

## FINANCIAL AID INFORMATION

### **Federal Pell Grant Program For Adult Students**

Eastern Oklahoma County Technology Center (EOCTC) participates in the Federal Pell Grant program. The Pell Grant is a federally funded program which provides financial aid to post-secondary students who are seeking a diploma or certificate in an eligible career major at EOCTC. Students must enroll in an eligible career major, i.e. career majors must be at least 600 clock hours and must be approved for the Pell Grant. Eligibility is based upon meeting certain criteria and is based on financial need, as defined by the U.S. Department of Education. These grants do not have to be repaid as long as a student doesn't withdraw "too early", according to federal regulations.

Federal student loans and the other federal financial aid majors found on the Free Application for Federal Student Aid (FAFSA) are not available through EOCTC, but may be available at other schools.

**The 2020-2021 FAFSA applies to any career major taken in the 2020-2021 school year, i.e. the School Year coincides with the FAFSA Year. The 2020-2021 FAFSA is based on 2018 income. Students and parents should be able to use the Data Retrieval Tool (DRT) to download the 2018 federal tax information directly from the IRS onto the FAFSA.**

Students, who anticipate attending school in the 2021-2022 school year, should complete the 2021-2022 FAFSA which will be made available on October 1, 2020. The 2019 IRS tax return information will be used to determine financial eligibility for career majors taken in the 2021-2022 school year. The Data Retrieval Tool should be utilized on the FAFSA, if possible. Students do not have to know which school they'll be attending at the time the FAFSA is completed. Students may list up to 10 schools on their FAFSA without obligation to any of them. Students should take advantage of submitting their FAFSAs earlier!

### **Completing the FAFSA**

Students should complete the FAFSA that coincides with the school year in which their enrollment begins. For example, if a student is enrolling in January 2021, then the 20-21 FAFSA needs to be completed because their enrollment begins within the 20-21 school year.

Students interested in applying for the Pell Grant must complete the FAFSA. First, students need to request an FSA User ID at [studentaid.gov/fsaid](http://studentaid.gov/fsaid). A parent will be required to request an FSA User ID also. The FSA User ID serves as an electronic signature on the FAFSA. Second, it is recommended that students utilize the FAFSA Worksheet in order to gather all pertinent information that will be entered on the FAFSA. This worksheet and the online application may be found at [www.fafsa.gov](http://www.fafsa.gov). Electronic processing will take approximately 24-48 hours. Paper FAFSAs are no longer available at EOCTC.

A tool on the FAFSA online application is the **Data Retrieval Tool (DRT)**. Students and parents will be asked to use the Data Retrieval Tool (DRT) to answer the income tax return questions and it is the recommended method. This will result in a database match with the IRS and the information from the filed income tax return will automatically be downloaded onto the FAFSA. If the student's FAFSA is chosen for **Verification**, the DRT was utilized, **and no changes** were made to the data, it will simplify the verification process.

If the student's FAFSA is chosen for **Verification** and the Data Retrieval Tool was not used, the student will either have to correct their FAFSA and choose the DRT, or will need to request a **Tax Return Transcript from the IRS.gov website**. The Tax Return Transcript may take up 5 to 7 business days to be processed and mailed to the student. **Signed copies of tax returns are acceptable forms of documentation for Verification if there are extenuating circumstances causing the Data Retrieval Tool and/or Tax Return Transcript to be unavailable to the student or parent. The Financial Aid Coordinator will make the final determination.**

Independent students and parents of Dependent Students who indicate that they did not file a 2018 income tax return will be required to submit IRS Form 4506 to the IRS which will result in a letter confirming the non-filing status along with their 2018 W-2 forms.

Students and parents will be asked for sources of income that are NOT on an income tax return. Students must report any type of cash received and/or money paid on their behalf as **Untaxed Income**. Some examples include, but are not limited to, parents giving cash support, paying car insurance, making car payments, etc. Students may be asked to provide supporting documentation to verify their answers. The online FAFSA has pop-ups and links to help students with definitions.

**The Number of People in the Household** must be reported. This does not mean the number of people literally living under the parent's roof or the student's roof. Please read the description given on the online FAFSA of who is to be included in the Household for financial aid purposes. **The number of those reported in the Household who will be enrolled at least half time in College during the applicable school year** requires the student(s) to be enrolled at least half-time for 2020-21 in a college program that leads to a degree or certificate.



A student may indicate up to 10 different schools that they might be interested in attending which allows the student to complete their financial aid application before they have decided where they want to attend school. Each school that participates in federal financial aid career majors has a 6-digit federal school code. You may call any school and request their federal ID code from the Financial Aid Office, look them up on schools' websites, or look them up at [www.fafsa.gov](http://www.fafsa.gov).

The schools that are listed on the FAFSA will automatically receive the processed application *electronically*. This does not obligate the student to those schools in any way; it's just a matter of convenience for the student. **The federal school code for EOCTC is 015861.**

Contact the Financial Aid Coordinator if you have more questions about the FAFSA or other financial aid issues. Contact a Student Services Advisor for information about the career majors and enrollment. Contact the Academic Center Assessment Assistant to make an appointment to take the assessment test (ACCUPLACER). Contact the Federal Student Aid Information Center at 1-800-433-3243 for general student aid information and for any technical issues with the online FAFSA. To inquire about the status of your FAFSA or to request a duplicate FAFSA, call 1-319-337-5665 or use your FSA User ID and go online at: [www.fafsa.gov](http://www.fafsa.gov). Students may also go to [www.studentaid.gov](http://www.studentaid.gov) for more information about the financial aid process.

The Financial Aid section of this Student Handbook will include more detailed information regarding the Pell Grant program. Students may contact Student Services and request a copy or may view the Student Handbook online at [www.eoctech.edu](http://www.eoctech.edu). Students should go to [www.studentaid.gov](http://www.studentaid.gov) which has a lot of very helpful information about the overall financial aid process.

