able, parents have the primary responsibility to pay for their children's education
- parents will, as they are able, contribute funds for their children's education
- students, as well as their parents, have a responsibility to help pay for their education
- the family should be accepted in its present financial condition

A needs analysis system must evaluate families in a consistent and equitable manner, while recognizing that special circumstances can and do alter a family's ability to contribute. Four broad categories of family resources are examined in need analysis. They are

- parent's/student's income
- parent's/student's assets
- number in household
- number in college (post-secondary education)

Regular Student/Enrollment Status/Eligible Program Status

An applicant must be regular student which is defined as a student who is enrolled in an eligible program (an eligible program/major for Pell purposes must be at least 600 clock hours and 23 weeks in length) is working toward a certificate and is attending at least part-time (15 clock hours per week).

High School Diploma/GED/Home School Equivalency

An applicant must have a high school diploma (this can be from a foreign school), GED or a home school equivalency in order to qualify for a Pell Grant: **EXCEPTION: A student who was enrolled in a Title IV eligible program prior to July 1, 2012 and had qualified for Title IV by passing an independently administered, approved ATB test or successfully completing 225 clock hours of postsecondary education.**

Default/Overpayment Status

An applicant signs a statement when completing the FAFSA stating that they are not in default on federal student loans or have made satisfactory arrangements to repay it, and that they do not owe money back on a federal student grant or have made satisfactory arrangements to repay it. A student who is defaulted on federal loans or who is in Pell overpayment status is not eligible for further Title IV assistance unless and until satisfactory arrangements for repayment are made. Students in default on loans must have a letter from the holder of the loan stating that the student has made satisfactory repayment arrangements and is eligible for Title IV funds or the Financial Aid Director must receive a new Institutional Student Informational Record (ISIR) and National Student Loan Data System (NSLDS) report showing that the default status has been resolved before any funds may be disbursed.

Valid SSN

An applicant must have a valid Social Security Number. **EXCEPTION: Students from the Republic of Marshall Islands, the Federated Stated of Micronesia or the Republic of Palau.**

Satisfactory Academic Progress (SAP)

After a student's first (upon enrollment) eligibility, the student must thereafter maintain Title IV eligibility by meeting all criteria for Satisfactory Academic Progress (SAP) as set forth in NWTC's SAP policy. Please

see the Satisfactory Academic Progress section of this handbook for complete information on SAP, or view the SAP policy online at www.nwtech.edu/finaid.

Statement of Educational Purpose

All applicants must sign a statement on the FAFSA verifying statement of educational purpose (using Title IV funds only to pay the cost of attending an institution of higher education) and accuracy of information provided on the FAFSA.

Educational History of Student

If the student has attended this school in the past three award years, the Financial Aid Director reviews previous files and determines whether the student was making satisfactory progress in previous course work at NWTC. If the student has attended other schools in the past, the Aid Director can access the NSLDS information from the SAR/ISIR concerning defaults and overpayments. If the student has attended another school and the Aid Director determines that it has been within the current award year, she will then access the National Student Loan Data System (NSLDS) on the web at www.nsls.ed.gov. If the student is a transfer student for Pell purposes, NSLDS will give the student's current year Pell disbursement and the current year scheduled award. This information will be used in award calculation.

Drug Conviction Affecting Title IV Eligibility

A drug conviction for any drug offense during a period of enrollment for which the student was receiving Title IV, HEA program funds under any federal or state law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV, HEA grant, loan, or work-study assistance. An applicant who has been convicted of drug-related offenses that occurred while receiving Title IV aid may not be eligible to receive federal financial aid for a period of time. These are general eligibility requirements and can be discussed with the Financial Aid Director. Eligibility requirements concerning felonies that are specific to majors are discussed in the description of that major. A student that loses eligibility will be notified in writing by the Financial Aid Office with an explanation of the loss of eligibility, as well as, information on how to regain eligibility. Please see the Financial Aid Director for further information on penalties for drug offenses as they relate to title IV, HEA (Pell) grants.

APPLYING FOR THE PELL GRANT

Application Process

Adult students are encouraged to apply for financial aid. Students can complete the "Free Application for Federal Student Aid" (FAFSA) in print or online at www.fafsa.gov. Identify NWTC as your school code choice on the FAFSA application. NWTC's Federal Code for both the Alva and Fairview Campuses is 026000. Application forms can also be obtained by calling the Federal Student Aid Information Center at 1-800-4-FED AID. Students are directed to read the instructions carefully when completing the FAFSA. All records and other materials used in completing the application should be saved. This information may be needed later to prove the information submitted is correct.

Students can submit their FAFSA on the Web at www.fafsa.gov, they can mail the paper FAFSA with the envelope provided in the paper form, or the FAFSA can be sent electronically through the Financial Aid Office. TTT users (for the hearing impaired) may call 1-800-730-8913.

After submitting the FAFSA, the student will receive a Student Aid Report (SAR) which includes a summary of application information and the determination of the expected family contribution (EFC). This EFC is the result of computations established by Congress involving the financial and non-financial data submitted on the application that indicates how much of your family's financial resources should be available to help pay for school. The method of computation is applied to all dependent and independent students uniformly. Students should review all the information on the SAR. If any changes are necessary, the student can make corrections online using his/her PIN, or the student can resubmit by mail part two of the SAR to the Pell Grant processor following the directions for making corrections on the form, or the Financial Aid Director

can submit the corrections electronically. After submission of any corrections, if necessary, and if the student meets all eligibility requirements, they will receive an award letter notifying them of the amount of their Pell Grant award, any required documents, and projected payment schedule.

Students who applied for financial aid the previous year may qualify to use a Renewal FAFSA. The student may access the Renewal Application online by using their PIN. On the renewal the student should correct or update his or her information and submit it to the processing center. The school will receive an Institutional Student Information Record (ISIR). The student will receive a SAR Information Acknowledgement by mail in three to five working days for their inspection. The student must sign a copy of the ISIR certification, have a copy of the signed renewal notice, or have an electronically signed ISIR for their financial aid file. This ISIR will be used to determine the student's award.

IRS Data Retrieval Tool

The IRS Data Retrieval Tool allows student and parents who are using FAFSA on the Web and who have already submitted their federal tax return to electronically transfer their tax data from the IRS database. While use of this is voluntary, **students and parents are strongly encouraged to use the IRS Data Retrieval Tool** because it is accurate, efficient, and useful for verification and corrections.

PROCESSING STUDENT RECORDS

Preparation of Student Financial Aid Folder

The Financial Aid Director prepares the student's folder by making a label for the file showing the student's name and social security number. The aid director also looks at the past years' student files and keeps the previous years' records with the new file.

Procedure for Handling Missing Financial Aid Information

If information is missing, the Financial Aid Director requests the student to bring missing documents. Once documentation is submitted, it is filed in the student's financial aid file.

Procedure for Handling Conflicting Financial Aid Information

The Financial Aid Director reviews documents to make sure there is no conflicting information in the file. If conflicting information exists, the student is contacted in an attempt to resolve any conflicts. If no conflicts exist, the Aid Director proceeds with processing.

Procedure for Handling Void Financial Aid Applications

The Financial Aid Director reviews comments on the letter explaining why the SAR/ISIR is void. If the applicant submits a void application, the Aid Director assists the applicant in the interpretation of the letter and the corrective actions that may be required. The usual problem is failure of the student and/or parent to sign the original application either with a "wet" signature, or sign electronically with a PIN number.

Procedure for Handling Rejected Financial Aid Applications

Comments will appear on the Student Aid Report (SAR) explaining the application rejection and indicating the action the applicant may take to correct his information so that eligibility may be determined. The Financial Aid Director's role is the same as with the void application stated above.

Procedure for Handling Ineligible SAR/ISIR

If the eligibility letter states that the EFC (Expected Family Contribution) is too high for a Pell Grant, the Financial Aid Director checks information on the information Review Form for accuracy. If correct, the applicant is probably ineligible. If the information is not correct, the applicant should resubmit a FAFSA correction, or have the Financial Aid Director make corrections with the student's (and parent's if the student is a dependent) signature giving the aid director permission to make corrections, or the student may make corrections online using the student's/parent's PIN.

VERIFICATION

Explanation of Verification

Verification is the process of checking the accuracy of information submitted by applicants when they apply for financial aid. Students selected by the Secretary of the U.S. Department of Education, will be required to verify the accuracy of family financial information and other data before any Title IV funds are disbursed.

Selection of Financial Aid Applications to Be Verified

If a Pell Grant application is selected by the Central Processing System (CPS) for verification, an asterisk will appear by the EFC, and comments will appear on part one of the SAR and page one of the ISIR addressing the verification requirements. Even though schools have the authority to verify any applicant, NWTC only verifies those applicants who are chosen by the federal processor or those who have conflicting information comments. It is the policy of NWTC to verify all CPS selected applicants and all students who have conflicting information. Students who are selected for verification by the processor or by the Financial Aid Office in cases of conflicting information must submit supporting documentation which may include, but is not limited to

- Proof of all income reported on the FAFSA (i.e. copy of federal income tax transcripts)
- Non-filers must provide a signed statement, a Verification Worksheet certifying their non-filer status and listing all the sources and amounts of income earned from work; in lieu of such a statement, the person can provide W-2 forms for all the income
- Completed and appropriately signed Verification Worksheet
- Proof of child support paid
- Proof of SNAP (food stamps) received
- High School Completion, Identity, and Statement of Educational Purpose
- Number of Household Members, Number in College (NWTC is considered college for verification)

Financial Aid Disbursements Prior to Verification

NWTC withholds disbursement of any Title IV Federal Financial Aid until a student has completed the verification process. Although the school has the option of processing one Pell payment without verifying the application, NWTC does not take that option due to the risk of financial liability.

Verification Deadline

Failure to comply with verification requirements may result in forfeiture of aid. If a student does not complete verification by June 30th of the current academic award year in which he was chosen for verification, then the student forfeits his Pell for that award year.

Items to Be Verified/Acceptable Documentation

The Financial Aid Director collects appropriate documentation from the applicant based on the guidelines published in The Federal Student Aid Handbook. Items that generally must be verified by comparing the data items on the SAR/ISIR with identical data items on the IRS tax return transcript and/or other primary documentation are listed below. The Financial Aid Director uses the verification tracking flag code on the ISIR to determine what verification worksheet to use for each student chosen.

Household Size (all applicants)

Acceptable documentation is the appropriate Verification Worksheet completed and signed by student and/or parent.

Number Enrolled in College (all applicants)

Acceptable documentation is an appropriate Verification Worksheet completed and signed by student and/or parent. If there is reason to doubt the information, the schools listed may be contacted to confirm enrollment. The student should always be included in the number enrolled in college. Others can be included only if they are counted in the household size and will be attending a postsecondary educational institution at least half-time (6 credit hours per semester for at least one term or 15 clock hours per week for one term) in the current award year. These individuals must also be working toward a degree or

certificate leading to a recognized educational credential at a Title IV eligible school. **Dependent students must exclude parents as number enrolled in college.**

Adjusted Gross Income (tax filers)

Acceptable documentation for independent students (and spouse) is a copy of the student's federal income tax return transcript and W2's for the base year; for dependent students, a copy of parents and student's federal income tax return transcript, along with W2's for the base year is acceptable documentation. Students and student's parents who have successfully use the IRS Data Retrieval Tool on the FAFSA are considered verified from their IRS information that has been transferred from the IRS into the FAFSA.

