



LANCASTER COUNTY

**CAREER & TECHNOLOGY CENTER**

## FINANCIAL AID HANDBOOK

### **MAIN CAMPUS**

#### **Willow Street Campus**

1731 Hans Herr Drive  
P.O. Box 527  
Willow Street, PA 17584  
Tel 717-464-7065  
Fax 717-464-9518  
Financial Aid 717-464-7054

### **BRANCH CAMPUS**

#### **Brownstown Campus**

Snyder and Metzler Roads  
P.O. Box 519  
Brownstown, PA 17508  
Tel 717-859-5102  
Fax 717-859-4529

### **BRANCH CAMPUS**

#### **Mount Joy Campus**

432 Old Market Street  
P.O. Box 537  
Mount Joy, PA 17552  
Tel 717-653-3002  
Fax 717-653-0550

### **EXTENSION CAMPUS**

#### **Lancaster County Public Safety Training Center**

101 Champ Boulevard  
Manheim, PA 17545  
Tel 717-537-4190  
Fax 717-537-4196

**YOUR FUTURE. YOUR CAREER. OUR PRIORITY.**

# Mission/Accreditation

Based on identified occupational needs, the mission of the Lancaster County Career & Technology Center is to prepare high school students and adults to be academically competent, to be occupationally proficient for employment, and to have a sound foundation for continued learning.

The Lancaster County Career & Technology Center is accredited by the [Commission of the Council on Occupational Education](#), 41 Perimeter Center East, NE, Suite 640, Atlanta, Georgia 30046. Telephone: 1-800-917-2081.



## STATEMENT OF NONDISCRIMINATION

Lancaster County Career & Technology Center is an equal opportunity education institution and will not discriminate in employment, education programs, or activities on the basis of race, color, religion, ancestry, national origin, sex, sexual orientation, age or disability. This policy of nondiscrimination extends to all other legally protected classifications under state and federal laws.

For information regarding the Americans with Disabilities Act (ADA), the rights of an individual with a disability, our obligations under ADA, or grievance procedures, contact the Business Manager and ADA Coordinator, 1730 Hans Herr Drive, PO Box 527, Willow Street, PA 17584-0527. Telephone: 717-464-7050.

For inquiries regarding other nondiscriminatory policies and programs, or for information regarding services, activities, programs and facilities that are accessible to and usable by both disabled persons and national origin minority persons who lack English language skills, contact the Supervisor of Pupil Services and Coordinator for Title VI, Title IX and Section 504, 432 Old Market Street, PO Box 537, Mount Joy, PA 17552-0537. Telephone: 717-653-3000.

**Grievance Procedure:** The administration will not tolerate unlawful discrimination by any of its employees or students. Any student subjected to unwelcome verbal, graphic or physical conduct relating to their gender, race, color, national origin, religion or handicap/disability, which has the purpose or effect of unreasonably interfering with their educational opportunities or creates an intimidating or offensive educational environment, is encouraged to immediately report such conduct to the Building Principal. All complaints will be investigated. All complaints will be kept confidential. No reprisals or retaliation will be allowed for reporting such conduct or cooperating with an investigation of a complaint. See the building Principal for further details and procedures contained in School Policy #2710.

For cases where the grievance can not be settled at the institutional level, students and/or parents of students can contact the Council on Occupational Education at: Council on Occupational Education, 41 Perimeter Center East, NE, Suite 640, Atlanta, Georgia 30346, (800) 917-2081/(770) 396-3898, FAX: (770) 396-3790

# FINANCIAL AID STUDENT HANDBOOK

The administration and faculty of the Lancaster County Career & Technology center believes that education is a family investment. Therefore, the primary responsibility for financing a student's education rests with the student and the student's family. Financial aid is intended to supplement, not replace, a family's resources. The Office of Financial Aid at the Lancaster County Career & Technology Center strives to assist qualified students needing financial assistance in obtaining aid to meet the economic responsibilities to attend school. This assistance includes counseling students to understand the financial expenses of attending school, informing students of the kinds of aid available and how to apply, and assisting students with the application process.

## Criteria

Financial Aid is determined on the basis of results of the Federal Needs Analysis conducted by the Pennsylvania Higher Education Assistance Agency.

Awards cannot be made until the student has been accepted for admission and a need analysis has been received.