#### **Title IV Programs General Conditions Of Eligibility**

In general, a student is eligible to participate in Title IV programs, e.g. the Federal Pell Grant program, if the student:

- Is a regular student, by definition (see below);
- Is enrolled or accepted for enrollment in an eligible program that leads to a certificate or degree as a post-secondary student, after vocational assessment has occurred;
- High School Diploma:
  - The student has a high school diploma; OR a
  - Recognized Equivalent of a High School Diploma: The student has the recognized equivalent of a high school diploma, defined in the regulations at 34 CFR 600.2 as:
    - A General Educational Development Certificate (GED);
    - A state certificate or transcript received by a student after the student passed a State-authorized examination, e.g., the High School Equivalency Test (HiSET), Test Assessing Secondary Completion (TASC), the California High School Proficiency Exam (CHSPE), or other State-authorized examination that the State recognizes as the equivalent of a high school diploma;
    - An academic transcript of a student who has successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree; or
    - For a person who is seeking enrollment in an educational program that leads to at least an associate degree or its equivalent and who has not completed high school, but who excelled academically in high school, documentation that the student excelled academically in high school and has met the formalized, written policies of that postsecondary institution for admitting such students.
  - Homeschool: The student has completed a secondary school education in a homeschool setting that is treated as a homeschool or private school under State law and has obtained a homeschool completion credential. If State law does not require a homeschool student to obtain a homeschool credential, the student has completed a secondary school education in a homeschool setting that qualifies as an exemption from compulsory school attendance requirements under State law.
- Is not simultaneously enrolled in an elementary or secondary school;
- Is a U. S. citizen, or U.S. national (which includes natives of American Samoa or Swain's Island);
- Is a U. S. permanent resident who has an I-151, I-551, or I-551C (Alien Registration Receipt Card);
- Is a citizen of the Freely Associated States: Federated States of Micronesia, the Republic of the Marshall Islands or the Republic of Palau to be eligible for the Federal Pell Grant;
- Is an "Eligible Non-Citizen", which is defined as an individual who can provide documentation from the United States Citizenship and Immigration Services (USCIS), in the Department of Homeland Security (DHS), that she/he is in the United States for other than a temporary purpose with the intention of becoming a citizen or permanent resident. An eligible non-citizen will have an Arrival-Departure Record (I-94) from the Bureau of Citizenship and Immigration Services showing one of the following designations: "Refuge", "Asylum Granted", Cuban-Haitian Entrant, Status Pending", or "Conditional Entrant (valid only if issued before April 1, 1980)". Note: (UCIS was formerly known as the U.S. Immigration and Naturalization Service);
- Have a valid Social Security Number, except students from the Republic of the Marshall Islands, the Federated States of Micronesia or the Republic of Palau;



- Be registered with Selective Service if required;
- Certify, by signing a Statement of Educational Purpose, that s/he will use federal student financial aid only to pay for educational costs;
- Is not in default on any Federal Perkins Loan, Federal Stafford Loan, or Federal Supplemental Loan for Students; and has not borrowed in excess of the loan limits, under Title IV programs, at any institution;
- Must not owe an overpayment on a Pell Grant, Supplemental Grant or State Incentive Grant received at any institution;
- Must not have borrowed in excess of the annual or aggregate loan limits;
- Must not have property subject to a lien for debt owed to the United States;
- Is maintaining satisfactory progress in the course of study s/he is pursuing according to the standards of this institution;
- Must not have any disqualifying drug convictions; and
- Has financial need, if applicable, according to definitions established in regulations.
- In addition, a student's eligibility for Title IV aid could be affected by such factors as:
  - Prior degrees;
  - Enrollment status;
  - Remedial course work;
  - Correspondence study;
  - Study by telecommunications;
  - Incarceration; and
  - Conviction for drug offenses.

#### **Definitions of "Regular Student" and "Special Student":**

##### **Regular Student**

A student must meet the following criteria to be designated as a regular student for the purpose of receiving financial aid: (a) Have attained a high school diploma or GED; be beyond the age of compulsory school attendance; (b) Complete admission assessment including academic achievement, interest survey, and documentation of aptitude; (c) Be eligible to receive financial aid assistance.

A student granted "Regular Student" status will be enrolled for the purpose of completing the entire program and for the purpose of receiving a certificate or appropriate licensure. A regular full-time student must attend a minimum of 22 clock hours per week. A regular half-time student or part time student must attend a minimum of 11 clock hours per week. Regular students must be enrolled in an approved program.

##### **Special Student**

Enrolling students are not enrolled in any class or career program that does not meet the "eligible program" definition and/or are not enrolled with the intent to complete the entire career program, are classified as special students and are, therefore, not eligible to receive Title IV Student Financial Assistance. High school students are considered to be "Special Students" for the purpose of financial aid and federal reports.

##### **High School Diploma Verification**

The Financial Aid Coordinator is required by federal regulations to verify the validity of high school diplomas if there is reason to believe that the diploma is not valid or was not obtained from an entity that provides secondary school education. Students are asked an additional question on the FAFSA, which asks the student for the name, city, and state of high school who issued their high school diploma. Since this is a primary requirement for Title IV eligibility, a student's financial aid will be denied. The decision by the Financial Aid Coordinator is final and there is no appeal process with the U.S. Department of Education.

##### **How Much is the Pell Grant?**

For 2020-2021 the maximum Pell Grant award is \$6,345 for career majors that have the minimum "academic year for financial aid purposes", which is usually 900 clock hours/30 weeks of instruction. The actual amount awarded to each student depends on various items, e.g. the Expected Family Contribution (EFC), enrollment status, the number of clock hours/weeks of instruction in the academic year for the eligible career major, and cost of attendance.

If the length of the eligible career major ranges from 600 to 899 clock hours, and/or less than 30 weeks, then the amount of Pell will be prorated accordingly. Thus, the amount of Pell a student may qualify for will be less than the estimated amount listed on the FAFSA confirmation page. If the length of the eligible career major is 900 clock hours or higher, the amount of Pell will not be prorated, plus the student may be eligible for an additional Pell Grant disbursement referred to as "Year-Round Pell". The Year-Round Pell will be included in the student's Award Letter along with information of how to maintain eligibility for the additional Pell Grant.

The amount of Pell that a student qualifies for will be included in the student's Award Letter, which the Financial Aid Coordinator will send the student as soon after the student's start date as possible.