Income Earned from Work (non filers)

Acceptable documentation for non-filers is a signed statement, the appropriate Verification Worksheet certifying their non-filer status listing all the sources and amounts of income earned from work. In lieu of such a statement, the person can also provide W-2 forms for all their income for the base year.

U.S. Income Tax Paid (tax filers)

Acceptable documentation for independent students is a copy of the student's federal income tax return transcript along with W2's for the base year; for dependent students, a copy of parents and student's federal income tax return transcript along with W2's for the base year is needed. Students and student's parents who have successfully used the IRS Data Retrieval Tool on the FAFSA are considered verified from their IRS information that has been transferred from the IRS into the FAFSA.

Child Support Paid (all applicants)

Acceptable documentation is the appropriate Verification Worksheet completed and signed by student and/or parent or a signed statement.

SNAP/Food Stamps (all applicants)

Acceptable documentation is the appropriate Verification Worksheet completed and signed by student and/or parent or a signed statement or agency documentation.

Education Credits (tax filers)

Acceptable documentation is the federal tax transcript.

IRA/Keogh Deductions (tax filers)

Acceptable documentation is the federal tax transcript.

Foreign Income Exclusion (tax filers)

Acceptable documentation is the federal tax transcript.

Interest on Tax-Free Bonds (tax filers)

Acceptable documentation is the federal tax transcript.

Untaxed Income (tax filers)

Acceptable documentation is the federal tax transcript.

High School Completion Status

Acceptable documentation is a copy of a high school diploma, GED or recognized equivalent of a high school diploma, homeschool equivalency, or a copy of the applicant's final high school transcript.

Identity/Statement of Educational Purpose

Acceptable documentation is the appropriate Verification Worksheet completed and signed in person by the student presenting an original government issued ID (i.e. driver's license).

Location of Information On IRS Forms

Some information needed for verification can be found on the tax return transcript or on the tax return on the lines listed in the following table:

VERIFIED ITEMS	1040	1040A	1040EZ
ADJUSTED GROSS INCOME	37	21	4
INCOME TAX PAID	55	35	10
TAX EXEMPT INTEREST INCOME	8b	8b	
DEDUCTIBLE IRA/KEOGH	28 + 32	17	
EDUCATION CREDITS	49	31	
FOREIGN INCOME EXCLUSION – Form 2555, line 45 or Form 2555EZ, line 18			
UNTAXED PORTIONS OF IRA DISTRIBUTIONS	15a-15b	11a-11b	
UNTAXED PORTIONS OF PENSIONS (excludes rollovers)	16a-16b	12a-12b	

Exemptions from Financial Aid Verification

A selected application may be exempt from some or all of the verification requirements due to unusual circumstances. Except in the case of the student's death, however, none of these exemptions excuse the school from the requirement to resolve conflicting information.

Verification Procedures

When the Financial Aid Director has received all necessary verification documents, she compares them to information originally reported on the application and the student's SAR/ISIR. If no corrections need to be made and there are no outstanding issues, aid may be awarded. If any adjustments need to be made the Aid Director or the student will correct or update the information. Aid will be disbursed when a new ISIR resolving the issues is received. NWTC must also have on file the final and valid ISIR showing the official EFC.

Correcting Errors

For students who are selected for verification, changes that result to any non-dollar item and to any dollar item of \$25 or more then the student information must be reprocessed. The Financial Aid Director may submit the corrections electronically through EExpress, or the student may correct the FAFSA information online using his/her PIN.

Submitting Corrections

If the Aid Director is submitting corrections, all corrections must have documentation signed by the student and parent. This can be signatures on Part 2 of the SAR, a signed copy of the correction or update, or a signed verification document. When the reprocessed SAR/ISIR is received, it is reviewed. If the SAR/ISIR is now accurate, the verification process is complete all verification documents are filed in the student's financial aid file folder.

Verification Status Codes

A Verification Status Code of "V" – Verified indicates the Financial Aid Director has completed verification and all information is correct.

A Verification Code of "W" – Without Documentation indicates that verification is required, but the verification process is not completed and a first disbursement has been made. **NWTC requires verification to be completed prior to any disbursement. Therefore, the status code "W" is never used.**

A Verification Status Code of "Blank" – A blank space indicates that the SAR/ISIR was not selected for verification by CPS or NWTC.

Verification of Other Information

The SAR/ISIR will often have comments requiring the Financial Aid Director to verify specific items. For example: Citizenship status must sometimes be verified.

Conflicting Information That Cannot Be Resolved

If the school and student cannot resolve conflicts that may occur regarding verification, the case will be referred to the U.S. Department of Education, Student Validation Branch. Cases of suspected fraud will be referred to the Regional Office of the Inspector General if they cannot be resolved locally. Based on verification completion the grant is determined according to the guidelines set by the U.S. Department of Education. No financial aid disbursements will be made until verification is complete.

AWARDING TITLE IV AID

Awarding Title IV Aid

The Pell Grant Program is a federally funded grant program, which, for the **2014-15** academic year provides up to **\$5,730** to full time postsecondary students and up to **\$2,865** to postsecondary students who are enrolled at least half time. The purpose of the program is to provide a foundation of aid to needy students. An academic year at NWTC is one in which a student completes a minimum of 26 weeks and 900 hours of instruction. NWTC awards federal financial aid according to federal regulations and guidelines. The method of computation is applied to all dependent and independent students uniformly.

Award Year/Academic Year

Funding for the Pell Grant program is provided based on an award year basis. The award year begins on July 1st of one year and extends to June 30th of the next year. For Pell Grant payments to students, an academic year of 900 hours/26 weeks (with a payment period of 450 hours/13 weeks) is applicable to Career Majors/Programs that are 900 hours or greater. For Career Majors that are less than 900 hours, the payment period is one half of the total hours of the Career Major.

EFC Formula

The Expected Family Contribution (EFC) is the amount a family can be expected to contribute toward a student's college costs. Financial aid administrators determine an applicant's need for federal student aid from the U.S. Department of Education and other sources of assistance by subtracting the EFC from the student's cost of attendance. The EFC formula is used to determine the EFC and ultimately determine the need for aid from the following types of federal assistance that NWTC participates in: Federal Pell Grants and Oklahoma Tuition Aid Grants (OTAG). The methodology for determining the EFC is found in Part F of the Title IV of the Higher Education Act of 1965, as amended (HEA).

All data used to calculate a student's EFC comes from the information the student provides on the Free Application for Federal Student Aid (FAFSA) which is submitted to the Central Processing System (CPS) for processing. The CPS sends either an electronic or paper output document called a Student Aid Report (SAR) to the student. The SAR lists the student's EFC. All schools listed on the student's FAFSA will receive application information and processing results in an electronic file called an Institutional Student Informational Record (ISIR).

There are three regular (full-data) formulas – (A) for the dependent student, (B) for the independent student without dependents other than a spouse, and (C) for the independent student with dependents other than a spouse. Also, there is a simplified version of each formula with fewer data elements.

Additional information regarding EFC formulas, accompanying worksheets, and tables are available upon request from the Financial Aid Office.

Living Costs

NWTC does not offer institutional housing or board to its students. All students live off campus and commute. For purposes of awarding Title IV need-based assistance, the school estimates reasonable expenses over a nine-month period for the following categories of students.

2014-2015 Student Budget

STUDENT CLASSIFICATION	NINE MONTH
INDEPENDENT	\$15,578
DEPENDENT	\$ 7,351

A breakdown of the cost of attendance is available in the Financial Aid Office. Documentation provided by and based on the Oklahoma Department of Commerce Consumer Price Index dated January 2014.

Source: US Department of Labor, Bureau of Labor Statistics

Budget Allocations

These expenses are allocated as follows: Housing – 41%; Food – 14%; Transportation – 16% and Personal Expenses/Misc – 29%. The cost of tuition, books, supplies and fees are added to determine cost of attendance.

Steps In Computing The Pell Grant Award

There are five steps in computing a Pell Grant

- Determination of Cost of Attendance
- Determination of Scheduled Award
- Determination of Payment Periods
- Determination of Payment for each Payment Period
- Determination of Total Expected Disbursement

The method of computation is applied to all dependent and independent students uniformly.

The Financial Aid Director determines if all application requirements have been met. If so, she uses the ISIR and the current Pell Grant Payment Schedule to determine the scheduled Pell Award and estimated disbursement. The specific computations involved in the calculation may be obtained in the Financial Aid Office.

Coding on Pell Payment Document Using Common Origination and Disbursement (COD)

NWTC uses EdExpress in submitting Pell Origination and Pell Disbursement Records. This system also conducts edit checks to make sure necessary information is submitted. This information is exported to the Department of Education. The Department processes it and returns it back to NWTC to import from EdConnect, the federal electronic mailbox.

Determination of Cost of Attendance

Pell Grant cost of attendance is used to determine Pell Grant payments to students. Cost of attendance for purposes of the Pell Grant is the cost of tuition and fees for a full time student for a full academic year plus an allowance for room and board, books, supplies, transportation and personal expenses incurred by the student for a full academic year.

Determination of Scheduled Award

Once the Pell Cost of Attendance is determined, the Financial Aid Director determines the scheduled award on the full time regular payment schedule for Pell Grants for the award year. The full time chart is always used regardless of the student's actual enrollment status.

Tuition/Fees

Tuition cost is **\$1.50 per hour for in-district adults and is \$3.00 per hour for out-of-district adults. Adult Fees are \$.50 per hour.** For Practical Nursing tuition and fees, please see the section below. Tuition and fees for each major are given on program sheets located in the Central Offices of each campus, the Counselors' Offices, and may be viewed online at www.nwtech.edu/majors.

Tuition/Fees for the Practical Nursing Program

Tuition and fees for Practical Nursing are **\$5,442.00 for in-district adults and \$7,637.00 for out-of-district adults.** These costs include tuition and fees paid to NWTC for Practical Nursing. The tuition for the Practical Nursing Program is divided into three tuition payment periods. Fees paid by students directly to private vendors for background checks, drug screening, insurance, and testing are **\$355.00.**

Practical Nursing fees may vary for each student depending on what the student may already have available to them. Students will not be required to buy items/supplies that they already own if the items/supplies are deemed sufficient for use in the program and are approved as such by the Practical Nursing Director/Instructor. Differences in fees will be approved by the Practical Nursing Director/Instructor and will be documented for each student. Please see Practical Nursing information in the Practical Nursing Handbook in the Central Offices in Alva or Fairview, contact the Practical Nursing Director, Diane Duffy at 580-327-0344, or view the information online at www.nwtech.edu.

Pell Grant Calendar and Calculation Worksheet

To facilitate Pell Grant calculations, a Pell Grant Calendar and Calculation Worksheet have been developed at NWTC. The procedures for using this worksheet are as follows

- The Financial Aid Director completes the top portion of the Calendar and Calculation Worksheet with student's name, major, dependency status, district status, and dates of attendance.
- The Financial Aid Director completes the appropriate cost of attendance.
- The Financial Aid Director determines the payment periods, classifies payment periods into award years and shows the expected disbursement for each payment period in the award year.
- The Financial Aid Director adds the expected disbursement for each payment period to determine total expected disbursement.

