

**TENNESSEE COLLEGE OF APPLIED TECHNOLOGY WHITEVILLE/BROWNSVILLE
EXT.**

2016-2017 STUDENT FINANCIAL AID HANDBOOK

The purpose of financial aid is to provide assistance to students who, without such aid, would find it difficult or impossible to attend the Center. The Center adheres to a nationally established policy and philosophy of financial aid for education. Financial aid programs are intended to supplement the efforts of the family. It is the belief of the Tennessee College of Applied Technology Whiteville/Brownsville Ext. Campus that no qualified student should be denied the opportunity of an education because of financial need, provided that the need is determined to be real and the student is willing to work with the Financial Aid Office. To demonstrate financial need, students must file the Free Application for Federal Student Aid (FAFSA). The information reported on the FAFSA is used in a formula, established by the US Congress, to calculate a student's Expected Family Contribution (EFC), an amount the student and student's family is expected to pay toward the student's education. The EFC is used by the Financial Aid Office to determine a student's financial need.

As recipient of financial aid, you have an ethical responsibility to complete required from honestly and accurately, and to adhere to all financial aid rules, regulations, and guidelines.

No student may receive student financial aid unless the student has: graduated from high school, passed the GED, received an approved Home School certification, taken and passed an independently administered examination approved by the Secretary of Education, or successfully completed 225 hours. Students taking remedial or Technology Foundations skills courses must be accepted into a regular program to be eligible for Title IV. Students are limited to a maximum of no more than 1296 hours of remedial or Technology Foundations skills training to remain eligible for Title IV.

All new enrolled students must show proof of high school graduation with an official high school transcript, high school diploma, GED or recognized equivalent. These guidelines are for Title IV, Campus Based, and TSAA funds only.

Tennessee College of Applied Technology Whiteville/Brownsville Ext. Campus does not offer student loans.

GENERAL QUALIFICATIONS

All interested student are encouraged to apply for financial aid. To qualify, the individual must meet the eligibility requirements specified by the particular program desired. In general, you are eligible for Federal and/or State aid if you meet the following requirements:

1. Be enrolled as a regular student in an eligible program.
2. You are a U.S. citizen/national or an eligible non-citizen.
3. You are making satisfactory progress in accordance with policy.

4. You are not in default on a Federal Perkins/ National Direct Student Loan, Federal Family Education Loan, Federal Plus Loan, Federal Direct Student Loan, Income Contingent Loan or a Consolidation Loan, and you do not owe a refund or repayment on a Pell Grant, Supplemental Educational Opportunity Grant, Tennessee Student Assistance Award, Wilder-Naifeh Technical Skills Grant and/or a Byrd Scholarship or have documented satisfactory repayment arrangements if in default or owe a refund/repayment.
5. You have completed a statement of educational purpose saying that the student will use the money only for expenses related to attending the school. (Usually collected on the FAFSA).
6. You are registered with the Selective Service if you are required to register.
7. Have not been convicted of any offense involving possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid; unless successfully completed an approved drug rehab program or completed the time of ineligibility.
8. Have a signed state of education purpose saying that the student will use the money only for expensed related to attending the Center (Usually collected on the FAFSA).
9. Have a High School Diploma, GED, HSE, approved Home School certification, or beyond the age of compulsory school attendance in Tennessee and have the ability to benefit from the education training offered (See Ability to Benefit).
10. Must not have been convicted of any drug related offences while receiving Title IV Aid.
11. Supply the Tennessee College of Applied Technology Whiteville/Brownsville Ext. Campus with all verification documentation, if requested within 30 days of the request by the school.

Note: Students may enroll as full-time or part-time. There is no income limit for eligibility. A student with a bachelor's degree may be eligible to receive the WNTSTG.

APPLICATION DEADLINES

Students are encouraged to complete the FAFSA application as soon after October 1 as possible.

Pell Grant -Traditionally, the FAFSA has become available on January 1 for the upcoming financial aid award year (July 1 through June 30). Beginning with the 2017-2018 financial aid application cycle, the FAFSA will be available on October 1 of the year before the upcoming award year.

Wilder Naifeh Technical Skills Grant - Students must have a processed FAFSA on or before the following deadline dates to be eligible for the award. Students whose applications are processed after the deadline date may be eligible for the WNTSG for subsequent terms.

Fall term deadline- November 1st

Spring term deadline – March 1st

Summer term deadline- June 1st

Tennessee Student Assistant Award – Starting with the 2014-20165 academic year, prior-year recipients (renewals) will receive the award if they meet all eligibility requirements and complete the FAFSA on or before March 1. After March 1, remaining funds will be awarded to the neediest applicants who apply by March 1 based on the availability of funds. Awards are made until funds are depleted.

APPLYING FOR ASSISTANCE

Complete and submit the Free Application for Federal Student Aid (FAFSA) to determine eligibility for financial assistance. Students should complete the FAFSA via the internet at www.fafsa.gov. You will need to include our Federal School Code #014304 on the FAFSA. If you do not have access to the internet you can call U.S. Department of Education at 1-800-4333242 and request a paper application to be mailed to you; or you may come to the Student Services Office for access and assistance in completing application on-line.

