



Financial Aid Handbook 2022

Philosophy

A practical, satisfying, productive job is a large part of productive citizenship.

Preparation for inclusion in the workforce most often provides the individual with more knowledge of the job skills, and as a result, job advancement. The Carthage Technical Center seeks to assist in the educational development of the student so that they may live a more satisfactory, wholesome life as an individual citizen and will be able to make a worthwhile contribution to the American free enterprise system.

The Carthage Technical Center staff will utilize advisory committees to determine content and student competencies. Courses are designed to teach the skills and knowledge necessary for students' career advancement. Support services are available to meet special needs that the students may require in obtaining their goals. The CTC attitude maintains high expectations for students in a safe, positive environment.

Personnel

Holley Goodnight,
Director, Carthage Technical Center

Gage Tiller
Assistant Director, Carthage Technical Center

Samantha Esposito,
Enrollment & Accreditation Manager

Kelly Wilson,
Adult Supervisor/Financial Aid/Reporting Officer

Coeta Ogle
Coordinator, Practical Nursing Program

Non-Discriminatory Policy

(Title IV of the Civil Rights Act of 1964)

Applicants for admission and employment, students, parents, employees, sources of referral of applicants for admission and employment, and all unions or professional organizations holding collective bargaining or professional agreements with the Carthage R-9 School District are hereby notified that this institution does not discriminate on the basis of race, color, national origin, sex, age, or handicap in admission or access to, or treatment or employment in its programs and activities. Any person having inquiries implementing Title VI, Title IX, or Section 504 is directed to contact the School Assistant Superintendent for Business, 710 Lyon, Carthage, Missouri who has been designated by the Carthage R-9 School District to coordinate the District's efforts to comply with the regulations implementing Title VI, Title IX, and Section 504.

For Financial Aid Assistance, contact:

Kelly E. Wilson, M.S.

Adult Supervisor /Financial Aid / Reporting Officer

609 S. River St.

Carthage, MO 64836

Phone: 417-359-7095

Email: wilsonke@carthagetigers.org

Accreditation



Carthage Technical Center is accredited by the Commission of the Council on Occupational Education.

Federal Financial Assistance

Carthage Technical Center is an approved institution in disbursement of Title IV funds. A financial aid officer is available to assist students in applying for financial aid to assist with the cost of their training program.

Student Eligibility for Federal Financial Aid

All financial aid recipients must meet the following eligibility requirements:

- Be a citizen of the U.S. or an eligible non-citizen
- Possess a high school diploma or equivalent
- Be enrolled in an eligible program
- Be registered with the Selective Service if required
- Have financial need as determined by the US Department of Education
- Not owe a repayment on a grant or be in default at another college
- Demonstrate satisfactory academic progress in a program of study
- Not currently receiving financial aid at another college
- May not be enrolled in an elementary and secondary school
- Not have borrowed in excess of the annual or aggregate loan limits for the student financial aid loan programs.
- Not have a federal or state drug conviction while receiving Title IV aid

It is very important that all students understand the policies and procedures of financial aid at Carthage Technical Center. The administration of financial aid is extremely complex because of all the federal, state, and local agencies that provide and regulate these resources. As a consumer of educational services and programs, you should fully understand the financial assistance to which you are entitled as a student of CTC. The forms you are asked to complete are absolutely necessary. All forms should be completed accurately and honestly.

Information given is held in strict confidence. If you have questions or need any information not found in this handbook, please call or visit the Financial Aid Office.

Application Process for Federal Aid

The Free Application for Federal Student Aid (FAFSA) must be completed to receive financial aid at www.studentaid.gov. (Carthage Technical Center School Code **041522**) Complete the FAFSA utilizing the **prior/prior** year's Income Tax information for your parents and/or yourself, depending on if you are a dependent or independent student.

After submitting the FAFSA, you will receive the Student Aid Report (SAR) and the school you chose on your FAFSA will receive an ISIR that will include your estimated family contribution (EFC). The EFC will determine the amount of Pell Grant award you will receive.

FASFA Mobile Application is now available for 21-22 and 22-23 Academic Years!



Students Convicted of Possession or Sale of Drugs

A federal or state drug conviction can disqualify a student for FSA funds. Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid. Students denied eligibility for an indefinite period can regain it only after successfully completing a rehabilitation program as outlined in HEA Section 484® 34 CFR 668.40

Financial Aid Procedures Summary

A summary of the CTC financial aid disbursement procedures are that the student must:

1. File a FAFSA (Free Application for Federal Student Aid) to determine eligibility.
2. Review the Student Aid Report and report any corrections to provide accurate information to the federal government.
3. Provide documentation as requested by the Financial Aid Officer. Without all required paperwork, NO awards will be processed.
4. Return award letter accepting the financial aid awards. No financial aid award will be disbursed before the award letter is returned to the Financial Aid Office.
5. Meet the number of clock hours and required number of weeks.
6. Maintain satisfactory academic progress.

After all the required paperwork is in the student file and Satisfactory Academic Progress (SAP) is documented by the program coordinator, Pell and Loan monies will be requested. Once the funds are deposited into the federal financial aid account it may take the Business Manager 2-4 business days to process checks and obtain the necessary signatures from the Carthage R-9 administration staff if a credit balance is due to the student.

All financial aid, regardless of source, is applied to the student's account balance.

Awards are disbursed in **two equal payments per award year**. Disbursements will be approximately 4 weeks into the payment period. Student must have completed the number of clock hours and required number of weeks and be making Satisfactory Academic Progress before a disbursement may be made.

The offer of financial assistance is not a legally binding contract. The offer is subject to adjustments if:

- There is a change in government regulations
- Funds are no longer available
- An error was made by you in your application or by an employee of the Carthage Technical Center in determining your eligibility.

CTC's Financial Aid website has additional information on available Financial Aid resources and the application process!
<https://ctcfinancialaid.weebly.com/>

Financial Need

How "Need" is Determined

Federal student aid is awarded on the basis of financial need. Need is the difference between your cost of attendance (educational expenses such as tuition, fees, room, board, books, supplies, and other related expenses) and an amount the student and their family are expected to contribute toward an education. A standard formula is used for all applications to determine this amount, which is called Expected Family Contribution (EFC).

The information that is reported on the Free Application for Federal Student Aid is used in calculating the EFC. Factors such as income, assets and benefits are all considered in this calculation. The amount left over is considered financial need. All applicants requesting federal assistance must have eligibility determined by completing the approved financial aid application.