This sheet becomes a part of the student's file and serves as both a worksheet and support to assist the aid director in calculations concerning days attended, why a student received a particular award, etc.

Determination of Pell Payment Periods, Including Crossover Periods

The Financial Aid Director determines if disbursement is an initial (first ever received) Pell disbursement. Students are paid the first time based on their enrollment and good standing if an ISIR/SAR is received prior to the end of student's first pay period. Disbursements thereafter are based on Satisfactory Academic Progress (SAP) and upon completion of the hours in the student's previous pay period. The Aid Director consults a calendar sheet and ascertains the beginning and ending dates of each payment period. She then determines in which award year each payment period belongs. An award year is defined as July 1st of one year to June 30th of the next year. For crossover periods where the payment period occurs within two award years, if the majority (more than 50%) of a payment period occurs entirely within an award year, it is part of that award year.

Determination of Payment Per Payment Period

For each payment period classified as being part of the current award year, the formula for determining payments are clock hours in the payment period multiplied by the scheduled award from full time payment chart and divided by hours in the academic year.

Determination of Total Expected Disbursement for Regular Students

The total expected disbursement is the sum of expected disbursements for all payment periods classified as belonging to the current award year.

Transfer Students and Determination of Award Disbursement

A student who has received a Pell Grant from another school in the current award year is a **Transfer Student**. The Financial Aid Director will consult NSLDS and determine the scheduled award and disbursement. A student may receive only one federal Pell Grant award during a single award year if the eligible student is enrolled at least half-time and is in a program in which the major leads to a certificate. The expected disbursement at the second school may have to be adjusted to avoid over-awarding a transfer student. To determine the percentage of the Scheduled Pell Award received at previous school: Divide the amount the student received at the previous school by the student's Scheduled Award at that school. Subtract this percentage from 100 percent and multiply by the Scheduled Award at NWTC. The result is the maximum amount of Pell Grant Award that the student generally may receive at NWTC.

If a student transfers from one program/major to another at NWTC, in order for that student to be considered in the same payment period, the program/major hours that the student is transferring must be accepted toward the new program/major.

Prior Credit/Advanced Standing Credit and Determination of Award Disbursement

Students enrolling at NWTC who have **Prior Credit (previous educational experiences)** will be asked to provide a transcript indicating both courses taken and grades received at previous institutions. Students with previous military service will also be asked to provide AARTS, SMART, CGI, and CCAR transcripts.

The instructor will meet with the student either prior to enrollment or at the beginning of his major to determine what, if any credit will be applicable to the major at NWTC. For evaluation purposes the instructor will keep in mind the timeliness of the training, the pertinence to the courses in the major, and the changes that may have taken place in business and industry since the training was received.

After a thorough discussion between the student and instructor, the instructor may choose to make contact with the previous institution, may issue a performance test, or may determine that credit is applicable with no further investigation. The student will be informed of the instructor's decision within five school days after reviewing the student's prior educational training or experience. If the instructor decides to grant credit for the previous training or experience, the student will receive **Advanced Standing Credit (ASC) in the program/major**.

Advanced Standing Credit can also be issued to NWTC students who complete one major at NWTC and then enroll in another, or those who may change from one major to another. In order for credit from one program/major to be transferred to another program/major at NWTC, the new major into which credit is being transferred should have courses that are applicable to the new major and are in the same scope and sequence.

Financial Aid recipient's hours for their program/major and their financial aid award will be adjusted accordingly by the Financial Aid Director for the Advanced Standing Credit. If prior or advanced standing credit is granted to a student for previous educational or training experiences, such credit will be documented in the student's file, and **the student will not be charged tuition or fees for the advanced standing credit hours.**

Post Military Education and Advanced Standing Credit

The Board of Education at NWTC recognizes that service members acquire knowledge and skills during military duty and has established procedures which permit veterans to attain advanced academic standing linked to military service or other education, training or experience. In accordance with the Post-Military Service occupation, Education and Credentialing Act, NWTC will award appropriate academic credit in its education programs consistent with the experience, education and training of military personnel. NWTC's award of advanced standing in accordance with the Act will supplement its existing procedures for advanced standing credit for career majors.

Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members (Shopping Sheet)

In carrying out the principles of Executive Order 13607, NWTC commits to voluntarily provide a Shopping Sheet to veterans and service members before they decide to attend school.

Course Repetitions and Determination of Award Disbursement

Students wanting to repeat a specific program/major must have permission of the instructor and Assistant Superintendent to do so.

NOTE: A repeated class is NOT eligible for a federal financial aid award at NWTC.

Award Notification

If a student meets all eligibility requirements and all required documentation is received (including verification documents if necessary) and the student's financial aid file is complete, then the amount of the grant will be calculated by the Financial Aid Officer according to federal regulations. The student will then receive an award notice that contains the amount of the Pell Grant they are expected to receive for that academic year, along with disbursement procedures. The student will be contacted by the Financial Aid Office to complete the necessary paperwork and sign their Pell Award Form/Contract.

Rights and Responsibilities of Recipients

Right-to-Know

- The institution's accrediting and licensing organizations
- All programs offered and detailed information regarding each program of interest
- Information on financial aid, including criteria for eligibility and methods of disbursement
- Information on the school
- Information on students' rights under FERPA
- How satisfactory academic progress is determined, including eligibility and appeals
- The institution's refund policy
- The institution's annual campus security report
- Drug and alcohol policies
- Gainful Employment
- Net Price Calculator
- Grievance Procedures
- Constitution Day, Voter Registration, & Vaccination Policies

Responsibilities

- Use financial aid funds for school related expenses
- Report all outside aid to the Financial Aid Office
- Maintain satisfactory academic progress
- Report changes in enrollment to the Central Office and the Financial Aid Office
- Notify the Financial Aid Office before withdrawing
- If you don't understand the financial aid process, ask questions
- Complete the required paperwork requested by the Financial Aid Office

DISBURSEMENTS

Disbursement of Pell Grants

Payment is disbursed by check from Northwest Technology Center. NWTC typically has two payment periods per award year and Pell Grants will be disbursed twice a year, dependent upon when the student enrolled in the major and on whether the majority of the hours in a payment period fall within that award year. Pell Grant funds will be disbursed approximately four to six (4-6) weeks from the payment period start date. Students will be paid the first time based upon the fact that they are enrolled and in attendance in an approved program. Satisfactory academic progress will be monitored before further disbursements will be made. Due to open entry/exit enrollment dates, the disbursement dates vary with each student. All financial aid funds will be disbursed through the Central Office on the dates listed on the student's signed Pell Award Form/Contract. Students will also be notified by the Central Office when checks are ready to be disbursed. The student must show a photo ID to receive his/her disbursement.

NOTE: Failure to provide the necessary documents requested by the Financial Aid Office will necessitate the withholding of payment.

Disbursement Procedures

The student Pell Award Forms/Contracts, which are signed by both the student and the Assistant Superintendent, serve as a requisition for the NWTC business office in Alva. They are submitted to the business office in Alva indicating the names of the students receiving funds and the amount of the disbursements. Once the business office receives disbursement paperwork confirmation, they request funds through G5. The funds are electronically deposited into the General Fund. Funds are not drawn from G5 until after they are disbursed to the student's account. NWTC never holds funds past 3 business days. The business office issues checks as directed by the contracts received from the Financial Aid Director. Checks are given to the Central Office Secretary for disbursement to the student.

Initial Disbursements

The Financial Aid Director determines if disbursement is an initial (first ever received) Pell disbursement. Students are paid the first time based on their enrollment and good standing if ISIR/SAR is received prior to the end of student's first pay period. Disbursements thereafter are based on Satisfactory Academic Progress (see Satisfactory Academic Progress section in this handbook or view online at www.nwtech.edu/finaid), and completion of hours and weeks in the first payment period.

Subsequent Disbursements

If this is a subsequent (not first ever received) Pell disbursement, student must have maintained Satisfactory Academic Progress for the previous pay period, and must have completed all hours in the previous pay period. Please see the Satisfactory Academic Progress section of this handbook or view it online at www.nwtech.edu/finaid.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Explanation of Satisfactory Academic Progress

Satisfactory Academic Progress (hereafter referred to as SAP) means a student must be proceeding in a positive manner toward fulfilling certificate requirements in a specific length of time. Students must be in good standing and making satisfactory progress according to the institutional standards before receiving Title IV assistance. Good standing means that the student is capable of enrollment or continued enrollment. Initially this means that the student is admissible to an educational program as demonstrated by high school diploma, GED, or home school equivalency. Later this means that the student is performing well enough in terms of progress, grades, and the institutional attendance policy to continue enrollment. The institutional attendance policy states that the student may be absent no more than 10% in a pay period. For example, a student in a 420 hour pay period may be absent no more than a total of 42 hours. Three tardies will count as one absence (three hours). This 10% of absences is considered excused and will not have to be added to the student's pay period. This policy is distributed to students upon enrollment, and is given to all financial aid students in the form of the Disbursement Authorization document upon receiving their financial aid contract.

The first disbursement of Title IV funds for first time entering students at NWTC requires no progress report provided the first disbursement is issued during the initial pay period of training for a new student. At the end of their first payment period students must be making SAP according to the standards stated in this section of the handbook. Other students, that is students **with** previous course work at NWTC, must have maintained SAP for that previous course work in order to receive initial or further assistance.

Students may take up to 50% longer than the normal time of their program/major to complete that program/major and still be regarded as being in good standing. However, a student **WILL NOT BE ELIGIBLE** for Title IV federal financial aid once he/she has received aid for the total number of approved hours in the program/major.

Example: A student is enrolled in a 600 hour program/major. The maximum time a student can attend NWTC in that 600 hour, 23 week program/major is 34.5 weeks. An eligible student would receive Title IV aid for the 600 clock hours, but the student could take an additional 11.5 weeks to complete the program/major if the student was not able to complete the program/major in 600 clock hours (provided that space is available in the class); however, that student **WILL NOT** receive Federal Financial Aid for the additional 11.5 weeks. The student would also be charged fees for the additional hours as is stated in our Student Handbook found at www.nwtech.edu or in hard copy in the counselor's office, the Asst. Superintendent's Office or the Central Office. **In no instance can the student receive aid for more hours/weeks than those for which the program/major is accredited/approved.**

Satisfactory Academic Progress (SAP) Components

There are three components to SAP: qualitative, quantitative, and attendance.

Qualitative Component

Each student's cumulative grade will be reviewed at the completion of the scheduled clock hours and weeks for that payment period using a progress report provided to the instructors by the Financial Aid Director and then returned to the Financial Aid Director by the student's instructor. Students must maintain a cumulative grade of "C" or better for all past course work. If the student's grade is below a "C," then the student will be placed on Financial Aid Warning status. A grade of I is regarded as unsatisfactory academic progress for the purpose of Title IV aid administration.

Quantitative Component

The maximum time frame for completing a program is no more than 150% of the program in accordance with the student's enrollment status (i.e. full-time or part-time). The increment for measuring a student's progress will be each payment period. A student must be proceeding in a positive manner toward fulfilling certificate requirements in a normal length of time. At NWTC this means the student must have completed a minimum of at least 67% of the scheduled learning objectives/course work for the payment period. If a student is not progressing at a pace which will fall within the 150% time frame, the student is **NOT** considered to be making satisfactory progress and will be placed on Financial Aid Warning status.