### **Statement of Educational Purpose on the FAFSA**

By signing the FAFSA, the student (and parent, if applicable) has certified the following:

- Federal and/or student financial aid will be used only to pay the cost of attending an institution of higher education;
- Student is not in default on a federal student loan or have made satisfactory arrangements to repay it;
- Student does not owe money back on a federal student grant or have made satisfactory arrangements to repay it;
- Student will notify the school if the student defaults on a federal student loan; and
- Student will not receive a Federal Pell Grant from more than one college for the same period of time.
- Student (and Parent) certifies that all of the information provided is true and complete to the best of their knowledge
- Student (and Parent) agrees to provide information that will verify the accuracy of the completed form, e.g., U.S. or state income tax forms that were filed or were required to file.
- Student (and Parent) understands that the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies.
- Student (and Parent) certifies that by signing any document related to the federal student aid programs electronically using a personal identification number (PIN), username and password, and/or other credential, you certify that you are the person identified by that PIN, username and password, and/or other credential and have not disclosed that PIN, username and password, and/or other credential to anyone else.
- Student (and Parent) understands that purposely giving false or misleading information may result in you being fined \$20,000, sent to prison, or both.

### **How Eligibility for the Pell Grant is Determined**

The EFC is calculated by the federal processors and is listed on the first page of the processed FAFSA in the upper, right-hand corner. The EFC determines if a student is eligible *financially* and how much of the Pell Grant the student may receive. The lower the EFC, the more of the Pell Grant the student qualifies for. It is possible to qualify for a partial amount of the Pell Grant, i.e. it's not an "all or nothing" grant.

### **Enrollment Status**

Included in the list of eligibility requirements is enrollment in an "eligible" career major as a post-secondary student. Most of the career majors listed in this Student Handbook currently qualify for the Pell Grant. There are a few exceptions. Whether a student is enrolled full-time or half-time determines the amount of the Pell Grant that will be awarded in a given award year, e.g. if the student is enrolled half-time, then half of the Pell Grant will be paid. The length of the eligible career major will also affect how much of the Pell Grant which a student may qualify for.

If a student enrolls in a career major which takes longer than one school year to complete (August to May), the student will need to complete a new FAFSA for the following school year, which is available on October 1<sup>st</sup>. Eligibility will be determined based on the information on the new FAFSA.

If a student changes their enrollment status or takes a Leave of Absence, the amount of Pell Grant that the student qualifies for will have to be recalculated and a new Award Letter will be issued to the student showing the changes in the amount and the timing of the payment periods and estimated dates of disbursement.

### **Pell Cost of Attendance (COA)**

The most common costs associated with attending college are tuition and books. However, there are other cost items which a student may incur as a result of attending college. Common items include room and board, transportation, child care expenses, clothing, and miscellaneous expenses. While EOCTC does not have on-campus dormitories, the room and board component is still included in the Pell Cost of Attendance.

The Pell Cost of Attendance (COA) includes the cost of the career major plus living allowances for room and board, transportation and miscellaneous expenses. The Student Budget components are defined by federal regulations and establish the limit of financial aid (from all sources) from which a student is allowed to receive in a given school year. In essence, students may not receive more financial assistance than is necessary to cover their respective Student Budgets for a school year.

There are 3 Pell COA budgets at EOCTC: (a) full-time (FTA) career majors; (b) Firefighter/EMT Academy; and (c) Firefighter/EMT Advanced Academy. Students may contact the Financial Aid Coordinator to request a copy.

### **Additional FAFSA Information**

Students may view their processed FAFSA online at the FAFSA.gov website by clicking on "View Your Student Aid Report (SAR)" under Returning User. There may be an asterisk (\*) beside the Expected Family Contribution (EFC) on the FAFSA. This means the student has been chosen for the **Verification** process.



The easiest way to complete (or correct) your FAFSA with accurate income and tax information is by using the IRS Data Retrieval Tool (DRT) through [www.fafsa.gov](http://www.fafsa.gov). Otherwise the student (and parents) may request a Tax Return Transcript from [www.irs.gov](http://www.irs.gov). Signed copies of 1040 forms may be considered as acceptable documentation by the U.S. Department of Education. More information on Verification is below.

There may also be a “C” beside the EFC. This means that the processors have found a “Conflict” regarding some information on your FAFSA. An example might be if the student’s Social Security number and/or name on the FAFSA do not match up with the Social Security Administration. A common example is when the student is in Default on previous federal student loans. The federal processors will indicate in **bold print** any information that is conflicting or which needs clarification.

If corrections to the FAFSA are necessary, the EFC may go higher or lower and affect the amount of Pell the student may qualify for. No Pell may be disbursed until all conflicting information is resolved with the Financial Aid Coordinator whether the FAFSA was chosen for Verification or not.

### **Valid FAFSA Required**

All information given on the student’s FAFSA must be complete and accurate before the FAFSA is considered to be **valid** by the Financial Aid Coordinator, and before any financial aid will be disbursed. Cases of suspected fraud will be referred to the Inspector General in the U.S. Department Education Regional Office.

### **Verification**

The Financial Aid Coordinator is now required to verify all FAFSAs which have been chosen for the Verification process by the U.S. Department of Education. Certain data items on these applications must be reviewed and must be accurate, as determined by federal regulations. The Financial Aid Coordinator must resolve any FAFSA which appears to have incorrect and/or conflicting information. Copies of supporting documentation used to complete the FAFSA will be requested, as needed.

Forms that are usually required to begin the Verification process are as follows:

- Valid 2020-2021 FAFSA that shows student/parent utilized the **Data Retrieval Tool (DRT)** to automatically download their 2018 federal income tax information from the IRS;
- **Tax Return Transcript** of the student’s (and parents’ if applicable) 2018 Federal IRS tax return;
- Completed **Verification Worksheet** given to students by the Financial Aid Coordinator; and
- **Other documentation** that may be requested by the Financial Aid Coordinator will include any documentation that will substantiate information reported by the student on the FAFSA.

Students may request a **Tax Return Transcript** from the IRS at [www.irs.gov](http://www.irs.gov). There’s a link on the home page under Tools call [Get a Tax Transcript](#). It may take 5-7 business days to be processed. Student should bring their entire **Tax Return Transcript** to the Financial Aid Coordinator as soon as they receive it. Both the Tax Return Transcript and the Tax Account Transcript will need to be requested if the student and/or parents filed an **amended** 2018 federal income tax return. Otherwise, the **Tax Return Transcript** is the only one required.