Cost of Attendance-

$$\begin{aligned} & - \text{Expected Family} \\ & \quad \text{Contribution (EFC)} \\ & = \text{Financial Need} \end{aligned}$$

Calculating Your Financial Need

Cost of Attendance (COA)

- Expected Family Contribution (EFC)

= Financial Need

Cost of Attendance (COA)

Includes tuition, fees, room and board, books and supplies and other related expenses. The COA is always calculated for a full-time student based on a full academic year.

Expected Family Contribution (EFC)

Evolved from all the student/parent information submitted on the financial aid application. There is a single formula, as specified by law, called the Federal Needs Analysis Methodology which produces the Expected Family Contribution.

The EFC is used to award federal Pell Grants, campus-based aid and Subsidized Federal Stafford/Direct Loans, and to determine eligibility for Unsubsidized Federal Stafford/Direct Loans.

Financial Need

Federal Pell Grant awards are calculated based on applying the COA and EFC outcomes to a payment schedule created and updated yearly by the federal government. A student with an EFC higher than the cutoff is not eligible for a federal Pell Grant.

Dependent or Independent

The Reauthorization of the Higher Education Act requires implementation of a new definition of independent student. For 2021-2022 / 2022-2023 you are automatically considered an independent student if you:

- Were born before January 1, 1998 2021-22
- Were born before January 1, 1999 2022-23
- Have legal dependents other than a spouse
- Are an orphan or ward of the court
- Are a married student
- Are a veteran of the U.S. Armed Forces
- Homeless status
- You were a foster child after the age of 13
- You are an emancipated child as determined by court

Dependent students will include the parent's contribution and the student's contribution. Independent students include only the student's (and spouse's - if any) contribution.

TYPES OF FEDERAL AID

Pell Grant Assistance

Federal Pell Grant Program

The Pell Grant is a federal financial assistance program for students who have financial need. For many students, Federal Pell Grants provide a “foundation” of financial aid, to which aid from other federal and non-federal sources may be added. The Pell Grant does not have to be repaid. Application is made using the Free Application for Federal Student Aid (FAFSA). CTC requires all students seeking financial assistance to make application for the Pell Grant.

Selection of Recipients

Eligibility for the Federal Pell Grant Program is determined by a formula passed into law by Congress and depends on a number called the “Expected Family Contribution (EFC) or Student Aid Index (SAI)”.

This number is an index of the student’s ability to contribute for the cost of education. Thus, the neediest students will have an EFC of 0 and may be eligible for the maximum award if their cost of education is high enough.

Verification

If the Federal Pell Grant has been selected for “verification” an asterisk will appear on the SAR following the EFC/SAI number. This means the student must submit documentation, within the period of time specified, verifying the information supplied on the financial aid application. An award will not be made until this process is completed.

Amount of Award

Will depend not only on the Federal Pell Grant EFC Number, but on the cost of education at CTC and whether attendance is for a full academic year or less.

To determine the amount of a student’s Federal Pell Grant, the financial aid administrator applies the cost of attendance and the EFC to a payment schedule to determine the award; the lower the EFC, the higher the award. A student with an EFC of 0 has the most need and receives the largest amount of Federal Pell Grant funds. A student with an EFC greater than the cutoff is not eligible for a Federal Pell Grant.

Payment to Student – All payments are made through the financial aid office. Money owed to CTC for tuition, fees, or other student-approved expenses may be paid from the student’s award.

Continued Eligibility – Students must comply with the Satisfactory Academic Progress Policy of CTC, and apply and be eligible for financial aid each year.

William D. Ford Direct Loan Program

The various loan programs make long term loans available to students attending institutions of higher education. Eligibility requirements vary for each program, but students must have applied for federal financial aid and completed all pre-loan counseling before loan applications will be processed. Unlike grants, loans must be repaid with interest. There is a loan federal processing fee of **1.057%** (loans October 1, 2020-October 1, 2022) that will be proportionately deducted from each disbursement. Student loans are a serious financial obligation and must be repaid. The Direct Loan programs that CTC participates in are the Subsidized Federal Direct Loans, and Unsubsidized Federal Direct Loans.

Subsidized Direct Loans

These loans are available to undergraduate students with financial need. The amount of loans you receive may not exceed your financial need. The U.S. Department of Education pays the interest on a Direct Subsidized loan while you're in school at least half-time, for the first six months after you leave school (which is called a "grace period"), and during a period of deferment.

Selection of Recipients

Students must apply for federal financial aid, demonstrate financial need, and meet the eligibility requirements for federal aid.

Amount of Award

First-year independent undergraduates may be eligible to borrow a maximum of \$3,500 per academic year for the first academic year of subsidized loan funding.

Payment to Student

The government sends the loan proceeds to Carthage R9 where checks are made payable to CTC. Loan checks are then applied to the students account. If a credit balance occurs, a check request for student is completed. Credit balances will be given within 14 days of occurrence. Loan checks are disbursed through the front office.

Repayment

While the borrower is in school at least half-time, interest on the Subsidized Direct Loan is paid by the Federal Government on the borrower's behalf. Loan repayment begins after the "grace period" has ended, which is 6 months for loans made after July 1, 1999. The amount of repayment will be at least \$50 per month depending on the size of the loan debt and the length of the repayment period.

Deferment

Under certain conditions a Subsidized Direct Loan may be deferred from repayment. Deferments are not automatic. A written request must be sent to the loan servicer. Payment must be made until the deferment is approved and processed.

Default

This is the failure to repay a student loan according to the terms agreed to when the promissory note was signed. If a loan is declared in default, CTC, state, and the federal government can all take action to recover the money. The student will no longer be eligible for financial aid, the IRS can withhold income tax refunds, and credit bureaus will be notified.

Interest Rates

The interest rate charged for a Subsidized Direct Loan taken out from July 1, 2021 to July 1, 2022 will carry a fixed interest rate of 3.73 %.



Unsubsidized Direct Loans

This loan is not based on financial need and is available to all students regardless of income (as long as your expected financial aid does not exceed your cost of attending school). Since this loan isn't subsidized by the federal government, the student is responsible for paying all interest payments while in school or defer the interest until repayment begins. Deferring interest payments will end up costing more in the long run!

Selection of Recipients

Students must apply for federal financial aid, (to determine if eligibility exists for a Subsidized Federal Stafford Loan) and meet the eligibility requirements for federal aid.