Attendance Component

Students must have acceptable attendance for each payment period. Acceptable attendance is defined in the Student Handbook as missing no more than 10% of any pay period, documented or undocumented. Up to ten percent (10%) absence of enrolled hours in any one semester and/or payment period is considered excused. Withdrawal from a course does not eliminate the SAP requirements. Students who exceed the percentage of absences allowed in their payment period will be placed on Financial Aid Warning Status.

The **School of Practical Nursing has a separate attendance policy** which is stricter than the SAP attendance requirement. Please see Practical Nursing information in the Practical Nursing Handbook which can be obtained at the Central Offices in Alva or Fairview, contact the Practical Nursing Director, Diane Duffy at 580-327-0344 or view the information online at www.nwtech.edu.

MONITORING SATISFACTORY ACADEMIC PROGRESS (SAP)

Monitoring Process/Progress Reports

SAP is monitored upon completion of the scheduled hours and weeks in each pay period using progress reports issued by the Financial Aid Director to the student's instructor. For example, a full time student enrolled in a 600 hour major will have a progress report upon completion of the first 300 hours and 11.5 weeks. The second progress report will be made upon completion of the last 300 hours and 11.5 weeks in that major. When an interval spans a period of non-enrollment, progress will be assessed at the point where attendance recommences. The aid director attaches the student's attendance from a printed report obtained from the Student Accounting System to the progress report. The progress reports are filled out by the instructor indicating the student's cumulative grade, verifying student's attendance, and the student's completion of 67% of the programs/majors learning objectives. The instructor then gives the progress report to the Financial Aid Director and she determines if the student is meeting SAP standards for that payment period.

Financial Aid Warning and Suspension Status

If a student receives a progress report that is not in compliance with the SAP requirements as outlined above, the student will be informed in writing about his failure to maintain SAP. The first time a student does not meet SAP requirements he/she will be placed on **financial aid warning status** for the next pay period. **There is no appeal process necessary for the warning status.** The student may continue to receive Title IV aid for one warning period. During the warning period, the student must maintain all SAP requirements. **Students who fail to maintain SAP during the warning period** will then be placed on **financial aid suspension** and will be suspended from receiving further Title IV financial aid at NWTC.

FINANCIAL AID SUSPENSION PROCEDURES

Re-Establishing Financial Aid Eligibility after Being Placed on Financial Aid Suspension

A student who is placed on financial aid suspension due to failure to meet SAP during a warning period will be informed in writing of his suspension status and Title IV financial aid for that student will be suspended at NWTC. A student who has been placed on financial aid suspension after failing to meet SAP during a warning period may file an appeal to have their Title IV funds reinstated.

Appeal Process after a Suspension

Students who have been placed on suspension and have been denied Title IV aid on the grounds of not meeting SAP during their warning period have the right to appeal the aid denial. To appeal, a student must file a written request within 5 days of receiving written notification by the Financial Aid Director of their financial aid suspension status. The appeal form can be found in the Financial Aid Director's office or online at www.nwtech.edu/fianaid. The appeal policy states that the student's appeal should include information and/or evidence as to why the student failed to make SAP, and should also include what has changed that will now allow the student to make SAP at the next evaluation period.

Also included in the appeal should be any mitigating circumstance which contributed to the suspension status. Mitigating circumstances may include but are not limited to serious illness experienced by the student, accident resulting in severe injury to the student, or death in the student's immediate family. Other circumstances may be classified as mitigating if they are serious in nature, prevent the student from attending classes, and are deemed to be so by the Financial Aid Appeal Committee. (The Financial Aid Appeal Committee is made up of the student, an instructor, counselor, Financial Aid Director, Assistant Superintendent and a neutral party designated by the Assistant Superintendent).

The Financial Aid Appeal Committee will meet in person with the student and the written appeal will be reviewed by the committee. If the committee believes it necessary, they may require the student to provide further documentation (such as a letter from a doctor) to substantiate or explain the mitigating circumstances. The student will be informed in writing within five school days as to the status of the appeal. The student will then either be denied further Title IV aid on the grounds of unsatisfactory progress, or

Title IV aid will be reinstated. If the appeal is granted and the student's aid is reinstated, he/she must still complete all hours in the previous pay period if hours are still owed before receiving additional aid. A student who has been granted an appeal will now be on a **probationary status** must continue to make SAP during all subsequent payment periods. (Please see the Financial Aid Probation Status section in this handbook.)

By granting an appeal the Financial Aid Appeal Committee has agreed that the student will **be able to make SAP by the end of the next payment period. In some cases, a student may be placed on an academic plan that will ensure the student's ability to meet SAP standard by a specific point in time during the next pay period.** If it is felt by the Financial Aid Appeal Committee that an academic plan is needed, the plan will be provided in writing by the instructor and will be signed by the Financial Aid Appeal Committee and the student. The academic plan will then become part of the student's financial aid file and classroom plan of study.

If a student is denied an appeal after financial aid suspension, then that student is responsible for paying tuition and/or fees in full **no later than the tenth day of the next pay period** unless other arrangements are made and agreed upon by both the business office and the Assistant Superintendent. If the student whose appeal has been denied comes back into compliance with the SAP standards during this financial aid suspension payment period, then they may once again become eligible for financial aid assistance but will continue to be on probation status for all following pay periods.

Suspended Status Student Transferring to a New Program/Major

A student who is suspended in a program/major, and who then transfers to or comes back to a new program/major at NWTC, and who has hours from the previous program/major that would transfer into the new program/major will remain on suspended status if the hours that are transferred render the student to be out of compliance with the SAP requirements. If the transferred hours do not render the student to be out of SAP compliance, then that student would be eligible for financial aid in the new program/major. A student who is on suspended status comes back in a new program/major in which none of the previous hours would transfer into the new program/major is eligible for aid in the new program/major from hour one.

FINANCIAL AID PROBATION STATUS

A student will be on **financial aid probation** after having their Title IV aid reinstated following a successful appeal. **A student on probation status may receive aid on this status for only one payment period.** If a student fails at any time to meet SAP after being placed on financial aid probation status, then that student would once again be placed on financial aid suspension. **A student who has failed to meet SAP requirements while on financial aid probation status may not file another appeal.** The only way that student can become eligible for aid is to once again meet SAP requirements in a pay period for which they are responsible for their tuition and/or fees which are to be paid by the tenth day of the next pay period unless other arrangements are made and agreed upon by the business office and the Assistant Superintendent.

ATTENDANCE POLICY FOR STUDENTS ON FINANCIAL AID

Adult students on financial aid are required to attend 90% of the hours in each pay period. Acceptable attendance is defined as missing no more than 10% of any pay period, documented or undocumented. The 10% of class time missed during a pay period may be considered excused and the student's pay period will not be moved forward for absences that fall within the 10%. Failure to attend the 90% of the hours in a pay period will result in the student being placed on financial aid warning or suspension status.

Attendance is recorded in three-hour increments, i.e. a student attending six hours per day is counted absent twice when the whole day is missed. Adult students attending under funding by federal aid or

other outside agencies, or who are in a program or major leading to a licensure are responsible for maintaining their attendance as required by these agencies/departments.

LEAVE OF ABSENCE

A student may request **one** leave of absence up to 10 days in length for medical and/or emergency situations that will affect a student's attendance for an extended period of time. (Days should be consecutive unless otherwise approved by the Assistant Superintendent and the Counselor.) The Leave of Absence form may be obtained in the Counselor's Office or in the office of the Assistant Superintendent. The Leave of Absence request must include the reason for the request and the number of days requested. The student will be informed by the Counselor or the Assistant Superintendent if the leave has been approved. If approved, the Leave of Absence form will be filed in the student's financial aid file, and the student's financial aid period will be extended the number of days equal to the number of days of the leave of absence; therefore, no additional tuition or fees will be charged to the student. Additional subsequent leaves (not to exceed 30 days) may be granted for unforeseen circumstances. The NWTC Leave of Absence policy can also be found in the Student Consumer Information Guide at www.nwtech.edu/information or in hard copy in the Counselor's Office, the Assistant Superintendent's Office, or the Central Office.

REVISION OF FINANCIAL AID AWARDS

There may be instances that warrant a change to the original student Pell contract. The Financial Aid Director may review a student's circumstances, make an adjustment to an award and revise the contract. The student is notified of the change, the revised contract is then signed again by both the student and the Assistant Superintendent, and the revised contract is submitted to the Business Office in Alva so that the appropriate adjustments can be made to the Pell funding which the student is to receive. The student is also given a copy of the revised contract.

OVERPAYMENT AND COMMON TYPES OF OVERPAYMENT

Explanation of Overpayment

An overpayment occurs anytime a student receives a payment that is greater than the amount for which the student is eligible. Examples of the four most common types of overpayments are as follows:

- Student error, such as failing to report the spouse's income on the application
- School error, for instance, when a student's award is taken incorrectly from the Pell Payment Schedule, or when the school pays a student who is not making SAP
- Required recalculations, when a student never begins attending class or withdraws from school after receiving a cash disbursement for living expenses
- Optional payments, for instance, when the school makes an interim disbursement to a student selected for verification, but the student never completes verification. (NWTC does not make disbursements until verification is complete; therefore, this is a situation that should not occur at NWTC)

Overpayment Due to Institutional Error

If the Financial Aid Director discovers an overpayment due to aid office error, she will adjust the student's total award to compensate for the error, if possible. If not possible, NWTC will make repayment to the Pell Program and attempt to recover repayment from the student.

Overpayment Due to Incorrect Data

If the overpayment is due to incorrect data on the SAR/ISIR, the Financial Aid Director will assist the student in correcting the SAR/ISIR. The Aid Director will withhold subsequent payments until the corrected SAR/ISIR is received. If possible, the Aid Director adjusts the total award. If this is not possible, then the Aid Director will attempt to collect overpayment from the student. If the overpayment cannot be collected from the student, the Aid Director will consult the Federal Student Financial Aid Handbook to determine if referral to the U.S. Department of Education is appropriate. If so, the student's case will be referred to the U.S. Dept. of Education Debt Collection Service (DCS) for collection.

Receipt of Additional Student Funding Resources

A Pell Grant is an entitlement program. A Pell Grant is never to be adjusted downward because a student receives additional resources during the award year.

WITHDRAWAL AND INSTITUTIONAL REFUND

Withdrawal Process

A student wishing to withdraw from NWTC prior to the end of a semester and/or financial aid disbursement period must provide notice to the school either in writing or verbally. This is an official withdrawal. Students are given a letter grade at the time of withdrawal. Students making SAP at the time of their withdrawal who return to the same program/major within 180 days are considered to be in the same payment period. Written or verbal notice should be submitted to the NWTC Counselor and Attendance Officer/Central Office Secretary. The notice should contain the date the student will cease attendance and the reason for the withdrawal. The official withdrawal date is the date the student has the withdrawal form signed by the administration; however, for Title IV Return of Funds Calculations, the last date of attendance is always used for scheduled hours of attendance in a pay period. After this, the following process will be followed:

- The notice will be forwarded to the student’s instructor to obtain the student’s grade, progress rate, and attendance at the time of the withdrawal.
- The notice will also be immediately forwarded to the Financial Aid Office if the student is on financial aid.
- The Financial Aid Office will calculate any refunds due to the Title IV program and notify the student in writing within thirty days.
- The student will be billed for any refunds due to the Federal Financial Aid programs.
- If the student has not repaid the funds within 45 days after certified mail notification by NWTC, the repayment due will be posted to the National Student Loan Data Base showing the student is ineligible for further funding.
- If the student has not repaid the funds within 45 days, the Collection Department of the U.S. Department of Education will be notified.