Independent Students and Parents of Dependent Students who have indicated that they did not file a 2018 IRS tax return, i.e. **Non-Fileers**, will have to request a letter from the IRS that confirms that no tax return was filed. The letter is requested by completing the IRS Tax [Form 4506-T](#) and choosing **Box 7**. The completed form has to be mailed to the IRS. The IRS will send the student/parent a confirmation letter if no tax return is on file. This can take up to 10 business days to be processed. If the student and/or parent cannot confirm that an IRS tax return was not filed, then the FAFSA will have to be corrected. No Pell is disbursed until this is resolved.

Students must return Verification documentation to the Financial Aid Office **within 30 days** from the date forms were requested by the Financial Aid Coordinator. If the student does not comply with the requests from the Financial Aid Coordinator, no Pell disbursements will be made and the student will be required to self-pay their tuition charges. If the student self-paid before completing the FAFSA and/or Verification, any overpayment of tuition on the student’s account will be refunded to the student within 14 days once a valid FAFSA has been completed.

The student will also be alerted that another FAFSA will be processed by CPS which will reflect the corrections which may be required as a result of errors found through the Verification process. These changes will usually affect the EFC and the amount of Pell which the student is eligible to receive.

### **Unusual Enrollment History**

The U.S. Department of Education has begun flagging student’s FAFSAs with a “Conflict Code” when a student’s enrollment history recorded in the National Student Loan Database System (NSLDS) is considered to be “unusual”. This code is issued when the student’s



enrollment history shows a pattern of enrollment and withdrawal each Award Year with the student receiving either a Pell Grant payment or student loans, or both. The student is not eligible to receive any more financial aid until their Unusual Enrollment History has been researched and resolved.

At EOCTC, the student will be required to request Official Transcripts be sent from each of their previously attended schools **directly** to the Financial Aid Coordinator. No hand-delivered transcripts will be accepted. If a student can't receive a transcript due to an outstanding obligation at any of those schools, then Pell eligibility cannot be established.

Once all Official Transcripts have been received by the Financial Aid Coordinator, each transcript will be reviewed. In order to resolve the Conflict Code, the student must have earned at least one credit hour or one clock hour at each of the schools. If the student's transcripts show that at least one credit hour or one clock hour has been earned at each of the schools, then the student will be eligible to receive the Pell Grant from EOCTC.

If eligibility cannot be re-established, the student will be required to self-pay in order to attend EOCTC.

### **Special Circumstances**

Federal regulations provide the Financial Aid Coordinator at each school the option to exercise "Professional Judgment" (PJ) if a student has extenuating circumstances which may have affected their income level due to loss of a spouse or loss of employment. Each request is handled on a case-by-case basis. The Financial Aid Coordinator is not required to process these special requests.

If the Financial Aid Coordinator believes that the student meets the PJ guidelines, the student will be advised to complete the FAFSA as it is initially. If it was chosen for Verification, the Verification Process must be completed before any PJ overrides can be processed.

The student will be given a form to complete that will ask the student for documentation of what income the student has coming in currently. The adjusted income figures will be re-submitted by the Financial Aid Coordinator on the student's FAFSA and the "Professional Judgment" indicator will be flagged. The student may receive financial aid based on the adjusted EFC.

### **How and When Financial Aid is Paid**

EOCTC defines its "Academic Year" for the purposes of the Pell Grant as 900 clock hours and 30 weeks of instruction for most of the eligible career majors (except for the Fire Academy). For a few career majors, the Academic Year equals the program length in both hours and weeks. If the career major has less than 900 clock hours or less than 30 weeks of instruction, the student's Pell Grant will be prorated accordingly and the student will be eligible for a portion of their "Scheduled Award". The Fire Academy career majors (Firefighter/EMT Academy and Firefighter/EMT Advanced Academy) have an Academic Year defined as 918 hours, 22 weeks.

Generally, there are two payment periods per school year. The first payment is processed as quickly as possible as soon as the student begins attending class. The first disbursement could take up to 6-8 weeks from the student's class start date depending on the timing within the month. Pell checks have to be requested a month in advanced from the Business Office. For example, check requests are usually due by the 25<sup>th</sup> of the month and will be issued the following month, approved by the Board, and disbursed at the end of the month. The second disbursement is processed approximately halfway through the student's career major hours or at the halfway point in the school year, whichever is earlier.

The first Pell disbursement will be applied to the student's account charges for the semester. Any remaining amount exceeding the semester tuition charge will be distributed by check to the student to be used for other school-related expenses. If tuition is paid by an outside funding agency, e.g. tribal assistance, Voc-Rehab, etc., the entire Pell Grant award is distributed in two disbursements directly to the student. If the student doesn't qualify for enough Pell Grant to cover the tuition cost for the school year, then all of the Pell disbursement will be applied to the student's account.

The second Pell disbursement will be made once the student has "successfully completed" the number of clock hours in the first payment period, completed the required number of curriculum hours in the first payment period, and has maintained satisfactory academic progress (SAP) meeting both the Quantitative and Qualitative requirements described below.

The Business Office Bursar will notify students through their instructors when Pell checks are ready to be disbursed. The Pell checks are disbursed by the Bursar, not by the Financial Aid Coordinator.

### **Satisfactory Academic Progress (SAP)**

Students will be evaluated at the end of each of each payment period, as indicated in the Award Letter. A "Progress Report" will be sent to the instructor who will be asked to complete the student's academic status. After the first payment has been made, a student will be evaluated for the following SAP requirements:



- **Qualitative Requirement:** Once the payment period hours have been successfully completed, the student must have maintained at least a 73%/C cumulative grade average or higher during that payment period.
- **Quantitative Requirement:** The student must “successfully complete” curriculum equivalent to the number of clock hours in the payment period, which is usually 450 hours. The normal pace of progression is equal to the cumulative hours in the payment period divided by the total hours in the career major, e.g. Residential HVAC is 1,050 hours and the first payment period is 450 hours, thus the student would need to have 43% (450/1050) of the Res HVAC curriculum completed successfully. The student must also have completed at least 90% of the scheduled clock hours in the payment period. If absences exceed 10% of the payment period, then the payment period must be extended; the amount of curriculum completed will also increase during this extension increasing the percentage to be more than 43%.

