



LANCASTER COUNTY

CAREER & TECHNOLOGY CENTER

FINANCIAL AID HANDBOOK

08-09

MAIN CAMPUS

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Lancaster County Public Safety Training Center

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Manheim, PA 17545
Tel 717-537-4190
Fax 717-537-4196

YOUR FUTURE. YOUR CAREER. OUR PRIORITY.

Mission/Accreditation

Prepare people for skilled, innovative and productive careers.

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.

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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. The application process outlining the steps needed to apply for aid are located at the end of this handbook.

Eligibility and Financial Need Determination

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 Family Educational Loan Program
 - Subsidized Stafford Loan
 - Unsubsidized Stafford Loan
 - Federal Parent PLUS Loan
- Veteran's Education Assistance
- Lancaster County CareerLink
 - Lancaster Employment and Training Agency (LETA/EARN)
 - TRA/TAA
- Office of Vocational Rehabilitation
- New Choices/New Options
- PHEAA Foundation Nursing Scholarship

Student Eligibility

Each applicant for Federal Financial Assistance must complete and submit the Free Application for Federal Student Aid (FAFSA) for processing. The FAFSA is available on-line at www.fafsa.ed.gov or a paper copy can be obtained by contacting the US Department of Education at 1-800-433-3243. Students attending a program that crosses over into the new award year which begins July 1 of each year are 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, pass the Ability-to-Benefit test**, or be home schooled in a setting that meets state law.
2. Be enrolled as a regular student working toward a diploma or certificate in an eligible program.
3. Be a U.S. 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 on 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.

Citizenship Requirements

In order to be eligible for federal financial aid, the student must be one of the following:

- A U.S. citizen
- A U.S. national (including natives of American Samoa or Swain's Island)
- A U.S. permanent resident who has an I-1551, I-551, or I-551C Alien Registration Card

OR

The student must have an Arrival-Departure Record (I-94 Form) from the Department of Homeland Security (DHS) showing one of the following designations:

- "Refugee"
- "Asylum Granted"
- "Indefinite Parole" and/or "Humanitarian Parole"
- Cuban-Haitian Entrant, Status Pending"
- "Conditional Entrant" (valid only if issued before April 1, 1980)

Students are **NOT** eligible for federal financial aid if they:

- have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464)
- have been granted relief from deportation under the Family Unity Program (previously this category of students were eligible for federal student aid)
- are temporary residents allowed to live and work in the U.S. under the Legalization or Special Agricultural Worker program (previously this category of students was eligible for federal aid)
- are in the U.S. on an F1 or F2 student visa
- are in the U.S. on a J1 or J2 exchange visitor visa
- have a G series visa (pertaining to international organizations)
- have another nonimmigrant visa, including those with work visas and foreign government officials and their dependents
- are undocumented

Selective Service Requirements

Men over the age of 26 who have not registered with the Selective Service must contact the Selective Service office at 1-847-688-6888 and request a [Status Information Letter](#). The Status Information Letter and a written explanation for your failure to register with the Selective Service must be submitted to the Office of Financial Aid prior to aid being processed. **A non-registrant may not be denied any benefit if he can "show by a preponderance of evidence" that his failure to register was not knowing and willful. Offer as much evidence supporting your case, and as much detail, as possible.**

Default / Overpayment Requirements

Students who are in default on a previous student loan or owe an overpayment to the U.S. Department of Education must resolve the default or overpayment prior to being eligible to receive aid.

Eligibility to receive aid through any of the programs described in this handbook may be suspended or terminated if a student is convicted of the sale or possession of any illegal substance during the period of enrollment in which they were receiving federal aid.

How Financial Need is Determined

The Office of Financial Aid encourages all students to file the FAFSA. Excluding the Federal PLUS Loan, the FAFSA is used to determine what sources and amount of aid you are eligible to receive through the Student Financial Aid Programs.

Financial need is determined using the student's and parents' (if applicable) financial information specified on the Free Application for Federal Student Aid (FAFSA), FAFSA on the Web, or the renewal FAFSA, if you applied for aid last year. (The application was created to determine the student's need for the Federal financial aid programs. The LCCTC also uses this information in awarding need-based financial aid from state, institutional, and private funding sources.) Frequently asked questions regarding parent information that must be included on the FAFSA are in the Frequently Asked Questions section of this handbook.

The information you provide on the FAFSA is processed using a formula, established by the U.S. Congress, that calculates your Expected Family Contribution (EFC), which is the amount you and your family are expected to contribute toward your education. *Please note: The outstanding balance of your bill and the EFC may differ. You*

are responsible for the outstanding balance. The federal processor will send this information to you on your Student Aid Report (SAR) which also serves as an acknowledgment that the application was processed. You may receive this acknowledgment electronically (known as an e-SAR) via email, if you provide an email address on the FAFSA. The federal processor also electronically transmits the analysis of the data you submitted to each of the institutions you specified on the FAFSA.

Each school determines how much it will cost for you to attend school, including tuition and fees, books and supplies, room and board, personal expenses, and transportation expenses. This is called your Cost of Attendance or cost of education and is unique to each school to which you apply. (This is one reason you may be eligible for more financial aid at one school than another--it may cost more to attend another school.) The Cost of Attendance at the LCCTC is based upon research done by school staff members who review the costs annually to ensure that they are realistic.

To determine your financial need, your expected family contribution is subtracted from the Cost of Attendance as shown in the example provided below.

Cost of Attendance
-Expected Family Contribution
=Financial Need

Example: Sara is a Pennsylvania Resident who is entering her first year of school at the LCCTC for 2008-2009. Sara filed her FAFSA using her and her parents' information, since she is a dependent student. When she received her SAR, the EFC was listed at \$5,782. We determine her financial need by the following figures:

Cost of Attendance (In-State, Undergrad, Off campus)	\$12,784
<u>- Expected Family Contribution (EFC)</u>	- 5,782
= Financial Need	\$7,002

Special Circumstances

Although the process of determining your financial aid eligibility is basically the same for all applicants, there is some flexibility in specific circumstances. If your family experiences a change in income due to an unusual circumstance (loss of job or reduction in hours, separation or divorce, death in the immediate family) contact the Office of Financial Aid regarding your situation. It may be possible to reevaluate your financial aid eligibility.

If your family has high unreimbursed medical expenses or pays private school tuition for elementary or secondary school (K-12), your financial aid eligibility may be re-evaluated. If you feel you have any special circumstances that might affect the amount you and your family are expected to contribute, be sure to contact the Office of Financial Aid.