AWARD LETTERS

The Financial Aid offices at the TCATW will process students who apply for financial aid through FAFSA and receive a Student Aid Report (SAR) that shows the student eligible for financial aid. Once TCATW has received all of the student's financial aid information, the student will receive an award letter listing all of the financial aid programs available to the student.

NEED ANALYSIS

To demonstrate financial need, students must file the Free Application for Federal Student Aid (FAFSA). The information reported on the FAFSA is used in a formula, established by the US Congress, to calculate a student's Expected Family Contribution (EFC), an amount he student and student's family is expected to pay toward the student's education. The EFC is used by the Financial Aid Office to determine a student's financial need.

$$\text{(School cost – Expected Family Contribution = Need)}$$

Financial Aid Awards are calculated on an academic year basis. An academic year is for a 12 month period beginning each September 1 and ending each August 31. Renewal of financial aid is not automatic; students must file a FAFSA each year.

TIME PERIOD FOR VERIFICATION

Applicants selected for verification either by the Department of Education or the institution must provide the requested information or documentation no later than: **30 days from the date of the verification letter.**

If the institution will grant an extension of time, the extension will be on individual basis, and based on documented extenuation circumstances.

CONSEQUENCES FOR FAILURE TO PROVIDE DOCUMENTATION

The institution will not disburse any Federal Pell, FSEOG funds, State Funds or FWS employment for applicants who fail to provide requested documentation within this time frame.

NOTIFICATION

1. The institution will inform the applicant of verification procedures and requirements through written and/or verbal communications.
2. The institution will notify the applicant of the results of verification written and/or verbal communications.
3. For the Federal Pell Grant program, the institution will notify the student if a dollar error in the application would increase/decrease the Federal Pell Grant award.

SCHOLARSHIPS AND GRANTS

Grants

Grants are gift aid and do not have to be repaid. Eligibility is based on need.

Federal Pell Grant

A Federal Pell Grant helps undergraduates pay for their education after high school. For the Federal Pell Grant Program, an undergraduate is one who has not earned a bachelor's or first professional degree. Students who have a four year college degree are not eligible to receive this grant. Student are limited to receiving PELL payments for no more than 100% of the length of the program they are enrolled.

Federal Supplemental Educational Opportunity Grant (FSEOG)

To be eligible to receive FSEOG funds, students must show exceptional financial need and meet other general eligibility requirements for Title IV programs. Exceptionally needy students are those who have the lowest Expected Family Contribution (EFC) and are eligible to receive the Federal Pell Grant funds in the current award year. Since students are admitted on an ongoing basis throughout the year, the lowest EFC may mean the lowest EFC for a group of applicants whose aid is being packaged at the same time. FSEOG awards are restricted to undergraduate students only.

FSEOG funds at TCATW are awarded based on the student's EFC. FSEOG will be awarded to students who have a 0 EFC and priority given first to the students with the highest remaining need. The Financial Aid Office will then determine if there are enough funds to award to students who have a higher EFC. This will vary from year to year. The awards range from a minimum of \$100 to a maximum of \$200 per academic year. FSEOG is based on available funds.

Federal Work Study Program (FWSP)

Eligibility to receive Federal Work Study (FWS) funds is based on general student eligibility requirements. Awards given to needy students on a limited basis due to funding. Students work on campus 10 hours weekly depending on job classification. Paid per hour wages once monthly. All students must maintain satisfactory progress and attendance.

Wilder-Naifeh Technical Skills Grant (Lottery Grant-WNTSG)

Most Tennessee citizens 18 years of age or older are eligible for up to \$2,000 a year for full-time enrollment from the Tennessee Educational Scholarship program to attend a Tennessee College of Applied Technology.

Tennessee Student Assistance Award Program (TSAA)

This is a state program that provides non-repayable financial assistance to students who demonstrate need and who are Tennessee residents. Eligibility is determined by the Tennessee Student Assistance Corporation, based on information reported in the FAFSA.

Tennessee Promise

Tennessee Promise is both a scholarship and mentoring program focused on increasing the number of students that attend college in our state. It provides students a last-dollar scholarship, meaning the scholarship will cover tuition and fees not covered by the Pell grant, the WilderNaifeh Technical Skills Grant, or state student assistance funds.

While removing the financial burden is key, a critical component of Tennessee Promise is the individual guidance each participant will receive from a mentor who will assist the student as he or she navigates the college admissions process. This is accomplished primarily via mandatory meetings that students must attend in order to remain eligible for the program. In addition, Tennessee Promise participants must complete eight hours of community service per term.

Tennessee Reconnect Grant

Tennessee Reconnect Grant is a “last dollar” scholarship that pays the remaining balance after other state and Pell Grant have been applied. This Grant is available for students who want to attend Tennessee College of Applied Technology.