Students who receive additional assistance from any source are required to notify the Financial Aid Office immediately.

Financial Assistance is offered to qualified students within the limits of funds available to the LCCTC. The amount awarded by the LCCTC varies with individual needs. The LCCTC attempts to provide a "Financial Aid Package" of grants and/or loans to assist qualified students in meeting their educational expenses.

If a student's financial circumstances change significantly at any time prior to or during enrollment, it is important that this information be disclosed to the Director of Student Financial Aid. Loss of earnings, sickness or death of a wage earner, and natural disaster all impact on a student's ability to meet educational expenses.

## Program Eligibility

Lancaster County Career and Technology Center participates in various federal, state and local financial aid programs. The purpose of financial aid is to provide assistance to students of financial need who, without financial aid, would be unable to pursue an education. Listed below are the Financial Aid resources available to students attending the Lancaster County Career & Technology Center.

- Federal Pell Grant
- Federal Financial Educational Loans (Federal Stafford Loans subsidized and unsubsidized )
- Federal Parent PLUS Loan for Students
- Veteran's Education Assistance
- Lancaster Employment and Training Agency (LETA/SPOC)
- Office of Vocational Rehabilitation
- TRA/TAA
- New Choices/New Options
- PHEAA Foundation Nursing Scholarship

## **Student Eligibility Criteria**

Each applicant for Federal Financial Assistance must complete and submit the Free Application for Federal Student Aid (FAFSA) for processing. The FAFSA is available in the Adult Career Center Office at each campus location or on-line at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Students attending a program that is longer than one academic year will be required to complete a renewal application annually.

Financial Aid recipients must meet the following minimum eligibility requirements in addition to demonstrating need:

1. Have a high school diploma or GED or pass the Ability-to-Benefit test\*\*.
2. Be enrolled as a regular student working toward a diploma or certificate in an eligible program.
3. Be a citizen or eligible non-citizen.
4. Have a valid social security number.
5. Maintain satisfactory academic progress.
6. Maintain satisfactory attendance.
7. Register with selective service, if required.
8. Have a financial aid transcript on file, if required.
9. Not be in Default of a Previous Student Loan

\*\* For specific information on the Ability to Benefit test, contact the Admissions Office at the campus location you plan to attend.

## **Satisfactory Academic Progress**

Financial aid recipients are required to maintain satisfactory academic progress and have satisfactory attendance in order to remain eligible to receive federal financial aid. Satisfactory progress and attendance regulations are defined within the handbook provided for your specific program of enrollment and is evaluated at the midpoint and end of each payment period. Students not maintaining satisfactory progress, either academic or attendance, for their program of enrollment will have their financial aid assistance either delayed or cancelled.

Federal requirements state that students may continue to receive their federal financial aid as long as they maintain the ability to complete their training with 150% of the scheduled clock hours. This allows a student to retake a portion or portions of a program when they were unsuccessful in their first attempt. Students who are unable to complete their training within 150% of the scheduled clock hours will lose their eligibility to receive additional federal student aid.

## **Academic Year Definition**

The Lancaster County Career & Technology Center's academic year for financial aid purposes is defined in Clock Hours and Weeks of Attendance. Most Lancaster County Career & Technology Center's programs are equal to one year in length with the exception of the Practical Nursing program which is slightly more than 1 ½ academic years. Students attending any program that is less than one academic year will have their financial aid awards prorated, or reduced, per federal guidelines based upon the number of hours and weeks to be completed.

Students enrolled in the various Post Secondary Vocational programs offered at each of the school's campuses will be eligible to apply for aid for one academic year. The academic year defined for these programs is 36 weeks and 1000 clock hours of attendance.

Students attending the Practical Nursing program will be eligible to apply for aid in both their first and second year of training. The first year within the daytime practical nursing program consists of 32 weeks and 1000 clock hours of attendance. The second year of the daytime nursing program consists of 16 weeks and 551 clock hours of attendance. The first year within the evening practical nursing program consists of 48 weeks and 1000 clock hours of attendance. The second year of the daytime nursing program consists of 24 weeks and 551 clock hours of attendance. The aid received for the second year in each of the nursing programs will be prorated per federal guidelines based upon the number of hours and weeks remaining in the second year of the program.