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 the daytime programs is 36 weeks and 1000 clock hours of attendance. The academic year defined for the evening programs is 48 weeks and 1000 clock hours of attendance. The Cosmetology program is defined as 36 weeks and 1250 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 **evening** 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 Stafford 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 advance placement equal to one academic year will enter the program at grade level 2.

Repeated Course Work

Students who are unsuccessful in their first attempt at coursework and are required to repeat class work, clinical experiences or an entire level of training are NOT eligible to continue to receive financial aid during the repeat period nor are they eligible to apply for additional financial aid to cover the cost of the repeated coursework. All financial aid is cancelled during the repeat period and then re-instated when the next payment period is reached as long as the student maintains the ability to complete the training with 150% of the scheduled clock hours. Students are responsible to pay costs incurred for repeated coursework on their own. Students who withdraw from training for 180 days or more and then return to training regain full financial aid eligibility upon their return.

Verification Policy

Verification is a process where the financial aid officer must verify that information reported on the financial 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 a 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 the Office of Financial Aid.

Selected students are required to provide documentation as specified by a letter from the Office of Financial Aid 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 all 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 at least two weeks prior to the earlier of the last day of the award year or the last day of attendance in order to receive payment. Documents received after this time are not eligible for payment.

If corrections need to be made, the school will make the required changes and the student will be notified in writing of the changes made on an updated SAR sent to the student from the US Department of Education. 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.

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.

Federal Pell Grant (FAFSA application)

Federal Pell Grants provide the "foundation" of financial aid to which other assistance may be added. Pell Grants provide money for tuition that does not have to be repaid unless a student withdraws from school and is determined to owe a refund. The U.S. Department of Education determines student's eligibility for this source. A student cannot receive a Pell grant if he/she already holds a bachelor's degree. If you qualify for a Pell Grant for 08-09, you can receive between \$890 to \$4731 annually depending on your family income and cost of education.

Although your Pell Grant awards are paid through the school, your eligibility and the actual amount of your award is determined by the U.S. Department of Education through the completion of the FAFSA application and your program of enrollment.

The FAFSA application award year begins July 1 and ends June 30. Students attending the one-year Post Secondary Vocational programs will be eligible for a Federal PELL Grant for one award year. Practical Nursing students attending a program that begins before June 30 and crosses over into the next award year beginning July 1, will have to complete two FAFSA applications, one for the current award year and one for the upcoming award year.

Federal Family Educational Loan Programs

Federal Stafford Loan Entrance Counseling

The Federal Government requires that all first time Federal Stafford Loan borrowers complete an entrance counseling session before they receive any loan proceeds. This session is designed to provide the borrower with important information about the Federal Stafford Loan program, including your rights and responsibilities as a borrower.

It is important that you complete this session as soon as possible. You may not use your loan as credit against your bill until this requirement is satisfied. Disbursement of your loan funds will not occur before you complete this session.

The counseling session is provided through a link on American Education Services' (AES) web site. However, there are some specific issues of which you should be aware. Federal Stafford Loan borrowing levels are broadly defined on AES's web site by the student's year in school. At the LCCTC, a student's year in school is specifically defined by the number of hours the student is scheduled to attend at the time of loan processing. Borrowing levels are described in the Loan Limits section of this handbook.

At the end of the session, you will be asked to complete a Student Information Form. When you have successfully completed this form, you will receive a Confirmation page with a confirmation number that you can print for your records. At this point, AES will notify the LCCTC's Office of Financial Aid of your successful completion of this required session. If the Student Information Form reappears after you attempt to submit it, information was not entered in a required field. This field will be highlighted in red. Please complete the information and resubmit the form by selecting the "finish" button.

Federal Stafford Loan Exit Counseling

The Federal Government requires that all Federal Stafford Loan borrowers who withdraw or graduate complete an exit counseling session. This session is designed to provide borrowers with important information regarding rights and responsibilities as well as repayment information. Exit Counseling is also a graduation requirement for all programs and MUST be completed before students complete their program of enrollment.

BEFORE BEGINNING THIS PROCESS, gather the following information because you will need to enter it on the Student Information Form.

- your permanent address and phone number (If this is new information, you must also contact your lender/servicer to update your record.) The data entered on this form is used for tracking purposes only.
- your driver's license number
- the complete name, address, and phone number of your next of kin
- the complete name, addresses, and phone numbers of 2 other references

This session is provided through a link on American Education Services' web site. However, some specific issues are highlighted below.

- You should receive repayment information from your loan servicer approximately 3 months after you leave school. If you do not receive this information, it is your responsibility to contact your servicer before the end of your 6-month grace period to arrange for the repayment of your loan.
- It is important that you plan for the repayment of your loan. You will have the opportunity to estimate your monthly payment as you proceed through AES's online session. If you don't know your outstanding Stafford Loan balance but know that your loan is serviced through American Education Services (AES) in Harrisburg, PA, you may create and access your account online through AES's Account Access program. If you do not know the name of your loan servicer and/or guarantor, you may search using the National Student Clearinghouse's Loan Based Services for Students at:
www.studentclearinghouse.org/students/default.htm.

At the end of the session, you will be asked to complete a Student Information Form. Please provide all required information. When you have entered the required information and it has been accepted, you will get a Confirmation page with a confirmation number that you can print for your records. At this point, you have successfully completed the session and your information has been sent to AES and to the Office of Financial Aid. If the Student Information Form reappears, information is missing and the fields will be highlighted in red. Enter all missing information and click "finish" again. If you have any questions regarding your loan, please contact the Office of Financial Aid.

Federal Family Educational Loan Program (FFELP)

The Federal Family Educational Loan Program (FFELP) offers long-term, low-interest loans made to students by private lending institutions, such as banks, savings and loan associations or credit unions. FFELP loans are monies that students are eligible to borrow while attending school that must be repaid.