Criteria

- Tennessee resident, U.S. citizen
- Have a FAFSA dependency status of independent
- Enroll full time at a Tennessee College of Applied Technology
- Be in pursuit of a certificate or diploma
- Maintain continuous enrollment and satisfactory academic progress

Scholarships

TCAT Whiteville/Brownsville Ext Campus offers various scholarships. Available scholarships along with the criteria and application deadlines are found on the college’s website at <http://tcatwhiteville.edu/scholarships>.

Education Benefit Programs

Benefit Programs

TCAT Whiteville/Brownsville Ext Campus is approved to provide training to students who have been determined eligible for the following benefit programs: Veterans Administration programs, Vocational Rehabilitation, the Workforce Investment Act (WIA) program, and others. Eligibility determination must be established by agencies outside the college. Eligible students are normally referred to the college by the appropriate program agency.

Veterans Assistance

This program assists eligible veterans and dependents of veterans by proving educational benefits through the Veterans Administration. VA students can submit an application online at <http://vabenefits.vba.va.gov/vonapp/main.asp>. If a student does not have access to apply on line the can call 1-888-442-4551 and ask that an application be mailed to them.

Veterans must submit transcripts/certificates of pervious education/training from colleges, technical or vocational schools, military, etc., in order to apply for benefits.

Upon enrollment, veterans should present their DD214 form and/or their Notice of Eligibility to the School’s Certifying Official, where paperwork will be processed and forwarded to the Veterans Administration. Veterans will receive their benefit checks directly from the Veterans Administration approximately six to eight weeks from their enrollment date.

If you are receiving benefits based on your status as a service person, veteran, or reservist you must verify your enrollment at the end of each month in order to receive benefits. Benefits are paid after each month of school is completed.

Vocational Rehabilitation Department of Human Services

The Tennessee Department of Vocational Rehabilitation provides funds for students who are physically or mentally impaired and can demonstrate that they may benefit from training.

Eligibility should be established prior to enrollment.

Workforce Investment Opportunity Act (WIOA)

Eligible students may receive federal assistance for books and supplies, transportation, and day care services. Students should be assessed and certified by the WIA office prior to their enrollment.

ADDITIONAL RULES AND REQUIREMENTS FOR THE WILDER-NAIFEH TECHNICAL SKILLS GRANT

Eligibility: To be eligible to receive funds from the Wilder-Naifeh Technical Skills Grant (WNTSG) a student must meet the following eligibility requirements in addition in to those listed above.

- must be a Tennessee resident for one year prior to the application deadline date. State residency is determined using TBR promulgated rules; TBR Rules 02402-2
- must not be incarcerated
- Must meet the enrollment requirements for both the school and the program (Do not have to have a high school diploma or GED if not required for enrollment in the school or program. Also, a student that possesses a bachelor's degree or higher may be eligible for the WNTSG)
- must be enrolled in a program leading to a certificate or diploma. Continuing education and supplemental certificate programs are not eligible. must have never received the
- Tennessee HOPE scholarship or have completed a certificate or diploma program with Wilder-Naifeh Technical Skills Grant funding.

Note: Students may enroll as full-time or part-time. There is no income limit for eligibility. Students may receive the WNTSG for all coursework required for completion of the certificate or diploma.

Calculation of WNTSG Award: The maximum WNTSG award will be \$2000 per fiscal year. This amount is subject to availability of funds from the Tennessee Education Lottery Scholarship program on a fiscal year basis.

The WNTSG will be paid each term in the academic year. The amount of the award will be prorated based on the number of scheduled hours for each term not to exceed \$667 per term up to \$2,000 per academic award year.

Receipt of student financial aid from other sources will not reduce the WNTSG award as long as the student's total aid does not exceed the total cost of attendance. In the event that a student's total aid exceeds the cost of attendance, the school shall, to the extent it does not violate applicable federal regulations, reduce the excess by reducing the student's WNTSG.

Retention of WNTSG Award: To continue to be eligible for WNTSG funds a student must meet the following requirements.

- Continue to meet all eligibility requirements as stated above
- Reapply each year using the FAFSA by the application deadline date
- Maintain continuous enrollment (unless a leave of absence or military mobilization leave is granted)
- Maintain enrollment status during the term (unless a change in status is granted)

- Maintain satisfactory progress according to standards used for Title IV purposes. **Failure to maintain satisfactory progress is not appealable.**
- May receive the WNTSG for all coursework required for completion of the certificate or diploma program.
- Maximum time frame of 5 years from first disbursement

Note: Once the student becomes ineligible for WNTSG for any reason, the student shall not be eligible to regain the WNTSG.

ADDITIONAL RULES AND REQUIREMENTS FOR THE TENNESSEE STUDENT ASSISTANCE AWARD (TSAA)

Eligibility

- Must be a Tennessee resident
- Must meet all general edibility requirements for Title IV Aid
- Must attend an approved Tennessee post-secondary institution
- Must be enrolled at least half time
- Must have an EFC within the specified eligible range

Retention

- Must continue to meet all eligible requirements as stated above
- Must reapply each year using the FAFSA
- Must maintain satisfactory progress according to standards used for Title IV purposes.