## **Grade Level Advancement**

Within the Practical Nursing program, upon successful completion of the first academic year, or Levels 1 and 2 of the program, a student is considered to have advanced to Grade Level 2 for financial aid purposes. The student is then eligible to borrow additional pro-rated FFEL/GSL and Unsubsidized Loan funds at Grade Level 2 for the remaining hours and weeks in the program.

## **Advanced Placement**

Students receiving advanced placement into the Practical Nursing program are eligible to apply for financial aid, but will have their financial aid processed based on the number of weeks and clock hours they have remaining in the program. Students receiving advanced placement of less than one academic year will enter as a grade level 1 student with the ability to advance to grade level 2. Students receiving advanced placement equal to one academic year will enter the program at grade level 2.

## **Federal Pell Grant**

Federal Pell Grants provide the "foundation" of financial aid to which other assistance may be added. If you qualify for a Pell Grant for 06-07 award year, you can receive between \$400 to \$4050 annually depending on your family income and cost of education. Although your Pell Grant award will be paid through the school, your eligibility and the actual amount of your award is determined by the Department of Education through the completion of the FAFSA application. A student cannot receive a Pell grant if he/she already holds a bachelor's degree.

Students attending the one-year Post Secondary Vocational programs will be eligible for a Federal PELL Grant for one award year. Students attending the Practical Nursing program will be eligible to apply for a Federal PELL Grant during each award year of attendance.

## **Federal Financial Educational Loans (FFEL Stafford Loans -- Subsidized)**

Federal Financial Educational Loans (FFEL Stafford Loans) are long-term, low-interest loans made to a student by private lending institutions, such as banks, savings and loan associations or credit unions. Eligibility for a FFEL Stafford Loan is based on family income and financial need established by standards set forth by the federal government. The federal government subsidizes the interest on behalf of the student by paying the interest for the student during the deferment period if the family meets the federal income and financial needs standards. The maximum Subsidized loan eligibility for the first academic year is \$2,625. Beginning on July 1, 2007 this amount increases to \$3,500. These loans (FFEL Stafford Loans -- Subsidized) are deferred (or payments are put off) while you are in school and during a six-month grace period you are given after completing or discontinuing study.

## **PHEAA GSL (Non-Subsidized)**

The PHEAA non-subsidized Guaranteed Student Loan (GSL) provides an opportunity for students to benefit from the low interest cost of the loan program. PHEAA will extend the benefits of a non-subsidized GSL to other eligible applicants who fail to meet the federal income and financial need standards. The non-subsidized GSL can be issued for the full amount of eligibility or in combination with a subsidized loan. On any portion of the PHEAA non-subsidized GSL the interest must be paid by the student on a quarterly basis while the student is enrolled in school, or the student can elect to capitalize the interest during the deferment period. These loans are deferred (or payments are put off) while you are in school and during a six-month grace period you are given after completing or discontinuing study.

## **PLUS/Non-Subsidized**

PLUS loans are available to parents of dependent students to assist in meeting the costs of education. Many Pennsylvania lenders participate in the PLUS program. Parents are urged to apply for the PLUS Loan source of funding before submitting additional loan applications. In many situations, the combination of a maximum FFEL or GSL and PLUS loans will meet most of the financial need of the student. Repayment of the PLUS loan principal and interest begins within 60 days after receipt of the loan proceeds. Parents can elect to have the PLUS loan placed into forbearance until the student completes their training.

## **Loan Limits**

Independent students are eligible to borrow up to a total \$6,625 in their first academic year. Dependent students, as defined by government criteria, are not permitted to borrow more than \$2,625 in their first year. Beginning July 1, 2007 these amounts increase to \$7,500 and \$3,500 respectively. However, parents of dependent students may obtain a PLUS loan if additional funds are needed. If a parent is denied a Parent PLUS loan, the dependent student then becomes eligible to apply for additional money on his/her own.