- The student is the borrower.
- Student has up to 10 years to repay the loan depending on the size of the student's debt.
- Amount borrowed is based on the student's academic level at the time the loan is processed. If the student receives other financial aid, the loan amount may be less.
- Student selects lender at the time of application.
- The loan MUST BE REPAYED to the lender. The lender is a bank, credit union, or other lender that participates in the Federal Family Education Loan Program (FFELP).
- Payments are deferred while students are attending school.
- Students enter repayment six months following graduation or date of withdraw.
- During the repayment period, under certain circumstances, the lender may grant deferments, forbearances, or cancellations. A list of deferments and cancellations is provided at the time the student signs their Promissory Note.
- The school can refuse to certify a student's loan application OR certify the loan for an amount less than the student would otherwise be eligible. The school must document the reason for its action and explain the reason to the student in writing. The decision of the school is final and cannot be appealed to the U.S. Department of Education.
- A student can receive a subsidized and unsubsidized loan for the same period.
- Fees of up to 4% may be deducted from the total loan amount at the time of disbursement.
- Loan funds are disbursed in at least 2 installments.

Federal Subsidized Stafford Loan

Eligibility for a Subsidized 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 \$3,500. These loans must be repaid and payments 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.

- The **Subsidized** Federal Stafford Loans have the following declining interest rates:
 - 6.8% for loans disbursed 07/01/06 - 06/30/08
 - 6.0% for loans disbursed 07/01/08 - 06/30/09
 - 5.6% for loans disbursed 07/01/09 - 06/30/10
 - 4.5% for loans disbursed 07/01/10 - 06/30/11
 - 3.4% for loans disbursed 07/01/11 - 06/30/12

Federal Unsubsidized Stafford Loan

The Unsubsidized Stafford Loan provides an opportunity for students to benefit from the low interest cost of the loan program. These loans are monies that students are eligible to borrow while attending school that must be repaid. Benefits of an Unsubsidized Loan are extended to other eligible applicants who fail to meet the federal income and financial need standards. The Unsubsidized Loan can be issued for the full amount of eligibility or in combination with a subsidized loan. On any portion of the Unsubsidized Loan 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.

- **Effective July 1, 2006**, the interest rate on the Unsubsidized Federal Stafford Loan is a fixed rate of 6.8%

Differences between the Federal Subsidized and Unsubsidized Stafford Loans

Federal SUBSIDIZED Stafford Loan	Federal UNSUBSIDIZED Stafford Loan
Eligibility is based on financial need.	Eligibility is NOT based on financial need.
The Federal Government pays the interest on the loan as long as the student enrolled and during the six month grace period.	The Federal Government DOES NOT pay the interest on the loan. Interest is charged from the time the loan is disbursed until it is paid in full. The student has two options in the repayment of the interest. It can be paid while enrolled in school (check the box on the MPN indicating you wish to pay the interest) OR the loan interest can be capitalized - that is, the interest will be added to the principal amount of the loan and additional interest will be based upon the higher amount.
Repayment on both the interest and principal begins SIX months after the student graduates or withdraws from training.	Repayment on both the interest and principal begins SIX months after the student graduates or withdraws from training.
Declining interest rates: <ul style="list-style-type: none"> ○ 6.8% for loans disbursed 07/01/06 - 06/30/08 ○ 6.0% for loans disbursed 07/01/08 - 06/30/09 ○ 5.6% for loans disbursed 07/01/09 - 06/30/10 ○ 4.5% for loans disbursed 07/01/10 - 06/30/11 ○ 3.4% for loans disbursed 07/01/11 - 06/30/12 	Fixed rate of 6.8%

Federal Parent PLUS Loan

Parent 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 maximum Stafford Loans 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 \$9,500 in their first academic year. Dependent students, as defined by government criteria during the FAFSA application process, are not permitted to borrow more than \$5,500 in their first year. 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 loan 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. Independent students are eligible to borrow up to a total of \$5,775 in their second academic year. Dependent students, as defined by government criteria, are not permitted to borrow more than \$3,575 in their second academic year.

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 \$3,500 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.

Third Party Loans / Alternative Loans

Third Party Loans / Alternative Loans are loans obtained by students on their own. Private alternative education loans require the borrower to be a creditworthy student, parent or co-borrower. Generally the loans have a variable interest rate and charge a fee. Alternative loan checks are made co-payable to the student and the school. Therefore, the student must come in to the office to endorse the check. Students are notified when Third Party Loan/Alternative Loan checks arrive. Third Party Loan funds are credited to the student's tuition account, and any credit balance is refunded to the student unless the school has been directed otherwise.

Loan Cancellation

Students must notify the Office of Financial Aid in writing within 14 days of the date of disbursement if they wish to cancel all or a portion of their subsidized and/or unsubsidized loan or loan disbursement. If students request to cancel their subsidized and/or unsubsidized loan after the 14 day period, the school is not required to return the loan proceeds, cancel all or a portion of the loan or loan disbursement(s) or do both. The school will notify students in writing of the outcome of the cancellation request.

Your Financial Aid Package

Once the LCCTC Office of Financial Aid has received your FAFSA results and other required forms, a financial aid package is developed for you based on your financial need. At this time the Office of Financial Aid will package your aid and send you an award letter outlining the financial aid included in your package. Students who receive additional assistance from any additional sources are required to notify the Office of Financial Aid immediately.

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 30 days of training.

The first disbursement of student loan funds occurs after a student has been enrolled for 30 days. 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.

Student Loan disbursements are transferred electronically to the school and credited directly to the student's tuition account. Students are directed to come to the school office to sign for their loan when it arrives at the school. Upon signing for the loan, students are notified that they have 14 days in which they can cancel all or a part of the loan.

Scholarships and payments from other sources, such as a student's employer, a student's parent, or other, are posted to the students' accounts as they arrive at the school.

If at any time a student's account is overpaid creating a credit balance after all tuition and fees are paid, the credit balance will be refunded to the student in the form of a check from the school. Students can elect to have their credit balances returned to the lender to reduce loan debt or held on account for a future tuition bill.

In the case where your financial aid disbursements do not cover your total cost of your program, you are responsible for paying the balance owed to the school. Practical Nursing students who owe a balance to the school after all aid for the current payment period has been disbursed will not be eligible to take their final exams until the account is paid in full. Post secondary students who owe a balance to the school after all aid for the first payment period has been disbursed will not allowed to return to the second term of training.

Refunds

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 U.S. 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. Funds are returned in the order listed until all required amounts have been returned.

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal PLUS Loan
4. Federal Pell Grant
4. Sponsoring Agency
5. Student

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 overpayment, and you must make arrangements with LCCTC or the U.S. Department of Education to return the funds.

The requirements for Title IV program funds when you withdraw are separate from any school refund policies. The amount of refund determined by the Title IV calculation determines how much financial aid you have earned for the current payment period, whereas the school refund policy determines the amount of tuition owed for the current payment period. Therefore, you may still owe funds to the school to cover unpaid institutional charges and/or for any Title IV program funds that the school was required to return. The school's refund policies are located above.

