FINANCIAL AID INFORMATION

Federal Pell Grant Program for Adult Students
Eastern Oklahoma County Technology Center (EOCTech) 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 EOCTech. 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 EOCTech, but may be available at other schools.

The 2025-2026 FAFSA applies to any approved career major taken in the 2025-2026 school year, i.e. the School Year coincides with the FAFSA Year. The 2025-2026 FAFSA is based on 2023 income.

Students, who anticipate attending school in the 2025-2026 school year, should complete the 2025-2026 FAFSA which will be made available on December 31, 2024. The 2023 income information will be used to determine financial eligibility for career majors taken in the 2025-2026 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!

Basic Eligibility Criteria
Our basic eligibility requirements are that you must
- demonstrate financial need for need-based federal student aid programs;
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program; maintain satisfactory academic progress in college or career school;
- provide consent and approval to have your federal tax information transferred directly into your 2025–26 Free Application for Federal Student Aid (FAFSA®) form, if you're applying for aid for July 1, 2025, to June 30, 2026;
- sign the certification statement on the FAFSA form stating that you're not in default on a federal student loan, you do not owe money on a federal student grant, and you'll only use federal student aid for educational purposes; and
- show you're qualified to obtain a college or career school education.

You can show you're qualified to obtain a college or career school education by:
- having a high school diploma or a state-recognized equivalent such as a General Educational Development (GED) certificate;
- completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
- enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives described below.

Creating a StudentAid.gov Account
We strongly recommend you create your StudentAid.gov account before starting your FAFSA form. When you create your account, be careful to enter your name and Social Security number (SSN) exactly as they appear on your Social Security card.

2025–26 FAFSA® Form

On the 2025–26 FAFSA form, every contributor—anyone (you, your spouse, a biological or adoptive parent, or your parent's spouse) who's required to provide information on the FAFSA form—needs a StudentAid.gov account before accessing and completing their section of the online form. Contributors can access their StudentAid.gov account by using their FSA ID (account username and password). Note: Contributors without an SSN can create a StudentAid.gov account to fill out their portion of your 2025–26 FAFSA form online.

To start the online 2025–26 FAFSA form, select "Start New Form." You'll be taken to the "Log In" page to enter your account username and password. After logging in, you'll be given the option to select your applicable role to fill out the FAFSA form: "Student" or "Parent." You (the student) should select "Student." If a parent wants to start their dependent child's FAFSA form, they should select the "Parent" option.

Gathering the Documents Needed To Apply 2025–26 FAFSA® Form

You might need the following information or documents as you fill out the 2025–26 FAFSA form:
  · Your parents' SSNs if you're a dependent student
  · Tax returns
  · Records of child support received
  · Current balances of cash, savings, and checking accounts
  · Net worth of investments, businesses, and farm

Keep these records! You may need them again. Do not mail these supporting records to us.

One thing you don't need for the FAFSA® form is money! The FAFSA form is FREE, so if a website asks you to pay to fill it out, you're not dealing with the official FAFSA site. Remember, this is a government application, so it's on a .gov website.

Getting Help

If you need help filling out the FAFSA form, use these free tools:

In the online FAFSA form, select the question mark icon next to a FAFSA question to view a "tool tip" that provides information about how to answer that question.

Visit the "FAFSA® Help" for the 2025–26 FAFSA form, where you can find answers to common questions. In the online form, chat with Aidan®, our virtual assistant.

Chat with, email, or find a phone number for the Federal Student Aid Information Center. Contact the financial aid office at the college or career/trade school you plan to attend.

Starting Your FAFSA® Form and Providing Your Basic Personal Information

The 2025–26 FAFSA forms are available now. We encourage you to fill out the applicable form as soon as possible on or after the FAFSA launches to meet FAFSA federal, state, and school deadlines.