Amount of Award

First year undergraduate independent student may be eligible to borrow up to \$6,000 in unsubsidized funds for the first academic year.

Payment to Student

The government sends the loan proceeds to Carthage R9 where checks are made payable to CTC. Loan checks are then applied to the students account. If a credit balance occurs, a check request for student is completed. Credit balances will be given within 14 days of occurrence. Loan checks are disbursed through the front office.

Repayment

While the borrower is in school, interest on the Unsubsidized Direct Loan starts to accumulate from the day the loan is initiated. Repayment begins after the "grace period" has ended, which is 6 months for loans made after July 1, 1999.

The amount of repayment will be at least \$50 per month depending on the size of the loan debt and the length of the repayment period.

Deferment

Under certain conditions a Subsidized Federal Stafford Loan may be deferred from repayment. Deferments are not automatic. A written request must be sent to the loan servicer. Payment must be made until the deferment is approved and processed.

Default

This is the failure to repay a student loan according to the terms agreed to when the promissory note was signed. If a loan is declared in default, the CTC, loan servicer, state and federal government can all take action to recover the money. The student will no longer be eligible for financial aid, the IRS can withhold income tax refunds, and credit bureau will be notified.

July 1, 2021– July 1, 2022

Direct Subsidized Loan & Unsubsidized Loans

Fixed Interest Rate: 3.73%

- Please note that the current loan interest rates apply to those loans first disbursed on or after: **July 1st, 2021 and before July 1st, 2022.**

Federal Direct PLUS Loan Program

Federal Direct PLUS Loan Program offers loans to parents of students directly from the Federal Government. These variable-rate, low-interest, long-term loans are unsubsidized. Interest becomes due 60 days after the parent or graduate student receives the loans. The interest can be deferred until the student leaves school.

Applicants must complete the electronic [Free Application for Federal Student Aid \(FAFSA\)](#). Loan amounts may vary depending on the cost of education and other financial aid the student receives. the cost of education and other financial aid the student receives.

ENTRANCE/EXIT COUNSELING

Entrance counseling shall be completed for every student who is obtaining a Federal Loan for the first time. Entrance and Exit counseling requirements will be met in the following manner:

- United States Department of Education provides electronic entrance and exit counseling sessions on their website <http://studentaid.gov>. CTC will utilize these electronic counseling sessions to meet most of its loan counseling requirements.
- In the event a student withdraws from a program, exit counseling will be completed within 30 days of the student's withdrawal. Should exit counseling not be completed prior to the student's withdrawal, exit counseling materials, *Exit Counseling Guide for Federal Student Loan Borrowers*, shall be forwarded to the student within 30 days of the student's last date of attendance.
- Should a student complete or withdraw from a program, and it is found that through various methods of payment (i.e. Pell Grants, Loan proceeds, or other financial transactions) the student has a credit balance, CTC shall immediately begin refund proceedings. If it is determined the amount of the credit balance was received from FSA funds, the amount of the credit balance is due to the student and will be paid within 14 days after:
 1. The first day of the payment period if the credit balance occurs on or before the first day of the payment period.
 2. The date the credit balance occurs if the credit balance occurs after the first day of the payment period.



What is a Subsidized/ Unsubsidized MPN?

The Federal Master Promissory Note (MPN) is the student borrower's promise to repay the funds and it may be used as a multi-year note. A student's eligibility for a Federal loan is determined by completing the Free Application for Federal Student Aid (FAFSA)

Who should complete this?

- Eligible undergraduate students
- Eligible graduate/professional students requesting unsubsidized loans

How long will it take?

The entire MPN process must be completed in a single session. Most people complete the MPN in less than 30 minutes.

What do I need?

- Verified FSA ID
- Personal Information
- School Name
- Reference information for two people with different U.S. addresses who have known you for at least 3 years

Borrower Rights and Responsibilities

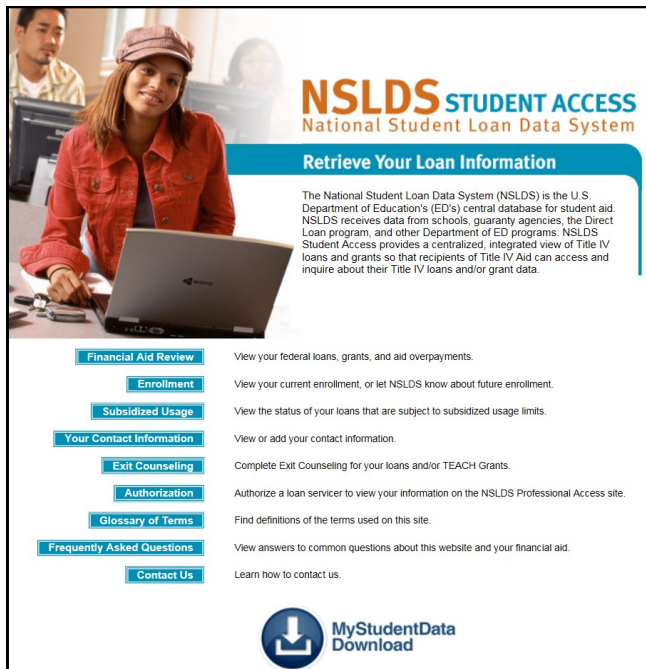
The borrower has the right to:

- Written information on loan obligations, including loan consolidation and refinancing;
- A copy of the promissory note, and return of the note when the loan is paid in full;
- Information on interest rates, fees, the balance owed on loans, and a loan repayment schedule;
- Notification if the loan is sold or transferred to a loan servicer;
- Federal interest benefits, if qualified;
- A grace period, if applicable, and an explanation for what that means;
- Prepayment of the loan without penalty;
- Deferment, if the borrower qualifies; and Request forbearance.

The borrower has the responsibility to:

- Perform an entrance counseling session before beginning the loan process.*
- Repay the loan according to the loan terms of the promissory notes.
- Notify both the school and loan servicer in writing about any changes that would affect the ability to repay, or eligibility for deferment or cancellation;
- Notify the lender if he or she graduates, withdraws from school, drops below halftime status,
- Notify the lender if he or she fails to enroll for the period covered by the loan; and
- Attend an exit counseling session before leaving school.

