# FINANCIAL AID POLICIES AND PROCEDURES TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>STATEMENT OF PURPOSE</td>
<td>1</td>
</tr>
<tr>
<td>FINANCIAL AID REFERENCE DOCUMENTS</td>
<td>1</td>
</tr>
<tr>
<td>MISSION/FINANCIAL AID PHILOSOPHY/HISTORY/POLICY DEVELOPMENT</td>
<td>1</td>
</tr>
<tr>
<td>NWTC Mission Statement</td>
<td>1</td>
</tr>
<tr>
<td>Financial Aid Philosophy</td>
<td>1</td>
</tr>
<tr>
<td>Financial Aid History</td>
<td>2</td>
</tr>
<tr>
<td>Person Designated to Administer Title IV Financial Aid</td>
<td>2</td>
</tr>
<tr>
<td>Policy Development</td>
<td>2</td>
</tr>
<tr>
<td>FINANCIAL AID OFFICE AND RECORDS MANAGEMENT</td>
<td>2</td>
</tr>
<tr>
<td>Purpose of the Financial Aid Office</td>
<td>2</td>
</tr>
<tr>
<td>Responsibilities of the Financial Aid Director</td>
<td>2</td>
</tr>
<tr>
<td>Location of Financial Aid Records</td>
<td>2</td>
</tr>
<tr>
<td>Confidentiality and Inspection of Student Financial Aid Records</td>
<td>3</td>
</tr>
<tr>
<td>Length of Time to Maintain Student Records</td>
<td>3</td>
</tr>
<tr>
<td>Electronic Statement of Account</td>
<td>3</td>
</tr>
<tr>
<td>Pell Processed Disbursement List/Financial Aid Excel Spreadsheet</td>
<td>3</td>
</tr>
<tr>
<td>The Business Office/G5</td>
<td>3</td>
</tr>
<tr>
<td>Description of Accounts</td>
<td>3</td>
</tr>
<tr>
<td>Financial Aid Office Hours</td>
<td>3</td>
</tr>
<tr>
<td>Financial Aid Workshops/Meetings</td>
<td>3</td>
</tr>
<tr>
<td>Student Consumer Information</td>
<td>3</td>
</tr>
<tr>
<td>Persons Designated to Provide Student Consumer Information and Distribution of Forms</td>
<td>3</td>
</tr>
<tr>
<td>Consumer Information from the U.S. Department of Education</td>
<td>3</td>
</tr>
<tr>
<td>Gainful Employment Disclosures</td>
<td>4</td>
</tr>
<tr>
<td>PARTICIPATION IN FEDERAL FINANCIAL AID PROGRAMS AND INSTITUTIONAL PROGRAM ELIGIBILITY</td>
<td>4</td>
</tr>
<tr>
<td>Institutional and Program Eligibility</td>
<td>4</td>
</tr>
<tr>
<td>TITLE IV FINANCIAL ASSISTANCE AVAILABLE AT NWTC</td>
<td>5</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>5</td>
</tr>
<tr>
<td>Purpose of the Federal Pell Grant Program</td>
<td>5</td>
</tr>
<tr>
<td>Federal Pell Grant Eligibility</td>
<td>5</td>
</tr>
<tr>
<td>Eligibility Requirements</td>
<td>5</td>
</tr>
<tr>
<td>Drug Conviction Affecting Title IV Eligibility</td>
<td>7</td>
</tr>
<tr>
<td>APPLYING FOR THE FEDERAL PELL GRANT</td>
<td>7</td>
</tr>
<tr>
<td>Application Process</td>
<td>7</td>
</tr>
<tr>
<td>IRS Data Retrieval Tool</td>
<td>8</td>
</tr>
<tr>
<td>PROCESSING STUDENT RECORDS</td>
<td>8</td>
</tr>
<tr>
<td>Preparation of Student Financial Aid Folder</td>
<td>8</td>
</tr>
<tr>
<td>Procedure for Handling Missing Financial Aid Information</td>
<td>8</td>
</tr>
</tbody>
</table>
ATTENDANCE POLICY FOR STUDENTS ON FINANCIAL AID ................................................................. 22
LEAVE OF ABSENCE .......................................................................................................................... 22
REVISION OF FINANCIAL AID AWARDS .......................................................................................... 23
OVERPAYMENT AND COMMON TYPES OF OVERPAYMENT ............................................................ 23
WITHDRAWAL AND INSTITUTIONAL REFUNDS ............................................................................... 24
    Withdrawal Process ....................................................................................................................... 24
    Treatment of Funds Policy .............................................................................................................. 25
    Institutional Refund Policy ........................................................................................................... 25
TREATMENT OF RETURN OF TITLE IV FUNDS .............................................................................. 25
POST-WITHDRAWAL DISBURSEMENTS OF TITLE IV FUNDS ........................................................ 28
PROFESSIONAL JUDGMENT .............................................................................................................. 28
    Procedure to Follow for Professional Judgment ........................................................................... 28
APPEAL PROCESS FOR ALL OTHER FINANCIAL AID GRIEVANCES ........................................... 30
MISREPRESENTATION REGULATIONS ............................................................................................... 30
FRAUD .................................................................................................................................................. 31
SAFEGUARDING STUDENT PRIVACY .............................................................................................. 31
    Information Security Policy and Procedure .................................................................................. 31
    Cybersecurity and the Gramm-Leach-Bliley Act (GLBA) ............................................................... 32
    Identity Theft Prevention ............................................................................................................... 32
    Family Educational Rights and Privacy Act (FERPA) .................................................................... 32
FEDERAL STUDENT FINANCIAL AID PENALTIES FOR DRUG LAW VIOLATIONS ......................... 34
AUDITS .................................................................................................................................................. 35
OTHER ASSISTANCE PROGRAMS AVAILABLE AT NWTC ............................................................. 35
    Oklahoma Tuition Aid Grant (OTAG) ............................................................................................. 35
    Oklahoma’s Promise ...................................................................................................................... 36
    Otha Grimes Memorial Scholarship .............................................................................................. 36
    Northwest Tech Tuition Waiver ..................................................................................................... 37
    Veteran’s Affairs (VA) Educational Assistance Programs ............................................................. 37
    Practical Nursing Assistance ........................................................................................................ 38
    Workforce Innovation and Opportunity Act (WIOA) ................................................................. 38
    Department of Rehabilitative Services (DRS Voc-Rehab) ............................................................. 38
    Bureau of Indian Affairs (BIA) ....................................................................................................... 38
    Oklahoma HB 3350 Career Technology Tuition Waiver ............................................................... 38
    Administration of Other Scholarships ........................................................................................... 38
IN-SCHOOL LOAN DEFERMENT AND NSLDS .............................................................................. 38
NON-DISCRIMINATION STATEMENT ................................................................................................. 39
NWTC STUDENT POLICIES ............................................................................................................... 39
NOTICE OF AVAILABILITY OF CONSUMER INFORMATION ....................................................... 40
RETURN OF TITLE IV FUNDS WORKSHEET ...................................................................................... 41
STATEMENT OF PURPOSE
Federal regulations mandate that institutions have written Financial Aid 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.
- Is reviewed at least annually to determine if any revisions are applicable.

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:
- NWTC 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
- 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
- FSA Electronic Announcements
- NSLDS Reference Materials
- SFA Policy Bulletins
- SAR and ISIR Guide and Reference Materials
- SCO Handbook for use with VA Education Benefits
- NWTC Board of Education Policies

MISSION/FINANCIAL AID PHILOSOPHY/HISTORY/POLICY DEVELOPMENT

NWTC Mission Statement
The mission of NWTC is “Creating success in education, the workplace, 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, as well as, required institutional information including completion, graduation, and retention rates 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 or at asneary@nwtech.edu.

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

**FINANCIAL AID OFFICE AND 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 responsibility of the Financial Aid Director is to administer and coordinate all financial aid activities for the Northwest Technology Center School District. The Director works closely with the U.S. Department of Education and other agencies to ensure compliance with all regulations and submit required documents to obtain and maintain appropriate approvals. 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:
- Interviewing students and providing information on financial aid programs
- Analyzing student needs and assessing eligibility
- 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 the Student Consumer Information, Financial Aid Policy and Procedures, Drug-Free School and Workplace, Campus Security, and Student Handbooks
- Preparing Federal Title IV Reports and approvals
- Performing other general office duties

**Location of Financial Aid Records**
Financial aid records are located 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 Financial Aid personnel or as requested by
independent auditors during annual reviews to ensure compliance with federal, state, and institutional
policies. Application materials become the property of NWTC upon submission and are maintained in the
student’s file. No information shall be released that falls under the Family Educational Rights and Privacy
Act without the signed request of the student.