The maximum number of TSAA payments a student may receive is limited by THEIR PROGRAM type length as follows:

6months – 11 month program	2 TSAA payments
12 month – 17 month program	3 TSAA Payments
18 month – 24 month program	6 TSAA payments

NOTE: A student must be currently enrolled at the time the financial aid administrator completes the certification roster. If a student withdraws from school prior to the certification roster being completed, the student is not eligible to receive the TSAA award for the term.

NOTICE SCHOLARSHIPS AND GRANTS RECIPIENTS

Scholarship and grant funds in excess of amounts used for payment of tuition, fees, books, supplies and equipment are considered taxable income for U.S. income tax purposes. If you receive scholarships and grants in excess of the costs listed above, it is your responsibility to report this income on your federal tax return. Whether or not your scholarships or grants are taxable, it is your responsibility to keep receipts of all educational expenses to support the nontaxable portion of these funds. The receipts you receive from the Business Office and the Bookstore should be kept as part of these records. Duplicate copies of these receipts will not be provided, so do not lose them. See your tax advisor or call Internal Revenue Service toll free at

1-800-829-1040 if you have any questions on the taxability of your scholarship(s) or grant(s). It is the student's responsibility to report to the Financial Aid Office ALL types of aid received.

RESPONSIBILITIES OF THE FINANCIAL AID OFFICER:

The Financial Aid Officer must:

- Help students prepare and submit FAFSA
- Retrieve ISIR's on a daily basis (when applicable)
- Make sure students receive their checks in a timely manner
- Notify students selected for verification
- Complete verification
- Notify students of any changes in their financial aid
- Notify students if there are changes in policies
- Keep student's financial aid file in order
- Make sure students who deserve a refund receive one
- Answer student's questions pertaining to financial aid

RECEIPT OF FINANCIAL AID

Students will be able to charge tuition/fees, against their financial aid on the first day of enrollment. Books and supplies will be charged against financial aid on the second day of enrollment if the following conditions have been met:

- There must be an eligible Student Aid Report or electronic ISIR on file
- Financial aid folder must be complete.

DISBURSEMENT PROCEDURES:

All disbursements represent payments made **in advance of training**. Dollars are not "earned" until the student has completed both attendance hours, weeks, and competency hours associated with each payment period.

Check disbursement dates will be posted on the financial aid information boards. Checks will be disbursed at 2:30 p.m. Check disbursement dates will not be changed to fit a student schedule. It is the student's responsibility to make arrangements if his/her class is not scheduled to be on campus on check disbursement date (ex. Field trips & clinical).

Students must be present at least 3 hours on the day of check disbursement.

BUDGET

Budgets are used in the determination of awards for the Federal Pell Grant Program and the campus based programs (Federal Work study and FSEOG), Institutional and private scholarships, TSAA, and WNTSG.

Independent and Dependent Students

For financial aid purposes, whether a student is independent or dependent depends on how he/she answers questions in Step Three (Student) of the FAFSA. If a student answers “No” to all questions, then he/she is considered a dependent student, requiring parent’s information on the fafsa. If the student answers “Yes” to at least one question, then he/she is considered an independent student.

REFUND POLICY

A. Eligibility for Refunds

1. Change in the schedule of a full-time student, which results in reclassification to a parttime student.
2. Change in the schedule of a part-time student, which results in a class load of fewer hours.
3. Voluntary withdrawal from the school.
4. Cancellation of a class by the school.
5. Death of a student.

B. Calculation of a Refund

1. Full Refund
 - a. 100% of fees will be refunded for classes canceled by the school.
 - b.
 - c. day of classes.
 - d. 100% of fees will be refunded in the case of death of the student during the term.
2. Partial Refund
 - a. A refund of 75% may be allowed if a program is dropped or student withdraws within the first 10% of the class hours.
 - b. A refund of 50% may be allowed if a program is dropped or student withdraws within the first 20% of the class hours.
 - c. No refund may be permitted after 20% of the class hours have been completed.
3. There will be no refund after the first day of classes when a minimum fee is collected.

RETURN OF TITLE IV (PELL AND FSEOG) FUNDS POLICY

Return of Title IV Funds calculations apply for any student who:

- **Withdraws up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal.**

- Withdraws after the 60% point in the payment period, a student has earned 100\$ of the Title IV funds he or she was scheduled to receive, however the school must determine whether the student is eligible for a Post-withdrawal disbursement.
- Received or could have received a disbursement of Title IV funds (Pell grant, SEOG, & Stafford Loan).