FAFSA® Filing Options

You may choose any of these methods to file a FAFSA form:

Log in at fafsa.gov to apply online

Complete a FAFSA PDF (note: you must print out and mail the FAFSA PDF for processing) Request a print-out of FAFSA PDF by calling us at 1-800-433-3243; then fill out the form and mail it for proc

If you are starting the 2025–26 FAFSA form for the first time on fafsa.gov, select "Start New Form" and enter your account username and password to access the FAFSA f

If you are starting the 2025–26 application for the first time on fafsa.gov, select "Start or Edit a 2025–26 FAFSA Form." Your name and SSN must match those on your Social Security card. Near the beginning of the FAFSA form, you'll create a "save key," a temporary password that you'll use if you start your FAFSA form, save it without finishing it, want to open it again later t

If you are applying for a summer session, contact the financial aid office at your college or career/trade school to out which school year you should select when you complete your FAFSA f

Listing Colleges and/or Career Schools

While completing the FAFSA form, you must list at least one school to receive your information. The schools you list will use your FAFSA information to determine the types and amounts of aid you may receive. Use the 2025–26 School Search to find the colleges or career/trade schools you're interested in including on your FAFSA form.

For federal student aid purposes, the order of schools for your college list does not matter. However, to be considered for state aid, some states require you to list schools in a particular order (for instance, you might need to list a state school first). Find out whether your state has a requirement for the order in which you list schools on your FAFSA form.

TUITION AND OTHER CHARGES

Your 2025–26 school list can have up to 20 schools online or up to 10 schools on a FAFSA PDF. Schools you list on the application will automatically receive your FAFSA results electronically.

Note: Schools will not be able to see which other schools you listed on your FAFSA form.

You should add any school that you plan on applying to, or that you have applied to, even if you haven't been accepted yet. In most cases, once a school accepts you, they will then work on developing your aid offer.

Determining Your Dependency Status

The FAFSA form asks a series of questions that determine whether you are a dependent or independent student for purposes of applying for federal student aid. If you are a dependent student, you must report parent information, as well as your own information, on your application. If you're curious, you can find out now whether you're a dependent student.

Reporting Parents' Information

If you're a dependent student, you'll need to report parent information on your FAFSA form. Visit our page on reporting parent information to find out who counts as your parent, what to do if you don't live with your parents, and what to do if you don't have access to your parents' financial information.

Is My Parent A Contributor When I Fill Out My 2025–26 FAFSA Form? https://studentaid.gov/2425/help/which-parent-contributor

Reporting Spouse's Information

If you are married (and not separated) and filed taxes jointly with your spouse, then you'll report your spouse's information on the 2025–26 FAFSA form, but they will not be identified as a contributor. But if you're married (and not separated) and didn't file taxes jointly with your current spouse, your spouse will be considered a contributor on your 2025–26 FAFSA form.

Providing Financial Information

The FAFSA form asks for financial information, including information from tax forms and balances of savings and checking accounts.

- The 2025–26 FAFSA form asks for 2023 tax information.
- The 2024–25 FAFSA form asks for 2022 tax information.

Note: If your or your family's financial situation has changed significantly from what is reflected on your federal income tax return (for example, if you've lost a job or otherwise experienced a drop in income), you may be eligible to have your financial aid adjusted. Complete the FAFSA questions as instructed on the application (including the transfer of federal tax return and income information), submit your FAFSA form, then contact the school you plan to attend to discuss how your current financial situation has changed. Note that the school's decision is final and cannot be appealed to the U.S. Department of Education.

What to Do If Your Parents' (or Your) Marital Status Has Changed Since Taxes Were Filed Here are some tips for this type of situation using the example of the 2025–26 FAFSA form:

- The FAFSA form asks for marital status "as of today" (the day it's filled out). So, if the student or parent is married now but wasn't in 2023 (and therefore didn't file taxes as married), the spouse's 2023 income will need to be added to the FAFSA form.
- Similarly, if the student or parent filed 2023 taxes as married but is no longer married when filling out the FAFSA form, the spouse's income will need to be subtracted.
- And if the student or parent was married when filing 2023 taxes, then got divorced and is now married to someone else, the spouse will need to report their own income as a contributor.

The FAFSA help text covers all these situations in more detail as you're filling out the application.

Automatically Transferring Your Tax Information
2025–26 FAFSA® Form

The Financial Aid Direct Data Exchange, replacing the IRS Data Retrieval Tool starting with the 2025–26 FAFSA form, will transfer contributors' federal tax information from the IRS directly into your FAFSA form.