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 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, SWASFAA meetings, OVACC Conferences, and other meetings as needed.

Student Consumer Information
Please see the Student Consumer Information Handbook at http://nwtech.edu/student-services/student-
policies-handbooks, 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 Administrative Professional at Alva, and Amanda Robinson, Central Office
Administrative Professional 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.

Consumer Information from the U.S. Department of Education
The U.S. Department of Education provides comprehensive student aid information to students and their
families through the Student Aid on the Web site at http://studentaid.ed.gov. This streamlined website
includes comprehensive information on the student aid life cycle and includes tips and guides for students like the FAFSA4caster, things to consider when selecting a school, and comparing colleges brochure.

**Gainful Employment Disclosures**

The U.S. Department of Education requires Northwest Technology Center to disclose information to prospective students about gainful employment for eligible career options that are 600 clock hours or greater in length with post-secondary (adult) student enrollment. Over 2/3 of our enrollment consists of secondary (high school) students. Gainful Employment disclosure job placement rates include adult students only. Our GE disclosures include: related occupations, program costs and length, on-time completion/graduation rates, job placement rates, and median loan debt. The placement rate methodology is determined by our accrediting agency which is the Oklahoma State Board of Career and Technology Education. Positive placement includes the following: employment related to the career option and program, continuing education, and military enlistment. It excludes program completers who are unemployed, but seeking employment and students not in the labor force. Northwest Technology Center does not participate in any student loan program and does not have financing plans available for students, therefore, students can finish a program at NWTC debt free.

NWTC Gainful Employment Disclosures and Career Option Brochures include CIP and SOC codes. CIP codes are used to provide a standard way of classifying fields of study, mostly at the post-secondary (college/university) level. The CIP Classification of Instructional Programs Code is listed under each career option in the Student Consumer Information Handbook located on the NWTC website at [http://nwtech.edu/student-services/student-policies-handbooks](http://nwtech.edu/student-services/student-policies-handbooks) or in the Financial Aid Office. You can also access CIP Code information at [www.nces.ed.gov/ipeds/cipcode](http://www.nces.ed.gov/ipeds/cipcode). The SOC system was developed in response to the need for a universal occupational classification system. Such a classification system allows government agencies, private industry, and students to produce comparable data about occupations. The SOC Standard Occupational Classification Code is listed under each career option in the Student Consumer Information Handbook located on the NWTC website at [http://nwtech.edu/student-services/student-policies-handbooks](http://nwtech.edu/student-services/student-policies-handbooks) or in the Financial Aid Office. You can also access SOC Code information at [www.onetcodeconnector.org](http://www.onetcodeconnector.org).

As of July 1, 2019, per federal regulations, NWTC GE Disclosures will be distributed to prospective students as a separate document before the student signs an enrollment application or makes any financial commitment to the institution. Per federal guidelines, written confirmation of the receipt of the GE Disclosure Template will be obtained from all prospective students.

NWTC is required to submit data to the U.S. Department of Education on students enrolled in GE programs including information to identify the student, program CIP code, credential level, length of the program, the student’s attendance dates, and status during the award year. If the student completed or withdrew, NWTC must report the date, the total amount of tuition and fees charges, the total amount the student received from private loans, and the cost of attendance.

All Gainful Employment Disclosures are available on the NWTC website at [http://nwtech.edu/gainful-employment](http://nwtech.edu/gainful-employment). A hard copy of all GE Disclosures are kept in the Central Offices, Counselor’s Offices, and Financial Aid Offices at both campuses. For questions regarding Gainful Employment or to obtain a hard copy of the Gainful Employment Disclosures, please contact the Financial Aid Director.

**PARTICIPATION IN FEDERAL FINANCIAL AID PROGRAMS AND INSTITUTIONAL PROGRAM ELIGIBILITY**

**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.
Federal 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 2018-19 academic year provides up to $6,095 to full time postsecondary students and up to $3,048 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. 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 2018-19 academic year is 5486. 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 listed in this handbook. All students that complete a FAFSA and are deemed eligible by the US Department of Education and the Financial Aid Director will receive the Federal Pell grant amount that they are entitled to. 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/career option 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®/HiSET®/Home School Equivalency
An applicant must have a high school diploma (this can be from a foreign school), GED®, HiSET®, or a home school equivalency in order to qualify for a Pell Grant.

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 http://nwtech.edu/student-services/student-policies-handbooks.

Statement of Educational Purpose
All applicants must sign a statement on the FAFSA verifying their 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 https://nslds.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 career options are discussed in the description of that career option. 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 FEDERAL PELL GRANT

Application Process
*NWTC’s Federal Code for both the Alva and Fairview Campuses is 026000.

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 https://fafsa.ed.gov. Identify NWTC as your school choice on the FAFSA application. 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.

The 2018-2019 FAFSA will be available for students to apply beginning on October 1, 2017. Students and parents should report income and tax information from the prior, prior tax/calendar year. For the 2018-2019 FAFSA, students and families will use taxes and income information from the 2016 tax/calendar year.

Students can submit their FAFSA on the Web at https://fafsa.ed.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 FSA ID, 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 FSA ID. 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 FSA ID.

**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 FSA ID.
**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 W-2 form for each source of employment income in addition to a signed statement giving the sources and amounts of all income earned from work not on W-2’s and certifying that the person has not filed and is not required to file a tax return (replacement W-2’s can be requested from the employer who issued the original)
- Non-filers must also provide verification of non-filing from the IRS
- Completed and appropriately signed Verification Worksheet
- 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.

**Number of Household Members**
Acceptable documentation is the appropriate Verification Worksheet completed and signed by student and/or parent.

**Number Enrolled in College**
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 addition to such a statement, the person should provide W-2 forms for all their income for the base year. Non-filers are also required to provide IRS documents that clearly indicate that the IRS does not have a tax return on file for the tax year. Acceptable documents include a “Verification of Non-Filing Letter” from the IRS or an IRS Tax Return Transcript that indicates “no record of return filed” or “no transcript on file”.

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.

Education Tax 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:

<table>
<thead>
<tr>
<th>VERIFIED ITEMS</th>
<th>1040</th>
<th>1040A</th>
<th>1040EZ</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADJUSTED GROSS INCOME</td>
<td>37</td>
<td>21</td>
<td>4</td>
</tr>
<tr>
<td>INCOME TAX PAID</td>
<td>56 minus 46</td>
<td>28 minus 36</td>
<td>10</td>
</tr>
<tr>
<td>EDUCATION CREDIT</td>
<td>50</td>
<td>33</td>
<td>NA</td>
</tr>
<tr>
<td>DEDUCTIBLE IRA/KEOGH</td>
<td>28 plus 32</td>
<td>17</td>
<td>NA</td>
</tr>
<tr>
<td>TAX EXEMPT INTEREST INCOME</td>
<td>8b</td>
<td>8b</td>
<td>NA</td>
</tr>
</tbody>
</table>
**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. If any adjustments result in a change to the student’s EFC and/or Title IV aid amount, the student will be notified immediately by letter, by phone, or in person. 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 to the student information, must be reprocessed. The Financial Aid Director may submit the corrections electronically through EDExpress with the student’s permission or the student may correct the FAFSA information online using his/her FSA ID.

**Submitting Corrections**
If the Aid Director is submitting corrections, all corrections must have documentation signed by both 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.

**Unusual Enrollment History (UEH) Flag**
The UEH flag with a “C” Code on the ISIR indicates that the student has had an unusual enrollment history with regards to the receipt of Title IV funds. The school is required to review the student’s academic records to determine if the student received academic credit at the schools that the student attended during the previous four award years using information from the National Student Loan Database System (NSLDS) as well as academic transcripts that the student provides from previously attended schools. Written documentation from the student, counselor, and third parties will be required to explain any discrepancies.