If both of the above conditions apply to the student, the institution will perform a Return of Title IV funds calculation in addition to the TBR Refund Maintenance Fee and Technology Fee calculation. (See TCAT W Student Handbook)

- A return of Title IV calculation is not required if student receive or was eligible to receive only Federal Work Study funds.
- For any student whose last day of attendance is on or after July 1, 2006, TSAA funds are not included in the Return of Title IV aid calculations.
- For Return of Title IV and Maintenance Fee, the scheduled hours must be based on students last day of attendance. Last day of attendance is determined by the last day the student was present at school.

RETURN OF TITLE IV FUNDS CALCULATIONS

- **Step 1. Determine Amount of the Title IV Aid Disbursed or that Could Have Been Disbursed**

In addition to aid disbursed, aid that could have been disbursed is used. Aid that could have been disbursed includes aid that legally could have been disbursed but was not. This would include situations where the school chooses to disburse in increments or chooses to delay disbursement.

- **Step 2. Determine the Percentage of Title IV Aid Earned by the Student**

Divide the clock hours scheduled to have been completed as of the last day of attendance, which is the last day the student is present at school (withdrawal date) in the payment period by the total clock hours in the payment period. If the percentage is greater than 60% the student has earned 100% of the Title IV aid, proceed to Step 4. If less than or equal to 60% proceed to Step 3.

- **Step 3. Determine the Amount of the Title IV Aid Earned**

Multiply the Percentage of the Title IV Aid Earned from Step 2 times the total Title IV aid disbursed plus the Title IV aid that could have been disbursed for the payment period from Step 1.

- **Step 4. Determine the Amount of the Title IV Aid to be Disbursed or Returned**

Compare the amount of the Title IV aid earned to the amount of the Title IV aid that was disbursed for the payment period.

If the amount of Title IV aid earned is less than the amount of the Title IV aid is disbursed, the difference must be returned to the Title IV programs.

If the amount of the Title IV Aid earned is greater than the amount of the Title IV aid disbursed, the difference must be offered to the student as a post-withdrawal.

- **Step 5. Determine the Amount of the Aid to be Returned by the School**

Multiply the institutional charges for the payment period times the percentage of the aid unearned (100%-from Step 3). The school is responsible to return the lesser of the amount determined in Step 4 or Step 5.

Note: Tuition and fees are always considered Institutional charges no matter how they were paid.

- **Step 6. Return of Funds by School**

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

1. Pell Grant
2. FSEOG

Tennessee College of Applied Technology Whiteville/Brownsville Ext. Campus does not participate in the Federal Student Loan Programs.

- **Step 7. Determine the Initial Amount of Title IV Aid to be Returned by the Student**

Subtract the amount of the Title IV aid due from the school from the amount of Title IV aid to be returned. (Amount from Step 5 minus amount from Step 4)

- **Step 8. Determine the amount of Title IV Grant Funds to be Returned by the Student**

1. Amount of Title IV Grant protection: Multiply the total Title IV grant aid that was disbursed or could have been disbursed for the period of enrollment by 50%.
2. Title IV grants funds for student to return: Subtract the protected amount of Title IV grants from the initial amount of Title IV grants for the student to return.

The grant funds returned by the student are applied to the following sources, in order, up to the total amount disbursed from that grant program, after subtracting the amount the school will return.

1. Pell Grant
2. FSEOG

Repayment of Title IV Funds by the Student to the Department of Education

Within 45 days of notice, the student must make full payment or satisfactory repayment arrangements of the amount owed to the federal grants. During this initial 45 days the student must make payment to the school. If the student does not make payment in full or make satisfactory repayment arrangements during the 45 day period, the student will lose eligibility for additional Title IV funds at any school.

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

APPLYING THE RETURN OF TITLE IV FUNDS POLICY AND THE TBR REFUND OF MAINTENANCE AND TECHNOLOGY FEE POLICY

In most instances when a student has charged their maintenance and technology fees to their Federal Pell grant and withdraws prior to completing 60% of their scheduled hours for the academic term, the amount of Federal Pell Grant earned by the student will not cover the amount of Maintenance and Technology Access Fees earned by the school. This will occur when the TBR policy determines that the school has earned a larger percentage of the fees than the Return of Title IV Funds calculation.

In these instances the school may require payment of the difference from the student. A “HOLD” may be placed on the student’s account until full payment or satisfactory repayment arrangements are made with the school. The student may not be allowed to register for class or receive official copies of transcripts until the outstanding balance on their account is paid.

RETURN OF TITLE IV NOTIFICATION REQUIREMENTS AND DEADLINES

Post Withdrawal Disbursements

Notify the Student The school shall notify the student in writing of their eligibility for a post-withdrawal disbursement within **30 days** of the date the school determined the student withdrew. (See Sample Letter)

Student’s Responsibility Within **14 days** of the date the school sends the eligibility notification to the student, the student must provide a response instructing the school to make the post-withdrawal disbursement.

If the student responds after the 14 day period, it is up to the school to decide if they will make the post-withdrawal disbursement. The school must notify the student of its decision on the request for the post-withdrawal disbursement.

