



**FINANCIAL AID  
POLICIES AND PROCEDURES  
MANUAL**

Mayra Fernandez, Director of Financial Aid, ext. 5756  
Jennifer Snellink, Financial Aid & Veterans Coordinator, ext. 5758  
Alexis Ladiges, Financial Aid Specialist, ext. 5786  
Maddie Sells, Financial Aid Loan Specialist, ext. 5748

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## INTRODUCTION

Federal regulations mandate that institutions have written policies and procedures. Beyond the federal requirement, there are many benefits to having a written document outlining financial aid office policies and procedures: 1) for distribution to appropriate others outside the Financial Aid Office for the purpose of informing and fostering an understanding of the complexity and operation of the Financial Aid Office; 2) for Financial Aid Office staff as a referral guide to assist in maintaining consistency in the problem-solving process; and 3) as an important component of a comprehensive training program.

### **STATEMENT OF PURPOSE**

The purpose of this document is to record policies and procedures surrounding the delivery of financial aid at Perry Technical Institute (PTI).

### **THIS MANUAL**

- Provides the financial aid staff with current policies and procedures surrounding federal, state and institutional programs.
- Provides each staff member with the general responsibilities of the total staff and the office's relationship to other departments/divisions of the school.
- Provides each staff member with general office procedures ensuring that similar situations would be handled consistently.
- Provides quick reference to various programs, problems, forms, rules and regulations.
- Provides a clear understanding of policy, authority and responsibility in matters relating to operational practices.
- Provides orientation and training materials for new personnel.

### **FINANCIAL AID REFERENCE DOCUMENTS**

There are many resource guides which assist the Financial Aid Office staff. These citations may be found in the Financial Aid Office either in hard copy or electronic versions or at [www. IFAP.ed.gov](http://www.IFAP.ed.gov) and are available to staff members.

The documents which are used to determine students' eligibility for financial aid include current regulations published in the Federal Register, Department of Education guides (such as the Federal Student Financial Aid Handbook, Verification Guide, formula books, and Audit Guide), Dear Colleague Letters, financial aid legislation and other laws or regulations that impact student aid.

The documents which are used to determine students' eligibility for State financial aid include WSAC SNG/CBS Program manuals, SBCTC Worker Retraining Grant manual and WA opportunity grant manual. Additional resources at [wsac.wa.gov](http://wsac.wa.gov) and WFAA list serve Wfaal <[wfaal-bounces@wfaa.org](mailto:wfaal-bounces@wfaa.org)>.

Procedures are also furnished by outside agencies in dealing with their funding and/or administration. Examples of these include Washington State Division of Vocational Rehabilitation (DVR), Washington State Dislocated Worker Program (DWP) and Washington State Trade Adjustment Assistance (TAA).

This Policies and Procedures Manual does not include all details of the administration of financial aid programs and the related references should be used for in-depth clarity.

## **FINANCIAL AID PHILOSOPHY AND OBJECTIVES**

Through its Strategic Plan, PTI evaluates its mission, purpose and objectives. The objectives of the Financial Aid Office revolve around the major functions of the office. Those functions include: 1) awarding and disbursing funds; 2) reporting at the institutional, state and federal levels; 3) providing a satisfying, open-door policy to assist students.

PTI and each division therein, re-evaluate the school's Strategic Plan every two years.

### **PURPOSE**

The PTI Financial Aid Office offers scholarships, grants, federal student loans, and federal work study employment opportunities. This is for qualified, deserving students who can benefit from further education, but who lack financial resources to continue their education. Aid is granted according to individual need as determined by the Free Application for Federal Student Aid (FAFSA) and the Washington Application for State Financial Aid (WASFA).

### **PHILOSOPHY**

We believe that a consistent and equitable approach to the awarding of financial aid will enable students to attend PTI who would not otherwise have the financial resources to enroll. It, therefore, encourages a student population which is culturally, economically, socially and geographically diversified.

### **FINANCIAL AID CODE OF CONDUCT**

The Financial Aid Office at Perry Technical Institute is a past member of NASFAA, the National Association of Student Financial Aid Administrators. We continue to abide by NASFAA's Code of Conduct for Institutional Financial Aid Professionals which states that an institutional financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, the Financial Aid Office at Perry Technical Institute is bound by the following:

- Refrain from taking any action for our personal benefit.
- Refrain from taking any action that we believe is contrary to law, regulation, or the best interests of the students and parents we serve.
- Ensure that the information we provide is accurate, unbiased, and does not reflect any preference arising from actual or potential gain.
- Remain objective in making decisions and advising the administration of Perry Technical Institute regarding relationships with any entity involved in any aspect of student financial aid.

- Refrain from soliciting or accepting anything other than of nominal value from any entity involved in the making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory board or as part of a training activity or of sponsored by any entity.
- Disclose to the administration of Perry Technical Institute any involvement with or interest in any entity involved in any aspect of student financial aid.