**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 AID

Awarding Title IV Aid
The Pell Grant Program is a federally funded grant program, which, for the 2018-19 academic year provides up to $6,095 to full time postsecondary students and up to $3,048 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. 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 Pell Grant programs 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. An academic year at NWTC is one in which a student completes a minimum of 30 weeks and 1050 hours of instruction. For Pell Grant payments to students, an academic year of 1050 hours/30 weeks (with a payment period of 525 hours/15 weeks) is applicable to Career Options/Programs that are 1050 hours or greater. For Career Options that are less than 1050 hours, the payment period is one half of the total hours and one half of the total weeks of the Career Option.

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.

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.

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.

Cost of Attendance/Budget Allocations
The student’s Cost of Attendance includes institutional charges such as tuition, books, supplies, and fees, in addition to student expenses that are not payable to NWTC. Additional student expenses are estimated using documentation provided by and based on the Oklahoma Department of Commerce Consumer Price Index dated December 2017 from the US Department of Labor, Bureau of Labor Statistics. Student’s may request a breakdown of the cost of attendance from the Financial Aid Office.

<table>
<thead>
<tr>
<th>STUDENT CLASSIFICATION</th>
<th>NINE MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent</td>
<td>$16,498</td>
</tr>
<tr>
<td>Dependent</td>
<td>$7,784</td>
</tr>
</tbody>
</table>

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’ (COA) 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 and Annual Award
The 'Scheduled Award’ is the maximum amount a student can receive during an award year, if he/she attends full-time for a full academic year. The 'Annual Award’ is the maximum amount a student can receive during a full academic year for a given enrollment status, number of clock hours, EFC, and COA. Once the Pell Cost of Attendance is determined, the Financial Aid Director determines the scheduled award based on the full-time regular payment schedule for Pell Grants for the award year issued by the U.S. Department of Education. The full time chart is always used regardless of the student's actual enrollment status. The Financial Aid Director then determines the student's annual award based on enrollment status and clock hours.

Tuition/Fees
Tuition cost is $2.00 per hour for in-district adults and is $4.00 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 career option are given on program sheets located in the Central Offices of each campus, the Counselors’ Offices, and may be viewed online at http://nwtech.edu/student-services/financial-aid-tuition.
Tuition/Fees for the Practical Nursing Program
Tuition and fees for Practical Nursing are **$5,951.00 for in-district adults** and **$8,850.00 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 **$420.00**.

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 Office in Alva, contact the Practical Nursing Secretary or Director at 580-327-0344, or view the information online at [http://nwtech.edu/classes/career-programs/alva-campus-full-time-programs/practical-nursing-alva-campus](http://nwtech.edu/classes/career-programs/alva-campus-full-time-programs/practical-nursing-alva-campus).

Career Option Selection Form (COSF)
Once the student has begun attending classes, the student and the instructor will complete a Career Option Selection Form. This form evaluates the educational plan for the student outlining the career option chosen, any advanced standing credit granted, the total number of clock hours for the student to complete the career option, all certification requirements/courses to be completed, and the expected completion date.

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

- The Financial Aid Director completes the top portion with student’s name, career option, 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 and Year Round Pell
The Financial Aid Director determines if the disbursement is an initial (first received) Pell disbursement. Students are paid the first time based on their enrollment and good standing if an ISIR 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 Financial 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 students who are not attending classes over the summer in 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. Beginning with the 2017-18 award year, students in the Practical Nursing program (which meets during the summer) will be eligible for Year Round Pell for their 3rd pay period which crosses over award years and contains both June 30th of the previous award year and July 1st of the next award year. Eligible students may receive up to 150% of their scheduled Pell award with the implementation of Year Round Pell. The crossover 3rd pay period will be paid as a “trailer” from the previous 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 career option 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/career option to another at NWTC, in order for that student to be considered in the same payment period, the program/career option hours that the student is transferring must be accepted toward the new program/career option.

**Advanced Standing Credit/Prior Credit and Determination of Award Disbursement**
Students enrolling at NWTC who have 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 JST, CCAF, VMET, AARTS, SMART, CGI, and/or CCAR transcripts.

The instructor will meet with the student either prior to enrollment or at the beginning of his career option to determine what, if any, credit will be applicable to the career option at NWTC. For evaluation purposes the instructor will keep in mind the timeliness of the training, the pertinence to the courses in the career option, 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/career option.

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

The financial aid recipient's hours for their program/career option 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, nor will he/she receive any additional financial aid for those 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 order to be considered for an award of education credit at the technology center, an applicant must have been honorably discharged from the United States Armed Forces within three (3) years from the date of enrollment at the technology center. 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 will compare the applicant’s education, training, and experience with the requirements of the applicant's proposed program of study. The applicant is responsible for supplying the requisite information and records essential to any award of credit. NWTC will utilize the *Guide to the Evaluation of Educational Experiences in the Armed Services* (published by the American Council on Education) to make this analysis and determine appropriate credit to be awarded. The process of awarding credit for military experience shall be conducted in a manner similar to the review process for transfer of education credits earned at another institution. The decision of the technology center regarding an award of credit is a final decision that is not subject to appeal.

**VA Educational Assistance Beneficiaries Policies**

Students receiving U.S. Department of Veteran's Affairs (VA) educational benefits while attending NWTC are charged the same tuition and fees as all other students and are expected to follow the same policies and procedures as all other students including attendance policies and leave of absence policies (which provide for military duty) detailed in this handbook. They are also expected to follow the same policies and procedures as financial aid students concerning Satisfactory Academic Progress (SAP – maintain a cumulative GPA of 2.0 “C” or greater, 150% pace of completion, and maintain 90% attendance) as detailed in this handbook.

For VA students, the school maintains a refund policy under the provisions of Title 38 that provides a refund for the unused pro-rated portion of tuition in the event that the VA student fails to enter the course, withdraws, or discontinues enrollment at any time prior to completion. Students may be in debt for early withdrawal or incompletion. This policy provides that the amount charged to the Title 38 VA student for tuition for a portion of the course shall not exceed the approximate pro-rata portion of the course’s total length. Refunds must be completed within 40 days per the Code of Federal Regulation (CFR) 21.4255.

Per VA regulations, the attendance and academic progress of each VA student will be reviewed by the instructor and Financial Aid Director at the end of every calendar month. VA students who do not meet SAP requirements will be placed on VA mandated academic probation for 30 days and the VA will be notified of this action. While on academic probation, every effort will be made to help the student meet the attendance and minimum grade requirements. VA educational benefits will be terminated if the student does not meet the minimum academic progress standards at the end of the probationary period per VA regulations. During a leave of absence, VA benefits will be suspended per VA regulations as well.

As noted in the 'Financial Assistance Programs Available’ section of this handbook, students utilizing VA educational benefits must provide a DD214, a VA Certificate of Eligibility, and all transcripts and records of previous training. Please see the 'Prior Credit/Advanced Standing Credit’ and 'Post Military Education and Advanced Standing Credit’ sections of this handbook for detailed information on the evaluation and determination of prior credit process. Documentation of all records will be maintained by the school and kept in the student’s file in the Financial Aid Office and may be provided to the student as requested.

**Financial Aid Shopping Sheet**

In carrying out Executive Order 13607, *Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Family Members*, NWTC commits to voluntarily provide a Financial Aid Shopping Sheet to veterans and service members who are considering enrollment at NWTC to provide a personalized financial aid offer to help them as prospective students better understand the cost of attending school, the type and amount of aid they have qualified for, and an easy comparison of aid packages offered by different educational institutions before making a final decision to enroll.
Course Repetitions and Determination of Award Disbursement
Students wanting to repeat a specific program/career option 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.

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.

Student Right-to-Know and Responsibilities of Financial Aid Recipients
The following information can be found in the Student Consumer Information Handbook and online at http://nwtech.edu/student-services/student-policies-handbooks. Paper copies of all information are available upon request from the Financial Aid Office.