Entrance and exit counseling is required and available online at www.studentaid.gov. More information about the website is available from the Financial Aid coordinator. The Financial Aid Office DOES NOT receive notification of your counseling session. You are required to print out a copy of your counseling session confirmation page for both entrance and exit counseling sessions and submit them to the financial aid office.



NSLDS STUDENT ACCESS
National Student Loan Data System

Retrieve Your Loan Information

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.

- Financial Aid Review** View your federal loans, grants, and aid overpayments.
- Enrollment** View your current enrollment, or let NSLDS know about future enrollment.
- Subsidized Usage** View the status of your loans that are subject to subsidized usage limits.
- Your Contact Information** View or add your contact information.
- Exit Counseling** Complete Exit Counseling for your loans and/or TEACH Grants.
- Authorization** Authorize a loan servicer to view your information on the NSLDS Professional Access site.
- Glossary of Terms** Find definitions of the terms used on this site.
- Frequently Asked Questions** View answers to common questions about this website and your financial aid.
- Contact Us** Learn how to contact us.

MyStudentData Download

National Student Loan Data System (NSLDS)

When a school enters into an agreement with a potential student regarding a Title IV loan, the school is required to submit the loan to the National Student Loan Data System. This information will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

Student's Rights and Responsibilities

Student's Rights

Students have the right to ask the following:

- About programs, instructional, laboratory and other facilities and faculty
- The names of its accrediting and licensing organizations and to see copies of the documents describing the accreditation or licensing
- What types of financial assistance are available, including information on federal, state, and institutional aid programs
- The names of financial aid personnel and where the personnel are located
- What policies and procedures are concerning deadlines for submitting application
- How financial aid recipients are selected for awards
- About the deadlines for submitting applications and verifications for financial aid.
- How financial aid is determined
- For an explanation of each award shown on the award letter
- What the interest rate is on any student loan, the total amount the student can expect to borrow, the length of time to repay and approximately when repayment will begin
- How the refund and repayment policies work
- How program of study determines whether student is making satisfactory progress and what happens if financial aid recipients do not make satisfactory academic progress
- Any questions concerning financial aid
- About special facilities and services are available for the physically disabled or the learning disabled

Student Responsibilities

The student has the responsibility to:

- Review and consider all information about the Career Center's programs before enrolling
- Pay special attention to the application for student financial aid, complete it accurately, and submit it on time to the correct place and within specified deadlines. Errors and/or incomplete information can delay or prevent receipt of aid.
- Know and comply with all deadlines for applying or reapplying for aid. Provide all documentation, corrections, and/or new information requested by either the financial aid office or the agency to which the application was submitted.
- Report to the Office of Financial Aid any additional assistance from non-technical center sources such as scholarships, loans, and educational benefits.
- Notify your school of changes in information after the initial application.
- Read, understand and keep copies of all forms that are signed
- Attend entrance and exit interviews at your school as they are requested by the financial aid office
- Maintain Satisfactory Academic Progress (SAP)
- Repay any student loans borrowed while attending Carthage Technical Center

Understand the school's refund policy

- In the event that CTC has reason to believe that any application was intentionally submitted under false pretense, the student will be notified in writing that the institution intends to forward all pertinent information on to the appropriate law enforcement officials. This is required in Section 668.14(q) of the Student Assistance General Provisions.

Additional State / Federal Assistance

A+ Program:

Eligible students who have graduated from an A+ designated Missouri high school have incentive funds available to help cover tuition and fees up to the State mandated maximum allowance. Contact the financial aid office for details.

Missouri Access Grant:

This state of Missouri grant program provides awards to qualified Missouri residents attending participating Missouri colleges on a full-time basis. This state-funded grant to undergraduate students with financial aid need does not require repayment. Students indirectly apply for the Access Missouri program when they complete the Free Application for Federal Student Aid. The deadline for applying for these programs is printed in the FAFSA instructions and is generally February 1st of each year.

Missouri FAST TRACK

Who is Eligible?

- Individuals who are 25 or older or individuals who have not been enrolled in any school within the last two years can participate.
- The program will serve students who have not yet earned a bachelor's degree and are planning to enroll part time or full time.
- Individuals who make no more than \$40,000 per year, filing single, or not more than \$80,000 filing jointly.

Missouri Professional & Practical Nursing Student Loan Program

A \$2500 forgivable loan if student works in a shortage area for one year or work in any Missouri Hospital, public or nonprofit health facility. Applicants must be a Missouri resident. Deadlines for submitting an application is June 30.

Missouri Career Center

The following funding agencies can be found through the Missouri Career Center. They can be contacted by calling (417) 629-3000 or toll free 1-888-728-JOBS (5627) or by visiting their location at 8th & Wall in Joplin, MO.

Work Force Investment Act

This program provides for skill training costs for WIA individuals who may be economically disadvantaged, unemployed or underemployed or those who are unemployed due to a plant closure or mass layoff.

Vocational Rehabilitation

This is a program designed to help those needing to train or retrain due to a handicapping condition which prevents employment success at current level of training.

Trade Readjustment Act (TRA)

Provides assistance for displaced workers due to closing or relocation of industry.

Displaced Homemaker

This type of funding provides fee waivers for displaced homemakers.



VA

U.S. Department
of Veterans Affairs

Veteran's

Educational

Assistance

Carthage Technical Center has been approved for Veteran's training, and an application for such benefits is available from the CTC office. The Veteran's Administration National Call Center can be reached at (888) 442-4551.

In accordance with Section 103 of the *Veterans Benefits and Transition Act of 2018*, Carthage Technical Center will not penalize, by means of late fees or denial of access to classes, libraries or facilities, student veterans that are unable to meet their financial obligations as a result of delayed disbursement of payment by the U.S. Department of Veterans Affairs.

Financial Aid Payment



Prior to any Pell, Loan, or Missouri Aid disbursements, the Financial Aid office verifies enrollment attendance and academic progress of the student.

This is called **Satisfactory Academic Progress (SAP)**.

If the student is in good standing, disbursements from Pell and Loans are deposited into Carthage R9 Federal Financial Aid account. CTC is notified and funds are applied to the student's account.

Financial Aid will be applied towards each student's tuition and fees until their account is paid in full for that award year.

At the point in which an account is paid and a credit balance occurs, the balance will be given to the student to pay other educationally related expenses. The student will receive these funds by check. This process may take up to 5 business days after the money is deposited but will not exceed 14 days after the credit balance occurs.

Disbursements will be made approximately 3-4 weeks into the payment period.