School’s Responsibility The school must issue the post-withdrawal disbursement to the student within **90 days** of the date the school determined that the student withdrew.

Return of Unearned Title IV Aid

School’s Responsibility Any unearned Title IV funds for which the school is responsible must be returned within **45 days** after the date the school determined that the student withdrew.

The school has **30 days** from the date it determined the student withdrew to notify the student in writing of the amount of the overpayment that must be repaid. (See Sample Letters)

Student’s Responsibility The student has **45 days** to make payment in full or make satisfactory repayment arrangements. The school is not required to enter into a repayment arrangement with the student. If the school does enter into a repayment arrangement, the

terms must provide for the complete payment of the overpayment within two years of the date the school determined that the student withdrew. During this 45 day period the student remains eligible for additional Title IV aid. A student will also remain eligible as long as they comply with the terms of the repayment arrangement.

NOTE: Once the student becomes ineligible for the WNTSG, for any reason, the student shall not be eligible to regain the WNTSG.

CHANGE IN STUDENT STATUS

Forms are available in Student Services (see attachment A).

A change in a student's status from full-time to part-time or part-time to full-time may be allowed within the same term only when there are documented medical or personal reasons. Such medical or personal reasons shall include, but not be limited to, illness of the student, illness or death of an immediate family member, extreme financial hardship of the student or student's immediate family, or other extraordinary circumstances beyond the student's control where continued full-time attendance by the student creates a substantial hardship.

A change of status could be an increase or decrease in scheduled hours to attend. If approved, the amount of any financial award being received may be adjusted based on the revised scheduled hours for the term. In the event the Student Services Coordinator or Financial Aid Administrator denies a change of status, the student has a right to appeal (see Institutional Review Panel Policy).

CHANGE OF STATUS STEPS:

IMPORTANT: Students will be allowed only one change of status per term. Students desiring to change status at the beginning of a term shall do so prior to registration. No change is to be made unless the student presents a properly completed Change of Status Form. Forms are located in the Student Services or Financial Aid Office.

Student must discuss with his/her Instructor the possibility of changing status. If in agreement, the Instructor and student will complete Sections 1-2 of the Change of Status Form.

Student sets up a counseling appointment with Financial Aid Supervisor or Financial Aid Administrator. Appointments must occur prior to effective date of change of status. **The Financial Aid Administrator and/or Financial Aid Supervisor must interview the student prior to any change as all financial aid funds being received could be impacted by the change in status.**

During counseling, Student Services Coordinator and the Financial Aid Office will discuss with the student the impact of the change of status. All areas of financial aid assistance the student is receiving may be decreased, increased or cancelled including WIA, TRA, Federal Financial Assistance, State Grants, Lottery Scholarships and Veterans Benefits.

The financial aid offices will perform adjusted calculations of any awards as needed.

The Students Services Coordinator and/or Financial Aid Administrator will sign the Change of Status Form.

Copies will be distributed to the Student Services Records Offices, the Financial Aid office, Instructor, and TCAT Business Office. Any refunds the student owes for financial resources already received must be paid to the TCAT Business Office prior to the effective date of change.

The TCAT Business Office will follow TBR policies and determine if a maintenance fee refund is due.

WILDER-NAIFEH TECHNICAL SKILLS GRANT LEAVE OF ABSENCE

For rare and unusual circumstances, a student may request a leave of absence (LOA). A leave of absence may be approved for documented medical or personal reasons, such as serious extended illness of the student, serious extended illness or death of an immediate family member, extreme financial hardship of the student or the student's immediate family, or other extraordinary circumstances that are beyond the student's control where continued enrollment creates a substantial hardship.

The student must see the Student Services Office/Financial Aid Office to receive the LOA request form. The student must submit a written request in advance for a leave of absence unless unforeseen circumstances prevent the student from doing so. The student's signed and dated request must include the reason for the request, beginning and ending dates of the leave, and supporting documentation.

An approved LOA will be treated as a withdrawal for all other financial aid programs and enrollment. This may cause other financial aid awards to be recalculated and in some cases, the student may have to return funds already disbursed. These funds must be returned before the LOA can be approved.

Upon the student's return, he/she will be re-admitted as space is available. The student resumes or continues the enrollment period for TELS purposes. No more TELS funds should be disbursed until the student completes the original term of enrollment.

If a requested leave of absence is denied, the student may appeal to the Institutional Review Panel (please see Wilder-Naifeh Appeals and Exception Process).

A leave of absence will normally not be granted for less than 9.7% of the student's scheduled hour or longer than the scheduled hours remaining in the term at the time of the leave.

MILITARY MOBILIZATION OF ELIGIBLE STUDENTS:

Members of the United States Armed Services, National Guard, or Armed Forces Reserves receiving a Wilder-Naifeh Technical Skills Grant who are mobilized for active duty during a term that is already in progress shall be granted a personal leave of absence and shall not have their WNTSG eligibility negatively impacted. A student whose spouse, child, or parent is

mobilized for active duty may also request a personal leave of absence. The same provisions will apply in these situations.