Institutional Refund Policy

If a student drops or withdraws from NWTC before completion, tuition refunds will apply as follows

On or before the 1st day of class through the 10th day of class
for the semester or payment period for which the student has been charged 100% refund

After the 10th day of class for the semester or the payment period for which
the student has been charged0% refund

No refunds will be given for Adult Fees

For all long term programs, except Practical Nursing, fees are charged by billable hours in the major and are due at the beginning of the enrollment period and are non-refundable. **Return of Title IV repayment formulas are used for all students in all programs who are receiving Pell Grants in all long term programs. Please see the Treatment of Return of Title IV Funds section of this handbook for calculations and additional information.**

TREATMENT OF RETURN OF TITLE IV FUNDS

Title IV Return of Funds

If a student withdraws, drops, or fails to complete a period for which they have paid the tuition, NWTC will calculate what, if any, return needs to be made. If the student is a Pell Grant recipient in many cases it may require a return of a portion of the monies received by both the institution and the student to the Pell grant program. The calculation will be according to the Dept. of Education's Return of Title IV Funds using the Department's Return to Title IV worksheet. The regulation requires a calculation based on the actual percentage of the period the student was scheduled to attend. An example of the worksheet can be found in the back of this handbook. An example calculation is demonstrated below. Other examples and calculations may be obtained in the Financial Aid Office. Refunds to students who are paying their own tuition or agencies that are sponsoring a student who withdraws or is dropped, may receive a refund according to the institutional refund policy as noted in the Withdrawal and Institutional Refund section of this handbook, the Student Handbook, the Student Consumer Information Handbook, and online at www.nwtech.edu/policies.htm.

Examples of the application of the refund policy are available upon request. An appeals process exists for students who believe that individual circumstances warrant exception from the published policy (see the Appeals Process section in this handbook).

Return of Title IV/Repayments Formulas Used for Students Receiving Pell Grants

If a student does not return from an approved leave of absence or if a student quits attending class, on the 10th day of non-attendance the student will be unofficially withdrawn, and the last date of attendance will be used for calculations of hours scheduled to attend. If a student has unofficially withdrawn and NWTC does not become aware of this until records are checked at the end of an academic period, the withdrawal date will be determined within 30 calendar days of the

- the end of the payment period
- the end of the academic year, or
- the end of the student's educational program

Calculating the Title IV Return of Unearned Funds

As a general rule, grants do not need to be repaid. However, a student may have to repay a certain amount if he/she withdraws or is dismissed prior to completing more than 60% of a payment period. When a student has exhausted all leave according to the attendance policy (see the attendance policy in the Student Handbook or the Student Consumer Information Handbook at www.nwtech.edu/policies.htm; obtain a hard copy in the Counselor's Office, the Assistant Superintendent's Office, the Central Office, or the Financial Aid Office), and a leave of absence has not been requested (or one has been requested but denied) on the 10th day of non-attendance the student will be unofficially withdrawn upon that day.

The last date of attendance is the date used as the calculation for scheduled hours for the student's attendance on the Return of Title IV Funds Calculation Worksheet. The portion of a federal grant that the student is entitled to receive is calculated on a percentage basis by comparing the total number of hours in a payment period to the hours scheduled to complete in the payment period upon the student's last day of attendance. For example, if the student completes 30% of the payment period, he/she earns 30% of the assistance that he/she was originally scheduled to receive. This means that 70% of the scheduled award remains unearned and must be returned to the Department of Education. Once a student has completed more than 60% of the payment period, he/she has earned all (100%) of the grant money for that pay period.

Once the amount of Title IV aid earned by the student and school is determined by the Financial Aid Office, the student will receive a certified letter stating how much Title IV aid was earned. The letter will also explain if the student has an outstanding balance that is owed to the school for tuition and fees. The student must realize that tuition and fees may be offset from the amount earned by the student.

Upon withdrawal if the amount earned by the student is greater than the amount disbursed, then a post-withdrawal calculation is performed (see the Post-Withdrawal Disbursements section of this handbook). If the amount earned by the student is less than the amount disbursed, then a Title IV Return of Fund calculation is performed. If the amounts earned and disbursed are equal, no further action is taken.

Example 1: A student receives a Pell Grant in the amount of \$2,865 for a payment period that is 450 clock hours in length. As of the student's last date of attendance, the hours scheduled to be completed for the payment period are 350 of the 450 hours, which is 77.78%. In this case, neither the student, nor the school owe any money back.

Example 2: A student receives a Pell Grant in the amount of \$1,882 for a payment period that is 300 clock hours in length. As of the student's last date of attendance, the hours scheduled to be completed for the payment period are 63 of the 300 hours, which is 0.21%. The student had tuition and fee charges of \$600 which were paid for with the Pell Grant. The Return of Title IV Funds calculation determines that the student is required to repay \$941 to the Pell Grant program. This calculation also determines that NWTC is required to return \$599 to the Pell Grant program. Please refer to the Return of Title IV funds worksheet at the back of this handbook to see what calculations are involved or contact the Financial Aid Director at 580-327-0344 for more information.

Aid to Be Returned

If the student receives more Pell Grant monies than the amount earned, NWTC or the student, or both must return the unearned funds. When a return of Pell Grant funds is due, NWTC and the student both have a responsibility for returning funds. Whatever funds are not returned by the school must be returned by the student. The student's repayment obligation is determined after the school's earned/unearned funds are calculated. NWTC will return all unearned funds within 30 days from the date Financial Aid Director determines the student withdrew. Necessary funds will be returned to the Federal Pell Grant Program by the Business Office by reducing the authorization drawn from G5, by electronic transfer payment through the G5 system.

If a student owes a repayment to the Pell Grant Program, NWTC will notify the student by certified mail within 30 days that he/she must repay the overpayment. In the notification NWTC will inform the student that

- The student owes an overpayment of Pell Grant funds
- The student's eligibility for additional Title IV funds will end if the student fails to take positive action by the 45th day following the date the school sent or was required to send notification to the student

There are two positive actions a student can take to extend eligibility for Title IV funds.

- The student may repay the overpayment in full to the school within 45 days
- The student may sign a repayment agreement with the Department of Education

If the student fails to take one of the positive actions during the 45-day period, the student's overpayment will be reported to NSLDS and referred to the Department of Education for collection:

Mailing address: National Payment Center
 P.O. Box 105028
 Atlanta, GA 30348

The student should contact the school to discuss his/her options.

POST-WITHDRAWAL DISBURSEMENTS

Explanation of Post-Withdrawal Disbursement

If the student receives less Pell Grant monies than the amount earned, NWTC will make a disbursement of the earned aid that was not disbursed if the student has met all eligibility requirements. NWTC will credit a student's account with a post-withdrawal disbursement for current tuition and fees. Earned funds in excess of tuition/fees will be provided to the student. NWTC will send notification no later than 30 calendar days after the date the Financial Aid Office determines the student withdrew. The student will then be sent a mailed notification about the post-withdrawal disbursement. NWTC will disburse the funds to the student within 45 days of the date the school determines the student withdrew. If the student cannot be located, or refuses the funds as per a written and signed statement, the funds will then be returned to the Federal Pell Grant Program. In dealing with crossover period post withdrawal disbursements, the Financial Aid Director reserves the right to use the 13-14 ISIR on a case by case basis for the benefit of the student.

PROFESSIONAL JUDGMENT

Explanation of Professional Judgment

Professional judgment is defined as a discretionary decision or opinion reached on the basis of the experience of a Financial Aid Director to address unusual circumstances that affect student eligibility. It is the philosophy of NWTC that professional judgment is utilized at a minimum level. Student applications, whose financial and personal background truly reflects a unique circumstance which federal regulation does not address, will be assessed on an individual case-by-case basis.

Procedure to Follow for Professional Judgment

A student may request a review of special circumstances or the Financial Aid Director may determine after reviewing the student's application that the student may need special consideration. The Aid Director will request the student/parent file a written explanation describing the situation or special circumstances. Official documents, such as court orders, or other evidence such as receipts, bills, tax forms and schedules will be required.

The Financial Aid Director will review the request and decide whether professional judgment should be exercised. The Aid Director will document the decision, how the decision was reached and the action to be taken. The student's request or written explanation, along with supporting documentation and the decision of the Financial Aid Director will be filed in the student's financial aid file folder.

When Professional Judgment is used, the Financial Aid Director completes the appropriate section(s) of the School Use box on the SAR/ISIR or the FAA adjustment box on the EdExpress ISIR tab. This indicates to CPS that a data element or dependency status has been changed.

Areas in Which Professional Judgment Can Be Exercised

The NWTC Financial Aid Director authorizes case-by-case adjustments in the following areas:

Data items used to calculate EFC, which may include

- Unusual medical or dental expenses not covered by insurance
- Extended family support
- Elementary and secondary education tuition and dependent care expenses
- Unusual debt
- Income reduction
- Loss of job due to circumstances other than being fired or quitting job
- Death of family provider
- Dependency Status
- Satisfactory Academic Progress (SAP)

Dependency Status and Professional Judgment

Students are automatically considered to be independent if they meet the following criteria:

- They were born before January 1, 1991

- The student will not be working on a master's or doctorate program during the school year
- The student is married as of the date he or she applies
- The student has children and provides more than half of their support
- The student is an orphan or a ward of the court (or has been a ward of the court at any time since the age of 13)
- The student is a veteran of the U.S. armed forces
- The student is currently serving on active duty in the U.S. Armed Forces for purposes other than training
- The student has certain dependents (other than a spouse or children) that live with the student and the student provides more than half of their support
- The student is or was an emancipated minor as determined by a court in his state of legal residence
- The student was determined to be homeless or to be an unaccompanied youth by his high school or school district homeless liaison at any time on or after July 1, 2013
- The student was determined to be an unaccompanied youth who was homeless by a director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development at any time on or after July 1, 2013
- The student was determined to be an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless by a director of a runaway or homeless youth basic center of transitional living program at any time on or after July 1, 2013
- The student is or was in a legal guardianship as determined by a court in his state of legal residence

The Financial Aid Office has the authority to make students (who do not meet the above criteria) independent under special circumstances using Professional Judgment. Special circumstances must be documented and a copy of the documentation must be maintained in the student's file. Examples of special circumstances include, but not limited to:

- An abusive relationship with the family
- A student who has been abandoned by parents
- Incarceration of both parents

The Financial Aid Director adjusts the student's dependency status by recording a Dependency Override code of "1" in EdExpress. The Aid Director may also cancel a dependency override that another school performed. To do this, the Aid Director records a code of "2" in EdExpress. Dependency overrides can also be recorded by marking the D/O oval on a paper FAFSA.