All contributors must provide consent and approval to:

- disclose their personally identifiable information provided on the FAFSA form to the IRS for matching purposes;
- obtain their federal tax information from the IRS via direct data exchange;
- allow the U.S. Department of Education (ED) to use their federal tax information to determine the student's eligibility and amount of federal student aid;
- allow ED to share their federal tax information with colleges, career/trade schools, and state higher education agencies for use in awarding and administering financial aid; and
- allow ED to reuse their federal tax information on another FAFSA applicant's form (e.g., if a parent has multiple dependent students or a parent's own FAFSA form).

NOTE: Even if contributors don't have an SSN, didn't file taxes, or filed taxes outside of the U.S., they will still need to provide consent and approval.

IMPORTANT: If a required contributor doesn't provide consent and approval to have their federal tax information transferred into the FAFSA form, you (the student) will not be eligible for federal student aid—even if the contributor manually enters tax information into the FAFSA form.

To ensure the information is secure, the federal tax information won't display on the FAFSA site or the FAFSA Submission Summary.

2025–26 FAFSA® Form

The IRS Data Retrieval Tool (DRT) automatically transfers tax information into the 2025–26 FAFSA form. Be sure to consider this option if it's offered to you. (If you requested an extension on filing your taxes and didn't file until September or later, find out when your tax return information will likely be available using the IRS DRT.)

Here's how the IRS DRT process works, assuming your tax information is available:
- The IRS DRT takes you to the IRS website, where you'll need to provide your name and other information exactly as you provided it on your tax return. Some information will be pre populated from your FAFSA form.
- At the IRS site, you'll see a page that indicates that your tax information is available. (For security and privacy protections, you won't see the actual information.) You can choose to import your information into the FAFSA form, or you can cancel your request and return to the FAFSA site.
- If you choose to import your information into the FAFSA form, you'll find that on the FAFSA site, instead of your tax information being displayed, you'll see "Transferred from the IRS" in the appropriate fields for data security purposes. You won't be able to make changes to those answers.
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Using the IRS DRT saves you time and effort:
- You don't have to find your tax records or any tax documents.
- You don't have to worry about making mistakes entering your tax information on your 2025–26 FAFSA® form.
- You may not need to provide an IRS tax transcript or a signed copy of your income tax return if you're selected for verification.

Can I change the tax return information that I transfer into the 2025–26 FAFSA® form via the IRS DRT? No. Information you transfer via the IRS DRT can't be changed. Remember, the information transferred is coming from your filed tax return, so it shouldn't need to be changed. If your financial situation has changed or you filed an IRS Form 1040X amended return, contact your financial aid office at the college or career school you plan to attend to discuss whether it would be appropriate for the school to adjust the information on your FAFSA form.

If I've transferred my tax return information into the 2025–26 FAFSA® form via the IRS DRT, and then decide I want to enter the information manually instead, can I clear the information that was transferred via the DRT? We strongly discourage clearing the information. For the 2025–26 FAFSA form, the IRS DRT is a fast and accurate way to input your tax return information into the FAFSA form. Additionally, using the IRS DRT to enter your tax information into the FAFSA form may reduce the amount of paperwork you need to provide to your school later.

If, despite this, you still want to clear the information transferred via the IRS DRT and enter your tax information manually—and you haven't submitted the application or correction yet—you can select the "Reset FAFSA Form" button at the top of the page. Just know that by doing so, the entire application or correction will be cleared, and you will have to start the entire application or correction over again.

Signing and Submitting the FAFSA® Form
2025–26 FAFSA® Form

After you complete your required section of the FAFSA form online, you'll acknowledge the terms and conditions of the form and electronically sign your section. You can then submit your section of the FAFSA form. However, your FAFSA form won't be considered complete until all required contributors provide their information on the FAFSA form, give their consent and approval to transfer federal tax information into the form, and provide their signatures.

After you and your parent (and/or any other required contributor) sign and submit the FAFSA form, the form will be considered complete and will be submitted for processing.

If you submit the FAFSA form, you'll see a confirmation page that displays your completion date, data release number, and next steps. You'll also see your estimated Student Aid Index (a number used by college and career/trade schools to determine your eligibility for federal student aid), estimated Federal Pell Grant eligibility, and information about other federal student aid for which you may be eligible. This confirmation page is emailed automatically to you for your records.

Note: The Student Aid Index on the confirmation page is only an estimate. The official Student Aid Index will appear on the FAFSA Submission Summary.

