

**Choffin Career and Technical Center Adult Education
Appendix A. 2023-2024 Financial Aid Policy and Procedures**

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GENERAL INFORMATION

The information contained in the Financial Aid Policy and Procedures follows federal regulations located at 34 CFR Part 38, the most recently published Federal Student Aid Handbook as well as all guidance and forms from the Department of Education.

STATEMENT OF PRINCIPLES

The primary purpose of the Financial Aid Office shall be to provide financial assistance to accepted students who, without such aid, would be unable to attend Choffin Career and Technical Center.

Choffin Career and Technical Center Adult Education recognizes its obligation to assist students in realizing the national goal of quality educational opportunity. Choffin Career and Technical Center, therefore, works with schools, community groups and other educational institutions in support of this goal.

Parents of dependent adult students are expected to contribute according to their means, taking into account their income, assets, number of dependents and other relevant information. Independent students are expected to contribute from their own assets and earnings including appropriate borrowing against future earnings.

Financial aid will be offered to those that qualify for such aid. The amount of aid offered will not exceed the amount needed to offset the difference between the student's educational expenses and the family's resources according to the following formula: Cost of Attendance (COA) – Expected Family Contribution (EFC) = Financial Need.

Because the amount of financial assistance awarded reflects the economic circumstances of the student and his/her family, the school will refrain from any public announcements of the amount of aid awarded and encourage the student and others to respect the confidentiality of this information.

All documents, correspondence and conversations between and among the aid applicant, family and financial aid officer are confidential and entitled to the protection ordinarily arising from a counseling relationship.

CODE OF CONDUCT

Choffin CTC has implemented the following code of conduct for all officers, employees and agents of the school.

1. Student financial aid office duties will be conducted in an ethical and professional manner and in keeping with organizational policies and procedures as well as relevant federal, state and accreditation requirements.
2. Choffin CTC will provide counseling for students and parents and/or spouse who desire assistance in financial planning to meet educational expenses.
3. Neither the school or financial aid office will enter into any revenue sharing agreements with any lender.
4. Choffin CTC will not steer borrowers to particular lenders or delay loan certifications.
5. Choffin CTC will not offer funds for private loans to students in exchange for providing concessions or promises to the lender for a specific number of FSA loans, a specific loan volume or a preferred lender arrangement.
6. Choffin CTC will not accept gifts from a lender, guaranty agency or loan servicer other than gifts distributed from vendors to conference or workshop attendees.

7. Choffin CTC will not accept compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.
8. Choffin CTC officers, employees and agents are prohibited from accepting compensation to serve on an advisory board, commission or group established by a lender or guarantor except for reimbursement for reasonable expenses.
9. Choffin CTC will work to ensure that students are fully informed and able to make appropriate enrollment decisions without undue pressure.
10. Choffin CTC will only assist prospective students in the areas that fall with the purview of their position and will not assist prospective students in admissions testing or alter or falsify any enrollment documents or required test scores.
11. Choffin CTC will not make explicit or implicit promises of employment or exaggerated statements regarding employment or salary prospects to prospective students.
12. Choffin CTC will participate in relevant training provided by the school, state, federal and/or professional associations to enhance their skills as financial aid officers.
13. Choffin CTC will not assist prospective students in providing false or misleading information on any application.
14. Choffin CTC will not discredit other schools or influence any student to leave another school by falsely imputing to another school dishonorable conduct, inability to perform contracts or questionable credit standing; making other false representations; falsely disparaging the character, nature, quality, value or scope of another school's program of instruction of services or demeaning another school's students.
15. Choffin CTC will not provide false, erroneous or misleading statements made directly or indirectly to a student, prospective student, member of the public, an accrediting agency, state agency or the Department of Education.

CONFIDENTIALITY

Student financial aid records are considered confidential and hence are only available to authorized financial aid personnel for the purposes of making and maintaining financial aid awards.

STUDENT FINANCIAL AID RECORDS

Student financial aid records are kept on file at the Choffin Career and Technical Center following graduation. These records include, but are not limited to, attendance, grade reports, ISIR, supporting financial aid information and billing records. Financial aid records are maintained for a period of six (6) years.

Students may request in writing copies of their records or make an appointment to review records with the Financial Aid Officer in the Adult Education office. An appointment must be scheduled within two (2) school days of the student's request. The record must be reviewed in the presence of the Supervisor or designee. A student may have a representative review the record with him/her. The student must sign a release prior to the file review.

FRAUD

Students, parents or other individuals who purposely give false or misleading information to fraudulently obtain federal student aid may be fined, sentenced to jail or both. If misreported information or altered documentation is suspected, the submitting parties will be asked to resubmit accurate, unaltered documentation for verification. If the parties do not wish to resubmit, they must present in writing a signed letter stating the information and/or documentation they are providing is accurate, complete and without alterations.

Choffin CTC will refer to the Education Department's Office of Inspector General (OIG) any credible information indicating that an applicant for federal student aid may have engaged in fraud or other criminal misconduct in connection with his or her application. Common misconduct includes false claims of independent student status, false claims of citizenship, use of false identities, forgery of signatures or certifications and false statements of income. Any evidence will be provided to the OIG.