However, according to federal regulations, the following instances **do not qualify** as special or unusual circumstances meriting a dependency override:

- Parents refuse to contribute to a student's education
- Parents are unwilling to provide information for the FAFSA or verification
- Parents do not claim the student as a dependent for tax purposes
- Student demonstrates total self-sufficiency
- Student does not live with parents or lives with other family members

Appeal Procedure for Professional Judgment

Students who feel their request for review of special circumstances has not been processed properly have the right to appeal such decisions to the FA Appeal Committee consisting of the Counselor, the student's instructor (current or prospective), the Financial Aid Director, the Assistant Superintendent and a neutral party appointed by the Assistant Superintendent. Students do not need a special form to file this appeal. Students requesting an appeal of special circumstances need to provide in writing a request addressing the FA Appeal Committee stating that they would like to have a meeting to present the special circumstances they feel warrant a change in their dependency or financial aid status. The committee will meet with the student and the student will receive written notification of the committee's decision within five school days.

APPEAL PROCESS FOR ALL OTHER FINANCIAL AID GRIEVANCES

For financial aid grievances in general, (i.e. those that are not mentioned previously in this handbook) students may appeal to the FA Appeal Committee consisting of the Counselor, the student's instructor (current or prospective), the Financial Aid Director, the Assistant Superintendent and a neutral party appointed by the Assistant Superintendent. Students do not need a special form to file this appeal.

Students requesting an appeal for such general grievances need to provide in writing a request addressing the FA Appeals Committee stating that they would like to have a meeting to present the special circumstances they feel warrant an action concerning their financial aid at NWTC. The committee will meet with the student and the student will receive written notification of the committee's decision within five school days.

MISREPRESENTATION REGULATIONS

A school is deemed to have engaged in substantial misrepresentation when the school itself, one of its representatives, or other related parties (see below), makes a substantial misrepresentation regarding the school, including about the nature of its educational program, its financial charges, or the employability of its graduates.

Misrepresentation

Misrepresentation is defined as, "A false, erroneous or misleading statement made directly or indirectly to

- a student, prospective student, or any member of the public, or
- an accrediting agency, a state agency, or the Department.

A misleading statement includes any statement that has the likelihood or tendency to deceive or confuse. A statement is any communication made in writing, visually, orally, or through other means. This definition applies to statements made by

- an eligible school
- one of its representatives, or
- any ineligible institution, organization, or person with whom the eligible institution has an agreement to provide educational programs, or to provide marketing, advertising, recruiting or admissions services.

Misrepresentation includes the dissemination of a student endorsement or testimonial that a student gives either under duress or because the school required the student to make such an endorsement or testimonial to participate in a program.

Substantial Misrepresentation

Substantial misrepresentation is defined as any misrepresentation on which the person to whom it was made could reasonably be expected to rely, or has reasonably relied, to that person's detriment.

Substantial misrepresentations are prohibited in all forms, including those made in any advertising, promotional materials, or in the marketing or sale of courses or programs of instruction offered by the institution.

Misrepresentation Sanctions

If the Department of Education determines that an eligible institution has engaged in substantial misrepresentation, it may

- revoke the eligible institution's Program Participation Agreement;
- impose limitations on the institution's participation in the FSA programs;
- deny participation applications made on behalf of the institution; or
- initiate a proceeding against the eligible institution under subpart G of 34 CFR 668.

Relationship with the Department of Education 34 CFR 668.75

An eligible institution, its representatives, or any ineligible institution, organization, or person with whom the eligible institution has an agreement may not describe the eligible institution's participation in the Title IV, HEA programs in a manner that suggests approval or endorsement by the U.S. Department of Education of the quality of its educational programs.

FRAUD

Explanation of Fraud

There are difficult situations where students and/or parents purposefully misrepresent information in hopes of obtaining additional assistance. The Financial Aid Director is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse.

Policy for Fraud

Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

Procedures for Fraud

If, in the Financial Aid Director's judgment, there has been intentional misrepresentation, false statements or alteration of documents which have resulted in the awarding or disbursement of funds for which the student is not eligible, the Aid Director will notify the student and schedule an appointment to discuss the situation with the student. If the student does not make an appointment, the Aid Director may

- Not process a financial aid application until the situation is resolved satisfactorily
- Not award financial aid
- Cancel financial aid
- Determine that financial aid will not be processed for future years

Fraudulent situations will be forwarded to the Office of the Inspector General of the Department of Education, at 755-2270 or 1-800-MIS-USED.

AUDITS

Audit Requirements

Financial aid records and student files are audited every year. Auditors review a sample of student aid files to ensure that the Financial Aid Director is in compliance with federal, state and institutional policies.

Preparation for Audit

The only preparation for an audit is to cooperate with the auditor's requests. Typically, the auditor will randomly select a specific number of students to inspect. The files are pulled and given to the auditor. Any additional assistance requested is responded to promptly. The results of the audit are then submitted through E-Z Audit. If any revisions need to be made they are resubmitted within 15 calendar days.

OTHER ASSISTANCE PROGRAMS AVAILABLE AT NWTC

Oklahoma Tuition Aid Grant (OTAG)

Purpose of the Oklahoma Tuition Aid Grant Program

The Oklahoma Legislature enacted the Oklahoma Higher Education Tuition Aid Grant Act authorizing and directing the Oklahoma State Regents for Higher Education to implement a program of Oklahoma Tuition Aid Grants. The purpose of these grants is to assist Oklahoma college students with demonstrated financial need to meet the cost of attendance at Oklahoma postsecondary institutions. Student State Incentive Grants (SSIG) are known as Oklahoma Tuition Aid Grants (OTAG) in this state. These grants pay up to 75% of the cost of tuition and fees for 9 months to eligible residents of Oklahoma.

Application Procedures

Students desiring to apply for OTAG should follow the application procedures for Title IV funds. The student must complete the Oklahoma residency section on the Free Application for Federal Student Aid (FAFSA). For best consideration, the student needs to have filed a FAFSA by March 1st.

Eligibility Requirements

To be eligible for a grant and to receive payments a student must:

- Meet eligibility requirements
- Be enrolled or accepted for enrollment as post-secondary (undergraduate) student.
- Have substantial financial need as determined annually in accordance with OTAG criteria.
- Be a resident of Oklahoma
- Maintain satisfactory progress and attendance in his course of study.
- Not be in default on a Guaranteed Student Loan or Parent Loan for undergraduate students received for attending any institution.
- Not owe a refund on a Title IV grant received from any institution.
- Sign the statement on the FAFSA that money received will be used solely for expenses related to attendance or continued attendance at NWTC.

Criteria for Selecting Recipients from Group of Eligible Applicants

Eligible applicants are funded to the limit of available funds on a first come, first served basis. Deadlines for application are established yearly. All students who meet the eligibility requirements receive scholarships. Criteria for continued eligibility and re-establishing eligibility are based upon the same satisfactory progress requirements for PELL.

Criteria for Determining Amount of Student's Aid

Grant amounts are based on

- Financial need: awards run from 5 to 75% of tuition and fee costs for 9 months depending upon applicant's financial strength.
- Costs at the school applicant attends
- Oklahoma Board of Regents makes final decisions.

Method and Frequency of Disbursement

Students are advised of awards by the Financial Aid Director after receipt of a list from OSRHE of eligible recipients who are attending NWTC. Payment is by check, usually twice during a nine-month enrollment period. Checks are sent to the school and disbursed by the Central Office Secretary.

Oklahoma's Promise

Purpose of the Oklahoma's Promise

This is an Oklahoma Scholarship for students that take a required list of academic classes in high school and meet a GPA of 2.5. Student eligibility is determined by the Oklahoma State Regents of Higher Education (OSRHE). Students will be required to file FAFSA for the award year of their first year of attending a post-secondary education institution which will provide the required second income verification.

Application Procedures

This scholarship is applied for by the student at their high school when they are in the 8th, 9th or 10th grade.

Eligibility Requirements

Eligibility is dependent upon enrollment in a program that is offered through a cooperative agreement, co-enrollment at the degree granting institution with which NWTC has an alliance agreement. Criteria for continued eligibility and re-establishing eligibility are based upon the same satisfactory progress requirements for PELL. Students who believe they may qualify should contact the financial aid office to ensure proper procedures are taken for the student to receive their benefit.

Criteria for Selecting Recipients from Group of Eligible Applicants

Student eligibility is determined by the Oklahoma State Regents of Higher Education (OSRHE). Students must maintain required standards set by the OSRHE for the scholarship. All students who meet the eligibility requirements receive scholarships.

Criteria for Determining Amount of Student's Aid

The amount of aid is determined annually by the OSRHE is dependent upon enrollment in a program that is offered through a cooperative agreement, co-enrollment at the degree granting institution with which NWTC has an alliance agreement.

Method and Frequency of Disbursement

Oklahoma's Promise funds are credited to a student's account each semester and if there is a credit balance a check is made and disbursed to the student.

Otha Grimes Memorial Scholarship

Purpose of Otha Grimes Memorial Scholarship

The Otha Grimes Memorial Scholarships are reserved for adult students who have initiated formal training to achieve technology career objectives.

Application Procedures

Applicants must use the authorized application form provided them by their Counselor; fill out as directed and return to the Counselor's Office by the stated deadline.

Criteria for Selecting Recipients from Group of Eligible Applicants

Scholarships are reserved for adult students who may not qualify for other scholarships or student assistance programs. Scholarships are awarded more on the basis of need and commitment, rather than on grades. Scholarships are determined by the Oklahoma State Department of Career and Technical Education Foundation. The scholarship stipulates that the award be used toward books, tuition, and other direct expenses incurred for technology training.

Method and Frequency of Disbursements

Scholarships are awarded once each semester (Fall, Spring, and Summer). Funds are issued to the school, and are applied first toward tuition and fees. If tuition and fees have been paid by other sources, a check is then issued by the Central Office Secretary to the student for approved expenses.

Next Step Tuition Waiver

Students who live in-district, have a high school diploma, GED or a home school equivalency and are under the age of 24 at the **start date** of classes are eligible to attend NWTC tuition free. **Fees applicable to the major must be paid by the student.** There is **NO DOLLAR AMOUNT** tied to this waiver. A waiver recipient who turns 24 during the academic year will be able to finish the remainder of that academic year tuition-free. For all continuing and subsequent career programs after the student has turned 24, the student will be required to pay tuition. Students who receive a Northwest Tech Tuition Waiver will still be eligible to apply for financial aid.

Students in the Practical Nursing Program are NOT ELIGIBLE for this waiver.

Purpose of Next Step Tuition Waiver

To assist students who may not qualify for Title IV funding.

Application Procedures

Applications may be obtained in the Central Offices or in the Counselors' Offices.

Criteria for Selecting Recipients form Group of Eligible Applicants

All students who make application and are eligible under the required criteria will receive the waiver.

Method and Frequency of Disbursements

Students will make application each year they meet the criteria and will pay no tuition for that enrollment period.

Workforce Investment Act (WIA)

The Workforce Investment act is a federal program which provides job search support and training to eligible persons. The Office of Workforce Development has programs that assist individuals who are economically disadvantaged, facing employment barriers and/or qualify as a dislocated worker in need of training to obtain productive employment. Applicants must meet WIA economic, employment, and geographical guidelines which are determined by a WIA counselor. NWTC is on the approved list of training providers in the state of Oklahoma. Contact the Financial Aid Director or Workforce Oklahoma at 1-888-840-9675 for more information.

Department of Rehabilitative Services

This program assists individuals who have barriers to employment. Services include testing, psychological evaluation, medical examination and counseling services. In some cases DRS pays tuition, fees, books and supply costs. Contact the Financial Aid Director or Vocational Rehabilitation Counselor at 580-327-1214 for more information.