If a student meets both of the requirements and has “successfully completed” the first payment period, the next Pell disbursement is processed for the second payment period, and issued to the student as indicated in the Award Letter. This will be repeated at the end of each payment period.

If a student does not meet both of the above SAP requirements, the student will be notified in a letter and will receive an official “Financial Aid Warning” informing the student that he/she did not meet the requirements and are receiving warning that their financial aid eligibility is in jeopardy.

#### **Financial Aid Warning**

If a student receives an unfavorable progress report that is not in compliance with the SAP requirements above, the student will be issued a “Financial Aid Warning” and informed by letter. The student will still be eligible for the Pell disbursement, but this will happen only once, i.e. there cannot be 2 consecutive “Financial Aid Warning” periods.

#### **Appeal Process and Financial Aid Probation**

If the student is not in compliance with the SAP requirements at the end of the payment period following a period in which the student received a “**Financial Aid Warning**”, the student’s Pell eligibility is suspended. The student will need to contact the Director of Educational Services and request the Appeal form, which the student must complete and return to the Director. The Appeal form will be evaluated by the Appeal Committee comprised of, but not limited to, the Director of Educational Services, the instructor, a Student Services Advisor, and Financial Aid Coordinator.

#### **Financial Aid Probation**

On the Appeal form, the student will be required to explain what prevented he/she from complying with the SAP requirements AND what has changed that will allow the student to meet the SAP requirements when evaluated at the end of the next payment period. If the Appeal Committee determines that the student will be able to meet the SAP requirements by the end of the next payment period based on the changes the student has made OR if the student is placed on an academic plan that will ensure the student is able to meet the SAP requirements, then the Appeal will be approved and the student will be placed on “**Financial Aid Probation**” for the next payment period. The student will continue to receive financial aid.

If the student meets the SAP requirements at the end of the payment period in which he/she was on “Financial Aid Probation”, the student will continue receiving financial aid and will go back to being expected to comply with the normal SAP requirements for future payment periods.

#### **Re-Establishing Pell Eligibility after Failing Financial Aid Probation Requirements**

If the student fails to comply with the SAP requirements at the end of the payment period while on “Financial Aid Probation”, then the student’s financial aid is cancelled and the student will no longer receive financial aid. This means that the student will be responsible for any unpaid charges on their account. The student may also be required to withdraw at that time.

A student who withdraws but returns to the career major in the same award year may receive the amount of any refund that was returned to Pell account. When the student completes the payment period, he or she would be eligible for the Pell disbursement for the next payment period.

#### **Refunds for Pell Grant Recipients**

Students who receive Title IV funds and withdraw from EOCTC will be under the Return to Title IV Funds (R2T4) regulations. Tuition refunds by EOCTC will be made in accordance with the Federal Return of Title IV Funds (R2T4) regulations. Tuition required to be repaid by R2T4 will be refunded to the Federal Pell Grant program regardless of the original source. R2T4 will also determine if the financial assistance paid directly to the student must be repaid by the student to the Federal Pell Grant program. The R2T4 process is described



in detail below.

### **Return of Title IV Federal Pell Grant Funds**

If a student receives a Pell Grant disbursement and then withdraws from classes, he/she may owe money back to the Title IV Federal Pell Grant program if he/she withdraws before completing more than 60% of their payment period hours.

A student may “officially withdraw” by initiating the withdrawal process. If a student just stops attending or doesn’t return from a Leave of Absence (LOA), he/she may be withdrawn due to lack of attendance in accordance with EOCTC’s attendance/LOA policies. The Financial Aid Coordinator will determine the date of withdrawal, as noted on the Student Information Update Form, and calculate how much of the Pell Grant has to be returned to the Title IV Federal Pell Grant program by both EOCTC and the student. The student will be notified within 30 days of the date the school determines that the student has withdrawn.

Here’s an example of the calculation: Full-time student receives a \$3,048.00 Pell Grant disbursement. Tuition paid to EOCTC is \$1,050.00 and the student receives the remaining \$1,998 to assist with other educational expenses, e.g. transportation. There are 450 clock hours (88 days) in this payment period. Student drops out on the 20th day of the payment period and has completed 106 clock hours, thus earning 23.6% of the Pell Grant ( $106/450 = 23.6\%$ ). The amount “earned”, i.e. does not have to be repaid, is \$719.33 ( $\$3,048 \times 23.6\% = \$719.33$ ). The remaining \$2,328.67 is considered “unearned” and must be paid back to the Title IV Federal Pell Grant program.

EOCTC must pay back \$802.20 ( $\$1,050.00 \times 76.4\% = \$802.20$ ), leaving an initial amount to be repaid by the student of \$1,526.47 ( $\$2,328.67 - \$802.20$ ). However, the regulations provide a “protected” amount for the student which is half of the Pell disbursement that was disbursed (or could have been disbursed) or  $50\% \times \$3,048.00 = \$1,524.00$ . **Therefore, the amount the student must pay back is the initial unearned amount minus the protected amount would be \$804.67 ( $\$2,328.67 - \$1,524.00$ ).**

The amount of \$804.67 would be considered an **Overpayment of Pell**, and arrangements must be made by the student with the school or the U.S. Department of Education’s collection agency to repay this \$804.67. Failure to do so will mean the student is ineligible for any financial aid in the future until satisfactory payment arrangements have been made, and that income tax refunds and wages will be garnished by the U.S. Department of Education until the Overpayment of Pell has been repaid.

Students will be billed for the Pell funds that EOCTC is required to repay to the Federal Pell Grant program. In the example above, the student will be billed for the \$802.20 that EOCTC had to Return to Title IV. A Hold will be placed on the student’s account, a hold will be placed on any Certificates, Grades or Transcripts and the student may not be allowed to re-enroll at EOCTC until any obligation(s) has been repaid to EOCTC.

If a student withdraws before actually receiving a Pell Grant disbursement but has completed enrollment time in a career major, the student may receive a **Post-Withdrawal Disbursement (PWD)** for the amount earned while attending. The PWD will be applied to the student’s account if the student owes EOCTC for outstanding obligations. Any overpayment resulting on the account after the PWD has been applied will be returned to the student within 14 days.