ELECTRONIC NOTIFICATION AND AUTHORIZATION DISCLOSURE

Choffin Career and Technical Center will utilize a secure electronic process to provide notices, make disclosures and collect authorizations from students. Information to be disclosed includes admissions, financial aid offers, enrollment information, disbursement notices, verification requests, credit balance notices and other information as determined. Choffin CTC will utilize DocuSign and GradPro, an internal student information system, to disseminate information.

Upon request, individuals are entitled to a paper copy of any notice, disclosure or authorization provided by Choffin CTC. To request a paper copy, students may contact Choffin CTC at 330-744-8700.

TYPES OF FINANCIAL AID AVAILABLE

Choffin Career and Technical Center participates in the following U.S. Department of Education Title IV federal student aid programs: Federal Pell Grant, William D. Ford Federal Direct Loans and Parent Plus.

Pell Grant

The Pell Grant provides financial aid that does not have to be repaid. The Pell Grant is awarded to those who qualify based on the student's financial need. Any student wishing to receive a Federal Pell Grant must meet the eligibility requirements established by the U.S. Department of Education. To apply, students must complete the Free Application for Federal Student Aid (FAFSA) at studentaid.gov. Students with a Bachelor's Degree are not eligible for a Pell Grant.

The Consolidated Appropriations Act, 2012 (Public Law 112-74) significantly impacted the Pell Grant Program. Beginning July 1, 2012, students are limited to six full school years or 600% of Pell Grant eligibility during their lifetime. This affects all students regardless of when or where they received their first Pell Grant. Students who have already used 600% of their Pell Grant eligibility will no longer be eligible to receive a Pell Grant. Students with 500% - 600% may have limited Pell Grant eligibility remaining for the current year.

William D. Ford Federal Direct Loans

Federal Direct Loans are borrowed money from the federal government that must be repaid with interest. There are two types of Federal Direct Loans: subsidized and unsubsidized. Choffin CTC determines which loans students are eligible to receive based on Federal guidelines.

- **Direct Loan - Subsidized**

This loan is awarded on the basis of need. A student may be eligible to request a maximum of \$3,500.00 per year for the first year of undergraduate study. The Federal Government pays interest while the borrower is in school and during grace and authorized periods of deferment. Interest is paid by the Department of Education (ED) under these circumstances. Repayment will begin six months after the borrower ceases to be enrolled in the program.

- **Direct Loan - Unsubsidized**

This loan is for undergraduate and graduate students and is not based on need. The unsubsidized loan is the difference between the cost of attendance and other aid (including subsidized loan) not to exceed \$5,500 for a dependent student and \$9,500 (\$3,500.00 Subsidized and \$6,000.00 Unsubsidized) for a first year independent student. The borrower is responsible for all interest. The student must attend at least half-time to receive this loan. Repayment will begin six months after the borrower ceases to be enrolled in the program.

- **Direct Plus Loan**

This loan is for parents of dependent undergraduate students and for graduate or professional students. The maximum PLUS loan amount an individual can receive is the cost of attendance (determined by the school) minus any other financial aid received. The borrower is responsible for all interest. Applicants must not have an adverse credit history. The student must attend at least half-time to receive this loan.

Business or Agency Sponsorship

Choffin CTC works with various businesses and agencies that fund qualified applicants for training programs. It is the responsibility of the student to reach out to these agencies to determine eligibility.

U.S. Department of Veterans Affairs

Federal funds are available to veterans of the U.S. Armed Services. For eligibility, visit www.benefits.va.gov/gibill. Students must complete the appropriate application, submit their Certificate of Eligibility letter to the Financial Aid Office and then the Financial Aid Office will certify enrollment once the student has started classes.

Workforce Innovation and Opportunity Act (WIOA)

Assistance may be available for students who are economically disadvantaged or dislocated workers. Contact information is:

Mahoning County	330-965-1787
Trumbull County	330-675-2179
Columbiana County	330-420-9675

Opportunities for Ohioans with Disabilities (Bureau of Vocational Rehabilitation)

Opportunities for Ohioans with Disabilities provides individuals with disabilities services and supports necessary to help attain and maintain employment. Disabilities may include physical, intellectual, mental health or sensory disabilities. Educational guidance (including tuition resources and other support) is offered.

Institution Aid

Choffin CTC offers the following institution aid to students:

STNA Certification Tuition Credit

Students enrolling in the Practical Nursing program who have obtained an STNA certification prior to enrollment qualify for a \$500.00 tuition credit. Proof of a current STNA certification must be provided prior to Choffin CTC issuing the tuition credit.

Tuition Payment Plan

Choffin CTC offers full-time students not eligible for financial aid, or enough financial aid to cover the tuition, a self-pay, interest-free payment plan to assist students paying all or a portion of their tuition expenses. Students must sign a Tuition Payment Plan Agreement and provide a payment of at least 50% of the self-pay amount due at the time the agreement is signed or prior to the first day of school. Choffin CTC accepts payments via certified bank check, money order or cash. No personal checks are accepted. All payments are made payable to Youngstown City Schools.

APPLYING FOR FEDERAL STUDENT AID

Financial aid is awarded to supplement the amount a student and/or his/her family are reasonably able to contribute to educational expenses. Students who wish to apply for Federal Student Aid must complete the Free Application for Federal Student Aid (FAFSA). There is no fee to apply for federal student aid. The FAFSA requests information regarding income, assets, size of family, number in college and other pertinent information. This application process will determine aid for Pell grants and Federal Direct Loans for those who qualify. The FAFSA can be completed in two (2) ways:

1. Online. The FAFSA is located at studentaid.gov.
2. Paper. Complete a paper FAFSA and mail to the address listed on the application.