Bureau of Indian Affairs

Assistance is provided to individuals who are at least 1/4 Indian and listed on tribal rolls. Contact your Tribal Agency Educational Office for application information. Grants may provide tuition, supplies and living expenses. Contact the American Indian Education & Training Employment Center at 1-405-521-9047 for more information.

Veteran's Educational Assistance Programs

Veterans who meet eligibility requirements may attend the VA approved daytime classes at NWTC. Benefits information for each educational program, method and frequency of benefit, a list of approved training options, along with application procedures can be accessed at www.gibill.va.gov. Individuals who attend NWTC and expect to receive monthly educational stipends must present a court-certified copy of VA Form DD214. Both half and full-time benefits are available. Contact the Financial Aid Director or the Veteran's Administration at 1-888-GI-BILL-1 for more information. Through the Oklahoma GI Bill or Senate Bill No. 530 - tuition-free training may be awarded in addition to those educational allowances a veteran receives under Chapter 31 through 34.

Veteran/Vocational Rehabilitation Benefits

Veterans who have been determined by the Veteran's Administration to possess at least 20 percent service-related disability may be eligible for special benefits under the VA/VCR program. Tuition assistance and purchase of required supplies may be available to the qualified veteran. Contact the Financial Aid Office for more information.

Oklahoma HB 3350 Career Technology Tuition Waiver

HB 3350 waives tuition at career techs for children of peace officers, fire fighters, military personnel, and Oklahoma EMT's who died in the line of duty and children of members of Oklahoma Law Enforcement Retirement System who were catastrophically injured or killed in the line of duty. The law states "Such waiver of resident tuition and nonresident tuition shall be limited to a period of five (5) years."

Administration of Other Scholarships

Other scholarships at NWTC are administrated following the policies and regulations as stated by the agencies awarding said scholarships.

IN-SCHOOL LOAN DEFERMENT AND NSLDS

In-School Loan Deferment

NWTC does not offer loans or participate in any loan programs. Students may, however; defer payments on educational loans previously received at other institutions while attending school on at least a half-time basis at NWTC. Contact the Financial Aid Office for more information and in-school loan deferment forms.

National Student Loan Data System (NSLDS)

The National Student Loan Data System (NSLDS) is a database of information about loans and grants awarded to students under Title IV aid. Students may view their personal student loan or grant information on the website www.nsls.ed.gov by logging in with their PIN. Students must never share their PIN with any other entity. For more information, contact the Financial Aid Office.

NON DISCRIMINATION STATEMENT

Northwest Technology Center is in compliance with Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Title IX of the Education Amendments of 1972 and other federal laws and regulations.

It is the policy of Northwest Technology Center to provide equal opportunities without regard to sex/gender, age, race, marital status, religion, color, national origin, disability or veteran in the operation of its educational services, recruitment, admissions, financial aid or employment practices. Inquiries concerning application of this policy may be referred to

Daren Slater/Karen Koehn, Alva Campus
Title IX/Section 504 Compliance Coordinators
1801 South 11th Street
Alva, OK 73717
580.327.0344

Colt Shaw/Debbie Stubsten, Fairview Campus
Title IX/Section 504 Compliance Coordinators
801 Vo-Tech Drive
Fairview, OK 73737
580.227.3708

NORTHWEST TECHNOLOGY CENTER STUDENT CONSUMER INFORMATION

A copy of the Student Handbook is provided to all students enrolled in approved/accredited programs. The contents of the Student Handbook are reviewed with students during an orientation meeting scheduled at the beginning of each school year. Additional copies of the Student Handbook or a separate paper copy of each disclosure are available upon request from the Central Office, the Counselor's Office, or the Financial Aid Office.

All prospective students must complete the admissions process which includes taking an assessment test. At this time, a notice of required disclosures is provided to each prospective student in paper copy.

The Student Consumer Information Handbook is available in the Central Office, Counselor's Office, and Financial Aid Office. All handbooks and disclosures are also available on our website at www.nwtech.edu/policies.htm.

The Board of Education is responsible for adopting policies and procedures to implement each of the required disclosures and the additional consumer information. The Board Policy Manual is available for public/student access in the Assistant Superintendent's office on each campus and on our website at www.nwtech.edu/boardpolicies.htm.

The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes the need for transparency and accountability in financial reporting.

The second part of the document details the various methods used to collect and analyze data. It includes a comprehensive list of sources and techniques used to gather information.

The third part of the document provides a detailed analysis of the data collected. It identifies key trends and patterns that are significant to the study.

The fourth part of the document discusses the implications of the findings. It highlights the potential impact of the research on the field and offers suggestions for future work.

The fifth part of the document concludes the study. It summarizes the main findings and reiterates the importance of the research.

The sixth part of the document provides a detailed list of references. It includes all the sources cited throughout the document, ensuring proper attribution.

The seventh part of the document includes a list of appendices. These appendices provide additional information and data that support the main findings.

The eighth part of the document contains a list of figures and tables. These visual aids help to present the data in a clear and concise manner.

The ninth part of the document includes a list of footnotes. These footnotes provide additional details and clarifications for the main text.

What to Disclose, When, and to Whom	Northwest Technology Center's Annual Notice of Required Disclosures of Student Consumer Information <i>Description of Information to be Disclosed</i>	2014-2015 Where to Find Information
<p>What: Institutional Information</p> <p>To: Enrolled Students</p> <p>When: Annually first day of class</p> <p>To: Enrolled Students Prospective Students</p> <p>When: Upon Request</p>	<ul style="list-style-type: none"> • Cost of attending school i.e.: Tuition and Fees • Institutional Refund Policy/Requirements for officially withdrawing from school • Information regarding the school's academic support and career tech career majors • Copyright/peer to peer • Entities that accredit, license, or approve the school and its career majors and procedures for reviewing school's accreditation, licensing, or approval documentation • Description of any special services and facilities for disabled students • Titles and availability of employees responsible for dissemination of institutional and financial assistance disclosure information and how to contact them • Net Price Calculator • Constitution Day/Voter Registration • Grievance Procedures 	<ul style="list-style-type: none"> • Student Handbook • Consumer Information Handbook • NWTC Website www.nwtech.edu/information.htm
<p>What: Financial Assistance Information</p> <p>To: Enrolled Students</p> <p>When: Annually first day of class</p> <p>To: Enrolled Students Prospective Students</p> <p>When: Upon Request</p>	<ul style="list-style-type: none"> • Description of all available federal, state, local, private and institutional financial assistance, and a description of: (1) application form and procedures; (2) student eligibility requirements; (3) selection criteria; and (4) criteria for determining the amount of a student's award • Rights and responsibilities of students receiving Title IV and other financial aid, including: (1) criteria for continued eligibility; (2) satisfactory academic progress (SAP) standards; (3) criteria to re-establish eligibility if student fails to maintain SAP; (4) method and frequency of financial aid disbursements; (5) books and supplies policy • Procedures for the Return of Title IV Aid and Repayments by withdrawn students 	<ul style="list-style-type: none"> • Student Handbook • Consumer Information Handbook • Financial Aid Policy & Procedures Handbook • NWTC Website www.nwtech.edu/finaid.htm
<p>What: Family Education Rights and Privacy ACT (FERPA)</p> <p>To: Enrolled Students Parents of enrolled students under the age of 18 Prospective Students</p> <p>When: Annually first day of class, Upon Request and Annually in Local Newspapers</p>	<ul style="list-style-type: none"> • Right to and procedures for inspecting and reviewing student's education records • Right to and procedures for requesting amendment of student's education records believed to be inaccurate, misleading, or in violation of student's privacy rights • Right to file a complaint with Dept of Ed for alleged school's or educational agency's failure to comply with FERPA requirements • Right of school to disclose personally identifiable information contained in student's education records without prior consent • Students right for directory information to not be disclosed 	<ul style="list-style-type: none"> • Student Handbook • Consumer Information Handbook • Board of Education Policy and Procedure Manual • http://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html
<p>What: Completion/Graduation Rate and Transfer Out Rate</p> <p>To: Enrolled Students Prospective Students</p> <p>When: Upon Request</p>	<ul style="list-style-type: none"> • The institution's completion or graduation rate for full-time, first-time, certificate seeking students enrolled at the post-secondary level who graduated or completed their career major within 150% of the normal time (scheduled length of career major) for graduation or completion • Cohort for non-term schools (Technology Centers): Students who enter between 9/1 and 8/31 and are enrolled at least 15 days if their career major is less than or equal to 1050 clock hours, or 30 days if their career major is longer than 1050 clock hours • Transfer-out rate is not applicable to Technology Centers since it applies to schools whose mission includes providing substantial preparation for students to enroll in another eligible institution • Information on student body diversity in the categories of gender and ethnicity of enrolled, full-time students who receive Federal Pell Grants • Retention rates of certificate or degree-seeking first-time full-time undergraduate students 	<ul style="list-style-type: none"> • NWTC Website www.nwtech.edu/finaid.htm • Paper copy available upon request in the Financial Aid Office • U.S. Dept of Ed's College Opportunities On-Line website: www.nces.ed.gov/collegenavigator
<p>What: Campus Security Report</p> <p>When: Annually by Oct. 1</p> <p>To: Enrolled Students Current Employees</p> <p>When: Upon Request</p> <p>To: Prospective Students Prospective Employees</p> <p>When: With Job Application, Upon Request</p> <p>To: U.S. Dept of Education</p> <p>When: Annually by date specified</p>	<ul style="list-style-type: none"> • Crime statistics for 3 most recent school years concerning the occurrence on campus, in or on non-campus buildings or property and public property reported to campus security authority or local police. Policies concerning the security of and access to campus facilities and procedures to report campus crimes • Disciplinary actions imposed for the possession, use and sale of alcoholic beverages and illegal drugs and enforcement of state underage drinking laws and federal and state drug laws • Emergency Response and Evacuation Procedures • Campus Sexual Violence Elimination Act and Violence Against Women Reauthorization Act information, policies, and procedures 	<ul style="list-style-type: none"> • Student Handbook • Consumer Information Handbook • Board of Education Policy and Procedure Manual • NWTC Website www.nwtech.edu/security.htm • Paper copy available upon request in the Financial Aid Office • www.ope.ed.gov/security
<p>What: Drug and Alcohol Abuse Prevention</p> <p>To: Enrolled Students</p> <p>When: Annually first day of class</p> <p>To: Current Employees</p> <p>When: Annually Included with first paycheck of the school year</p>	<ul style="list-style-type: none"> • Information on preventing drug and alcohol abuse • Standards of conduct that clearly prohibit, at a minimum, the unlawful possession, use, or distribution of drugs and alcohol by students and employees on the school's property, or as part of the school's activities • A description of the sanctions under local, state and federal law for unlawful possession, use or distribution of illicit drugs and alcohol • A description of any drug and alcohol counseling, treatment, or rehabilitation programs available to students and employees • A description of the health risks associated with the use of illicit drugs and alcohol • A clear statement that the school will impose sanctions on students and employees for violations of the standards of conduct (consistent with local, state and federal law) and a description of these sanctions, up to and including expulsion, termination of employment, and referral for prosecution 	<ul style="list-style-type: none"> • Student Handbook • Consumer Information Handbook • Drug Free School and Workplace Handbook • Paper copy available upon request in the Financial Aid Office • NWTC Website www.nwtech.edu/drug-ed.htm
<p>What: Gainful Employment</p> <p>To: Prospective Students Enrolled Students</p> <p>When: Upon Request</p>	<ul style="list-style-type: none"> • Information on graduation rates, the median debt of students completing the program, program costs, placement, types of employment, etc. 	<ul style="list-style-type: none"> • Student Handbook • Consumer Information Handbook • Paper copy available upon request in the Financial Aid Office • NWTC Website www.nwtech.edu/gainful.htm
<p>This notice is distributed annually to all current and prospective students. It is also located on the NWTC website and in the Student and Student Consumer Information Handbooks. Additional paper copies of this notice and all handbooks are available in the Financial Aid Office, the Central Office, the Counselor's Office, and on the NWTC website at www.nwtech.edu.</p>		