Finally, if a student withdraws and has completed **more than 60% of the payment period hours**, neither EOCTC nor the student has to return any funds to the Title IV Federal Pell Grant program. The student may withdraw in good standing with EOCTC and the U.S. Department of Education meaning financial aid eligibility is intact.

### **Referral of Fraud Cases**

If the institution suspects that an applicant, employee, or other individual has misreported information and/or altered documentation to fraudulently obtain federal funds, the institution will report its suspicions (and provide any evidence) to the Officer of the Inspector General (OIG). Appropriate actions will be taken against any student or prospective customer who misrepresents him or herself.

### **Misrepresentation by EOCTC**

EOCTC does not misrepresent the nature of its educational program, financial charges or the employability of the institution’s graduates. In addition, EOCTC does not describe its participation in the Title IV Assistance Programs in a manner that suggests the approval or endorsement by the U.S. Department of Education of the quality of its educational

programs. Concerns regarding misrepresentation should be directed to the Director of Educational Services or the Director of Instructional Services.





## OTHER FINANCIAL AID INFORMATION

### **Student Loans**

There are no loans programs available for any career major taken at EOCTC. This includes direct loans, federal student loans, and private education loans.

Even though the student is now allowed to go directly to the lender of their choice and request a federal student loan, the school that the student is attending must still participate in the Federal Direct Loan program in order for the student to be approved for a federal student loan.

The FAFSA is the application for all federal financial assistance programs and each school chooses which of these federal assistance programs they will make available to their students. EOCTC has chosen to offer only the Federal Pell Grant program since 1991.

The EOCTC Payment Plan allows students to spread school charges over 3 payments which must be paid well before the career major end date with no finance charge. More detailed information about the payment plan is below.

### **Oklahoma Tuition Aid Grant (OTAG)**

Application for this program is automatic upon completion of the FAFSA which is submitted by the student. Certain data elements from the FAFSA are sent to the Oklahoma State Regents for Higher Education OTAG program. Generally, students must have an 2020-2021 FAFSA submitted by December 1, 2020 (date subject to change depending upon availability of funds), have an EFC of 1,700 or lower, and meet the Oklahoma residency requirements in order to be eligible for OTAG for the 2020-2021 school year.

The amount from OTAG for full-time students for 2020-2021 is based on a maximum, prorated amount up to \$1,000 for a full school year (up to \$500 per semester); half-time students receive a maximum, prorated amount up to \$500 for a full school year (up to \$250 per semester). This rate will be prorated just like the Pell Grant. Payment is sent directly to the school and will be applied to any outstanding charges on the student's account. Any remaining credit balance will be disbursed to the student within 14 business days.

Students will receive their OTAG in 2 disbursements, one in fall and one in spring. If a student loses their eligibility in the Pell Grant program, they will also lose eligibility in the OTAG program. Just like the Pell Grant, the OTAG does not have to be repaid. This grant may be used for tuition, fees, books, or any other education-related expenses.

Note: Students who plan to attend the 2021-2022 school year should submit the 2021-2022 FAFSA as soon after October 1, 2020 as possible in order to apply for OTAG for the 2021-2022 school year. The OTAG deadline is generally around December 1<sup>st</sup>, but is subject to change. Students may still submit FAFSAs to qualify for federal assistance (FAFSA) even if the FAFSA is completed after the OTAG deadline.

### **OK Promise (aka OHLAP)**

Students who have completed all of the requirements for OK Promise will have received notification of their eligibility in the summer following their high school graduation date. The OK Promise scholarship amount is based on an hourly rate, determined by the Oklahoma State Regents for Higher Education (OSRHE), multiplied by the number of clock hours in the Academic Year for the career major in which the student is enrolled. This amount is divided into 2 payments generally one payment per semester.

Students must submit and complete a FAFSA every year and meet the income level requirements as set by state statute. Students will lose eligibility for OK Promise if income is too high. For more information, please contact Janie Prior, Financial Aid Coordinator, at [jprior@eoctech.edu](mailto:jprior@eoctech.edu), or (405) 390-5344 for more information.

### **Otha Grimes/Francis Tuttle Memorial Scholarships**

EOCTC also offers the Otha Grimes Memorial Scholarship awarded by the Oklahoma Career Tech Foundation (Foundation). This scholarship is based upon need. Applications are given to students by the Financial Aid Coordinator based on need that has already been documented on a student's completed FAFSA. The Foundation accepts applications from each Technology Center in both the fall and spring. Students may use this scholarship for school-related expenses, e.g. tuition, fees, books, certification tests, etc. Examples of expense not covered by this scholarship are rent, food and clothing.

The Foundation sends the money directly to the school which will be applied to any outstanding charges on the student's account. Once all charges are paid, any credit balance will be returned to the student within 14 days.

The Foundation determines the number of scholarships and the dollar amounts awarded. The number of scholarships awarded varies



every term along with the dollar amounts. Since EOCTC has participated in this program, the number of scholarships has ranged from 3 to 10 and the amounts awarded have been from \$200.00 up to \$800.00.

### **EOCTC Next Step Scholarship**

The NEXT STEP Scholarship is a tuition waiver available to high school seniors from Choctaw, Harrah, Luther, Jones, Life Christian Academy, Epic, and homeschool seniors upon graduation. The NEXT STEP Scholarship does not cover the cost of books, supplies and/or certifications. This Scholarship is limited to two consecutive semesters in the school year following the year of high school graduation. Students must apply/enroll within the year following graduation. Full-Time Career Majors are eligible for the tuition waiver, except for the Fire Academy career majors, EMT Basic, Advanced EMT and the Paramedic career majors. Once a student has completed a career major, he/she is no longer eligible for the NEXT STEP Scholarship.

In order to be considered for the NEXT STEP Scholarship, the student must complete an application form, along with an enrollment form, and return it to Student Services. Students enrolling in Pell-eligible career majors are strongly encouraged to submit the

Free Application for Federal Student Aid (FAFSA) in order to qualify for the Federal Pell Grant in addition to the Next Step Scholarship tuition waiver.