If completing online, students should be prepared to create a user ID and password when completing the FAFSA. Students should pay close attention to all questions and answer truthfully and accurately. It is strongly recommended if the IRS Data Retrieval Tool is an option, to import the data from the federal tax return. Students should use school code **007473** to ensure the school receives the student information.

Student Eligibility

Most students are eligible to receive financial aid from the federal government to help pay for college or career school. To receive aid, a student must:

- Have a high school diploma or General Education Development (GED) certificate;
- Be enrolled or accepted for enrollment as a full-time student working toward a degree or certificate;
- Have a valid social security number;
- Be a U.S. citizen or eligible non-citizen.
- Sign certifying statements on the FAFSA that you will only use federal student aid for educational purposes and you're not in default on a Federal student loan and do not owe a refund on a Federal grant.
- Make satisfactory academic progress.

Determination of Independent/Dependent Status

Students applying for Federal student aid will be classified as a dependent or independent student based on questions answered on the Free Application for Federal Student Aid (FAFSA). If a student is a dependent, the student must report parent income and assets as well as his/her own income and assets. If an independent, a student must report only his/her own income and assets and those of a spouse, if married.

Students are classified as dependent or independent because Federal Student Aid programs are based on the idea that students (and their parents or spouse, if applicable) have the primary responsibility for paying for their post-secondary education. Students who have access to parental support (dependent students) should not receive need-based funds at the expense of students who do not have such access (independent students). A student is considered independent if at least one of the following statements apply:

- Has reached the age of 24.
- Married as of the date of the application.
- Enrolled in a graduate or professional education program (beyond a bachelor's degree).
- Currently serving on active duty in the U.S. Armed Forces, National Guard or Reserves.
- Student is a veteran of the U.S. Armed Forces.
- Has a legal dependent, other than a spouse, that will receive more than half their own support from the student.
- An orphan, ward of the court or emancipated minor.
- Someone who is homeless or at risk of homelessness. Determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program.

If a student does not meet any of the above criteria, the student is considered a dependent student and parents must complete part of the FAFSA and provide their financial information. Not living with parents/guardian or not being claimed by them on tax forms does not make a student an independent student for purposes of applying for federal student aid.

If a student under age 24 believes they may qualify as an independent student, the school will ask for written proof before applying for or changing the status of an application for federal student aid. If there are unusual circumstances that might classify a student as independent, even though none of the above criteria apply, the student must prove independence by providing any additional documentation requested by the Financial Aid office. The required documentation must be submitted to the Financial Aid office within 15 business days of the request. The Financial Aid office will notify the student of their status within 10 business days.

Rights and Responsibilities of Students Receiving Financial Aid

As a recipient of Federal Student aid, a student has certain rights he/she should exercise and certain responsibilities that must be met. Knowing what they are will enable the student to make better decisions about educational goals and how to best achieve them.

Students have the right to know:

- What financial aid programs are available at the school.
- Deadlines for submitting applications for financial aid.
- How financial aid will be distributed, how decisions on the distribution are made and the basis for these decisions.
- The school's refund policy.
- The portion of the aid package that is "gift aid" and the portion that must be repaid.

- The effect outside scholarships may have on the financial aid offer.
- If the aid is a loan, the right to know the interest rate, repayment amount and procedures, length of time to repay and when repayment begins.
- How the school determines whether a student is making satisfactory academic progress and what happens if the student is not.
- To accept, decline or seek adjustment to the financial aid offer.
- How financial need was determined. This includes how costs for tuition and fees, books and supplies and miscellaneous expenses are considered.

Student responsibilities include:

- Completing the FAFSA application form accurately and submitting on time.
- Providing correct information. In most instances, misreporting information on financial aid application forms is a violation of law and may be referred to the U.S. Department of Education, Office of Inspector General.
- Providing all documentation, verifications, corrections and/or new information requested by the Financial Aid office.
- Reading and understanding all forms that are to be signed and for keeping copies of them.
- Accepting responsibility for all agreements that are signed.
- Be aware of the school's refund procedures.
- Completing required online Master Promissory Note (MPN), Entrance and Exit counseling.
- Repaying all loans in accordance with the terms of the promissory note.

Verification

Students may be required to provide documentation that verifies the information submitted on the FAFSA. The FAFSA may be selected for verification by the system that processes FAFSA's or the school may elect to do so. Choffin CTC is also required to verify the accuracy of any FAFSA application believed to be inaccurate or containing conflicting and/or incomplete information. All applications selected for verification must be verified and all conflicting information must be resolved before disbursing federal student aid funds. If verification is required, Choffin CTC will provide students with a notice indicating the file has been selected for verification, information that needs to be provided and the timeframe (15 business days) to provide the information to the Financial Aid Office.

The documentation needed for verification varies according to the item being verified. The Financial Aid Office will advise students and/or parents on the documentation to be submitted. Students and/or parents of dependent students must also sign a Verification Worksheet certifying the accuracy of the information being reported.

Because of the effect verification can have on a student's Pell awards and loan amounts, if the 15-day timeframe extends after the first day of class, the student should make every effort to provide all required documentation prior to the program start date. If verification documents are not provided by the student within the required time frame, the student will not receive aid from any Federal Student Aid programs.