Treatment Of Title IV Funds When A Student Withdraws From A Clock-Hour Program

Student's Name <input style="width: 90%;" type="text"/>	Social Security Number <input style="width: 90%;" type="text"/>
Date form completed <input style="width: 20%;" type="text"/> / <input style="width: 20%;" type="text"/> / <input style="width: 20%;" type="text"/>	Date of school's determination that student withdrew <input style="width: 20%;" type="text"/> / <input style="width: 20%;" type="text"/> / <input style="width: 20%;" type="text"/>
Period used for calculation (check one) <input type="checkbox"/> Payment period <input type="checkbox"/> Period of enrollment	

*Monetary amounts should be in dollars and cents (rounded to the nearest penny).
When calculating percentages, round to three decimal places. (For example, .4486 = .449, or 44.9%)*

STEP 1: Student's Title IV Aid Information

Title IV Grant Programs	Amount Disbursed	Amount that Could Have Been Disbursed	E. Total Title IV aid disbursed for the period.
1. Pell Grant	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
2. Academic Competitiveness Grant	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	+ <input style="width: 90%;" type="text"/>
3. National SMART Grant	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	= <input style="width: 90%;" type="text"/>
4. FSEOG	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	
5. TEACH Grant	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	
6. Iraq Afghanistan Service Grant	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	
A.	Subtotal	C.	Subtotal
			F. Total Title IV grant aid disbursed and that could have been disbursed for the period.
			<input style="width: 90%;" type="text"/>
			+ <input style="width: 90%;" type="text"/>
			= <input style="width: 90%;" type="text"/>
Title IV Loan Programs	Net Amount Disbursed	Net Amount that Could Have Been Disbursed	G. Total Title IV aid disbursed and that could have been disbursed for the period.
7. Unsubsidized FFEL/Direct Stafford Loan	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
8. Subsidized FFEL/Direct Stafford Loan	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	
9. Perkins Loan	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	
10. FFEL/Direct PLUS (Graduate Student)	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	
11. FFEL/Direct PLUS (Parent)	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	
B.	Subtotal	D.	Subtotal
			+ <input style="width: 90%;" type="text"/>
			= <input style="width: 90%;" type="text"/>

STEP 2: Percentage of Title IV Aid Earned

Withdrawal date / /

H. Determine the percentage of the period completed:
Divide the clock hours scheduled to have been completed as of the withdrawal date in the period by the total clock hours in the period.

<input style="width: 90%;" type="text"/>	÷	<input style="width: 90%;" type="text"/>	=	<input style="width: 90%;" type="text"/> %
Hours scheduled to complete		Total hours in period		

- ▶ If this percentage is greater than 60%, enter 100% in Box H and proceed to Step 3.
- ▶ If this percentage is less than or equal to 60%, enter that percentage in Box H, and proceed to Step 3. **H.** %

STEP 3: Amount of Title IV Aid Earned by the Student

Multiply the percentage of Title IV aid earned (Box H) by the Total Title IV aid disbursed and that could have been disbursed for the period (Box G).

<input style="width: 90%;" type="text"/> %	X	<input style="width: 90%;" type="text"/>	=	<input style="width: 90%;" type="text"/> \$
Box H		Box G		

STEP 4: Title IV Aid to be Disbursed or Returned

- ▶ If the amount in Box I is greater than the amount in Box E, go to Item J (Post-withdrawal disbursement).
- ▶ If the amount in Box I is less than the amount in Box E, go to Title IV aid to be returned (Item K).
- ▶ If the amounts in Box I and Box E are equal, **STOP**. No further action is necessary.

J. Post-withdrawal disbursement
From the Amount of Title IV aid earned by the student (Box I) subtract the Total Title IV aid disbursed for the period (Box E). This is the amount of the post-withdrawal disbursement.

<input style="width: 90%;" type="text"/>	-	<input style="width: 90%;" type="text"/>	=	<input style="width: 90%;" type="text"/> \$
Box I		Box E		

If there's an entry for "J," **Stop here**, and enter the amount in Box 1 on Page 3 (Post-withdrawal disbursement tracking sheet).

K. Title IV aid to be returned
From the Total Title IV aid disbursed for the period (Box E) subtract the Amount of Title IV aid earned by the student (Box I). This is the amount of Title IV aid that must be returned.

<input style="width: 90%;" type="text"/>	-	<input style="width: 90%;" type="text"/>	=	<input style="width: 90%;" type="text"/> \$
Box E		Box I		

Student's Name

Social Security Number

STEP 5: Amount of Unearned Title IV Aid Due from the School

L. Institutional charges for the period	Tuition	<input type="text"/>
	Room	<input type="text"/>
	Board	<input type="text"/>
	Other	<input type="text"/>
	Other	<input type="text"/>

Total Institutional Charges (Add all the charges together) = **L.\$**

M. Percentage of unearned Title IV aid
 100% - % = **M.** %
Box H

N. Amount of unearned charges
 Multiply institutional charges for the period (Box L) by the Percentage of unearned Title IV aid (Box M).

X % = **N.\$**
Box L Box M

O. Amount for school to return
 Compare the amount of Title IV aid to be returned (Box K) to Amount of unearned charges (Box N), and enter the lesser amount.

O.\$

STEP 6: Return of Funds by the School

The school must return the unearned aid for which the school is responsible (Box O) by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

Title IV Programs	Amount for School to Return
1. Unsubsidized FFEL/Direct Stafford Loan	<input type="text"/>
2. Subsidized FFEL/Direct Stafford Loan	<input type="text"/>
3. Perkins Loan	<input type="text"/>
4. FFEL/Direct PLUS (Graduate Student)	<input type="text"/>
5. FFEL/Direct PLUS (Parent)	<input type="text"/>

Total loans the school must return = **P.\$**

6. Pell Grant	<input type="text"/>
7. Academic Competitiveness Grant	<input type="text"/>
8. National SMART Grant	<input type="text"/>
9. FSEOG	<input type="text"/>
10. TEACH Grant	<input type="text"/>
11. Iraq Afghanistan Service Grant	<input type="text"/>

STEP 7: Initial Amount of Unearned Title IV Aid Due from the Student

From the amount of Title IV aid to be returned (Box K) subtract the Amount for the school to return (Box O).

- = **Q.\$**
Box K Box O

▶ If Box Q is ≤ zero, **STOP**. If greater than zero, go to Step 8.

STEP 8: Repayment of the Student's loans

From the Net loans disbursed to the student (Box B) subtract the Total loans the school must return (Box P) to find the amount of Title IV loans the student is still responsible for repaying (Box R).

These loans consist of loans the student has earned, or unearned loan funds the school is not responsible for repaying. They are repaid to the loan holders according to the terms of the borrower's promissory note.

- = **R.\$**
Box B Box P

- ▶ If Box Q is less than or equal to Box R, **STOP**. The only action a school must take is to notify the holders of the loans of the student's withdrawal date.
- ▶ If Box Q is greater than Box R, proceed to Step 9.

STEP 9: Grant Funds to be Returned

S. Initial amount of Title IV grants for student to return

From the Initial amount of unearned Title IV aid due from the student (Box Q) subtract the amount of loans to be repaid by the student (Box R).

- = **S.**
Box Q Box R

T. Amount of Title IV grant protection

Multiply the total of Title IV grant aid that was disbursed and that could have been disbursed for the period (Box F) by 50%.

X **50%** = **T.**
Box F

U. Title IV grant funds for student to return

From the Initial amount of Title IV grants for student to return (Box S) subtract the Amount of Title IV grant protection (Box T).

- = **U.**
Box S Box T

▶ If Box U is less than or equal to zero, **STOP**. If not, go to Step 10.

STEP 10: Return of Grant Funds by the Student

Except as noted below, the student must return the unearned grant funds for which he or she is responsible (Box U). The grant funds returned by the student are applied in order as indicated, up to the amount disbursed from that grant program minus any grant funds the school is responsible for returning to that program in Step 6.

Note that the student is not responsible for returning funds to any program to which the student owes \$50.00 or less.

Title IV Grant Programs	Amount To Return
1. Pell Grant	<input type="text"/>
2. Academic Competitiveness Grant	<input type="text"/>
3. National SMART Grant	<input type="text"/>
4. FSEOG	<input type="text"/>
5. TEACH Grant	<input type="text"/>
6. Iraq Afghanistan Service Grant	<input type="text"/>

POST-WITHDRAWAL DISBURSEMENT TRACKING SHEET

Student's Name

Social Security Number

Date of school's determination that student withdrew

 / / **I. Amount of Post-withdrawal Disbursement (PWD)**

Amount from "Box J" of the Treatment of Title IV Funds When a Student Withdraws worksheet

Box 1

\$. **II. Outstanding Charges For Educationally Related Expenses Remaining On Student's Account**

Total Outstanding Charges Scheduled to be Paid from PWD

(Note: Prior-year charges cannot exceed \$200.)

Box 2

\$. **III. Post-withdrawal Disbursement Offered Directly to Student and/or Parent**

From the total Post-withdrawal Disbursement due (Box 1), subtract the Post-withdrawal Disbursement to be credited to the student's account (Box 2). This is the amount you must make to the student (grant) or offer to the student or parent (Loan) as a Direct Disbursement.

\$.

-

\$.

=

Box 3

\$.

Box 1

Box 2

IV. Allocation of Post-withdrawal Disbursement

Type of Aid	Loan Amount School Seeks to Credit to Account	Loan Amount Authorized to Credit to Account	Title IV Aid Credited to Account	Loan Amount Offered as Direct Disbursement	Loan Amount Accepted as Direct Disbursement	Title IV Aid Disbursed Directly to Student
Pell Grant	N/A	N/A		N/A	N/A	
ACG	N/A	N/A		N/A	N/A	
National SMART Grant	N/A	N/A		N/A	N/A	
FSEOG	N/A	N/A		N/A	N/A	
TEACH Grant	N/A	N/A		N/A	N/A	
Iraq Afghanistan Svc. Grant	N/A	N/A		N/A	N/A	
Perkins						
Subsidized FFEL / Direct						
Unsubsidized FFEL / Direct						
FFEL / Direct Grad Plus						
FFEL / Direct Parent Plus						
Totals						

V. Authorizations and Notifications

Post-withdrawal disbursement loan notification sent to student and/or parent on

 / /

Deadline for student and/or parent to respond

 / / Response received from student and/or parent on / / Response not received School does not accept late response**VI. Date Funds Sent**

Date Direct Disbursement mailed or transferred

Grant

 / /

Loan

 / /