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.

Credit Balance Refunds

Credit balances occur when payments to a student's account exceed the tuition and fees charged to the student. Credit balances can be returned to a lender to reduce loan debt, held on account for a future tuition bill or refunded to the student to be used for living/transportation expenses. If at any time a student's account is overpaid creating a credit balance, the credit balance is refunded to the student in the form of a check from the school unless the school has been directed in writing to either return the money to a lender or hold the balance on account.. Refunds to students will be processed through the school's Business Office. When refund checks are available, they are to be picked up from the Admissions Office on Friday's after 10:00 a.m. At a student's request, a check may be mailed.

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%.

Tips on Finding Scholarships

Local Organizations - You can increase your odds of actually winning a scholarship by checking local organizations first. You may only be going up against a few other local students, versus the entire student population of the country.

Employers - Have your parents ask their personnel administrator if their company offers any sort of financial aid, tuition reimbursement, or scholarships, for employee's children. Most major companies do offer this benefit. If you have a job, ask your own company if they offer this sort of benefit.

Volunteer Work - If you have done any volunteer work at your local hospital, food bank, etc., these organizations may provide scholarships in recognition for unpaid assistance.

Organizations - Check foundations, religious organizations, fraternities or sororities, and town or city clubs to see if they offer any kind of scholarship. Include community organizations, and civic groups such as the American Legion, 4-H Clubs, YMCA, Elks, Kiwanis, Jaycees, and the Girl or Boy Scouts in your search. If you are NOT a member of any organizations, the next thing is to check with the organizations that represent what you are planning on studying.

Unions - If you or your parents are members of a Union, all the major labor unions offer scholarships for members and their dependent children (AFLCIO, Teamsters, etc.)

Church - Check with your church. Your local parish may or may not have any scholarships for their members, but the Diocese or headquarters may have some available.

The Library - Your public library is an excellent source of information on state and private sources of aid. Ask the librarian to help you research sources of scholarships. Your financial need is usually considered, but other factors may also be taken into account.

Chamber of Commerce - Check with your local Chamber of Commerce. Many offer (usually small, less than \$500) grants to students in the community, especially those planning on careers in business or Public Service. Even if they do not offer any themselves, you can usually get a listing of members, and many of them may offer small scholarships to local students.

High School - Check with your High School Guidance Counselor, Principal, Teachers, and other high school administrators on scholarship information that has been sent to the school.

Newspapers - Read your local newspaper every day. Especially during the summer, watch for announcements of local students receiving scholarships. Find out where you can apply for the next year for that same scholarship. Watch also for actual announcements of local firms and organizations offering scholarships. If your local newspaper has a "library" (most do) ask the librarian at the paper to help you find scholarship information posted in the newspaper in past issues. Do not expect to find much information from your local newspaper, but it is another source.

Yellow Pages - Find out if any professional or social organizations have a chapter in your city. Call them and find out if they offer any scholarships, both nationally and locally. You may even want to check with major corporations in your area.

The Internet - Hit the major search engines, and run searches on scholarships, financial aid, organizations, colleges, universities, and grants - anything you can think of. Be wary of any organization or company that charges you a fee for their services. Please see the next section for information on "Scholarship Scams."

Scholarship Scams

Don't Pay Money to Get Money

Some deceitful companies will go about swindling dollars by promising students free scholarship money in exchange for an up-front fee. Others claim to have access to untapped sources of financial aid, charging students for information on various scholarship awards. Many parents will receive letters in the mail promoting "free financial aid seminars" or "open interviews" for financial assistance, not knowing that the real purpose of the event is to plug unnecessary products and/or services. When a sales pitch implies that purchasing such a product is a prerequisite to receiving federal student aid, it violates federal regulations and state insurance laws. While some of these profit-making companies do offer legitimate services, there are several alternative routes students can take to acquire a wealth of scholarship information - for FREE. The bottom line: if you have to pay money to get money, it's probably a scam and you're better off looking elsewhere.

Six Signs of a Scam

The Federal Trade Commission urges students and parents to look out for six signs that a college scholarship offer is a scam:

1. "The scholarship is guaranteed or your money back." No one can guarantee students that they'll receive scholarship money. Always look for strings attached. FinAid (www.finaid.org), an acclaimed web site dedicated to providing students with comprehensive scholarship information, alerts that "some companies will not refund your money, but instead will offer to rerun the search for a specified number of times at no charge." It also has found that numerous organizations define the word "receive" ambiguously - students will receive information about scholarships, not the scholarships themselves.
2. "We will need your credit card or bank account number to hold this scholarship." Never give out an account number without getting all the information in writing first.
3. "You can't get this information anywhere else." Don't believe a company that claims its search engine is entirely unique. Different scholarship databases overlap significantly since many utilize the same information-gathering techniques. There are several free search services on the Internet where students can enter information about themselves and instantly see a list of valid scholarships for which they may qualify.
4. "The scholarship will cost some money."
5. "We'll do all the work for you." There are thousands of legitimate scholarship opportunities out there. However, these award donors often require substantial materials from their applicants - essays, letters of recommendation, transcripts, etc. For these applications, you can't hire a company to do the work for you.
6. "You've been selected" by a "national foundation" to receive a scholarship or "You're a finalist" in a contest you never entered. Before sending anything, call directory assistance to see if the company has a listing. Find out how the company acquired your information and then be on guard for hidden fees.

If you or someone you know suspects that a scholarship offer may be a scam, you can report it to the National Fraud Information Center at 1-800-876-7060, the Federal Trade Commission at 1-877-FTC-HELP, or by email to [Finaid.org](mailto:scams@finaid.org) at scams@finaid.org. You can also contact your State Attorney General's Office, the Better Business Bureau, U.S. Postal Inspection Service (if any part of the transaction was through the mail), U.S. Department of Education Office of Inspector General, or your high school counselor for more assistance.

National Scholarship Databases

Listed below are several scholarship databases available to assist students in finding private sector scholarships, fellowships and loans for which s/he may be eligible. Upon entering student-specific information (i.e. grade level, major, email address...) the search will retrieve information about scholarships pertaining to that student and send this information to his/her email account. This may include more detailed information about the scholarship, as well as how to request an application.