Upon receipt of the verification documentation, the Financial Aid Office will compare the information in the documents with the applicant's original FAFSA. If the information on tax transcripts, verification worksheets or other required documentation does not match the information the student or parents entered on the FAFSA, (a) the Financial Aid Office will use information from the verification

documents to correct the FAFSA or (b) the student may make corrections to their FAFSA under the guidance of the school's Financial Aid Office.

If corrections made result in a change in the student's EFC and financial aid offer amounts, the student will be notified within 10 business days of the date of the FAFSA correction and presented with a revised financial aid offer.

If applicable, an applicant whose FAFSA information is selected for verification is required to complete verification, before Choffin CTC would exercise any form of Professional Judgement to adjust the applicant's cost of attendance or the value of data items required to calculate the EFC.

If a student's FAFSA application is selected for verification, aid will not be disbursed until verification is complete and any conflicting information is corrected. If discrepancies are found after disbursing Federal Student Aid funds, the conflicting information must still be reconciled and appropriate action taken to correct the FAFSA information. If corrections result in a change in the student's EFC and Title IV aid amounts, the student will be notified as stated above. The student will also be notified in writing if they are required to return any Title IV funds they may have already received.

Applicants who fail to submit the required worksheet and accompanying documentation within 15 working days of receiving the verification worksheet may forfeit aid and the following consequences may occur:

1. The student's payment status will be changed to "self-pay";
2. The student's financial aid offer may be reduced.
3. The student's financial aid offer may be delayed causing the student to make payments for tuition and fees until financial aid can be secured.
4. The student might not receive aid from other sources.

Professional Judgment

When there are unusual situations or circumstances that impact federal student aid eligibility, federal regulations give a financial aid officer discretion or professional judgment on a case-by-case basis and with adequate documentation to make adjustments to the data elements on the Free Application for Federal Student Aid (FAFSA) form that impact a student's Expected Family Contribution (EFC) to gain a more accurate assessment of a family's ability to contribute to the cost of education.

The Financial Aid Office can assist students on an individual basis and consider special circumstances that might change eligibility. All students are encouraged to bring inquiries directly to the Financial Aid Coordinator.

If a student's income for the current year will be significantly lower than the prior year due to extenuating circumstances he/she may wish to file for special circumstances. However, if the Expected Family Contribution (EFC) is already zero, special consideration is not necessary. Some examples of special circumstances include: being homeless or a dislocated worker, death of a parent or spouse or separation or divorce. Special circumstances must be requested in writing to the Financial Aid Office. Students must schedule a meeting with the Financial Aid Office in order to discuss their specific situation. Supporting documentation must be provided in a timely manner for all students requesting special circumstances. The review will be based on the documentation provided.

Change of Circumstance

Students are responsible for reporting any significant changes of circumstance to the Financial Aid office. This includes permanent address, phone number, email address and enrollment status.

Education Cost

Federal Student Aid from most federal aid programs is awarded on the basis of financial need with the exception of Direct Unsubsidized Loans. When applying for Federal Student aid, the information reported by the student and/or parent is used in a formula established by the Department of Education that calculates the Expected Family Contribution (EFC). The EFC is an amount a student and/or his/her family are expected to contribute toward education. If the EFC is below a certain amount, the student will be eligible for a Pell grant, assuming they meet all other eligibility requirements.

Choffin CTC calculates the Cost of Attendance (COA). The Cost of Attendance includes tuition and fees/ books, supplies, transportation, room and board and personal expenses. The amount a student and/or family are expected to contribute toward that cost is subtracted from the Cost of Attendance. If there is an amount left over, a student is considered to have financial need.

The Financial Aid office processes a financial aid package that comes as close as possible to meeting a student's financial need utilizing the types of financial assistance the student is eligible to receive. However, the amount awarded may fall short of the total program cost. The balance of cost is the student's responsibility.

Students may visit studentaid.gov for more information on how a student's EFC is calculated.

ENROLLMENT REPORTING

Federal regulations require Choffin Career and Technical Center Adult Education Programs to report student's campus and program level enrollment information to the National Student Loan Data System (NSLDS). Students who have received federal student aid either from Choffin Career and Technical Center Adult Education Programs or from another school will be reported. This information will be accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system.

UNUSUAL ENROLLMENT HISTORY

The U.S. Department of Education has established regulations to prevent fraud and abuse in Title IV federal student aid programs. Part of this is accomplished by identifying students receiving federal student aid with unusual enrollment history. If a student has received Title IV funding while attending multiple institutions during the last four academic years, the student may be flagged for Unusual Enrollment History (UEH). While most students have legitimate reasons for unusual enrollment histories, other students enroll in school just long enough to receive cash refunds of federal student aid. These students will often leave school, after receiving their financial aid refund and repeat the process again by enrolling at another school.

Students with unusual enrollment history will be flagged on their Student Aid Report (SAR) as having either a possible or questionable enrollment pattern problem. Once identified as having a UEH flag, the Financial Aid office is required to review the student's enrollment information and determine if academic credit was earned during the last four award years.

Students with UEH flags will be required to provide the Financial Aid office with their official signed academic transcripts from each college from which financial aid was received in the past four award

years. As part of the review process, Choffin CTC has the authority to request missing official academic transcripts from the student. The Financial Aid office is able to determine if academic records are missing by reviewing data from the National Student Loan Data System (NSLDS).