Top FAFSA® Tips
- Read all questions and instructions carefully.
- Meet FAFSA deadlines.
- Check your email (including spam) regularly for any messages from the U.S. Department of Education or your college or career school.

Taking the Next Steps

Once you've completed your FAFSA form, there are more steps you have to take before you receive financial aid. Make sure you know what happens after you submit your FAFSA form.

Basic eligibility requirements are that you must:
- demonstrate financial need for need-based federal student aid programs;
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program; maintain satisfactory academic progress in college or career school;
- provide consent and approval to have your federal tax information transferred directly into your 2024–25 Free Application for Federal Student Aid (FAFSA®) form, if you're applying for aid for July 1, 2024, to June 30, 2025;
- sign the certification statement on the FAFSA form stating that you're not in default on a federal student loan, you do not owe money on a federal student grant, and you'll only use federal student aid for educational purposes; and
- show you're qualified to obtain a college or career school education.

You can show you're qualified to obtain a college or career school education by:
- having a high school diploma or a state-recognized equivalent such as a General Educational Development (GED) certificate;
- completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law)

How Much is the Pell Grant?

For 2025-2026 the maximum Pell Grant award is $7,395 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 Student Aid Index (SAI), 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 College Connection 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, username and password, and/or other credential, you certify that you are the person identified by that FSA ID, username and password, and/or other credential and have not disclosed that 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 $20,000, sent to prison, or bo

How Eligibility for the Pell Grant is Determined

Federal Pell Grants usually are awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree. (In some cases, however, a student enrolled in a post baccalaureate teacher certification program might receive a Federal Pell Grant.) Additionally, you may be eligible to receive a Federal Pell Grant if you are confined or incarcerated and enrolled in an approved Prison Education Program, or are subject to an involuntary civil commitment upon completion of a period of incarceration for a forcible or non forcible sexual offense.

The amount you get, though, will depend on

- your Student Aid Index (2025-26 FAFSA form), the cost of attendance (determined by your school for your specific program),
- your status as a full-time or part-time student, and
- your plans to attend school for a full academic year or less.

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 1st. 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 EOCTech 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 2 Pell COA budgets at EOCTech: (a) full-time (FTA) career majors; and (b) Firefighter-EMT Academy. Students may contact the College Connection Coordinator to request a copy.
See http://eoctech.edu/costofattendance

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 College Connection 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 College Connection Coordinator is 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 College Connection 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 required to begin the Verification process are as follows:
 Tax Return Transcript of the student's (and parents' if applicable) 2021 Federal IRS Tax Return; or Signed Copy of student's (and parents' if applicable) 2023 IRS Federal Tax Forms with W-2's; plus Completed Verification Workshee given to students by the College Connection Coordinator; and Other documentation that may be requested by College Connection Coordinator will include any documentation that will substantiate information reported by student on the FAFS

Students may request a Tax Return Transcript from the IRS at www.irs.gov. There's a link on the home page under Tools called Get a Tax Transcript. It may take 5-7 business days to be processed. Students should bring their entire Tax Return Transcript to the College Connection 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 2021 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 2021 IRS tax return, i.e. Non-Filers may need to request a Tax Return Transcript from the IRS at www.irs.gov. The student and/or parent should receive a notice from the IRS stating that no tax record was found. No Pell is disbursed until this is resolved.
Students must return Verification documentation to the College Connection Coordinator within 30 days from the date forms were requested by the College Connection Coordinator. If the student does not comply with the requests from the College Connection 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 may affect the SAI 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 EOCTech, the student will be required to request Official Transcripts be sent from each of their previously attended schools directly to the College Connection 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 College Connection 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 EOCTech.

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

Special Circumstances

Federal regulations provide the College Connection 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 College Connection Coordinator is not required to process these special requests.

If the College Connection 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 College Connection 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

EOCTech 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 major (Firefighter/EMT Academy) has an Academic Year defined as 818 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 advance from the Business Office. For example, check requests are usually due by the 25th 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 College Connection Coordinator.

Satisfactory Academic Progress Policy (SAP)

Satisfactory Academic Progress means that a student is proceeding in a positive manner toward the completion requirements of their program (career major) in the expected length of time. If those conditions are not met, the student is at risk of losing their financial aid. This policy applies to the Federal Pell Grant, Oklahoma Tuition Aid Grant, and Oklahoma Promise.