Student Right-to-Know
- The institution’s accrediting and licensing organizations
- All programs offered and detailed information regarding each program of interest
- Information about the school
- Information on the school’s admissions policy
- Cost of Attendance
- Information on financial aid, including eligibility, application, and methods of disbursement
- Information on a consistent needs analysis system to evaluate families in an equitable manner
- Information on students’ rights under FERPA
- How Satisfactory Academic Progress (SAP) is determined, including eligibility and appeals
- The institution’s refund policy and Return to Title IV policy
- The institution’s annual Campus Security Report
- Completion/Graduation, Retention, and Placement Rates
- Drug and alcohol policies
- Gainful Employment
- Net Price Calculator
- Grievance Procedures
- Copyright Infringement, Constitution Day, Voter Registration, & Vaccination Policies

Student Responsibilities
- Complete the required paperwork requested by the Financial Aid Office
- Use financial aid funds for school related expenses
- Be aware that grant or scholarship amounts received in excess of qualified educational expenses could be subject to taxation
- Report all outside aid to the Financial Aid Office
- Students, as well as parents, have a responsibility to help pay for their education
- Maintain Satisfactory Academic Progress (SAP)
- Report changes in enrollment to the Central Office and the Financial Aid Office
- Notify the Financial Aid Office before withdrawing
- Return to Title IV any received funds the student is determined ineligible for
- Read directions thoroughly, complete all applications accurately, & comply with all deadlines
- If you don’t understand the financial aid process, ask questions
DISBURSEMENTS

Disbursement of Pell Grants
Payment is disbursed by check from Northwest Technology Center. Pell Grants will typically be disbursed twice a year, dependent upon when the student enrolled in the career option and on whether the majority of the hours in a payment period fall within that award year. Students will be paid the first time based upon the fact that they are enrolled and in attendance in an approved program. Due to different clock hours for each career option, the disbursement dates vary with each student. Pell Grant funds will be applied directly to the student’s account for the current school year. All financial aid funds will be disbursed by check through the Central Office on the date listed on the signed Pell Grant Award Form. All charges, including tuition and fees for the current school year, must be paid in full before any refund will be issued to the student. If there is a credit balance after the funds have been applied, the student will receive a refund check. 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.

Please keep in mind that in order to be eligible for your Pell Grant disbursements, students must maintain Satisfactory Academic Progress - SAP (maintain a cumulative grade point average of 2.0 “C” or greater, maintain 90% attendance for each pay period, and keep a 150% pace of progression) and successfully complete all the clock hours and curriculum associated with the hours in each corresponding payment period. Please see the Financial Aid Director for more information.

Disbursement Procedures
The student Pell Award and Disbursement Schedule is signed by both the student and the Assistant Superintendent and serves as a requisition for the NWTC Business Office. The signed form is submitted to the Business Office indicating the name of the student receiving funds, the amount of the Pell disbursements, the pay period dates, and the date of the payment. 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 signed forms received from the Financial Aid Director. Two checks will be issued from the student’s total disbursement. One check for the amount of tuition and fees owed to NWTC and a second check for the remainder of Pell funds (if any) to be disbursed to the student. Checks are given to the Central Office Administrative Professional 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 an 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 http://nwtech.edu/student-services/student-policies-handbooks), and completion of hours and weeks in the first payment period.

Subsequent Disbursements
If this is a subsequent (not first ever received) Pell disbursement, the 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 http://nwtech.edu/student-services/student-policies-handbooks.
Satisfactory Academic Progress Policy
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 enrolled as full-time or half-time, 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 Pell Award and Disbursement Schedule.

The first disbursement of Title IV funds for first time entering students at NWTC is based on enrollment and attendance in an approved career option on at least a half-time basis and 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 or students with transfer credits from other institutions, 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 published length (normal time) of their program/career option to complete that program/career option and still be regarded as being in good standing. However, a student WILL NOT BE ELIGIBLE for additional Title IV federal financial aid once he/she has received aid for the total number of approved hours in the program/career option.

Example: A student is enrolled in a 600 hour program/career option. The maximum time a student can attend NWTC in that 600 hour, 23 week program/career option is 900 hours or 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/career option if the student was not able to complete the program/career option 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 the NWTC Student Handbook given to each student at the beginning of the school year, found at http://nwtech.edu/student-services/student-policies-handbooks, 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/career option is accredited/approved.

Satisfactory Academic Progress (SAP) Components
There are three components to SAP: qualitative, quantitative, and attendance.

Qualitative Component (Grade Based)
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 2.0 “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” for incomplete is regarded as unsatisfactory academic progress for the purpose of Title IV aid administration.
Quantitative Component (Time Based)
The maximum time frame for completing a program is no more than 150% of the program’s stated length 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. The pace of progression is calculated by taking the cumulative number of clock hours completed and dividing it by the cumulative number of clock hours attempted/scheduled to be completed. 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.

Monitoring Process and 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/23 week career option 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 career option. 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 program’s/career option’s 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. Additionally, the student must successfully complete all the clock hours and curriculum associated with the hours in each corresponding payment period before receiving the next scheduled Pell grant disbursement.

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/her 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.

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/her 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. If an appeal is denied, the only way that a 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. 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 for the next payment period, but will continue to be on probation status for all following pay periods.

**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. 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 circumstances 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 Financial Aid Probationary Status and 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 standards 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 Asst. 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 for the next payment period, but will continue to be on probation status for all following pay periods.

**Withdrawal and Incompletes**

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/career option within 180 days are considered to be in the same payment period. If a student returns within 180 days no payment would occur until the student had completed the previous payment period. A grade of “I” for incomplete is regarded as unsatisfactory academic progress for the purpose of Title IV aid administration.
Repeating Coursework
If a withdrawn student re-enters the same program within 180 days, the student cannot receive payment for repeating coursework. However, in some cases where a student withdraws and re-enters the same program, the instructor may require the student to start at the beginning of the program depending on how much time has lapsed. In this case, the student can be paid for repeating coursework as the student is receiving credit for the repeated course. If a withdrawn student re-enters the same program after 180 days, they will be treated the same as a transfer student. The program hours will be reduced by the number of hours the student receives credit for.

Suspended Status Student Transferring to a New Program/Career Option
A student who is suspended in a program/career option and who then transfers to or comes back to a new program/career option at NWTC and who has hours from the previous program/career option that would transfer into the new program/career option 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/career option. A student who is on suspended status comes back in a new program/career option in which none of the previous hours would transfer into the new program/career option is eligible for aid in the new program/career option.

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 a student can become eligible for aid is to once again met 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 career option 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 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 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. Additional subsequent leaves may be granted for jury duty and/or military reasons (FMLA 1993). The NWTC Leave of Absence policy can also be found in the Student Consumer Information Handbook at http://nwtech.edu/student-services/student-policies-handbooks or in hard copy in the Financial Aid Office, the Assistant Superintendent’s Office, or the Central Office.

**REVISION OF FINANCIAL AID AWARDS**
There may be instances that warrant a change or recalculation to the original student Pell Award and Disbursement Schedule. The Financial Aid Director may review a student’s circumstances, make an adjustment to an award and revise the disbursement schedule. The student is notified of the change, the revised disbursement schedule is then signed again by both the student and the Assistant Superintendent, and the revised disbursement schedule 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 Pell Award and Disbursement Schedule.

**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 REFUNDS

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/career option 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 Administrative Professional. Adult students on financial aid must visit with the Financial Aid Director. The notice should contain the date the student will cease attendance and the reason for the withdrawal. Secondary student withdrawals will be coordinated with the home high school principal and/or counselor. Failure to complete the withdrawal process could prevent a student from re-entering NWTC at a later date.

Adult students who do not meet minimum career program or certification attendance requirements may be withdrawn from a career program. Withdrawal does not relieve students of obligations related to returning any school-owned textbooks, materials, tools, equipment, and payment of outstanding fees, including funds received from financial aid. Adult students may withdraw from the course at any time by submitting a written request. Adult students will be automatically withdrawn after ten (10) consecutive days of absence if there has been no contact with the technology center.

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 Database 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.

Official/Unofficial Withdrawal Date
NWTC keeps an official record of student attendance. A student that has notified NWTC of his or her intent to withdraw and completed a withdrawal form is considered to have officially withdrawn and the last date of attendance will be used for calculations of hours scheduled to attend. If a student does not return from an approved leave of absence or if a student quits attending class without notification, 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.
TREATMENT OF FUNDS POLICY

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 and as noted in the Refund Policy section of this handbook, the Student Handbook, the Financial Aid Policies and Procedures Handbook, and online at http://nwtech.edu/student-services/student-policies-handbooks.