Students will be ineligible for financial aid until all required transcripts are received by the Financial Aid office. Once all required academic transcripts are received, the Financial Aid office will review the student's enrollment and financial aid records to determine if academic credit was earned.

Academic Credit Earned: If the Financial Aid office determines that academic credit was earned, and the student is not enrolling just to receive a financial aid refund, no further action is required. The student becomes eligible for financial aid.

Academic Credit Not Earned: If the Financial Aid office determines that the student did not earn academic credit at a previously attended institution, the student will be required to provide additional documentation before eligibility for financial aid can be determined.

Documentation provided by the student must support the following:

1. The reason(s) why the student was unable to earn passing grades; and
2. That the student did not enroll solely for the purpose of receiving a credit balance of financial aid.

Students may include personal and academic reasons to explain their failure to earn academic credit. Personal reasons include: illness, a family emergency, a death in the family, changes in living status and military obligations. Academic reasons may include unexpected academic challenges or a determination that the academic program did not meet the student's needs.

The documentation will be reviewed by the Financial Aid office. Students who have lost their eligibility for financial aid will be notified in writing.

Regaining Title IV Eligibility: If Choffin CTC denies a student Title IV aid for Unusual Enrollment History, the student may attend a full-time program without receiving Title IV aid and pay out-of-pocket for the first payment period. At the end of the first payment period, if the student is meeting the requirements of Satisfactory Academic Progress, the student could then be considered for Title IV Eligibility for the remaining program hours.

MASTER PROMISSORY NOTE/ENTRANCE AND EXIT COUNSELING

Students receiving Direct Subsidized Loans and/or Direct Unsubsidized Loans are required by federal regulations to complete and sign the online Master Promissory Note and complete online Entrance Counseling at studentaid.gov prior to starting a program. Exit Counseling must be completed online at studentaid.gov prior to program completion or when a student leaves school. It may be completed any time after the final disbursement. A hold will be placed on a student's record for failing to complete exit counseling.

FEDERAL STUDENT AID (TITLE IV) DISBURSEMENT

Choffin CTC programs are measured in clock hours and divided into two payment periods within an academic year. Aid will be disbursed in two (2) equal installments, that is, one installment in each payment period.

Program		Payment Period
Dental Assisting	1131 hours/39 weeks	565.5 hours/19.5 weeks
Practical Nursing	1159 hours/40 weeks	579.5 hours/20 weeks
Surgical Technology	1264 hours/40 weeks	632 hours/20 weeks

Students must successfully complete the required clock hours and weeks in a payment period before receiving disbursements for a subsequent payment period. Students who have not yet successfully attended the required clock hours and weeks will delay previously established disbursement dates.

No more than 30 days prior to loan disbursements students will receive written notification of the pending disbursement. Students may cancel any or all anticipated loan disbursement amounts by notifying the Financial Aid Office in writing by the required date on the notice. The disbursement notice will include the following:

- The anticipated date and amount of the disbursement.
- The student's or (parent's) right to cancel all or part of the loan or disbursement.
- The procedures and the time by which the student (or parent) must notify the school that he or she wishes to cancel the loan or disbursement.

Initial loan funds will not be disbursed until first-time borrowers sign a valid Master Promissory note online. First-time borrowers must also complete online Entrance Counseling prior to any disbursements. Aid is applied to the student's account as it is received to cover tuition, fees and supplies. When all aid is credited the same day, Pell Grant funds are considered to be credited first. Any resulting credit balance for the payment period is issued to the student after processing through the Treasurer's Office. The credit balance check process can take up to 14 days.

Credit Balances

All Federal student aid funds, including disbursements for Pell grants and Direct Loans, will be credited to a student account for charges including tuition, fees and supplies. After a student's account is credited, if a credit balance occurs, the credit balance will be paid to the student as soon as possible but no later than 14 calendar days.

SATISFACTORY ACADEMIC PROGRESS AND ATTENDANCE (SAP)

Federal regulations require all schools participating in Title IV financial aid programs to monitor academic progress and attendance for all students. Title IV funds offered at Choffin CTC include Pell grants, Direct Loans and Direct Plus Loans for parents. Students who fail to maintain satisfactory academic progress and attendance requirements will be in jeopardy of losing federal student aid until action is taken to regain eligibility.

To be considered eligible for Title IV funds, students must qualify by attendance and academic standards. Advisement is given to students in each program when grades, attendance or clinical performance are falling below the individual programs' minimums. Tutoring is advised, recommended and given free of charge to students in each program as necessary.

Academic Year: Choffin Career and Technical Center Adult Education Programs are (10) month clock hour programs. The Practical Nursing is 1159 clock hours and 40 weeks. The Surgical Technology Program is 1264 clock hours and 40 weeks. The Dental Assisting Program is 1131 clock hours and 39 weeks. There are two payment periods for each program, equally dividing the clock hours. For Practical

Nursing, each payment period is 579.5 clock hours/20 weeks. For Surgical Technology, each payment period is 632 hours/20 weeks. For Dental Assisting, each payment period is 565.5 hours/19.5 weeks.