Student must have completed the number of clock hours and required weeks, as well as be making Satisfactory Academic Progress before a disbursement may be made. Absences can delay disbursements.

Financial Aid History

All adult students applying for admission will be asked on the admissions application to list any previous post-secondary training institutions that they have attended. CTC is required to review the student's financial aid history through the Federal National Student Loan Data System (NSLDS).

This information is accessible electronically when a student submits a FAFSA and is used to determine if the student is eligible to receive additional Title IV financial aid. Students who are found to be in default on Stafford, Perkins, SLS or PLUS loans will be notified in writing that they will not be eligible for additional Title IV Student Aid until such time as their loan obligation is cleared and student is removed from the default list.

Coordination of Aid to Prevent an Over-Award

All financial aid, regardless of source, must be coordinated with the financial aid office to prevent over-award. Should an over-award occur, the student is responsible to reimburse the amount of the over-award to CTC and/or the U.S. Department of Education. In no instance may a student receive more aid than the Cost of Attendance (COA).

Professional Judgment

Carthage Technical Center recognizes that special or unusual circumstances may exist that impact the financial resources a student his/her family has set aside to pay the expenses of attending a program. Students who feel this applies to them should contact the financial aid office. All student situations are reviewed in accordance with guidelines provided by the U.S. Department of Education and on a case by case basis.

FINANCIAL AID POLICIES

Fraud/ Misrepresentation of Information Policy

Any student who intentionally makes false statements on any application for federal student aid is violating the law and is subject to fine or imprisonment or both. Students suspected of fraud and/or abuse of federal aid programs may be reported to the U.S. Office of the Inspector General (OIG).

In the process of verifying information concerning students, Carthage Technical Center may report to the OIG any student that is determined to have:

- Forged or falsified documents (such as citizenship papers, transcripts, signatures, etc.)
- Used false or fictitious names or aliases, addresses, or social security numbers, or used multiple social security numbers
- A pattern of misreported information from one year to the next
- Submitted a counterfeit Pell Grant Student Aid Report
- Made a false claim of independent student status
- Ever stolen or fraudulently endorsed financial aid checks
- Made a false claim of citizenship status
- Falsely claimed to be registered for selective service and refuses to register
- Failed to report previous loans and/or received federal financial aid at more than once school within the same semester

If a student is suspected of any of the above offenses, the student may be reported to the U.S. Office of the Inspector General (OIG). A letter written on institutional letterhead will be sent to the OIG.

The letter will contain the following information concerning that student:

- (1) full name,
- (2) Social Security number,
- (3) mailing address,
- (4) telephone number,
- (5) nature of the allegation.

As a result of OIG's findings, the student could be rendered as ineligible to receive federal financial aid for life or have to repay awards already received.

Verification Policy

Approximately one-third of all FAFSA applications are randomly selected for a process called verification. All Student Aid Reports (SAR) with an asterisk by the EFC must be verified. This process is to confirm the information provided to the U.S. Department of Education on the FAFSA.

Students and parents are now able and encouraged to use the IRS Data Retrieval Tool (IRS DRT) when completing their FAFSA. With a few simple steps, the tax information can also be securely transferred into the FAFSA. In certain circumstances, an applicant may not be eligible to use the IRS DRT. In this case, it will be necessary to request a tax transcript from <https://irs.gov>.

It will be the students' (and parents' for dependent students) responsibility to provide the financial aid office with the necessary documentation for verification. The student's financial aid file is held on a pending status and no award will be made nor disbursed until the requested documentation has been received and reviewed. In the event of verification being required for a dependent student, the student's parent(s) will also be required to provide this information.

If the verification process indicates the information is correct, the student will receive their awarding of financial aid. If the results of the verification process indicate that the student financial information is incorrect, the student will be notified explaining the discrepancy in information and that changes have been made or asking them for additional information.

If the verification process is not completed by the date given, and no arrangements have been made with the Financial Aid Office, due to pending information forthcoming, this makes the student's financial aid file incomplete and the student **MUST** begin making monthly payments until such time as the verification process is complete.

Data to be verified:

- Household size
- Number enrolled in college
- Adjusted Gross Income (AGI)
- U.S. income tax paid
- Untaxed income and benefits including food stamps, child support, social security benefits, IRA/Keogh deductions, foreign income, educational credits, and the Earned Income Credit (EIC).

The Financial Aid Officer will determine what documentation is necessary for each of the required verification items.

IRS Form 1098-T Reporting

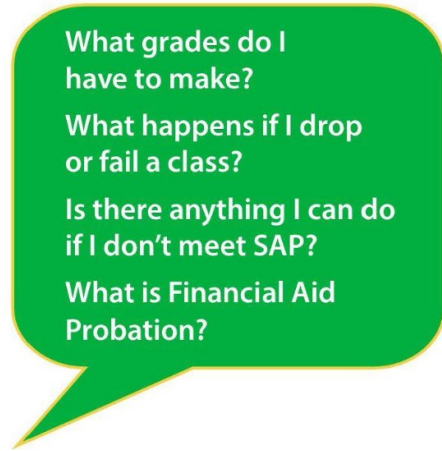
IRS Form 1098-T will be mailed or hand delivered to qualified students by January 31 of each year. Form 1098-T reports total payments received during the appropriate tax year for individual student accounts. The form also reports, in a separate box, any scholarship or grant funds received. The 1098-T form reports only what is received from January 1 to December 31 of the tax year. Since many loans and grants are distributed over the school year, reporting may occur over two tax years.

To ensure that you receive the 1098-T form, you must advise the Financial Aid Coordinator of any address changes even after you have completed the program.

The 1098-T form is provided as required by the IRS. Upon request, the Financial Aid Officer will provide documentation for the amounts reported. Any other questions about the form should be directed to a tax professional.

Satisfactory Academic Progress (SAP) Policy

Federal regulations require that students demonstrate satisfactory academic progress to receive Institutional, federal and state financial aid. Regulations also require schools to have a policy and a procedure to measure the academic progress of all of its students.



Requirements

To maintain SAP, a Carthage Technical Center student must meet the following:

- ◆ **Minimum Grade Level:**
Practical Nursing Students: must maintain a current term grade level at or above 80%
- ◆ **Completion Rate:**
Practical Nursing Students: 100% of the courses scheduled must be completed.
- ◆ **Maximum Time Frame:**
Practical Nursing Students: Students must complete the program in the time frame given for the program.