Scholarship Databases <http://www.finaid.org/scholarships/other.phtml>

- From this web page you can link to a variety of searches including:

- FastWeb Scholarship Search
- College Board's FUND FINDER
- Scholarship.com LLC
- SRN Express
- Peterson's Award Database
- NextStudent
- ScholarshipExperts
- BrokeScholar
- CollegeNET Mach25
- CollegeView

Hispanic College Fund <http://www.hispanicfund.org/>

Scholarships for Native Americans <http://www.finaid.org/otheraid/natamind.phtml>

AXA Achievement Scholarship Program - for current high school seniors. <http://www.axa-achievement.com/>

General Scholarships

- **Scholarships** <http://www.scholarships.com/>
- **SuperCollege** <http://www.supercollege.com/>
- **Broke Scholar** <http://scholarships.brokescholar.com/>
- **Education Planner** <http://www.educationplanner.com>

Major-Specific Database <http://www.finaid.org/otheraid/majors.phtml>

Scholarships for Students with Disabilities <http://www.finaid.org/otheraid/disabled.phtml>

Scholarships for Minorities <http://www.finaid.org/otheraid/minority.phtml>

Disclaimer: The Office of Financial Aid at the LCCTC does not monitor nor control the information provided on the web sites listed above.

Frequently Asked Questions

Numerous inquiries are made by students and their parents about financial aid programs available at our school. In anticipation of some of the questions you may have, the following information is provided for you to review:

FAFSA / APPLYING FOR FINANCIAL AID

How Do I Apply For Financial Aid?

To be considered for the Federal Pell Grant and Federal Stafford Student Loan programs you must complete the Free Application for Federal Student Aid (FAFSA). In addition, the federal government mandates that institutions verify at least 30% of its applicants. Students who are selected to undergo this process will be mailed a written notification of the selection. The written notification will include a Verification Form to complete and a list specific documentation that must be returned to the Office of Financial Aid prior to financial aid being awarded.

Where Do I Get The Applications?

The paper FAFSA is no longer available at high school guidance offices or at college/university financial aid offices. You must complete the FAFSA online at www.fafsa.ed.gov. If you do not want to complete the FAFSA online, you can contact Federal Student Aid at 1-800-433-3243 to have one mailed to you.

Returning students who were awarded financial aid in the previous award year will be able to complete a Renewal FAFSA at www.fafsa.ed.gov. If you do not want to complete the Renewal FAFSA online, you can contact Federal Student Aid at 1-800-433-3243 to have one mailed to you.

Returning students who borrowed a Stafford loan in the prior award year will not be mailed another (MPN). Their initial MPN is good for a period of ten years once it has been signed. Please note, it is possible for some returning students to be required to complete a new MPN - there are some lenders students may have used in the past who are no longer processing Federal Stafford Loans. This means the student would need to pick a new lender and this would require a new MPN - students who may be affected by this change will be notified by the Office of Financial Aid. If you have questions regarding your lender or if you are affected by this change, feel free to contact the Office of Financial Aid.

Do I Need To Be Admitted Before I Can Apply For Financial Aid?

NO. You can fill out the FAFSA and list up to 10 schools to receive the information before admission. However, to actually receive an award (estimated or actual) offer, you must be admitted to the school.

What Are The Deadlines Or Suggested Completion Dates For Financial Aid?

Our school enrolls students on a continuous basis. Students can generally complete their applications at any time prior to the start of the program. It is important that students contact the Office of Financial Aid to receive appropriate deadlines that are based upon their program of enrollment.

When Will I Receive Information Regarding The Action Taken On My Applications?

The anticipated dates for receiving information are as follows:

Federal Pell Grants (FAFSA application) - Four to six weeks after the FAFSA has been mailed to the federal processor, a Student Aid Report (SAR) will be sent to the student (sent via mail through the postal service or sent via email if an email address is provided or the application is done online). Please refer to the SAR for an initial indication of your eligibility for a Pell Grant.

Federal Stafford Loans - The student's maximum eligibility will be indicated on the student's award letter. Award Letters will be mailed to students prior to the start of their program.

I Received A PHEAA State Grant Notice And It Says I Can't Get a State Grant. Why is that? - When you complete the FAFSA application you are actually completing two applications in one--both a Federal and State Grant application. You will receive a PHEAA State Grant notice in the mail explaining to you that you are not State Grant Eligible because our institution does not participate in this program. This is an accurate statement. We are not a 2- or 4-year degree granting institution, therefore, our institution is not eligible to participate in the State Grant Program. You do not have to complete and return the State Grant Notice.

Why Do I Have To Put My Parents' Tax Information On The FAFSA If They Are Not Paying For School?

The federal government expects both the parents and the student to contribute to the student's educational cost. Regardless of whether a parent will or will not contribute to your education, their income and assets must be reported and be used to determine your financial aid. Even if you do not live with your parents, if you are considered dependent by the federal government, you are required to provide parental information. The Free Application for Federal Student Aid (FAFSA) has questions for you to answer to determine if you are dependent or independent. Refer to the FAFSA instructions for instructions regarding parental information.

What Do I Do When I'm Considered Dependent But My Parent(s) Won't Provide Information Or Sign My FAFSA? Can Someone Else Sign It?

NO. No one other than your parent may legally sign the FAFSA (refer to the FAFSA to determine who is considered a parent). Unless your parent(s) provide the required information and sign the FAFSA, you cannot be considered for any need-based financial aid, including Federal Stafford Loans. If you find yourself in this situation, you should contact your Financial Aid Counselor at the Office of Financial Aid to help you explore other possibilities.

I Do Not Live With My Parents, But Live With Another Relative. Should I Put Their Information On The FAFSA As My Parent?

NO. No one other than your parent may provide financial information or sign the FAFSA. If you reside with grandparents, aunt/uncle, or someone other than your parents, contact the Office of Financial Aid as soon as possible to speak to a Financial Aid Counselor about your situation.

My Parents Make A Lot Of Money, So I Probably Won't Qualify For Financial Aid. Should I Still Apply?

YES! Many families mistakenly think they don't qualify for aid and prevent themselves from receiving financial aid by failing to apply for it. In addition, there are sources of aid, such as low interest loans - Federal Stafford and Federal PLUS loans - that are available regardless of need. It is wise to have something to fall back on, in case your family finds themselves in a financial crunch.

I Want To File My FAFSA But I Have Not Yet Completed My Tax Returns Or My Parents Haven't Filed Theirs. What Should I Do?