For Title IV payments, the student must meet both clock hours and weeks of instruction as well as complying with all standards for Satisfactory Academic Progress before they can receive further Title IV payments. A student's academic progress and attendance is evaluated at the end of each payment period in which the student is enrolled. SAP will be measured before any subsequent disbursements can be made. To receive subsequent disbursements of aid, the student must be meeting the SAP policy for both attendance and grades. All students receiving Federal Financial Aid including Pell Grants and Federal Student Loans must maintain satisfactory progress according to the following standards:

Maximum Time Frame

Students must complete the program within 100% of the normal length of the program.

Maintaining Program Grade Averages

Students in Surgical Technology and Dental Assisting must maintain a cumulative grade average of 75% in each course. The Practical Nursing students must maintain a cumulative grade average of 80% in each course.

Completion Rate

Choffin Career and Technical Center operates clock-hour programs. Attendance and absences are recorded on a quarter-hour basis. A record of student tardiness, early departures and absences from class will be maintained and will be included as time missed when totaling attendance records. Students must maintain a cumulative theory/lab attendance average of 90% or better to remain in school, sit for certification exams and participate in the clinicals (externship). Students are required and expected to successfully attend 100% of their externship and clinical hours.

Students are allotted ten total days (the equivalent of 70-75 clock hours depending on the program clock hour day [7 or 7.5 clock hours]) of absences per academic school year in each of the (10) month programs (Practical Nursing, Surgical Technology and Dental Assisting). Only absences during didactic or laboratory days are excused. Students **MUST** make-up all clinical hours to meet the requirements of the curriculum plan for each program. When absent the student may only miss less than 10% of the clock hours per payment period.

Students may petition their program for an additional two days of absences for emergencies, personal/private affairs, court hearings, agency appointments, interviews, etc. The following criteria must be met:

- Inform the program director of appointment/emergency
- Complete an Absence for Appointment Form
- Provide proof of appointment upon return to class

Students are responsible for acquiring all notes, resources, and knowledge learned during absent days by referring to the LMS and/or consulting with their instructors. All exams **MUST** be made-up in the allotted time according to their program handbook. Once a student misses the allotted 10 plus the additional 2 approved petitioned days, the student is terminated. No financial aid is given.

Remedial Courses

Choffin CTC does not offer remedial classes.

Incomplete

A grade of incomplete is not counted in the grade point average. If the student does not complete the work in the specified time the incomplete will change to an F, which negatively impacts the grade point average.

Withdrawal or Termination

A student may withdraw for any reason and complete a withdrawal form. The student must meet with the financial aid coordinator to review any outstanding tuition and fees. Re-admission to the individual programs must be reviewed with the individual program director.

[Note: The term “withdrawal” defines any reason for a student leaving school, whether it is initiated by the student or by the school.]

Students receiving the Pell Grant, Direct Student Loans and/or other financial assistance who are planning to withdraw should meet with the Financial Aid Officer (FAO) before exiting from a Career Certification Program. Students who are unable to physically meet with the FAA must contact the FAA and submit a written letter of withdrawal. Regardless of circumstances, students who are withdrawn or terminated from a Career Certification Program are subject to the U.S. Department of Education’s Return of Title IV Funds Policy.

When a student is withdrawn, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. This means the student may end up owing money to Choffin Career and Technical Center and/or the Department of Education. It is the student’s financial responsibility to pay any remaining balance to the school for the total program tuition based on the school’s refund policy.

When calculating Title IV funds, the official withdrawal date will be the last day of classroom attendance as indicated through daily attendance reports. Federal returns will be made within 45 days of the determination date. It is also the student’s responsibility to complete federal loan exit counseling online at www.studentaid.gov

Attendance

The student’s training program is closely monitored. Students are allotted 10 absent days for the length of his/her program. (All programs are 10 months). Each student is responsible for tracking his/her own absences and tardiness. This reinforces the expectations of employers as all students are expected to establish an excellent attendance record that will be an asset in job search. Choffin Career and Technical Center Programs track student attendance as normal internal procedures. Each program maintains a record of absences and early departures, and tardiness, anything over the 10 days absent before the 10-month program is complete will result in termination.

Attendance Advisement

Attendance will be reviewed and students are advised if they are at risk for termination due to lack of continuous progress for program completion. Students will receive an advisement form when their attendance meets or exceeds 5 days. If a student misses 10 days of lab and theory combined, before the academic year is over, the result is termination from the program (the school will notify the participating agencies to terminate payment of educational benefits).

Leave of Absence

Choffin Career & Technical Center does not grant an official leave of absence. Therefore, a student who is unable to attend classes for an extended period of time must *withdraw* from his/her program and reapply when circumstances allow for re-entry.

Reapplying for Choffin CTC Adult Programs

Since most programs are comprehensive and not modular, students are expected to start and complete a program within the scheduled time frame. If a student withdraws or is terminated from a program and wishes to return, he/she will need to wait until a new start date to reapply. Students that notified Choffin CTC in writing prior to exiting or were terminated due to academic or attendance requirements and have a zero tuition account balance are permitted to reapply to the same program one time. The student will apply for enrollment in the program in its entirety or enter the first day of the second term as determined by the repeat program policy. Application approval will be at the discretion of the Adult Education Director. Depending on the timeframe at the time of withdrawal, financial aid may not be available. The student may need to renew their FAFSA to determine eligibility. Students that reapply may be eligible for the school's interest-free payment plan only in the event that the student's past payment history shows payments were made on-time and in full. If a student's past payment history shows that the student did not make payments as scheduled, the student is not eligible for a payment plan and must pay the total program tuition due for the entire program, less any financial aid assistance, before starting the program. Students that exited without written notification or were terminated for Code of Conduct/Security violations are not permitted to register for any program or class at Choffin CTC Adult programs.