Monitoring SAP

The Financial Aid office will monitor SAP at scheduled times. For Practical Nursing, SAP will be evaluated for each of the pay periods. Students must complete the required number of clock hours AND the number of weeks in addition to making SAP to receive a financial aid disbursement. Students will be notified in writing if their financial aid eligibility is impacted as the result of an SAP evaluation.

Carthage Technical Center does not allow transfer credits, incompletes or repeats and therefore those will not be included in the evaluation of SAP.

As noted in the Academic Policy, students who do not meet the required grade level will be dismissed from the program and therefore no longer eligible to receive Title IV Funds. Any student, who withdraws and is readmitted to the same program the following year, must be meeting SAP at the time of withdrawal to be eligible for Title IV Funds when readmitted. A student who is readmitted after being dismissed for academic reasons is ineligible for Title IV Funds.

Exiting or Early Withdrawal

Students exiting (whether completing, or from early withdrawal) must complete all exiting forms. Students exiting prior to completion of a program must notify the Program Coordinator in writing within seven days of the last day's attendance, and complete the same forms as program completers. All fees and tuition must be paid, unless other arrangements have been made with administration. Students exiting and not completing proper forms may have grades, references and services withheld until such forms are completed. Exiting forms include:

1. School and Classroom Exiting Forms from the program instructor (this includes payment of all fees within the class) and becomes a part of your permanent file.
2. Financial Aid Exit Counseling.

Refund Policy

If a student wishes to withdraw from a Carthage Technical Center program prior to completion of the program, the student must notify the school of their desire to withdraw. The request for a refund must be approved by the administration. Tuition is the only expense that may be refunded. Pro-ration is used to determine the amount that may be refunded. For the students who begin classes, 100% of the textbooks and fees are considered to be expended. Applicable fees and supplies may be refunded if the expense has not been incurred. For those students leaving CTC with a balance due to the school, he/she must either pay the entire balance or make monthly installments to satisfy this debt. Weeks are defined in calendar weeks. The week the student begins, regardless of the day, from Sunday to the following Saturday is week one, and so on.

- In the event the Carthage Technical Center cancels the class before the start of the program, CTC will refund 100% of the tuition/fees collected. This includes tuition fees as well as application fee and deposit.
- Full refund will be given when a student withdraws on or before the first day of class, less \$100 cancellation fee. Refund will be given within 45 days of the class start date. Application fee and deposit not included in refund.
- Withdrawing during week one of the program, after the first day, makes the student eligible for a refund of 75% of the tuition of his/her program they are withdrawing. Refund will be given within 45 days of the start date for the class.
- Withdrawing during week two of the program makes the student eligible for a refund of 50% of the tuition of his/her program they are withdrawing.
- Withdrawing during week three of the program makes the student eligible for a refund of 25% of the tuition of his/her program they are withdrawing.
- Beginning week four of the program, no refund will be given.

Refund Policy (cont.)

- Withdrawing during week three of the program makes the student eligible for a refund of 25% of the tuition of his/her program they are withdrawing.
- Beginning week four of the program, no refund will be given.

Financial Aid Refund Policy **(Return of Title IV Funds)**

Students who have received federal financial aid funds are required to earn these funds by attending classes through at least 60% of the payment period. Students who fail to meet this guideline will be required to repay all or a portion of their financial aid.

This policy, established by the U.S. Department of Education through the Higher Education Act of 1965, affects students who have received assistance through the following federal financial aid programs:

- Pell Grant
- Stafford Subsidized and
- Unsubsidized Loans

Attendance information is collected on a daily basis. If you are not attending classes it is important to officially withdraw to determine the official withdrawal date. The official withdrawal date determines the amount you may be required to repay the federal government for financial aid received which was intended to finance educational costs while you are attending school. Note: the longer amount of time you attend classes within a payment period, the fewer amounts you would be required to reimburse the government should you need to withdraw from school.

If a refund of federal financial aid is required, the school will refund any of the necessary amounts that had been previously applied to the student's account. The school will then charge the student the amount repaid required to refund to the federal government. If funds are released to a student due to a credit balance on the student's account, the student may then be required to repay some of the federal financial aid should the student withdraw.

The student is ultimately financially responsible for any and all fees and expenses incurred for the program of study for which they enrolled regardless of status with federal financial aid programs or any other funding agency or source.

Privacy Rights of Students

Carthage Technical Center will not release any information concerning a student to any party (unless by court order or approved in writing by the student) regarding grades, attendance, financial aid, student accounts, or any other information deemed private by a school official as ordered by the FERPA Act of 1974.

Family Educational Rights and **Privacy Act (FERPA)**

The Family Educational Rights and Privacy Act (FERPA) affords parents and students over 18 years of age ("eligible students") certain rights with respect to the student's educational records. These rights are:

The right to inspect and review the student's educational records within 45 days of the day the school receives a request for access. Students should submit to the Carthage Technical Center Director a written request that identifies the record (s) they wish to inspect. The school official will make arrangements for access to notify the student of the time and place where the records may be inspected.



Family Educational Rights and Privacy Act (FERPA cont.)

The right to request the amendment of the student's education records that the student believes is inaccurate or misleading. Students may ask the school to amend a record that they believe is inaccurate or misleading. They should write the CTC Director, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading. If the school decides not to amend the record as requested by the student, the school will notify the student of the decision and advise them of their right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing. After the hearing, if the school still decides not to amend the record, the student has the right to place a statement with the record setting forth his or her view about the contested information.



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. However, FERPA allows schools to disclose those records without consent, to the following parties or under the following conditions (34CFR 99.31)

- School officials with legitimate educational interest;
- Other schools to which a student is transferring
- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student
- Organizations conducting certain studies for or on behalf of the school
- Accrediting organizations
- To comply with a judicial or lawfully issued subpoena
- Appropriate officials in cases of health and safety emergencies;
- State and local authorities, within a juvenile justice system, pursuant to specific State Law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell students about directory information and allow students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a bulletin, student handbook, or newspaper article) is left to the discretion of each school.

For more information or to file a complaint with the U.S. Department of Education concerning alleged failures by the school to comply with the requirements of FERPA: 1-800-USA-LEARN (1-800-872-5327, or Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue SW, Washington, DC 20202-5901

Conflicting Information Policy

In order to ensure the integrity of all financial aid applicant data received at CTC, the office of Financial Aid must resolve any conflicting information in a student's file. Any office at CTC may hold information that could create a conflict. The Financial Aid office will review Admissions Files before processing any student files to check for consistency and information that is in alignment with information given on the FAFSA and other documents of the Financial Aid office. The office of Financial Aid will work with all sources to collect documentation for purposes of clarification and accuracy.