As Related to Receipt of Title IV Financial Aid

For students receiving Federal Pell grant funding who withdraw, drop, or fail to complete a payment period for which they have been charged and have received a Pell grant, a Return to Title IV Funds calculation will be processed. Please refer to the Title IV Return of Funds section of this handbook for policies, procedures, and calculation details.

As Related to VA Educational Assistance

For VA students, NWTC maintains a refund policy under the provisions of Title 38 that provides a refund for the unused pro-rated portion of tuition in the event that the VA student fails to enter the course, withdraws, or discontinues enrollment at any time prior to completion. Students may be in debt for early withdrawal or incompletion. This policy provides that the amount charged to the Title 38 VA student for tuition for a portion of the course shall not exceed the approximate pro-rata portion of the course’s total length. Refunds must be completed within 40 days per the Code of Federal Regulation (CFR) 21.4255.

INSTITUTIONAL REFUND POLICY

If a student drops or withdraws from a program/career option at NWTC before completion, refunds will apply as follows:

On or before the 1st day of class through the 10th day of class..............................................100% refund
*Practical Nursing refunds will be evaluated on a case by case basis determined by the Assistant Superintendent depending on items/supplies already used by the student.

After the 10th day of class..............................................................................................................0% refund

Return of Title IV repayment formulas will be used for all students receiving Pell Grants in all long term programs. Please see the ‘Title IV Return of Funds’ section of this handbook for calculations and additional information. For VA Educational Beneficiaries, Title 38 refund policies will be followed. Please see the ‘VA Educational Assistance Beneficiaries Policies’ section of this handbook for detailed information.

The student can expect a refund to be mailed to him/her within (20) working days if he/she has provided the school with a forwarding address. Should a student believe the individual circumstances warrant exceptions from this published policy the student may appeal in writing to the Assistant Superintendent. The appeal must be addressed to Northwest Technology Center, Assistant Superintendent, 801 Vo-Tech Drive, Fairview, OK 73737; Northwest Technology Center, Assistant Superintendent, 1801 Eleventh Street, Alva, OK 73717.

TREATMENT OF RETURN OF TITLE IV FUNDS

TITLE IV RETURN OF FUNDS

For students receiving Federal Pell grant funding who withdraw, drop, or fail to complete a payment period for which they have been charged and have received a Pell grant, a Return to Title IV Funds calculation will be processed. NWTC will calculate what, if any, return needs to be made. If the student is a Pell grant recipient, in many cases the calculation may require a return of a portion of the monies received by both the institution and the student to the Federal Title IV Pell grant program. The calculation will be made using the U.S. Department of Education’s Return to Title IV Funds worksheet. The regulation requires a calculation based on the actual percentage of the payment period the student was scheduled to attend. An example of the worksheet can be found in the Financial Aid Policies and Procedures 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 and as noted in the Withdrawal Process section of this handbook, the Student Handbook, the Financial Aid Policies and Procedures Handbook, and online at http://nwtech.edu/student-services/student-policies-handbooks.

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 the Financial Aid Policies and Procedures Handbook in the Financial Aid Office or at http://nwtech.edu/student-services/student-policies-handbooks).

Official/Unofficial Withdrawal Date
NWTC keeps an official record of student attendance. A student that has notified NWTC of his or her intent to withdraw and completed a withdrawal form is considered to have officially withdrawn and the last date of attendance will be used for calculations of hours scheduled to attend. If a student does not return from an approved leave of absence or if a student quits attending class without notification, 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 Title IV Return of Unearned Funds and Repayment Formulas Used
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 Requirements and Attendance Policy for Students on Financial Aid in this handbook, in the Financial Aid Policies and Procedures Handbook, or at http://nwtech.edu/student-services/student-policies-handbooks; obtain a hard copy in the Counselor's Office, the Asst. 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 calculation used is by payment period. A payment period consists of 525 clock hours and 15 weeks for programs of 1050 clock hours or more or half the clock hours in the student’s program for programs less than 1050 clock hours. 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. Institutional charges incurred by the student are tuition and fee charges for which the student was responsible that were assessed by NWTC for the payment period. 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 the student was 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 a percentage of the scheduled award remains unearned and must be returned to the U.S. 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.

A Return of Title IV funds calculation will apply if the date that the student completes is before the end date of the payment period as in the case of a student that has completed the required competencies or work in less time than expected. The guidance for this decision can be found in the Federal Student Aid Handbook, Volume 5, Chapter 1 that indicates a student is considered to have withdrawn in the case of a program that is measured in clock hours if the student does not complete all of the clock hours and weeks of instructional time in the payment period that the student was scheduled to complete.
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. Current regulations specify a student does not have to repay a Pell grant overpayment of $50 or less. 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 $3,048 for a payment period that is 525 clock hours in length. As of the student’s last date of attendance, the hours scheduled to be completed for the payment period are 400 of the 525 hours, which is 76.19%. 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 21.00%. 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 $72 to the Pell grant program. This calculation also determines that NWTC is required to return $474 to the Pell grant program. Please refer to the Return of Title IV funds worksheet in the back of the Financial Aid Policies and Procedures Handbook to see what calculations are involved or contact the Financial Aid Director 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, both NWTC and the student could 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 or 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
- That 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 OF TITLE IV FUNDS

Explanation of Post-Withdrawal Disbursement
If the Return to Title IV Funds calculation determines the student received less federal aid money than the amount earned, NWTC will make a disbursement of the earned aid that was not disbursed if the student has met all other eligibility requirements (i.e. SAP, completed all hours from the previous pay period). Per regulations, NWTC will credit a student’s account with a post-withdrawal disbursement for current tuition and fee costs. Earned funds in excess of tuition and 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 previous 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. Also required for a review of a student’s special circumstances is third-party evidence substantiating the requested adjustments and a written statement by a third party or the counselor documenting the basis for the decisions and explaining why the requested adjustments represent a special circumstance for each student on a case-by-case basis.

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.

It is within the school’s right to refuse a professional judgement to any student that cannot produce proper documentation, evidence, or statements to substantiate the request for professional judgement. NWTC is not obligated to exercise a professional judgment for a student if conducted at another school. If a student is selected for verification, the verification process must be completed before exercising a professional judgement.

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
- Cost of Attendance elements
Prior, prior year data
Unemployment benefits
Other items as determined by the Financial Aid Director

Dependency Status and Professional Judgment
Students are automatically considered to be independent if they meet the following criteria:

- They were born before January 1, 1995
- 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, 2017
- 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, 2017
- 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, 2017
- The student is or was in a legal guardianship as determined by a court

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 student being unable to locate his/her 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 to review and consider all documentation. 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 Financial 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.**

**Help Prevent Financial Aid and Scholarship Fraud**
On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act of 2000 (CSFPA). The CSFPA enhances protection against fraud in student financial assistance by establishing stricter sentencing guidelines for criminal financial aid fraud. It also charged the US Department of Education, working in conjunction with the Federal Trade Commission, with implementing national awareness activities, including a scholarship fraud awareness site on the US Department of Education website. To file a complaint, or for free information, students or parents should call 1-877-FTC-HELP (1-877-382-4357) or visit [www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams).

**SAFEGUARDING STUDENT PRIVACY**

**Information Security Policy and Procedure**
NWTC is committed to maintaining reasonable and appropriate administrative, technical, and physical safeguards to ensure the integrity and confidentiality of federal student aid information, including the safeguards required by the Federal Trade Commission Standards for Safeguarding Customer Information (16 CFR Part 314) and by FERPA (20 U.S.C. § 1232g, 34 CFR Part 99). All student financial aid records are collected, accessed, processed, used, transmitted, stored, and disposed of by the Financial Aid Director. Access to this information is restricted to the Financial Aid Director and other authorized personnel or as requested by independent auditors during annual reviews to ensure compliance with federal, state, and institutional policies. All student financial aid records are kept on-site in a locked cabinet within a locked
room with access by authorized personnel only. All electronic records are kept on secure private servers in an on-site locked server room with access by authorized personnel only. Service providers for financial aid records are limited to the U.S. Department of Education’s software programs of ED Express, NSLDS, and COD. Financial Aid records are not reported or recorded in NWTC’s student accounting software system. The secure disposition of the shredding of paper records is handled by authorized personnel only. Additional information can be found in this handbook in the section titled “Confidentiality and Inspection of Financial Aid Records”, as well as “Length of Time to Maintain Student Records.”