To be considered eligible for the next disbursement, a student needs to have at least a "C". All of the hours and the weeks of instruction have to be completed. Students receiving federal aid must attend 90% of their payment period. When absences are greater than the allowed 10% excused absences, payment will be delayed until those hours are completed/attended.

SAP will be evaluated at the point when the student's scheduled clock hours and weeks of instruction for the payment period have elapsed. Grades and Attendance are printed and the instructor signs off that the information is accurate. No progress report is required for an otherwise eligible student to receive their first payment.

QUALITATIVE MEASURE (GRADES)

The student must have a cumulative grade of "C" at the end of the payment period. Only the hours applicable to the program are included in the cumulative grade.

If the student's overall grade is "D" or "F", they will be placed on Financial Aid SUSPENSION with an opportunity for appeal. If approved, the student will be placed on probation for the next payment period.

If the student fails to make a cumulative grade of "C" or above at the end of the probation period, the student will no longer be eligible for federal financial aid at Eastern Oklahoma County Technology Center.

MAXIMUM TIMEFRAME 150 PERCENT OF PUBLISHED TIME

Students must successfully complete their program (career major) within 150% of the published time frame. Students will NOT be eligible for aid for hours beyond those in the program. The maximum time frame applies to the amount of calendar time it takes the student to complete those hours. (Example: 600-hour program has 23 weeks. The maximum time frame of 150% would be 900 hours 34.5 weeks.)

· If at the end of a Pell payment period, it is not mathematically possible for the student to complete within the 150% timeframe, the student will be placed on Financial Aid Suspension. There is no opportunity to appeal this suspension. Course incompletes, withdrawals, and LOA do not affect the cumulative grade. If a student repeats a course, the highest grade may be used in the calculation. However, course incompletes, withdrawals, LOA and repetitions may all affect maximum timeframe. Any transfer hours that are accepted towards program completion are counted as both attempted and earned hours. The total program hours will be reduced by the hours accepted. In the case of a LOA the hours will be extended.

APPEAL PROCESS

A student may file an appeal if they feel there were extenuating circumstances for their grades falling below the 26 requirement. (Examples: death of a relative, illness or injury, etc.) Students would complete a form explaining their situation, along with a plan for improvement. Financial Aid Coordinator along with designees would review for approval. If approved, students would have a semester of probation. If denied, the decision is final.

REESTABLISHING ELIGIBILITY

If the student does not meet the requirements for an appeal, he/she will need to complete the next payment period at their own expense. Progress will be checked again at the end of each payment period while a student is on suspension. At the end of a "successful" payment period, meaning the student now has at least a ("C" average) and it is mathematically possible to complete their program within 150% of the published time, their aid may be reinstated at the end of that payment period. If a student loses eligibility due to maximum timeframe, the student would have to change programs in order to regain eligibility.

Refunds for Pell Grant Recipients

Students who receive Title IV funds and withdraw from EOCTech will be under the Return to Title IV Funds (R2T4) regulations. Tuition refunds by EOCTech 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 EOCTech's attendance/LOA policies. The date on which the student officially withdraws, and the date that the school determines the student has ceased attendance or hasn't returned from a Leave of Absence is called the date of determination. The last date of attendance is the date used for the Return of Title IV Funds calculation.

The College Connection Coordinator will determine the last date of attendance according to the attendance record in the student accounting system, and note it on the Student Information Update Form. The last date of attendance will be used to calculate how much of the Pell Grant has to be returned to the Title IV Federal Pell Grant program by both EOCTech and the student. The school has 45 days from the date of determination to return the "unearned" Title IV funds to the Federal Pell Grant program.

Here's an example of the calculation: Full-time student receives a $3,698.00 Pell Grant disbursement. Tuition paid to EOCTech is $1,050.00 and the student receives the remaining $2,648 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 $872.73 ($3,698 x 23.6% = $872.73). The remaining $2,825.27 is considered "unearned" and must be paid back to the Title IV Federal Pell Grant program.

EOCTech must pay back $802.20 ($1,050.00 x 76.4% = $802.20), leaving an initial amount to be repaid by the student of $2,023.07 ($2,825.27 - $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% x $3,698.00 = $1,849.00 Therefore, the amount the student must pay back is the initial unearned amount minus the protected amount would be $976.27 ($2,825.27– 1,849.00).