You may use estimated tax information on the FAFSA based on your and your parents' W-2 forms. When the federal taxes are completed, you can update your Student Aid Report (SAR) or make corrections online (if you filed using FAFSA on the Web) using the correct information. It is recommended that you have your taxes prepared early so the information you report is accurate and you avoid having to make updates later. If you initially file using estimated amounts, no financial aid can be awarded until taxes are filed and updates have been made,

My Parents Are Divorced. The Parent I Reside With Is Remarried. Do I Have To Provide My Step-Parent's Income And Assets On The FAFSA, Even If I Am Not Supported By The Step-Parent?

YES, provided that the parent you are living with is the one completing the FAFSA (your custodial parent). If your parent is married to your step-parent at the time you complete the FAFSA, both your parent and step-parent must report their income and assets, even if they weren't married the previous year (i.e. filed separate tax returns).

Why Should I Get A Federal PIN And Apply Online?

The paper FAFSA is no longer available at high school guidance offices or at financial aid offices so students must complete the FAFSA online at www.fafsa.ed.gov and a PIN number is required in order to sign the on-line application. The online application assists you in filling out the information correctly and helps minimize mistakes. It also allows you to access your application to make updates to your FAFSA online using your PIN. If you do not want to complete the FAFSA online, you can contact Federal Student Aid at 1-800-433-3243 to have one mailed to you. You can also use your PIN number to electronically sign your Master Promissory Note for the Federal Stafford Loan online.

When Will My Financial Aid Award Be Ready?

To receive an award letter, the student must first complete the FAFSA. Once the school has received information from the FAFSA, an estimated award can be made for most students. Students can contact the Office of Financial Aid to discuss their estimated awards. Actual awards are not made until students have been admitted to school and all required paperwork has been submitted to the Office of Financial Aid.

Incoming students - Award letters are sent to admitted students prior to the start of their program. Students who have not received an award letter prior to the start of school have either not completed the required applications or have not submitted all the required paperwork to the Office of Financial Aid. Students will continue to receive new award statements if their financial aid changes.

Transfer students - Award letters are sent to admitted transfer students prior to the start of their program provided that the school has their complete financial aid transcript on file for determination of remaining eligibility and all remaining financial aid has been cancelled at their previous school. Transfer students must contact the school they had previously attended and direct the school to cancel all remaining disbursements. Students will continue to receive new award statements if their financial aid changes.

Advance placed students - Because advance placed students can continue to test out of classes even after the start of the practical nursing program, awards are determined and award letters are sent to students when a final determination has been made as to what the student has to actually complete.

Students entering their second year (PN Level 3) - students who ARE currently enrolled and are advancing into their second year of the practical nursing program will receive award letters prior to the start of Level 3. Students who do not receive their new award letter before the start of Level 3 in the program have either not submitted a new FAFSA application for the upcoming year or have not submitted all required paperwork.

Students crossing over into a new FAFSA award year - students who ARE currently enrolled in the practical nursing program and are crossing over into a new FAFSA award year (July 1) - your award letters will not be ready until approximately June of each year. In order to receive a new award for the new year, students must have submitted a new FAFSA application for the upcoming year. Students who do not receive their new award letter by June have either not submitted a new FAFSA application for the upcoming year or have not submitted all required paperwork.

PAYMENT / DUE DATES

What Are The Anticipated Payment Dates For School Tuition And Fees? Because students enroll on a continuous basis, tuition and fees are charged and payments are made based on payment periods. Each academic year is divided into two equal payment periods. Payments generally arrive one month following the start of the program for the first payment period with the second payment arriving at the start of the second payment period.

Post secondary students enrolled in vocational training programs payments are in two installments and generally arrive in October and January.

Practical nursing students in their first year of the program (LEVELS 1 & 2) the first payment generally arrives 30 days following the start of the program and the second payment arrives at the start of Level 2.

Practical nursing students in their second year of the program (LEVEL 3) the first payment generally arrives at the start of the level and the second payment at the midpoint of (or half way through) the level.

Will The School Extend Credit To Me Until My Aid Is Received?

For those individuals who have been officially approved for financial aid, the school will extend credit until financial aid is received. Any balance due to the school after all aid has been awarded is the responsibility of the student.

Are Credit Cards Acceptable For Payment?

Yes, the School will accept VISA.

How Do I Pay For Books?

It is possible to use financial aid to help cover the cost of the books. If your financial aid is more than your school tuition bill, you will be able to add your books fees to your account. Dependent students may not receive enough financial aid to cover their tuition to the school, so we recommend they save money prior to the start of school to pay for books for their first day. It is best to plan to pay for your books up front and then possibly be reimbursed later with your financial aid.

MY TUITION ACCOUNT

How Do I Check On My Financial Aid?

You can check on your financial aid by contacting the Office of Financial Aid. Contact information is located in the contact information section of this booklet.

How Do I Check On My Account Balance?

You can check on your tuition account balance by contacting the Admissions/Billing Office for your program of enrollment. Contact information is located in the contact information section of this booklet.

My Federal Stafford Loan Has Not Been Credited To My Account Yet. Why Is That?

Be sure that you have signed the Master Promissory Note (MPN) and returned it to AES or have signed your electronic MPN on-line and have submitted it. If you were sent a notice from AES telling you that they need additional information from you, contact AES at 1-800-233-0557.

If all requirements are satisfied and you have previously signed the MPN, contact the Office of Financial Aid for further information.

I Received My Award Letter And I Still Need More Money. What Can I Do?

If you are a dependent student, your parents may consider applying for a Federal Parent Loan for Undergraduate Students (PLUS). They can borrow any amount, up to the cost of your attendance. If they are denied for any reason, the student may borrow more money in Unsubsidized Federal Stafford Loans. A copy of the denial must be on file at the Office of Financial Aid and the student or parent must contact the Office of Financial Aid to indicate the amount the student wants to borrow additionally in Stafford Loans. See the section on Federal Stafford Loans to determine the maximum amount the student can borrow additionally. Students who are independent are automatically eligible for the additional Unsubsidized Federal Stafford Loans.

If your parents know they will be approved for a PLUS Loan, but do not want a loan in their name, you can apply for an Alternative Loan, if they are willing to be a cosigner. If you are independent, then you may not need a cosigner. Check the requirements for each individual loan. Independent students are also eligible to apply for an Alternative Loan. If denied, a cosigner is allowed.