**Cybersecurity and the Gramm-Leach-Bliley Act (GLBA)**
As a post-secondary educational institution entrusted with student financial aid information, NWTC continues to develop ways to address cybersecurity threats and to strengthen our cybersecurity infrastructure. Under the U.S. Department of Education’s Program Participation Agreement and the Gramm-Leach-Bliley Act (GLBA) (15 U.S. Code § 6801), NWTC protects student financial aid information, with particular attention to information provided to NWTC by the U.S. Department of Education or otherwise obtained in support of the administration of the Title IV Federal student financial aid programs. This includes, but is not limited to, developing, implementing, and maintaining a security program, limiting access to authorized users, and conducting risk assessments.

**Identity Theft Prevention**
NWTC strives to ensure compliance with the Fair and Accurate Credit Transaction Act, 15 USC. §1601 et seq. and the Federal Trade Commission’s rules regarding Identity Theft (the “Red Flag Rules”). The technology center is subject to the Red Flag rules if it is a “Creditor.” The technology center is a Creditor if it provides any goods or services for a fee and as a matter of course extends credit to its customers by offering them the ability to pay for those goods and services after they are provided as opposed to requiring prepayment or contemporaneous payment. The technology center is a creditor with respect to limited areas involving a low risk of identity theft. Areas in which the technology center allows a debtor to defer payment owed the technology center include, but are not limited to, adult education tuition, facility use charges, and similar accounts. NWTC has developed an Identity Theft Program designed to detect, prevent, and mitigate identity theft in connection with any covered accounts.

This information is presented as a summary and is intended to serve as a guideline for students and parents. Any questions should be referred to the Office of the Assistant Superintendent. Copies of the complete policy are available upon request and can be obtained in the Central Office, Financial Aid Office, and the Counselor’s Office. For detailed information regarding the NWTC IDENTITY THEFT PREVENTION POLICY, please see Section 3 of the NWTC Board of Education Policy Manual available on our website at [http://nwtech.edu/about-nwtc/board-of-education](http://nwtech.edu/about-nwtc/board-of-education).

**Family Educational Rights and Privacy Act (FERPA)**
Northwest Technology Center maintains an educational record for each student who is or has been enrolled at the technology center in the Central Office. In accordance with the Family Educational Rights and Privacy Act of 1974, as amended, the following student rights are covered by the Act and afforded to all eligible students at Northwest Technology Center.

All rights and protections given to parents under FERPA and this policy transfer to the student when he or she reaches age 18 or enrolls in a postsecondary school. The student then becomes an "eligible student."

**Notification of Rights Under FERPA**
The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that affords parents of minor students and “eligible students” over 18 years of age certain rights with respect to the student's education records. They are:

1. The right to inspect and review the student's education records within 45 days from the day the technology center receives a request for access.

Parents of minor students or eligible students must submit a written request to the campus director or appropriate technology center official that identifies the record(s) they wish to inspect. This
administrator will make arrangements for access to the education records and will notify the parent of a minor student or eligible student of the time and place where these records may be inspected.

2. The right to request correction of the student's education records that the parent of a minor student or eligible student believes inaccurate, misleading or otherwise in violation of the student's privacy rights.

Parents of minor students or eligible students may ask the technology center to amend a record they believe is inaccurate, misleading or otherwise in violation of the student's privacy rights. They must submit a written request to the campus director or appropriate technology center official, clearly identify the part of the record they want changed, and specify why it is inaccurate, misleading or otherwise in violation of the student’s privacy rights.

If the technology center decides not to make changes in the record as requested, the technology center must notify the minor student’s parent or eligible student of the decision and advise them of their right to a hearing regarding the request for correction. Additional information about hearing procedures will be provided to the minor student’s parent or eligible student at the time of this notification.

3. The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent (34 CFR § 99.31).

Technology center officials with legitimate educational interests are permitted disclosure without consent. An official is a person employed by the technology center as an administrator, supervisor, instructor, or support staff member, including health or medical staff and law enforcement unit personnel; a person serving on the board of education; a person or company with whom the technology center has contracted to perform a special task, such as an attorney, auditor, medical consultant or therapist; or a parent or student serving on an official committee, such as a disciplinary or grievance committee, or assisting another official in performing his or her tasks.

An official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility.

Upon request, the technology center will disclose education records without consent to officials of another technology center in which a student seeks or intends to enroll.

Technology centers may disclose, without consent, “directory” information; however, the technology center must inform parents and eligible students about directory information, allowing them a reasonable amount of time to request that the technology center not disclose directory information about that student.

Technology centers must notify parents of minor students and eligible students annually of their rights under FERPA by means of a special letter, bulletin, student handbook and/or other means left to the discretion of each technology center.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the technology center to comply with the requirements of FERPA. The name and address of the Office that administers FERPA are:

   Family Policy Compliance Office
   U.S. Department of Education
   400 Maryland Avenue, SW
   Washington, D.C. 20202-5901

Directory Information Notice
The Family Educational Rights and Privacy Act (FERPA), a federal law, requires that the technology center, with certain exceptions, obtain your written consent prior to the disclosure of personally identifiable information from your or your minor child’s education records. However, the technology center may disclose appropriately designated “directory information” without written consent, unless you have advised
the technology center to the contrary in accordance with technology center procedures. The primary purpose of directory information is to allow the technology center to include this type of information from education records in certain school publications. Examples include:

- Recognition lists
- Graduation programs
- Press releases

Two federal laws require local educational agencies (LEAs) receiving assistance under the Elementary and Secondary Education Act of 1965 (ESEA) to provide military recruiters, upon request, with three directory information categories – names, addresses and telephone listings – unless parents have advised the LEA that they do not want their minor child’s information disclosed without their prior written consent. Directory information will not be released to outside organizations for commercial or non-commercial purposes.

If you do not want the technology center to disclose directory information from your or your minor child’s education records without your prior written consent, you must notify the superintendent in writing. The technology center has designated the following information as "directory information," and it will disclose that information without prior written consent:

1. The student's name
2. The student's address
3. The student's telephone listing
4. The student's date and place of birth
5. The student's dates of attendance
6. The student's grade level (i.e., 11th grade, 12th grade, etc.)
7. The student's degrees, honors and awards received
8. The most recent educational agency or institution attended
9. The student's photograph
10. The student's electronic mail address

This information is presented as a summary and is intended to serve as a guideline for students and parents. Any questions concerning the student’s rights and responsibilities under the Family Educational Rights and Privacy Act should be referred to the Office of the Assistant Superintendent. The FERPA policy in its entirety can be viewed in the NWTC Board of Education Policy Manual. Copies of the complete Family Educational Rights and Privacy Act policy are available upon request and can be obtained in the Central Office, Financial Aid Office, Counselor’s Office and on our website at [http://nwtech.edu/student-services/student-policies-handbooks](http://nwtech.edu/student-services/student-policies-handbooks). For detailed information regarding the NWTC STUDENT RECORDS POLICY including FERPA, please see Section 9 of the NWTC Board of Education Policy Manual available on our website at [http://nwtech.edu/about-nwtc/board-of-education](http://nwtech.edu/about-nwtc/board-of-education).

**FEDERAL STUDENT FINANCIAL AID PENALTIES FOR DRUG LAW VIOLATIONS**

**Drug Law Violations**

A student that is convicted of any drug offense during a period of enrollment for which the student is receiving Federal Title IV Pell Grant aid, under any federal or state law involving the possession or sale of illegal drugs, will lose eligibility for any federal financial aid. For students that have lost eligibility, the Northwest Technology Center Financial Aid Office will provide a separate, clear, and conspicuous notification of Title IV eligibility loss, along with advisement on how eligibility may be regained. A student who has been convicted of drug related offenses that occurred while receiving Title IV aid may not be eligible to receive additional federal financial aid for a period of time. All financial aid students receive a separate written notice of the NWTC Drug Free School Policy. Please see the Financial Aid Director for further information.
AUDITS

Audit Requirements
Independent auditors conduct an annual compliance audit of NWTC's administration of Title IV programs as well as an audit of the school’s general purpose financial statements. Audits are conducted no later than six months after the last day of the fiscal year and are completed by the standards established by the U.S. General Accounting Office’s Government Auditing Standards and include all Title IV, HEA program transactions that have occurred since the period covered by the institution’s last compliance audit. The results of the audit are then submitted through E-Z Audit.