The application form requires information that must be completed by your High School Counselor, including your High School Attending, Year Graduating, Cumulative GPA, and ACT score. ACT, ACCUPLACER and/or Work Keys test scores are preferred. If these are not available, please call assessment personnel at EOCTC to schedule an appointment to test at (405) 390-9591.

Students should contact Student Services in the spring of their senior year to request a NEXT STEP Scholarship application form. The Director of Educational Services and a Student Services Advisor will determine who has met the eligibility guidelines and receive the NEXT STEP Scholarship for the school year.

Eligibility guidelines for the NEXT STEP Scholarship are as follows:

- Applicant must be a resident of Eastern Oklahoma County school districts of Choctaw, Harrah, Jones and Luther.
- EOCTC students who wish to return to complete their career major may make application, upon recommendation from their EOCTC instructor.
- High school students, who have never attended EOCTC, may make application, upon meeting graduation requirements.
- The following criteria will be used to award the Scholarships:
  - Recommendation from their EOCTC instructor and /or High School Counselor.
  - GPA of 2.0 or greater on high school transcript.
  - Must not have been in violation of High School or EOCTC attendance policies during school year.
  - Must complete and return NEXT STEP Scholarship application.
  - Must provide a seven semester high school transcript.

Students who are awarded a NEXT STEP Scholarship **must sign a contract** with a Student Services Advisor and the Instructor. The requirements of the contract will include:

- Strict adherence to the Attendance Policy which allows no more than four absences per nine-week period; and
- Benchmarks to prove adequate progress in the major in order to maintain eligibility throughout the school year; and
- Student must abide by the 4 R's (Respect, Responsibility, Ready to Learn, and Ready to Work) with instructors, administrators, counselors and staff.

Students must remain in good standing during the school year, and meet the following requirements in order to maintain their eligibility for the EOCTC NEXT STEP Scholarship:

- Students must remain in good standing with EOCTC.
- Students must not exceed the limits set forth in the attendance policy.
- Students must maintain at least a "73%/C" letter grade (2.0 GPA) in their career major area.
- Students will be placed on probation if they do not maintain at least a "C" letter grade for the 9-week period.
- Students who fail to maintain at least a "C" letter grade for the semester will forfeit their Scholarship and will be required to pay tuition for the remainder of the school year.

### **EOCTC Foundation Hardship Scholarship**

This scholarship is available to adult students enrolling in or already enrolled in an EOCTC career major or short-term course. The application may be duplicated, but it must be on 8 ½" x 11" white paper. Application must be typed or neatly printed in ink. The goal of this scholarship is to provide financial assistance to a deserving adult student who, without this scholarship, might not be able to enroll in or complete a Career Major or Short-Term Course at EOCTC.



Applicants must submit the following documentation by the deadline stated below:

1. Complete and submit the attached Scholarship application to the Director of Educational Services.
2. Submit a valid FAFSA for the current school year.
3. Submit two personal reference letters, e.g. from an instructor or present/former employer.
4. For those already enrolled, student must be within the adult attendance policy and have no more than 4 absences in a 9-week period. Upon the 5<sup>th</sup> absence, the student's scholarship will be terminated. There is no appeal process.

The EOCTC Foundation Scholarship Committee will meet to review the applications and vote on the Scholarship recipient. The Scholarship recipient will be notified by letter mailed to the address given on the Scholarship application. The EOCTC Foundation Scholarship Committee may award up to \$500 in scholarships for the fall term and up to \$500 for the spring term based on the availability of funds remaining for the school year. The scholarship will be applied to the student's account and allocated to any outstanding charges, if applicable. Any remaining amount will be disbursed to the student to be used for other education-related expenses, e.g. transportation, uniforms, tools, software, etc.

Applications must be postmarked by or submitted in person to Student Services no later than July 15<sup>th</sup> for the Fall term or November 15<sup>th</sup> for the Spring term. Incomplete or late applications will not be considered. It is the student's responsibility to make sure that EOCTC receives the application.

### **Bernice Young Memorial Scholarship**

This scholarship is available to adult students enrolling in an EOCTC career major or short-term course related to the health field. The application may be duplicated, but it must be on 8 ½" x 11" white paper. Application must be typed or neatly printed in ink.

Eligible career majors and short-term courses at EOCTC would include: EMT Academy, EMT Advanced Academy, Firefighter/EMT Academy, Firefighter/EMT Advanced Academy, Certified Nursing Assistant (LTC), or any health-related Adult Career Development (ACD) courses.

Applicants must submit the following documentation by the deadline stated below:

1. Complete and submit the attached Scholarship application to the Director of Educational Services.
2. Submit a valid FAFSA for the current school year.
3. Submit two personal reference letters, e.g. from an instructor or present/former employer.

The EOCTC Scholarship Committee will meet to review the applications and vote on the Scholarship recipient. The Scholarship recipient will be notified by letter mailed to the address given on the Scholarship application. The EOCTC Foundation Scholarship Committee may award up to \$500 in scholarships for the fall term and up to \$500 for the spring term based on the availability of funds remaining for the school year.

The scholarship will be applied to the student's account and allocated to any outstanding EOCTC charges, if applicable. Any remaining amount will be disbursed to the student to be used for other education-related expenses related to the health-related career majors listed above.

Applications must be postmarked by or submitted in person to the Director of Educational Services no later than July 15<sup>th</sup> for the Fall term or November 15<sup>th</sup> for the Spring term.

Incomplete or late applications will not be considered. It is the student's responsibility to make sure that EOCTC receives the application.

### **Tribal Assistance**

Students should contact their respective tribal agencies for information on how to qualify for tribal assistance to attend EOCTC. Generally, there will be an application packet that each tribal office will give to the student. There will be a form that the student needs to sign and bring to Student Services for the Financial Aid Coordinator. This form will be completed by the Financial Aid Coordinator and forwarded to the student's tribal assistance office. It is important for the student to sign the form authorizing the Financial Aid Coordinator to release any financial aid information to the tribal office.