The student must provide the Student Services Office a copy of their military orders and complete a Leave of Absence request form.

The hours attempted during the term will not be taken into consideration for purposes of satisfactory progress for determining future Wilder-Naifeh Technical Skills Grant eligibility. The student's Wilder-Naifeh Technical Skills Grant will resume as if no break in enrollment as occurred as long as the student re-enrolls within one year following their return from the mobilization.

For all other financial aid programs, including Title IV and Veteran's Educational Benefits, the LOA will be treated as a withdrawal. Accordingly, awards will be recalculated and in some cases a Return of Title IV funds calculations may be necessary.

SATISFACTORY PROGRESS FOR FINANCIAL AID

A. To make satisfactory progress a student must:

1. Complete 75% of cumulative scheduled hours (pace of completion). All periods of enrollment for a student's program will be included in determining the cumulative scheduled hours used for SAP, regardless of receipt of Title IV aid for the prior enrollments.
2. Must maintain a minimum passing grade of "C" or higher if specified by the program and as published by the institution. CFR 668.34

B. Satisfactory progress will be evaluated at the expected end of a student's payment period. If the student fails to make satisfactory progress, the student will be placed on financial aid warning for the next payment period. If the student fails to make satisfactory progress for the next payment period, financial aid will be suspended. There is no appeals process for financial aid satisfactory progress. In order to reestablish financial aid, a student must make satisfactory academic progress in the next evaluation date.

C. Remedial Courses – Any courses considered "remedial" are included in the student's normal program of study and are included in the student's SAP collection.

D. Program Changes – Changes in program will not affect SAP because a student will then have a new program length and new payment periods.

E. Transfer Credit – Students who receive credit for hours completed for previous education (other institutions, life experience, work credit, dual enrollment, etc.) will have their program length reduced. A student that receives transfer credit will have a maximum timeframe calculated based on the reduced length.

F. Repeats

Program Repeats – Any student who completes an entire clock hour program and later reenrolls to take that same program again or to take another program may be paid for repeating

coursework regardless of the amount time between completion of the first program and beginning the same program or another program.

Course Repeats (within 180 days) The repeated course grade will be counted along with the previously assigned grade. Repeated course hours will count toward total cumulative hours (pace of progression).

G Withdrawals will not impact a student's satisfactory academic progress unless they return after 180 days.

Reentry within 180 days- A student who withdraws from a clock hour or credit hour non-term program and reenters within 180 days is considered to remain within same payment period when he/she returns and subject to conditions imposed by ED, is eligible to receive FSA funds for which he/she was eligible prior to withdrawal, including funds that were returned under R2T4 rules. The repeated course hours will count toward total cumulative hours (pace of progression).
Reentry after 180 days and transfer students – Generally, you must calculate new payment periods for a clock hour or credit hour non-term programs for:

*A student who withdraws and then reenters the same program at the same institution after 180 days, or

*A student who withdraws from a program and then enrolls in a new program at the same institution, or at another institution within any time period.

H. Maximum Time Frame (this is for maximum time frame only, cannot pay more than 100% of advertised program length).

Students may continue to receive Title IV Financial Aid and State Aid at the pace of 75% or greater until they have been enrolled 133.3% of their scheduled hours.

For example: A full-time student enrolled in a 1296 hours (12 month) program progressing at a rate of 75% may take 1728 hours (16 months) to successfully complete the 1296.

I. Notification – Students will be notified of any evaluations that impact eligibility of Title IV aid.

Note: Students receiving the Wilder-Naifeh Technical Skills Grant may not appeal unsatisfactory progress.

Payment Period Progression

Meeting the standards established in the Satisfactory Academic Progress Policy does NOT mean that you have progressed into the next payment period and are due another disbursement. In order to progress into the next payment period, a student must successfully complete all hours and weeks of instructional time in the payment period to progress to the next payment period.

Students will not receive more than 100% of their program length in Federal Financial Aid.

APPLYING THE RETURN OF TITLE IV FUNDS POLICY AND THE TBR REFUND OF MAINTENANCE AND TECHNOLOGY FEE POLICY

In most instances when a student has charged their maintenance and technology fees to their Federal Pell grant and withdraws prior to completing 60% of their scheduled hours for the academic term, the amount of Federal Pell Grant earned by the student will not cover the amount of Maintenance and Technology Access Fees earned by the school. This will occur when the TRBR policy determines that the school had earned a larger percentage of the fees than the Return of Title IV Funds calculations.

In these instances the school may require payment of the difference from the student. A "HOLD" may be placed on the student's account until full payment or satisfactory repayment arrangements are made with the school. The student may not be allowed to register for class or receive official copies of transcripts until the outstanding balance on the account is paid.

LOSS OF AID ELIGIBILITY DUE TO A DRUG CONVICTION

The Higher Education Act of 1965 as amended (HEA) suspends aid eligibility for students who have been convicted under federal or state law of the sale or possession of drugs, if the offense occurred during a period of enrollment for which the student was receiving federal student aid (grants, loans, and/or work-study).