Will The School Allow Me Or My Parents To Make Monthly Payments To The School?

YES. Students and/or parents can setup a Monthly Payment Plan directly with the school. Contact the admissions office for your program of enrollment for details on how to initiate a payment plan. Students making payments to the school are required to have all tuition and fees paid before the end of each payment/billing period. Students who have not made satisfactory payments and have a balance at the end of the payment period will not be eligible to take their finals.

SPECIAL CIRCUMSTANCES AFFECTING AID ELIGIBILITY

One Of My Parents Lost His/Her Job And My Family Is In A Financial Bind. Can The Office Of Financial Aid Help Me Out?

If your family experiences a change in income due to an unusual circumstance (loss of job, reduced hours, separation or divorce, death in the immediate family) contact the Office of Financial Aid regarding your situation. It may be possible to reevaluate your financial aid eligibility.

If your family has high unreimbursed medical expenses or pays private school tuition for elementary or secondary school (K-12), your financial aid eligibility may be re-evaluated. Contact the Office of Financial Aid for further information.

LOANS (PLUS, STAFFORD, ALTERNATIVE)

My Parents Know They Will Be Denied A Plus Loan. Is There A Way To Quickly Apply For A Plus Loan?

If parents know they will be denied, complete an Online Pre-Approval through American Education Services (AES) at www.aessuccess.org. If a parent is denied the PLUS loan, some lenders require what is called a 'Second Pass' prior to making a final determination. This process is where the parent's credit is reviewed a second time prior to making a determination. If the lender selected for the PLUS loan requires a 'Second Pass', a final approval or denial notice will not be processed until the process is complete.

What Is The Difference Between A Subsidized Stafford Loan And An Unsubsidized Stafford Loan?

The school determines the amount of Subsidized and Unsubsidized Loans the student is eligible to receive. You must have financial need in order to receive a Subsidized Federal Stafford Loan.

A **SUBSIDIZED** loan means that the government subsidizes the interest while you are in school - you are not required to pay interest, nor does it accrue on your loans until you are out of your grace period and in repayment.

An **UNSUBSIDIZED** loan means that you do not have financial need, therefore the federal government requires that you start paying the interest on your loan as soon as it is disbursed, or it will capitalize and you will have to pay it back when you start paying on your loans. It is recommended that, if you have an unsubsidized Stafford Loan, you pay the interest while you are in school to avoid larger payments when you enter into repayment on your loan. You will receive an interest statement every 3 months whether you elect to pay the interest now or have it capitalized.

How Do I Reduce The Amount Of My Federal Stafford Loan Or Cancel The Entire Loan?

Students may cancel all or a portion of the loan prior to receiving the loan or within 14 days after the date the school has sent notification that the loan funds have been credited to the student's account. To cancel all of or a portion of your loan, contact the Office of Financial Aid to request a **Loan Change Form**. Complete the loan change form and return it to the Office of Financial Aid for processing.

GENERAL QUESTIONS

Who May Inquire About My Financial Aid Record?

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the confidentiality of student records. Only those individuals, who provided information on a student's FAFSA, can request information regarding the student's financial aid file. Therefore, if a student would like their financial aid information released to another individual and/or agency, the student must complete the **Authorization Release Form** and submit it to the Office of Financial Aid.

What Records Should I Retain?

Keep copies of all your applications along with the base year federal income tax form used to complete your FAFSA application in order to document your adjusted gross income or other data which appears on the 1040, 1040A, or 1040EZ form. Also keep copies of all award letters as well as any letters you send to or receive from various agencies.

If I Withdraw From Class, Will It Affect My Financial Aid?

If students are considering a withdraw from school, they are urged to discuss their student account status with someone in the Office of Financial Aid prior to making their final determination. Students who withdraw may end up owing a balance to the school, a balance to the U.S. Department of Education, a balance on a Stafford loan or a balance to all parties listed.

If I Repeat A Class, Will It Affect My Financial Aid?

If students are required to repeat a class or an entire level of training, it will affect your future financial aid disbursements. When students are required to repeat coursework, all financial aid is cancelled during the period in which the student is repeating the coursework and then re-instated when they reach the next payment period within the program.

I Was Selected For Verification. What Does That Mean?

The U.S. Department of Education requires that 30% of all students who apply for financial aid must be verified. Verification is the process to make sure that the information reported on the Free Application for Federal Student Aid (FAFSA) is accurate. Some applications are selected because of inconsistent information, while others are randomly selected. Any student who is selected will be notified by the Office of Financial Aid. The following are

items required to complete verification (this is not an all inclusive list):

- Verification Form
- Student's Federal Tax Return
- Parents' Federal Tax Return (for dependent students)

The Office of Financial Aid will compare the information on the tax returns to the FAFSA and correct any errors. Any corrections made will generate a new Student Aid Report (SAR). After the verification process is complete, the student will be notified of his/her financial aid eligibility. **Failure to complete the verification process will prohibit you from receiving any federal financial aid for the academic year.**

What Is Identity Theft And Should I Be Concerned About It?

Identity theft is a serious crime and can affect anyone. It occurs when someone uses your personal information without your permission to commit fraud or other crimes. As with any crime, you cannot completely control whether you will become a victim. But according to the Federal Trade Commission (FTC), the nation's consumer protection agency, you can minimize your risk by managing your personal information cautiously. You can help to protect your own identity by monitoring your own credit history report. A free copy of your credit report can be obtained from all three credit agencies one time per year by accessing the www.annualcreditreport.com website.

Contact Information

Application to Complete	Web Site Address	Technical Support
Pin Number	www.PIN.ed.gov	800-433-3243
FAFSA Application	www.FAFSA.ed.gov	800-433-3243
Entrance/Exit Loan Counseling	www.AESsuccess.org	800-233-0557
Stafford Loan Application	www.AESsuccess.org	800-233-0557
Parent PLUS Loan Pre-approval	www.AESsuccess.org	800-233-0557
Parent PLUS Loan Application	www.AESsuccess.org	800-233-0557

LCCTC Office to call	For questions regarding:	Phone
Financial Aid Coordinator	Financial Aid	717-464-7059
Director of Financial Aid	Financial Aid	717-464-7054
Practical Nursing	Admissions, Billing, Payments & Credit Balance Refunds	717-464-7063
Willow Street Adult Ed	Admissions, Billing, Payments & Credit Balance Refunds	717-464-7065
Mount Joy Adult Ed	Admissions, Billing, Payments & Credit Balance Refunds	717-653-3002
Brownstown Adult Ed	Admissions, Billing, Payments & Credit Balance Refunds	717-859-5102

Agency to call	For questions regarding:	Phone
IRS	Requesting base year Tax Transcripts	800-829-1040
Selective Services	Requesting Status Information Letter or Waiver	847-688-6888 703-605-4100
Social Security Administration	Correction of Social Security discrepancies.	717-299-5261
National Student Loan Data System	Information on all of your Title IV Funding	www.nsls.ed.gov/nsls_SA/

Financial Aid Application Process

Students are required to complete their financial aid applications on-line. For students who do not have Internet access in their home, there are computers available at either a local Public Library or in the Resource Center at the Willow Street Campus of the LCCTC. If you plan to use a computer at the school, you must call ahead to schedule a time.