### **Veterans Education Benefits**

EMT Academy, EMT Advanced Academy, Firefighter/EMT Academy, and Firefighter/EMT Advanced Academy are the career majors eligible for 2020-2021 VA Education Benefit programs at EOCTC:

- Post 9/11 GI Bill® Chapter 33
- Montgomery GI Bill® Chapter 30



- Dependents Educational Assistance Chapter 35
- Montgomery GI Bill®: Selected Reserve Chapter 1606
- Montgomery GI Bill®: REAP Chapter 1607

The veteran student who hasn't received VA education benefits before needs to complete the application for benefits online at [www.vets.gov](http://www.vets.gov). All VA forms may be located and printed at <http://www.va.gov/vaforms/default.asp>.

The veteran student who has received VA education benefits in the past needs to complete the Request for Change of Program or Place of Training form (22-1995) online. Click [here](#) to access the PDF.

Forms that need to be provided to the VA Certifying Official include, but are not limited to, the following:

- Copy of Certificate of Eligibility Letter from VA or printout from e-Benefits.gov account showing eligibility
- Official college transcripts
- Copy of Joint Services Transcript (JST) except for the USAF
- Copy of CCAF Transcript for veterans of the USAF
- Copy of documentation for other sources of financial assistance (other than Pell), e.g. tribal assistance.
- Important Note for Chapter 33 Veterans: Be sure to inform the VA Certifying Official if you expect to receive any other financial aid or scholarships (other than the Pell Grant) because omission of this information could adversely affect the processing of their benefits resulting in an overpayment.

Special conditions for veteran students receiving VA benefits are as follows:

- All previous education and training are evaluated for credit toward completion of current training program. Students need to provide official transcripts from all previously-attended post-secondary schools. All students applying for Veteran's Educational Benefits must have prior education and training evaluated for possible advanced standing credit. Students cannot be certified for benefits until this evaluation has been completed. Students are responsible for providing college transcripts, the Joint Services Transcript, and Certificate of Eligibility letter to the Financial Aid Office which will be used in this evaluation.
- The Veterans Administration Office will be notified benefits will cease. The attendance policy for the EMT and Fire Academy career majors is located in the back of this Student Handbook in the "EMT and FAC Policy and Procedures" section.
- Veteran students are encouraged to use all services available at EOCTC including career counseling, personal counseling, job placement, student organizations and academic skills remediation.
- Veteran students having general questions concerning benefits may contact the VA Regional Office in Muskogee at 1-888-442-4551 or go to <https://gibill.custhelp.com/>.
- All veteran students will be provided with a copy of the Student Handbook.
- Beneficiaries could be in debt to the VA for funds returned by the school due to withdrawal or early dismissal.
- Effective August 1, 2019, the GI Bill® Delayed Payment Policy was implemented. Veteran students will be allowed to begin their program of study without payment of School Charges as long as they have submitted their Certificate of Eligibility, Joint Services Transcript and/or CCAF Transcript, and all college transcripts to the School Certifying Official by the first day of class. If Veteran students submit their VA paperwork to the School Certifying Official by the first day of class, they will not:
  - (1) be assessed a late penalty fee;
  - (2) be required to secure alternative or additional funding; or
  - (3) be denied access to any school resources that are available to other students that have paid their School Charges.

### **Veterans Vocational-Rehabilitation Benefits**

Eligibility for VA-Vocational Rehabilitation-Chapter 31 is determined by the Federal VA-Vocational Rehabilitation Office in Oklahoma City, Oklahoma. Students should call 1-800-827-1000 for information and to apply for Chapter 31 benefits.

Effective August 1, 2019, the GI Bill® Delayed Payment Policy was implemented. Veteran students will be allowed to begin their program of study without payment of School Charges as long as they have submitted their Certificate of Eligibility, Joint Services Transcript and/or CCAF Transcript, and all college transcripts to the School Certifying Official by the first day of class. If Veteran students submit their VA paperwork to the School Certifying Official by the first day of class, they will not:

- (1) be assessed a late penalty fee;
- (2) be required to secure alternative or additional funding; or
- (3) be denied access to any school resources that are available to other students that have paid their School Charges.

### **Oklahoma National Guard Tuition Waiver**

EOCTC will approve a tuition waiver for members of the Oklahoma National Guard who are enrolled either full-time or half-time in a Full-Time Career Major (except for Basic EMT, Advanced EMT, Paramedic, Master Firefighter Basic, Master Firefighter Advanced or Master Firefighter Fire Portion), as long as there is space available.



### **Oklahoma Veteran GI Bill® (SB 530)**

Any veteran who meets eligibility requirements may attend a Career Tech school in the State of Oklahoma, without paying tuition charges. In order to do this, a student must provide a copy of the DD-214 form to the school and complete an application form which is located in Student Services. The Oklahoma Department of Career and Technology Education (ODCTE) will determine eligibility according to the following criteria:

- Honorable discharge from the armed forces.
- Served a minimum of 18 consecutive months between the dates of 8/10/1964 and 12/31/1976; or discharged with a service connected disability.
- Been a resident of the State of Oklahoma at the time of entry into the service.
- Accept benefits within fifteen (15) years following discharge.
- Satisfy the eligibility requirements of the institution.

Upon verification that the veteran is eligible for the Oklahoma GI Bill®, EOCTC will allow the veteran to defer payment of the tuition, but the veteran will be required to pay for any books/supplies at the time of enrollment in the class. The ODCTE will pay EOCTC the amount of tuition once the veteran has successfully completed the class, and the payment will be applied towards the outstanding tuition charge on the veteran's account.

If veteran student withdraws before successfully completing the class, the outstanding tuition charge will be the responsibility of the veteran.

### **Outside Agencies Who Offer Financial Assistance**

Additional financial assistance may be available from area career majors such as Workforce Investment Act (WIA), DRS Vocational Rehabilitation (Voc-Rehab), and Private Vocational-Rehabilitation. Students should contact these organizations for more information and how to apply for their benefits.

### **Notice of Federal Student Financial Aid Penalties For Drug Law Violations**

Federal Regulation 34 CFR 668.40 requires EOCTC to provide all students with the following notice regarding Student Financial Aid Penalties for Drug Law Violations:

*“Please be advised that a conviction (for any offense, during a period of enrollment for which, you, the student, was receiving Title IV, HEA, program funds) under any federal or state law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV, HEA, grant, loan, or work-study assistance.”*

The only Title IV, HEA federal program that EOCTC participates in is the Federal Pell Grant program.