Preparation for Audit
Financial aid records and student files are audited every year. The independent auditors ensure that NWTC and the Financial Aid Director are in compliance with federal, state, and institutional policies. The Financial Aid Director prepares for an audit by cooperating with the auditor’s requests. Any additional assistance requested is responded to promptly. 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 post-secondary students with demonstrated financial need to meet the cost of attendance at Oklahoma post-secondary 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 by completing a Free Application for Federal Student Aid (FAFSA) at https://fafsa.ed.gov. The student must complete the Oklahoma residency section in order to qualify. For best consideration, the student needs to have filed a FAFSA as soon as possible after October 1st.

Eligibility Requirements
To be eligible for a grant and to receive payments a student must:
- Meet Federal Pell Grant 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 legal resident of Oklahoma
- Maintain satisfactory progress and attendance in his/her course of study.
- Not be in default on a student 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

The 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 Administrative Professional.

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 each year of attending a post-secondary education institution which will provide the required income verifications.

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 financial aid approved career option. 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 and is dependent upon enrollment in a financial aid approved career option.

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 Oklahoma CareerTech Foundation administers the Otha Grimes Memorial Scholarships which 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 online at http://nwtech.edu/student-services/financial-aid-tuition or in the Counselor’s office, fill it out as directed and return it 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 CareerTech 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 and Spring). 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 Administrative Professional to the student for approved expenses.

Northwest Tech Tuition Waiver
The NW Tech Tuition Waiver allows 75% of tuition costs to be waived for eligible students. The student will be responsible for program fees as well as the remaining amount of tuition. Eligibility for this award includes adult students who graduate from high school or successfully complete a high school equivalency diploma, while residing in the NWTC District. Students must also be currently living in the NWTC District to receive the award. The NW Tech Tuition Waiver can be used within 3 school years from the time of high school graduation or receiving the high school equivalency diploma. The student may choose to attend NWTC half-time or full-time within the 3 school year timeframe. The NW Tech Tuition Waiver can be used towards tuition for one Career Option within a daytime Career Program. Waiver awards will vary depending upon the length of the Career Option chosen by the student. There is no dollar amount tied to this tuition waiver. Recipients of the NW Tech Tuition Waiver are required to maintain a minimum grade of C (2.0 GPA) and minimum attendance of 90%. To be considered for this award, an application for the NW Tech Tuition Waiver must be completed along with an application for enrollment and an official high school transcript or copy of high school equivalency diploma. Students who receive a tuition waiver will still be able to apply for other financial aid.

Purpose of the Northwest Tech Tuition Waiver
To assist students who may not qualify for Title IV funding.

Application Procedures
Applications may be obtained online at http://nwtech.edu/student-services/financial-aid-tuition in the Central Offices or in the Counselors’ Offices.

Criteria for Selecting Recipients from Group of Eligible Applicants
Student eligibility is determined by a Financial Aid Committee.

Method and Frequency of Disbursements
The waiver will be applied before any tuition or fees charges are assessed to the student’s account.

Veteran’s Affairs (VA) Educational Assistance Programs
VA assistance is available for veteran’s, or in some cases family members, who meet eligibility requirements and attend VA approved daytime classes at NWTC. Benefits information for each educational program, method and frequency of benefits, a list of approved training options, along with application procedures can be found at www.gibill.va.gov. Individuals who attend NWTC and expect to receive monthly educational stipends must present a copy of VA Form DD214, a Military Transcript, and a VA Certificate of Eligibility. 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. Veterans who have been determined by the Veteran’s Administration to possess at least 20% 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.
Practical Nursing Assistance

Physician’s Manpower is a nursing student scholarship/loan assistance program that is forgiven/repaid by a work obligation. Applications must be made by June 30th at [http://pmtc.ok.gov/nurses](http://pmtc.ok.gov/nurses).

The Northwest Nursing Coalition in conjunction with the Northwest Oklahoma Area Health Education Center, Rural Health Projects, and Physician’s Manpower offers a nursing student scholarship/loan assistance program. The application can be found online at [http://nwtech.edu/student-services/financial-aid-tuition](http://nwtech.edu/student-services/financial-aid-tuition).

Workforce Innovation and Opportunity Act (WIOA)

WIOA is a federal program which provides employment information, job search support, financial aid, training, and educational programs 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 WIOA economic, employment, and geographical guidelines which are determined by a WIOA counselor. NWTC is on the approved list of training providers in the state of Oklahoma. A WIOA Counselor holds office hours on the Alva Campus every other Thursday. For more information, contact the Financial Aid Director or the WIOA Workforce Office at (580) 234-6043.

Department of Rehabilitative Services (DRS Voc-Rehab)

Vocational Rehabilitation 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. Eligibility, application, and funding is determined by the Oklahoma Department of Human Services. Contact a local Vocational Rehabilitation Counselor at 580-327-1214 for more information.

Bureau of Indian Affairs (BIA)

BIA grants may provide tuition, supplies, and living expenses to individuals who are at least 1/4 Indian and listed on tribal rolls. Contact your tribal agency educational office or the American Indian Education & Training Employment Center at 1-405-521-9047 for application 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 [https://www.nslds.ed.gov](https://www.nslds.ed.gov) by logging in with their FSA ID. Students must never share their FSA ID with any other entity. For more information, contact the Financial Aid Office.
NON-DISCRIMINATION STATEMENT

There will be no discrimination by the district because of race, color, sex, pregnancy, gender, gender expression or identity, national origin, religion, disability, veteran status, sexual orientation, age, or genetic information in its programs, services, activities and employment. The district also provides equal access to community groups for utilization of facilities. The following people have been designated to handle inquiries regarding the district’s non-discrimination policies:

The persons designated to coordinate efforts to comply with and carry out responsibilities under Title VI of the Civil Rights Act, Title IX of the Education Amendments of 1972, Title II of the Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act and any other state and federal laws addressing equal educational opportunity are the assistant superintendents and counselors at each site. Contact information:

Asst. Superintendent/Counselor, Alva Campus
Asst. Superintendent/Counselor, Fairview Campus
Title IX/Section 504 Compliance Coordinators
Title IX/Section 504 Compliance Coordinators
Northwest Technology Center
Northwest Technology Center
580-327-0344
580-227-3708
1801 11th Street
801 Vo-Tech Drive
Alva, OK 73717
Fairview, OK 73737

Any individual, who has experienced some other form of discrimination, including discrimination not listed above, may contact:

Superintendent
Northwest Technology Center
580-327-0344
1801 11th Street
Alva, OK 73717

Outside Assistance may be obtained from:
U.S. Department of Education
Office for Civil Rights
One Petticoat Lane
1010 Walnut Street, Suite 320
Kansas City, MO 64106
(816) 268-0550 (877) 521-2172 (TTY)
(816) 268-0599 (Fax)
E-mail: OCR.KansasCity@ed.gov

This notice is available in additional alternative formats upon request.

NWTC STUDENT POLICIES

All enrolled students receive a copy of the Student Handbook with a list of required disclosures. The contents are reviewed with students during an orientation meeting scheduled at the beginning of each school year. Additional copies of all handbooks including the Student Handbook, Student Consumer Information Handbook, Financial Aid Policies and Procedures Handbook, Drug-Free School and Workplace 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, and on our website at http://nwtech.edu/student-services/student-policies-handbooks.

Each student should use the handbook as a ready reference to questions that may arise during the school year. Student policies apply to all students enrolled at the NWTC. No Student Handbook can anticipate every situation or question about policies. Therefore, NWTC reserves the right to revise, supplement, or rescind any policies or portions of this handbook as needed.