Please note, the school cannot determine your financial aid eligibility until your financial aid applications have been processed and verified if required, so, it is important to complete your applications *as early as possible*. Thirty percent of all applications are flagged for a process called verification. If your application is flagged, additional information will be required by our office. You will be notified in writing of what documentation is needed and no financial aid will be processed until it is received and verified. Once you have completed and submitted your financial aid applications AND the Office of Financial Aid has received all required paperwork from you, our office will have everything required to determine your financial aid eligibility. Outlined below are the steps to completing your financial aid applications.

Step 1. Obtain a PIN number. (For On-Line Technical Support call 1-800-433-3243)

www.PIN.ed.gov -- Your 4-digit PIN number will either be assigned to you by the US Dept of Education or you can create your own.

To create a new PIN number, select the 'Apply for a PIN Number' option found at the left hand side of the screen and follow the directions on the screen. *If you have applied for financial aid within the past 5 to 10 years, you have already been assigned a PIN number. In this case, when you log on to the PIN.ed.gov web site you will need to select the "Request a Duplicate PIN Number" option found at the left hand side of the screen and follow the directions on the screen. You will be able to retrieve your number immediately by displaying it on the screen. DO NOT share your PIN number with anyone as this is your electronic signature for all online applications.*

NOTE: If you are required to provide parent information on your FAFSA application, then one of your parents must also apply for a PIN number of his/her own in order to be able to sign your application electronically.

Record Student Pin # here. _____ Record Parent PIN # here. _____

Step 2. Gather required Information for FAFSA application.

Before you begin completing the FAFSA application, you will need to gather the information required to apply. Listed below are the data items you will need in order to complete this application. *In the event that your application is flagged for verification, a signed copy of all documents you gather in this section and use to complete your application MUST be submitted to the Office of Financial Aid prior to student aid being awarded.* You will be notified in writing if your application is flagged for verification.

- Your Social Security Number and your parents' Social Security number if you are providing parent information.
- Your driver's license number if you have one.
- Your Alien Registration Number if you are not a U.S. Citizen.
- Your 2007 Federal tax information or tax returns, including W-2 information, for yourself, and your spouse if you are married.
Contact the IRS at 800-829-1040 if you need to request a copy of your tax transcript.
- Your Parents' 2007 Federal tax information or tax returns, including W-2 information, if required.
Contact the IRS at 800-829-1040 if you need to request a copy of your tax transcript.
- Records of 2007 untaxed income, such as Social Security benefits, Temporary Assistance for Needy Families (TANF), child support, disability, worker's compensation, alimony and veterans' benefits, for yourself, your spouse if you are married, and for your parents if you are providing parent information.
- Information on savings, investments, and business and farm assets for yourself, your spouse if you are married, and for your parents if you are providing parent information. When calculating investments, do not include IRA accounts or the home in which you live.

Step 3. Complete the FAFSA Application. *(For On-Line Technical Support call 1-800-433-3243)*

www.FAFSA.ed.gov -- Apply for 08-09 Federal Financial Aid.

All Students **MUST** complete and submit the 08-09 Free Application for Federal Student Aid (FAFSA) when applying for any student aid for school. The FAFSA application is used to determine whether a student is eligible to receive a Federal PELL Grant and/or a Subsidized Stafford Student Loan. This application also determines whether a student is deemed dependent or independent. If deemed dependent, parent information **MUST** be provided on the application. Students wanting to complete a paper application can obtain a copy by printing a it from the FAFSA web site or contacting the US Department of Education at 1-800-433-3243.

If you have previously filed a FAFSA application for the 08-09 school year, you will need to go to the FAFSA website and add our school code to your application and re-submit it. Our School Code is 016342.

The FAFSA application **MUST be signed**. Students can elect to sign their application by entering their PIN # received from the US Dept. of Ed., or by printing and mailing the signature page at the end of the on-line application procedure. Dependent students will require 2 signatures, theirs and a parent's.

Record FAFSA Website Username here. _____

Record FAFSA Website Password here. _____

Step 4. Complete Loan Counseling and a Loan Application. *(For On-Line Technical Support call 1-800-233-0557)*

www.aessuccess.org -- Complete Loan Entrance Counseling and Apply for a Stafford Student Loan.

The Stafford Student Loan program is a Financial Aid program. Students can elect to apply for a Stafford Student Loan by clicking on the "**Apply Now**" option found under the **Stafford Loan** section on the AES web page.

If you have never setup a student loan account on the AES website, the first thing you will need to do is create a user account. To create an account select the "Create a User Account" option on the screen that appears. If you have a current account with AES, use your username to log in to the system.

If you have never completed on-line loan counseling before, you will be directed to the Loan Counseling session prior to being able to complete the loan application. Upon completion of the Entrance Counseling you will receive a confirmation notice stating that you have successfully completed this requirement and the school will be immediately notified of the completion by e-mail. **DO NOT STOP** upon receiving this completion notice because you have not yet completed the actual loan application. Be sure to continue to the next step in the process to actually complete the loan application process. Upon completion of the loan application you will receive a second confirmation notice stating that you have successfully complete your loan application.

Students can elect to sign their application by entering their PIN # received from the US Dept. of Ed., or by printing and mailing the signature page at the end of the on-line application procedure. Students wanting to complete a paper application must contact AES at 1-800-692-7392 to request a copy.

Record AES Loan Username here. _____

Record AES Loan Password here. _____

LANCASTER COUNTY CAREER & TECHNOLOGY CENTER
OFFICE OF FINANCIAL AID
PO BOX 527
1730 HANS HERR DR.
WILLOW STREET PA 17584-0527