- Common sources of conflicting information can be, but are not limited to:
- Social Security Number
- Date of Birth
- Name Change
- Dependency Status
- Marital status (student and/or parent)
- Admissions status
- Admission information regarding prior institutions
- Income and taxes paid
- Number in household
- Number in college
- Citizenship
- Outside Aid/Scholarships
- NSLDS data

A student may be asked to submit written documentation and/or additional information to clarify or correct conflicting information. This action may be in conjunction with the Verification process or a separate request. If there is reason to believe a student has Intentionally submitted incorrect data or withheld information to gain access to federal, state, or institutional student aid, their student financial aid package may be cancelled and/or administrative action taken.

Leave of Absence Policy

A leave of Absence may be considered for a student with a medical or family emergency or pregnancy, which requires withdrawal from school for a limited period of time. A request for a leave of absence (LOA) form may be obtained from the Adult Education Coordinator or Program Coordinators/Administrators who will assist the student in completing the form. Specific reason for the LOA request must be stated on the form. All requests for a leave of absence will be reviewed by Administration prior to approval. If requested, documentation to verify facts pertaining to the leave of absence must be provided by the student. Only student requests that follow CTC procedures will be reviewed. If a leave of absence is approved, Administration will inform the Financial Aid Office, in writing, of the terms, start date, end date and any other pertinent information, as soon as possible. The student must arrange with the instructor for the make-up of all missed assignments. A leave of absence will not cause any tuition/fee charges to be increased, the student's financial need will not be increased, nor will the student be eligible for any additional Federal Student Aid. (I think it can be increase depending on the circumstance)

An approved LOA cannot exceed 180 days and only one (1) LOA may be granted within any (12) month period. The twelve-month period begins on the date the student's LOA begins.

In the event a student fails to return from an approved LOA within the time allowed, the student will be determined to have withdrawn from classes on the date of the student's last date of documented attendance. At this time, a calculation for the return of Title IV funds will be completed and the student will be responsible for loan repayment from the date of the first day of the approved LOA.

(Continued on next page)

Leave of Absence Policy (cont.)

In other words, if the student fails to return from an approved LOA, CTC will notify the lender of the student's withdrawal. This notification will be through the National Student Loan Data System and the student will be shown to have withdrawn from classes on the same date as the last date of documented attendance. Any student taking an approved LOA should be aware that the LOA may exhaust all or part of the student's six (6) month loan repayment grace period should the student fail to return from LOA.

CTC collects, publishes and distributes information relative to Public Law 101-542, the *Student Right to Know and Campus Security Act*, as amended. This information is made available to students and employees annually by student email account published on the CTC website under Consumer Information.

DRUG AND ALCOHOL ABUSE PREVENTION PROGRAM

A federal or state drug conviction can disqualify a student for Federal Student Aid funds. Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving federal financial aid. Also, a conviction that was reversed, set aside, or removed from the student's record does not count, nor does one received when the student was under 18,

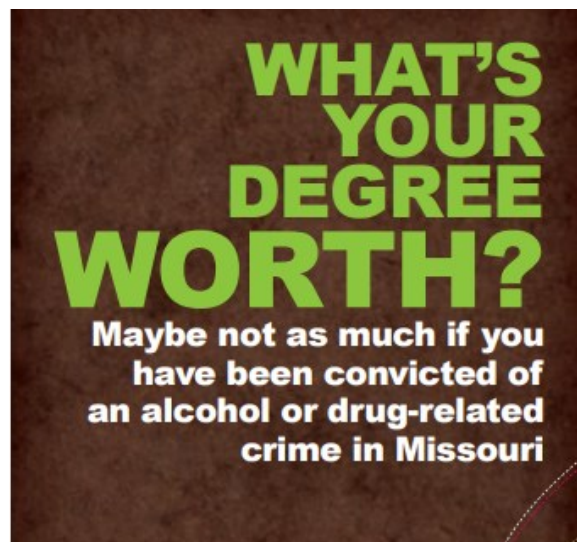
unless the student was tried as an adult. If a student is convicted of the sale or possession of illegal drugs, the student must notify the Financial Aid Office within five (5) days after the conviction. The federal authorities governing financial aid will be notified within ten days. Students convicted of possession or sale of illegal drugs will be ineligible for Financial Aid for the times listed below. A student convicted of both possessing and selling will be ineligible for a longer period.

Possession of illegal drugs/ Sale of illegal drugs

1st offense	1 year from date of conviction 2 years from date of conviction
2nd offense	2 years from date of conviction Indefinite period
3rd offense	Indefinite period

The student will receive in writing the loss of eligibility for federal financial aid and how eligibility is regained. A student regains eligibility the day after the period of ineligibility ends or when the student successfully completes a qualified drug rehabilitation program or passes two unannounced drug tests.

Students denied eligibility for an indefinite period can regain it after successfully completing a rehabilitation program, passing two unannounced drug tests from such a program, or if a conviction is reversed, set aside, or removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record. In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. It is the student's responsibility to certify to the CTC Financial Aid Office that they have successfully completed the rehabilitation program.



DRUG AND ALCOHOL ABUSE PREVENTION PROGRAM

Policy- Alcohol and Illegal Drugs

The Drug-Free Schools and Communities Act and Drug and Alcohol Abuse Prevention Regulations (Education Department General Administrative Regulations [EDGAR]), notes that no institution of higher education shall be eligible to receive funds or any other form of financial assistance under any Federal program, including participation in any federally funded or guaranteed student loan program, unless the institution certifies to the Secretary that the institution has adopted and has implemented a program to prevent the use of illicit drugs and the abuse of alcohol by students and employees. In response, CTC has adopted and implemented program and policies to prevent the unlawful possession, use, or distribution of illicit drugs and alcohol by students and employees. During student orientation at the beginning of each program year, drug and alcohol information will be distributed. Employees will be given this information prior to the first day of school each year.

Drug and Alcohol Policy

Pursuant to the Drug-Free Schools and Communities Act Amendments of 1989, the Carthage Technical Center is required to establish a drug and alcohol prevention program for its students and employees. A biennial review of this program will be done to determine its effectiveness, to implement changes to the program if they are needed and to ensure that the disciplinary sanctions are consistently enforced.