Repeat Programs

If a student should withdraw from a program after the completion of their first term, a student is allowed to be readmitted into the same program the following year. The student will be readmitted the first day of the second term no matter the timeframe they withdrew within the second or third term the prior year if they can pass the competency exam that covers the first term information prior to reentry. When a program is repeated the grades for courses within the first term remain the same and the attendance carries over from the following year. Completed first term hours will apply to the new academic year of entry for total program completion. Students who withdraw during the first term of a program are required to repeat the entire program from the first entry day. Students are only allowed to repeat a program one time only. Please note, if a program changes in its structure, philosophy, content or pre-requisites then the student reapplying will need to fulfill those requirements prior to reentry into any program. Dental Assisting students must repeat the entire program if withdrawn/terminated, no matter when the withdrawal/termination occurred. Practical Nursing and Surgical Technology students must pass a competency test if they want to be admitted at the beginning of the second term of the new academic year. Otherwise, they must repeat the entire program.

Repeat Program Examples

Student A:

If student A completes 400 clock hours of term A meeting all grade and attendance requirements, then decides to withdraw from the program midway through the second term after completing 200 hours. The student may petition the program they withdrew from during the admission period for the next academic year for reentry. Once approved, student A will be allowed to enter the program again the first day of the second term. The student will be credited the 400 completed hours and the prior year's grades and attendance up to the end of term 1. The remaining 200 hours earned during term 2 the prior year will not move forward into the new year.

Student B:

If student B withdraws from a program in good standing without completing term 1. Student B will be allowed to petition for admission into the same program the following academic year. The grades, attendance and clock hours from the prior year will not move forward into the new academic year. The student will start the program as if they never attended before.

Financial Aid Appeal

Students who fail to maintain satisfactory academic progress and attendance will be notified in writing by the Financial Aid Office. When a student loses FSA eligibility based on failure to meet satisfactory progress, he or she may appeal that result on the basis of undue hardship or mitigating circumstances (see below). A financial aid appeal can be made by the student to the Adult Education Director for a review of circumstances. Each case will be reviewed on an individual basis considering attendance, hours to complete, and grades.

It should be noted the Financial Aid Standards of Academic Progress, as well as the Financial Aid Appeals Process, are separate and distinct policies and procedures from the school's policies on attendance and academic progress in order to remain in a program.

Financial aid appeals must be written or typed and signed by the student and include supporting documentation. The financial aid appeal must be submitted to the Financial Aid Officer within five (5) days of notification of ineligibility of aid. The appeal must explain why the student failed to make satisfactory progress and what about their situation has changed that will allow the student to demonstrate satisfactory academic progress at the end of the next payment period.

The Financial Aid Officer will forward the appeal to the Adult Education Director who will meet with the student's Program Director and Instructors as necessary to discuss the circumstances of the appeal and develop an academic plan if the appeal will be approved. The academic plan will outline the process/timeframe/work assignments necessary for the student to regain SAP and financial aid eligibility. No more than 40 clock hours can be made-up in the academic plan. If a student's appeal is approved, the student must agree in writing to the academic plan. The student will be placed on financial aid probation status, which will last one payment period. The student will be permitted to make up assignments and tests as per the academic plan. These grades will be taken into consideration when calculating a student's academic grade average. The school will monitor the student's compliance with the plan. The student is considered eligible for Title IV funds while meeting the terms of the plan. If the student does not meet SAP (academic and attendance) requirements according to the timeframe and requirements of the academic plan, termination of Title IV aid eligibility will result and the student will be placed on "self-pay" status for their remaining tuition balance.

If a student is granted a financial aid appeal, only one financial aid appeal will be granted during the program length.

If the appeal is not granted or the student does not agree to the academic plan, termination of aid eligibility will result and the student will be placed on "self-pay" status for their remaining tuition balance.

Grounds for Financial Aid Appeal – Mitigating Circumstances

A financial aid appeal must be based on an undue hardship or mitigating circumstances which make it impossible for the student to meet the satisfactory academic progress requirement. Mitigating

circumstances are defined as and limited to: death in the immediate family, hospitalization of the student, documented medical problems or other special circumstances such as work-related transfers, natural disasters, weekend military service and family emergencies. Mitigating circumstances are events outside of the student's control and are unavoidable. The appeal must be supported with appropriate written documentation from legitimate sources. Students who accumulate excessive absences for life experiences such as transportation problems, child care problems, routine doctor's appointments, occasional illness, etc. will not be awarded an appeal. Students must anticipate these situations and be prepared for them before they occur.

RETURN OF TITLE IV FUNDS

A student recipient of Federal Title IV funds (i.e. Unsubsidized or Subsidized Loans, Federal Pell or Plus loans) who withdraws from Choffin CTC before completing 60% of the term is subject to the R2T4 calculation. Choffin Career and Technical Center's programs are clock hour programs. Choffin is required to determine the earned and unearned portions of Title IV aid based on the last date of academic attendance.

Students receiving the Pell Grant, Direct Student Loans and/or other financial assistance who are planning to withdraw should meet with the Financial Aid Coordinator before exiting from a Career Certification Programs. Students who are unable to physically meet with the Financial Aid Coordinator must contact the Financial Aid Coordinator and submit a written letter of withdrawal. Regardless of circumstances, students who are withdrawn or terminated are subject to the U.S. Department of Education's Return of Title IV Funds policy.