Practical Nursing students, upon successful completion of their first academic year, are considered to have advanced to Grade Level 2 for financial aid purposes. These students are then eligible to borrow additional pro-rated Stafford Loan funds for the remaining hours and weeks in the program so long as the student is able to complete their training within 150% of the scheduled clock hours

## **Loan Limits for Transfer Students**

Students who transfer mid year to the LCCTC may see lower loan amounts available to them for the completion of the first academic year. This occurs when the academic year at the school from which the student is transferring overlaps the academic year at the LCCTC. In this situation, the student is restricted to receiving only the remainder of the original annual loan limit until the completion of the first academic year. For example, a student was enrolled at School A as a grade level 1 student from September 3 to May 25, but then transfers to an LCCTC program that begins Jan 4, the loan amount for the academic year cannot exceed \$2,625 minus the amount received at School A.

Annual loan limits are based on an academic year, which is at least 26 weeks in length. The 26 week limit applies to all students including those who change programs or those who transfer to another school.

## **Pell Grant and Stafford Loan Disbursement Policy**

Federal Pell Grants and Stafford Student Loan proceeds must be disbursed to students in multiple installments. Disbursements of these funds are made in periods of enrollment termed Payment Periods. The first payment period begins at the start of training and ends when the student successfully completes one half of the scheduled clock hours at which time the second payment period begins.

The first disbursement of PELL Grant funds are transferred electronically to the school and credited directly to the student's tuition account. PELL Grant payments generally arrive within the first two weeks of training.

The first disbursement of student loan funds occurs after a student has been enrolled for 30 days. Student Loan disbursements are transferred electronically to the school and credited directly to the student's tuition account. A notice is provided to the student when the loan funds are credited to his/her account.

To be eligible for the second disbursement of grant and loan proceeds students MUST maintain satisfactory academic progress as defined in the program's handbook and MUST have completed one half of the program's scheduled clock hours. Failure to meet these standards will result in financial aid funds being either delayed or cancelled.

## **Third Party Loans / Alternative Loans**

Checks are made co-payable to you and the school. Therefore, you must come in to the office to endorse your check. You will be notified when your check has arrived. Third Party Loan funds will be credited to your tuition account.

## **Refunds for Class Cancellation**

If a class is cancelled by the Lancaster County Career & Technology Center, all students will be refunded 100% of all pre-paid tuition and fees. Students are not required to request that prepaid tuition and fees be refunded. Refunds of pre-paid tuition and fees occur automatically and shall be made within 30 days of the planned start date of the class.

## **Refunds for Students who Withdrawal On or Before the First Day of Class**

If a student fails to commence class or withdraws from class on the first day of school, the school will retain no more than \$100 of pre-paid tuition or fees. Students are not required to request that any prepaid tuition and fees in excess of the first \$100 be refunded. Refunds of pre-paid tuition and fees in excess of \$100 occur automatically and shall be made within 30 days of the planned start date of the class.

## **School Fee Refund Schedule**

Students withdrawing from their program are eligible for partial tuition refunds. The following refund schedule for tuition applies following the first full class day.

- Withdrawal during the first week of Payment Period - 75%
- Withdrawal during the second week of Payment Period - 50%
- Withdrawal during the third week of Payment Period - 25%
- Withdrawal after the third week of Payment Period - no refund

Refunds will be made on tuition charges for each Payment Period when a student is determined to be withdrawn from training at the Lancaster County Career & Technology Center. Refunds, when due, shall be made within 30 days (1) of the last day of attendance if written notification of withdrawal has been provided to the institution by the student, or (2) from the date the institution terminates the student or determines the withdrawal by the student.

## **Title IV Refund Policy**

Students benefiting from receiving Title IV federal funds will have their federal financial aid refunds calculated as per federal regulations.

The Department of Education (DOE) specifies that LCCTC must determine the amount of financial aid program assistance that you earn if you withdraw from your program of study. The DOE requires that when you withdraw during a payment period, the amount of the financial aid program assistance that you have earned up to that point is determined by a specific Title IV formula. If you received, or LCCTC received on your behalf, less assistance than the amount that you earned, you will be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned.

The amount of assistance that you earned is determined by using the Title IV Refund Calculation. That is, if you completed 30% of the payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period, you earn all of your assistance.

When a student withdraws and refunds are required to be returned, the following distribution list is used to return the funds.

- Unsubsidized Federal Stafford Loan
- Subsidized Federal Stafford Loan
- Federal PLUS Loan
- Federal Pell Grant

If LCCTC is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS loan) repay in accordance with the terms of your loan agreement, or you make scheduled payments to the holder of the loan over a period of time.