If you have a conviction(s) for these offenses, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) or go to the <http://www.fafsa.ed.gov/FAFSA> on the Web site, click on "Before Beginning a FAFSA" in the left column, and then click on "Student Aid Eligibility Worksheet" to find out how this law applies to you.

MISCELLANEOUS APPEALS

Any student who wishes to appeal a decision made by the Financial Aid Administrator may request a review and/or hearing by submitting in writing a request for such to the Director of the Center, who may elect to refer the appeal to the Financial Aid Committee. The written request from the student must be submitted within five (5) days of notification by the Financial Aid Administrator

IRP Appeals Process and Timeline

Any student wishing to appeal to the IRP must provide a written appeal within five days of notification of denial.

The IRP may award or reinstate the student's Wilder-Naifeh award with or without a hearing and shall make a determination no later than fourteen calendar days after the student properly files an appeal. The IRP shall render a written decision no later than seven calendar days after considering an appeal, except for urgent circumstances.

Appeals of IRP's Decision

A student seeking an appeal of a decision rendered by the IRP shall request in writing an appeal outlining the basis for the appeal with the Tennessee Student Assistance Corporation within fourteen calendar days from the date the decision was delivered to the student.

Tennessee Student Assistance Corporation TELS
Award Appeals Panel
404 James Robertson Parkway, Suite 1950
Nashville, Tennessee 37243

TRANSFER STUDENTS

Transfers between TCAT's – Student may transfer from one TCAT to another TCAT. A transfer student will retain their eligibility to receive WNTSG funds as long as they continue to meet all the eligibility requirements. This includes both continuous enrollment and satisfactory progress. For purposes of determining eligibility for WNTSG the student's satisfactory progress will follow them to the transfer TCAT.

Transfers between Programs at a TCAT – Students may transfer from one program to another at the same TCAT and retain WNTSG eligibility as long as they maintain continuous enrollment and maintain satisfactory progress.

STUDENT RIGHTS

Students have the right to ask an institution:

- ✓ About its programs; its instructional, laboratory, and other physical facilities, and its faculty.
- ✓ The names of its accrediting and licensing organizations. We are accredited by the **Council on Occupational Education, 41 Perimeter Center East NE, Suite 640, Atlanta, Georgia, 30346, 1-800-917-3898.**
- ✓ If the school advertises its job placement rates as a means of attracting students information it has to back up its claims. (TCAT-Whiteville/Brownsville Ext. job placement rates are available on-line)
- ✓ The cost of attending, and its policy on refunds to students who drop out.
- ✓ Financial assistance available, including information on all federal, state, local, private, and institutional financial aid programs.
- ✓ Procedures and deadlines for submitting applications for each available financial aid program.
- ✓ Procedures for selecting financial aid recipients.
- ✓ Procedures for determining financial need. This process includes how costs for tuition and fees, room and board, travel, books and supplies, and personal and miscellaneous expenses are considered in cost of attendance. It also includes resources considered in calculating student need (such as parental contribution, other financial aid, assets, etc.).
- ✓ How much financial need, as determined by the school, has been met.
- ✓ How and when student will receive financial aid.
- ✓ To explain each type and amount of assistance in student's financial aid package.
- ✓ To reconsider your aid package, if you believe a mistake has been made, or if your enrollment or financial circumstances have changed.
- ✓ How the school determines whether you are making satisfactory progress and what happens if you are not.

- ✓ Special facilities and services are available to the handicapped.
- ✓ Student Right-to-Know Information and Campus Security Report are compiled yearly and available in Student Services.

PROFESSIONAL JUDGMENT

Since the formula used to determine eligibility for the Federal Pell Grant is basically the same for all applicants, students who have experienced extenuating circumstances beyond their control may require "Special Conditions" or "Professional Judgment."

There must be rare and unusual reasons for the financial aid administrator to consider such a request. In addition, the student must provide adequate documentation to support any adjustments before the administrator will consider the request.

Possible extenuating circumstances meriting Professional Judgment could include the following:

- Divorce or separation of student, spouse or parent
- Death of a spouse or parent
- Loss of untaxed income of student, spouse or parent
- Disability of student, spouse or a parent
- Unusual medical expenses of student, spouse, or parent
- Tuition expenses of student, spouse, or parent
- Loss of a job by either the student, spouse, or the parent

The Financial Aid Administrator's decision regarding special circumstances is final and cannot be appealed. A Financial Aid "Request for Special Conditions" form can be obtained in the Financial Aid Office.

Information on the website will be made available to student in hard copy upon request.

Phone Number for the Department of Education Student Ombudsman

1(877)557-2575

Questions?

Additional information and application requirements may be obtained from our Financial Aid Office by calling Owetha Hunter at (731) 254-8521 ext. 115 or by contacting her by Email at owetha.hunter@TCATwhiteville.edu

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