When a student is withdrawn, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. This means the student may end up owing money to Choffin Career and Technical Center and/or the Department of Education. It is the student's financial responsibility to pay any remaining balance to the school for the total program tuition based on the school's refund policy.

When performing the Return of Title IV funds calculation, the official withdrawal date will be the last day of classroom attendance as indicated on the classroom sign in sheet. Federal returns will be made within 45 days after the school determined the student has withdrawn. It is also the student's responsibility to complete federal loan exit counseling online at www.studentaid.gov.

Official Withdrawal

An "Official Withdrawal" is when a student completes a withdrawal form. The last date of attendance will be used for the calculation of Return of Title IV funds.

Unofficial Withdrawal

An "Unofficial Withdrawal" is when a student has been absent for more than 14 calendar days and the last date of academic attendance will be used for the Return of Title IV funds. Up through the 60% point in each payment period or period of enrollment, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he/she was scheduled to receive during the period.

For a student who withdraws after the 60% point in time, there are no unearned funds. However, a school must still determine whether the student is eligible for a post-withdrawal disbursement (PWD).

Percent earned = number of scheduled hours completed up to the withdrawal date divided by the hours in a payment period. Percent unearned = 100% minus percent earned.

When a student receives federal financial aid in excess of aid earned then the school returns the lesser of: institutional charges multiplied by the unearned percentage or Title IV federal financial aid disbursed multiplied by the unearned percentage. The school will return Title IV funds to programs from which the student received aid during the payment period or period of enrollment, as applicable, in the following order up to the amount disbursed from each source:

- Unsubsidized Federal Direct Loans
- Subsidized Federal Direct Loans
- Plus
- Federal Pell Grants for the payment period for a which a return of funds is required

All funds owed to the Federal Student Aid Programs will be returned as soon as possible but no later than 45 days after determining the student has withdrawn.

The student returns any remaining unearned aid not covered by the school. Any loan funds are repaid in accordance with the terms of the promissory note (scheduled payments to the holder of the loan over a period of time). Any grant amount the student has to return is considered a Federal Title IV grant overpayment and arrangements must be made with the school or the U.S. Department of Education to return the funds.

Post-Withdrawal Disbursement

If it is determined that the student has not received all of the “earned” federal aid for which the student is entitled, then the student may be eligible to receive a post-withdrawal disbursement of aid funds. Grant funds will be applied to their tuition account to settle any tuition still owed the school as a result of the student’s withdrawal. Any portion of grant funds that is not credited to a student’s account to cover allowable charges will be disbursed to the student as soon as possible but no later than 45 days after the date of determination that the student withdrew. Confirmation from the student is not required for a grant post withdrawal disbursement.

If funds are due from the federal direct loan program, the student or parent (in the case of a Plus loan) will be notified of this within 14 calendar days of the date the school determined that the student withdrew. The student or parent will then have 14 calendar days from the date of the notification to accept or decline the funds. The student or parent (in the case of a Plus loan) will need to request the funds in writing before the loan disbursement will be made.

All post withdrawal disbursements are applied to the student account first. Any resulting credit balance will be disbursed to the student or parent (in the case of a Plus loan) within 14 days of disbursement. If the student or parent cannot be located, any credit balance must be returned to the applicable Title IV program.

Title IV Credit Balances When a Student Withdraws

When a student withdraws with an outstanding Title IV credit balance, Choffin CTC will perform a Return of Title IV funds calculation to determine, among other things, whether adjustments to the credit balance will occur. If a credit balance still results, it will be disbursed as soon as possible but no later than 14 days after the calculation has been completed. A credit balance check will be mailed to the student unless other arrangements are made in writing by the student at the time of withdrawal.

TUITION REFUND POLICY

Refund of tuition is calculated for withdrawing students based on the last date of classroom attendance. A student can withdraw from Choffin CTC officially, that is, with notification or unofficially, that is, without notification. Refunds will be calculated based on two equal time periods depending on the length of the program. A student withdrawing after attending 3 weeks or more will be obligated for 100% of the tuition for that payment period.

Hours In Week Attended	Percent of Tuition Refunded
0 – 35 First Week	75%
36 – 70 Second Week	50%
0 Third Week	0%

Refunds will be received within 45 days of the last date of classroom attendance. The check will be mailed to the student unless other arrangements are made at the time of withdrawal.

CONTACT AND REFERENCE INFORMATION FOR FEDERAL STUDENT AID

For answers to questions about federal student aid, call the Choffin CTC Financial Aid Office at 330-744-8703. The Federal Student Aid Information Center is also available toll-free at 800-433-3243.

Students may receive information on:

- Completing the Free Application for Federal Student Aid;
- Whether a school participates in the Federal Student Aid programs and provide the school's student loan default rate;
- Federal Student Aid eligibility requirements;
- The process of determining financial need and awarding aid;
- Sending Federal student aid publications;
- Finding out if a student's Federal Student Aid application has been processed;
- Requesting a copy of the student's Student Aid Report (SAR);
- Providing notification of a change in address;
- Sending a student's application information sent to a specific school.

FSA Phone: 800-433-3243

FSA on the Internet: www.studentaid.gov