If you are responsible for returning grant funds, you do not have to return the full amount. The law provides that you are not required to return 50% of the grant assistance that you receive that is your responsibility to repay. Any amount that you have to return is a grant over-payment, and you must make arrangements with LCCTC or the Department of Education to return the funds.

## **Overpayment of Federal Student Aid**

An overpayment is created whenever the student receives FSA funds that exceed his/her eligibility. Overawards are one cause of overpayments; overpayments can also be caused by misreported FAFSA information, miscalculated costs or EFC, payments to an ineligible student, or payments in excess of grant or loan maximums.

In the case where the school is liable for the overaward, the school will immediately restore an amount equal to the overpayment to the appropriate FSA account. If the restoration of the overpayment leaves a balance due to school from the student, the student will be responsible to pay the balance due.

In the case where the student is responsible for the overpayment, the student will be notified in writing requesting full reimbursement of the overpayment. If, after notification, the student has not repaid or made

satisfactory arrangements to repay the overpayment, the school will refer the overpayments to the United States Department of Education Student FSA's Management Collections (ED Collections) and notify NSLDS of the overpayment. At this point, the student becomes ineligible to receive Title IV funds until the overpayment is resolved.

## **Refund of Credit Balances to Students**

If you borrowed excess Stafford Loan funds to assist with school related expenses during your enrollment, you will sign a refund request form when your student account shows a credit balance. Refund request forms must be signed by Wednesday 12:00 p.m. to receive a check Friday of that week. Refund requests signed after Wednesday 12:00 p.m. will be available the following Friday. Your refund request will be processed by the Business Office and available for pickup from the Admissions Office on Friday's after 10:00 a.m. At your request, your check may be mailed to you.

## **Verification Policy**

Verification is a process where the aid officer must verify that information reported on the aid application is true and correct. Applicants are selected for verification at random by school officials or through computer edits by the Department of Education. Applications selected for verification by the Department of Education are flagged with an " \* " next to the EFC number on the Student Aid Report (SAR) and the student is notified of selection in Part I of the SAR. Applications selected by school officials will not have an "\*" next to the EFC and but will be notified of selection by letter from the school.

### **Specific items to be verified are:**

1. Household size
2. Number enrolled in post-secondary schools
3. Adjusted gross income and taxes paid from a Federal tax return.
4. Untaxed income and benefits.

### **Documentation required:**

1. **Signed** copy of the base year tax return used to apply for financial aid for student/spouse and/or parents as applicable.
2. Verification worksheet.
3. Child support documentation
4. Social security documentation
5. Other financial documents as requested by financial aid office.

Selected students are required to provide documentation as specified by a letter from the financial aid office within 30 days of receipt of notice. Failure to do so will result in non-payment of awards for Pell, and loans will not be certified. Students will be responsible to pay the tuition costs.

The verification process is complete when all signed documents are reviewed by the aid officer and a valid ISIR/SAR is submitted to the aid office. A final and correct ISIR/SAR must be received by the last day of attendance to receive payment. Documents received after this time are not eligible for payment.

If corrections need to be made, the student will be notified to meet with the aid officer to make the necessary changes on the ISIR/SAR for re-submission. No payments for Pell will be made until the updated ISIR/SAR is received by the aid office. Students will be notified in writing of award changes.

## **POLICIES FOR VETERANS RECEIVING EDUCATIONAL ASSISTANCE ALLOWANCE**

### **Make-Up Work**

Make-up work is not permitted for the purpose of receiving Veterans Affairs training allowance.

### **Class Cuts**

Class cuts are not permitted and shall be recorded as unexcused absences.

### **Re-Admission**

Students experiencing academic difficulties will be withdrawn from the program for the length of one term (9 weeks). Re-admission will be considered on an individual basis.

### **Transfer Credit**

Transfer credit will be evaluated on an individual basis. Appropriate credit will be given and the length of the program will be decreased accordingly. DVA will be notified.

### **Probationary Period**

The maximum length of the probationary period will be 9 weeks. DVA will be notified if a veteran fails to make satisfactory progress.

### **Attendance**

Any veteran who is absent more than 5% of the required program hours will not be eligible for co-op placement or a clinical experience. The DVA will be notified if any veteran's attendance falls below 75%.