The amount of $976.27 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 $976.27. 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 EOCTech is required to repay to the Federal Pell Grant program. In the example above, the student will be billed for the $802.20 that EOCTech 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 EOCTech until any obligation(s) has been repaid to EOCTech.

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 EOCTech 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 EOCTech nor the student has to return any funds to the Title IV Federal Pell Grant program. The student may withdraw in good standing with EOCTech 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 EOCTech
EOCTech does not misrepresent the nature of its educational program, financial charges or the employability of the institution's graduates. In addition, EOCTech 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 loan programs available for any career major taken at EOCTech. 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. EOCTech has chosen to offer only the Federal Pell Grant program since 1991.

The EOCTech Payment Plan allows students to spread school charges over 8 payments which must be paid well before the career major end date with no finance charge. Students can request a payment plan from the bursar. Payments will be due on the 15th of each month for the following months; August, September, October, November, January, February, March, and April.

Oklahoma Tuition Aid Grant (OTAG)

Students must have an 2025-2026 FAFSA submitted, be eligible for the Pell Grant, and meet the Oklahoma residency requirements in order to be eligible for OTAG for the 2025-2026 school year.

OTAG is awarded based on need and priority is given to the highest need students. Award amounts may vary based on need and availability of funds. If other aid sources are known at the time of awarding and funds are limited, OTAG may not be stacked. 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.

Students will receive 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. For more information, please contact Kristy Johnson, College Connection Coordinator, at kjohnson@eoctech.edu, or (405) 390-5314 for more information.

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 Kristy Johnson, College Connection Coordinator, at kjohnson@eoctech.edu, or (405) 390-5314 for more information.

Otha Grimes/Francis Tuttle Memorial Scholarships

EOCTech also offers the Otha Grimes Memorial Scholarship awarded by the Oklahoma Career Tech Foundation (Foundation). This scholarship is based upon need. Online applications are emailed to students by the College Connection 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 EOCTech 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.

EOCTech 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 Firefighter/EMT Academy and EMT Academy. 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 EOCTech 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.
- EOCTech students who wish to return to complete their career major may make application, upon recommendation from their EOCTech instructor.
- High school students, who have never attended EOCTech, may make application, upon meeting graduation requirements.
- The following criteria will be used to award the Scholarships:
  o Recommendation from their EOCTech instructor and /or High School Counselor.
  o GPA of 2.0 or greater on high school transcript.
  o Must not have been in violation of High School or EOCTech attendance policies during school year. Must complete and return NEXT STEP Scholarship application.
  o 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 EOCTech NEXT STEP Scholarship:
- Students must remain in good standing with EOCTech.
- Students must not exceed the limits set forth in the attendance policy.
- Students must maintain at least a "70%/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.

Bernice Young Memorial Scholarship

This scholarship is available to adult students enrolling in an EOCTech 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 EOCTech would include: EMT Academy, Firefighter/EMT 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 EOCTech 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 EOCTech 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 EOCTech 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 15th for the Fall term or November 15th for the Spring term.

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

Tribal Assistance
Students should contact their respective tribal agencies for information on how to qualify for tribal assistance to attend EOCTech. 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 College Connection Coordinator. This form will be completed by the College Connection Coordinator and forwarded to the student's tribal assistance office. It is important for the student to sign the form authorizing the College Connection Coordinator to release any financial aid information to the tribal office.

Veterans Education Benefits
EMT Academy and Firefighter/EMT Academy are the career majors eligible for 2025-2026 VA Education Benefit programs at EOCTech:
- Post 9/11 GI Bill® Chapter 33
- Montgomery GI Bill® Chapter 30
- Dependents Educational Assistance Chapter 35
- Montgomery GI Bill®: Selected Reserve Chapter 1606