CTC is committed to having a drug free working environment for both students and faculty. Staff members as well as students are expected to report to work and school on time and in appropriate mental and physical condition for work. Each student and employee will be required to read the school drug policy. This policy includes sanctions that may occur as a result of drug use and lists assistance programs. A statement must then be signed stating they have read and understand the school drug policy.

Student Alcohol/Drug Abuse

The CTC supports state drinking laws and is opposed to underage drinking. The use, sale, transfer, possession of any medication or alcohol or being under the influence of alcoholic beverages or controlled substances on any school property, in any school-owned vehicle or in any other school-approved vehicle used to transport students to and from school or school activities; or off school property at any school-sponsored or school-approved activity, event or function, such as a field trip, clinical site or internship, where students are under the jurisdiction of the school district, is prohibited. Any student found in violation of state underage drinking laws may be subject to disciplinary action.

Illegal Drugs: The use, sale or possession of alcohol or illegal drugs on school property or during school affiliated activities is strictly prohibited. The CTC supports state and federal drugs laws. Any person found in possession of or under the influence of illegal drugs is subject to disciplinary action. The school administration or teachers shall have the right to conduct searches, which are reasonable in scope, of persons reasonably suspected to be in violation of this policy during or after school hours on school property, or at any school event, whether at the school or at some alternate location. Such searches shall be conducted in accordance with board policy. (Reference: District Policy 2150) Any student who, after being given an opportunity to present his or her version of the incident, is found by the administration and/or staff to be in violation of this policy shall be subject to disciplinary action up to and including suspension, expulsion or other discipline as provided in the district's discipline policy, and referral for prosecution. Strict compliance is mandatory. All controlled substances shall be turned over to the local law enforcement agency. Students may appeal the decision by obtaining a comprehensive drug test at an approved agency within 24 hours at the student's expense.

(Reference: District Policy 2640, 2641)

Alcohol testing must be completed within the hour. The school resource officer has the training to complete a test on site. Failure to submit to an alcohol test is an admission of guilt. Upon a CONCLUSIVE NEGATIVE result, the student's disciplinary record may be expunged. In order to provide the best possible environment for personal and Intellectual growth, CTC has established regulations to guide student conduct.

Smoking and Tobacco Use: are not permitted on any school owned property.

Health Risks:

There are significant health risks associated with the use of illicit drugs and alcohol. Some major risks are:

Alcohol and other depressants (barbiturates, sedatives and tranquilizers):

Addiction, accidents as a result of impaired ability and judgment, overdose when used with other depressants, damage to a developing fetus, heart and liver damage.

Marijuana:

Addiction, panic reaction; impaired short-term memory; increased risk of lung cancer and emphysema, particularly in cigarette smokers; impairment of driving ability.

Cocaine:

Addiction, heart attack, seizures, lung damage, severe depression, paranoia, psychosis. Similar risks are associated with other stimulants, such as speed and uppers.

Methamphetamines:

Addiction, memory loss, increased distractibility, mood disturbances, aggressive or violent behavior, intellectual deficits, depression, hallucinations, paranoia.

Hallucinogens

(Acid, LSD, PCP, MDMA, etc.):

Unpredictable behavior, emotional instability, violent behavior organic brain damage in heavy users, convulsions, comas.

Narcotics (heroin, Demerol, morphine, Codeine, etc.):

Addiction, accidental overdose, risk of hepatitis and AIDS from contaminated needles.

Inhalants (gas, aerosols, glue, nitrites, etc.):

Loss of consciousness, suffocation, damage to brain and central nervous system, sudden death, nausea and vomiting, nosebleeds, and impaired judgment. A main objective of the drug and alcohol prevention program is to encourage healthy attitudes and behaviors on the part of all students and responsible decisions about alcohol/drug use. To support this policy the students will be addressed with aneducational program during mandatory adult student orientation.

Legal sanctions:

Local, state and federal laws also prohibit the unlawful possession, use, distribution, and sale of alcohol and illicit drugs. Criminal penalties for violation of such laws range from fines to imprisonment for terms up to and including life. By law, some students who have drug-related convictions under any federal or state law may be ineligible for Federal Student Aid.

Standards of Conduct:

Regulations prohibit the unlawful possession, use, distribution, and sale of alcohol and illicit drugs by students and employees on school owned or controlled property and at school sponsored or supervised activities. Violation of these regulations can result in disciplinary action ranging from disciplinary warning up to and including expulsion for students and termination for employees.



Treatment Programs

Counseling and referral assistance to students and employees who are troubled by alcohol or substance abuse problems is provided by the CTC certified school counselor. Staff and faculty who are experiencing symptoms associated with their own or someone else's alcohol or drug use are encouraged to seek help. For more information about prevention and treatment programs please contact the Student Services office or the following sources:

<http://dmh.mo.gov/ada/help.htm>
<http://www.drugrehablocator.com>

Every student should read and become familiar with the policies on alcohol and other drugs that are discussed in the Carthage Technical Center Student Handbook. If you have any questions concerning regulations or health risks associated with alcohol and other drugs, please contact the counselor, 417-359-7026 ext. 27017



Ozark Center
(417)781-7420



Narcotics Anonymous
(417)782-2210

District Policies

P 2640	Student Use of Tobacco, Alcohol, and Drugs
P 6130	Drug Education
P 2641	Drug-Free Schools

Statement Of Penalties for Copyright Infringement

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at www.copyright.gov.

District Policy: P 6243



Practical Nursing Program

FINANCIAL AID HANDBOOK

- I understand the policies and rules set forth in the handbook may be subject to change and/or revision, by the Carthage Technical Center administrative staff, without advanced notice.
- I understand that if, at any time, I have questions regarding policies, rules, individual costs or subjects outlined in this handbook, I should ask the financial aid office for an explanation or assistance.
- I understand that failure to pay program expenses may be grounds for dismissal.
- I understand that this signed statement of acknowledgement will be placed in my personal student file.
- I understand that I am responsible for any expenses not covered by scholarships, funding agencies, Federal Pell Grant, and/or Student Loans.
- I understand that no financial aid will be awarded until I have read the Financial Aid Handbook and signed this statement of acknowledgement.
- I understand that I am responsible for complying with the policies and rules stated in the Financial Aid Handbook.

Student's Name (please print): _____

Student Signature: _____

Date: _____