The NWTC Board of Education is responsible for adopting policies and procedures to implement each of the required disclosures and consumer information. For detailed information regarding all NWTC policies, please refer to the NWTC BOARD OF EDUCATION POLICY MANUAL available in the Assistant Superintendent’s Office and on our website at http://nwtech.edu/about-nwtc/board-of-education.
## NOTICE OF AVAILABILITY OF CONSUMER INFORMATION

<table>
<thead>
<tr>
<th>What to Disclose, When, and to Whom</th>
<th>Annual Notice of Required Disclosures of Student Consumer Information Description of Information to be Disclosed</th>
<th>Where to Find Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What: Institutional Information</strong> To: Enrolled Students When: Annually the 1st week of class</td>
<td>• 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 options • Copyright/peer to peer • Entities that accredit, license, or approve the school and its career options 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 • Grievance Procedures, Constitution Day, Voter Registration</td>
<td>• Student Handbook • Consumer Information Handbook • NWTC Website <a href="http://nwtech.edu/student-services/student-policies-handbooks/">http://nwtech.edu/student-services/student-policies-handbooks/</a></td>
</tr>
<tr>
<td><strong>What: Financial Assistance Information</strong> To: Enrolled Students When: Annually the 1st week of class</td>
<td>• 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 &amp; frequency of financial aid disbursements; (5) books &amp; supplies policy • Procedures for the return of Title IV Aid and Repayments by withdrawn students</td>
<td>• Student Handbook • Consumer Information Handbook • Financial Aid Policy &amp; Procedures Handbook • NWTC Website <a href="http://nwtech.edu/student-services/student-policies-handbooks/">http://nwtech.edu/student-services/student-policies-handbooks/</a></td>
</tr>
<tr>
<td><strong>What: Family Education Rights and Privacy ACT (FERPA)</strong> To: Enrolled Students Parents of enrolled students under the age of 18 Prospective Students When: Annually 1st week of class, upon request, and annually in local newspapers</td>
<td>• 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 not to be disclosed</td>
<td>• Student Handbook • Consumer Information Handbook • Board of Education Policy and Procedure Manual <a href="http://www2.ed.gov/policy/gen/gcl/fopest/ferpa/index.html">http://www2.ed.gov/policy/gen/gcl/fopest/ferpa/index.html</a> • NWTC Website <a href="http://nwtech.edu/student-services/student-policies-handbooks/">http://nwtech.edu/student-services/student-policies-handbooks/</a> • Paper copy available upon request in the Financial Aid Office • U.S. Dept of Ed’s College Opportunities On-Line website: <a href="http://nces.ed.gov/collegenavigator">http://nces.ed.gov/collegenavigator</a></td>
</tr>
<tr>
<td><strong>What: Completion/Graduation Rate, Retention Rate, and Transfer Out Rate</strong> To: Enrolled Students Prospective Students When: Upon Request</td>
<td>• The institution’s completion/graduation rate for full-time, first-time, certificate seeking students enrolled at the post-secondary level who graduated or completed their career option within 150% of the normal time (scheduled length of career option) 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 option is less than or equal to 1050 clock hours, or 30 days if their career option 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 as reported to the Integrated Postsecondary Education Data System (IPEDS)</td>
<td>• Student Handbook • Consumer Information Handbook • NWTC Website <a href="http://nwtech.edu/student-services/student-policies-handbooks/">http://nwtech.edu/student-services/student-policies-handbooks/</a> • Paper copy available upon request in the Financial Aid Office • NWTC Website <a href="http://nwtech.edu/student-services/student-policies-handbooks/">http://nwtech.edu/student-services/student-policies-handbooks/</a> • Student Handbook <a href="http://ope.ed.gov/security/">http://ope.ed.gov/security/</a> • NWTC Website <a href="http://nwtech.edu/student-services/student-policies-handbooks/">http://nwtech.edu/student-services/student-policies-handbooks/</a> • Paper copy available upon request in the Financial Aid Office • NWTC Website <a href="http://nwtech.edu/student-services/student-policies-handbooks/">http://nwtech.edu/student-services/student-policies-handbooks/</a></td>
</tr>
</tbody>
</table>
RETURN OF TITLE IV FUNDS WORKSHEET

TREATMENT OF TITLE IV FUNDS WHEN A STUDENT WITHDRAWS FROM A CLOCK-HOUR PROGRAM

<table>
<thead>
<tr>
<th>Student’s Name</th>
<th>Social Security Number</th>
</tr>
</thead>
</table>

Date of School’s Determination That Student Withdrew

Date Form Completed / /  

Period Used for Calculation (Check One) ☐ Payment Period ☐ 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

<table>
<thead>
<tr>
<th>Title IV Grant Programs</th>
<th>Amount Disbursed</th>
<th>Amount That Could Have Been Disbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Pell Grant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Academic Competitiveness Grant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. National SMART Grant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. FSEOG</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. TEACH Grant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Iraq Afghanistan Service Grant</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

A. Subtotal

<table>
<thead>
<tr>
<th>Title IV Loan Programs</th>
<th>Net Amount Disbursed</th>
<th>Net Amount That Could Have Been Disbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td>7. Unsubsidized FFEL/Direct Stafford Loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Subsidized FFEL/Direct Stafford Loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Perkins Loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. FFEL/Direct PLUS (Graduate Student)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. FFEL/Direct PLUS (Parent)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

B. Subtotal

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.

<table>
<thead>
<tr>
<th>Hours Scheduled to Complete</th>
<th>Total Hours in Period</th>
<th>Percentage</th>
</tr>
</thead>
</table>

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.

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).

<table>
<thead>
<tr>
<th>Percentage (Box H)</th>
<th>Amount (Box G)</th>
<th>Amount of Title IV Aid Earned by the Student</th>
</tr>
</thead>
</table>

I. $ .

STEP 4: Title IV Aid to be Disbursed or Returned

A. If the amount in Box I is greater than the amount in Box E, go to Item J (Post-withdrawal disbursement).
B. If the amount in Box I is less than the amount in Box E, go to Title IV aid to be returned (Item K).
C. 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.

<table>
<thead>
<tr>
<th>Amount of Title IV Aid Earned by the Student (Box I)</th>
<th>Amount Disbursed (Box E)</th>
<th>Post-withdrawal Disbursement (Box J)</th>
</tr>
</thead>
</table>

J. $ .

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.

<table>
<thead>
<tr>
<th>Amount Disbursed (Box E)</th>
<th>Amount of Title IV Aid Earned by the Student (Box I)</th>
<th>Amount to be Returned (Box K)</th>
</tr>
</thead>
</table>

K. $ .

You should use this form when the withdrawal date is on or after 7/1/2010
### Treatment Of Title IV Funds When A Student Withdraws From A Clock-Hour Program

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

- **L. Institutional charges**
  - Tuition
  - Room
  - Board
  - Other
  - Other:

**Total Institutional Charges**

\[
\text{Total Institutional Charges} = L. \$ 
\]

#### 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.

#### 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).

\[
\text{Box K} - \text{Box O} = Q. \$
\]

**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).

**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.**

\[
\text{Box B} - \text{Box P} = R. \$
\]

#### 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).

\[
\text{Box Q} - \text{Box R} = S. \$
\]

- **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%.

\[
\text{Box F} \times 50\% = T. \$
\]

- **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).

\[
\text{Box S} - \text{Box T} = U. \$
\]

**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**

<table>
<thead>
<tr>
<th>Program</th>
<th>Amount To Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grant</td>
<td></td>
</tr>
<tr>
<td>Academic Competitiveness Grant</td>
<td></td>
</tr>
<tr>
<td>National SMART Grant</td>
<td></td>
</tr>
<tr>
<td>FSEOG</td>
<td></td>
</tr>
<tr>
<td>TEACH Grant</td>
<td></td>
</tr>
<tr>
<td>Iraq Afghanistan Service Grant</td>
<td></td>
</tr>
</tbody>
</table>

You should use this form when the withdrawal date is on or after 7/1/2010.
### 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 1** $ ___.  
**Box 2** $ ___.  

**Box 3** $ ___.

**IV. Allocation of Post-withdrawal Disbursement**

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

**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 / / /

☐ School does not accept late response

**VI. Date Funds Sent**

Date Direct Disbursement mailed or transferred

Grant / / /  

Loan / / /

You should use this form when the withdrawal date is on or after 7/1/2010