1. You will need to go to va.gov to complete the online application. VA will determine your eligibility for VA Education Benefits.
2. You will receive a Certificate of Eligibility (COE) that identifies the benefits you are eligible for, how many months of benefits you have, and any expiration date that may be in place. Please give a copy of it to the College Connection Coordinator. In lieu of the COE letter, benefit information letters from https://www.va.gov/records/download-va-letters/ or https://www.ebenefits.va.gov/ebenefits/homepage may be accepted.
3. Provide copies of all transcripts for any prior training. A Joint Services Transcript (JST) reflecting military training can be requested at https://jst.doded.mil/official.html.
    The Air Force Community College of the Air Force (CCAF) transcript can be requested at https://www.airuniversity.af.edu/Barnes/CCAF/Display/Article/803247/community-college-of-the-air-force-transcri pts/.
4. The student will have to self-pay all Pre-Admissions and Post-Admissions Out-of-Pocket Costs which are listed in the Program Information section at the beginning of this packet.
5. Payments:
    a. *Chapter 30 and Chapter 1606 Montgomery GI Bill®, Chapter 35 Dependent Educational Assistance (DEA) Beneficiaries Only:* Payments from the VA will be sent directly to you. You must pay in full at the start of term or request and sign a payment plan in order to spread payments over 4 months.
    b. *Chapter 33 Post 9-11 GI Bill® Beneficiaries Only:* Payments from the VA for School Charges will be paid directly to EOC Tech. VA beneficiaries will not be penalized for late payment by the VA. Your book stipend and your Basic Allowance for Housing (BAH) will be paid directly to you. School Charges covered by VA will be deferred as a courtesy to you based on your verified Eligibility Percentage. If your Eligibility

Percentage is less than 100%, you will be responsible for the amount of School Charges not covered by VA and you must pay in full at the start of the program; or, you must request and sign a payment plan in order to spread payments over 4 months.

    c. Students in Need of a Payment Plan: Contact the College Connection Coordinator to set up a Payment Plan contract for the School Charges. Failure to pay the account balance according to the Payment Plan will result in the student not being allowed to return to class until the account has been paid according to the payment plan. No certificates or transcripts will be issued as long as there is an outstanding obligation.

6.   To continue participating in this program, the student will be expected to maintain at least a 70%/2.0 GPA, be on target with scheduled curriculum completion, and be within the attendance policy.

7.   If you need to withdraw, please contact the College Connection Coordinator first to discuss possible financial ramifications of an early withdrawal. Some or all of any tuition and fees paid by the VA to the school may be returned to the VA. You will be held responsible for any account balance remaining on your EOC account. You will not be able to enroll in future programs or classes at EOC Tech until the obligation is taken care of. No certificates or transcripts will be issued as long as there is an outstanding obligation. VA beneficiaries could incur additional debt obligations to the VA for funds issued directly to the student.

8.   ***Chapter 30 and Chapter 1606 Montgomery GI Bill® Beneficiaries Only:*** You will be required to log in at https://www.gibill.va.gov/wave/index.do, and verify your enrollment at the end of each month in order to receive your payment.

9.   ***Chapter 33 Post 9-11 GI Bill® Beneficiaries Only***: You will be required to verify your enrollment at the end of each month in order to receive your payment. You may choose from the following 2 options:

    a. Text Messaging – You may choose VA's "Opt-In" feature and you will receive a text message each month prompting you to verify your enrollment status at the end of each month in order to receive your payment.

    b. Telephone – If you do NOT choose to Opt-In for text, you may call the Education Call Center (ECC) at 888-442-4551 to verify your enrollment status at the end of each month in order to receive your payment.

10. Before you enroll or make any payments, you should have received a "VA Shopping Sheet" for the Firefighter/EMT Academy program. If you have not received it, please contact Kristy Johnson, VA School Certifying Official, at (405) 390-5314, or at kjohnson@eoctech.edu.

11. The following is an example of the VA Student Payment Plan Contract for the Firefighter-EMT Academy with $4,739.00 in School Charges:

    a. $1,184.75 (25%) due by July 9, 2025
    b. $1,184.75 (25%) due by August 13, 2025
    c. $1,184.75 (25%) due by September 17, 2025
    d. $1,184.75 (25%) due by October 15, 2025

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at https://www.benefits.va.gov/gibill.

Veterans Readiness and Employment (VR&E)

Eligibility for Veterans Readiness and Employment benefits 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 these Chapter 31 benefits.

Oklahoma National Guard Tuition Waiver

EOCTech 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 EMT Academy and Firefighter/EMT Academy), as long as there is space available.

Oklahoma Veterans (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 Veterans SB 530, EOCTech 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 EOCTech 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 EOCTech 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 EOCTech participates in is the Federal Pell Grant program.