## **GOALS**

The primary goal of the financial aid office at PTI is to provide financial means by which a student can continue his/her education. The financial aid programs at PTI are administered according to the following principles:

The primary responsibility for financing education lies with the student and his/her family. When the total resources they can provide do not meet their educational expenses, PTI will guide students and assist them with seeking alternate funds for their post-secondary education.

Interested individuals will be made aware throughout the year of financial aid opportunities. A student must submit a FAFSA/WASFA application each year in which he or she expects to be considered for financial aid. A confidential financial aid package will be developed and offered to the student based on individual need and circumstances, but without regard to age, sex, race, color, religion, national origin or handicap.

Planning/counseling sessions are important and help students plan for the most efficient use of financial aid and the student's resources for education. They are held on an as-needed basis with any student.

The Financial Aid Office at PTI operates within federal and state guidelines and other standards of individual aid programs.

## ADMINISTRATIVE ORGANIZATION OF THE FINANCIAL AID OFFICE

President

Director of Finance

Director of Financial Aid

Financial Aid & Veteran Coordinator/Financial Aid Specialist/Financial Aid Loan Specialist

Work Study Students

Job Descriptions are found in the Human Resources Office.

### **GENERAL FINANCIAL AID OFFICE ADMINISTRATION**

#### **OFFICE HOURS**

The Financial Aid Office is located in the Main Office. It is normally open and available to serve students from 6:30 a.m. to 5:00 p.m. Monday through Thursday. Hours on holidays and during student breaks may vary.

#### **CORRESPONDENCE**

General correspondence is routed to the appropriate personnel. When appropriate, correspondence should be responded to within one week. If a staff member is responding to a specific complaint, it is standard procedure for the staff member to have the Director of Financial Aid review the correspondence. This allows them to be aware of potential problems.

#### **STUDENT OUTREACH**

Financial Aid Staff contacts students periodically depending on start date by phone, email, post card, letter and SMS text. A To Do List process is used in Jenzabar to track outreach for each student. The outreach method is then tracked in notepad for reference.

#### **TELEPHONE**

Telephone calls are answered in a friendly and professional manner. Typically, each staff member answers his or her incoming calls. If the caller requires specific information, the staff member should screen the call thoroughly and transfer the information and caller to the appropriate individual.

#### **DISTRIBUTION OF FORMS**

General financial aid forms and information are distributed from the Financial Aid Office and via the PTI website.

## **STAFF MEETINGS**

Staff meetings are typically held monthly. Financial aid staff meetings are normally held once bi-weekly or as needed.

## **PERSONNEL POLICIES**

The personnel policies of faculty and staff members are outlined in the PTI Employee Handbook.

## **APPOINTMENTS WITH OFFICE STAFF**

Students and parents who require general information may see a staff member without an appointment. If a student requests an appointment with a staff member, an appointment is arranged.

## **RECORDS MANAGEMENT**

### **CONFIDENTIALITY OF RECORDS**

All records and conversations between an aid applicant, his/her family and the staff of the Financial Aid Office are confidential and entitled to the protection ordinarily given a counseling relationship. PTI strives to assure the confidentiality of student educational records. PTI developed an Identity Theft Prevention Program pursuant to the Federal Trade Commission's Red Flags Rule, which implements Section 114 of the Fair and Accurate Credit Transactions Act of 2003. This program was developed with oversight and approval of the PTI Safety and Security Committee and the Title IV Compliance Committee and was approved by the President and Board of Trustees in June 2009. As a rule, all currently enrolled and former students have the right to review their records to determine their content and accuracy. A student who wishes to obtain access to his/her financial aid record must schedule an appointment with a financial aid staff member.

### **AUTHORIZATION TO RELEASE INFORMATION**

PTI complies with the provisions of the 1974 Family Educational Rights and Privacy Act (FERPA). FERPA assures students attending a postsecondary educational institution that they have the right to inspect and review certain educational records and to seek corrections of inaccurate or misleading data through informal or formal procedures. FERPA also protects student privacy rights by setting strict limits on disclosure of students' educational records without their consent. Students can seek enforcement of their FERPA rights by filing complaints with the Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Ave. S.W., Washington, DC 20202-5920. Information about this office is available on the Internet at <http://www.ed.gov/offices/OM/fpco>.



PTI has designated the following information as directory information under FERPA and, as such, may be disclosed, without consent, to a third party upon request:

- Student's name
- Degrees, honors and awards received
- Major field of study
- Dates of attendance
- Institutional email address
- Photograph

A student must submit a written release for additional information to be given to any person or agency. Students are notified annually of their rights under FERPA.

## **RECORDS**

The Financial Aid Office maintains a file of records for each student receiving financial assistance. Files are held in the Financial Aid Office for one year and older files are kept in retention (electronically stored). All financial aid records are retained for a minimum of six years after graduation in accordance with the Washington State Record Retention Schedule. Any records involved in any claim or expenditure which has been questioned by federal audit are retained until the question is resolved.

## STUDENT CONSUMER INFORMATION

In order to understand the complicated field of financial aid, accurate and timely dissemination of information to consumers is vitally important. Several policies have been implemented to ensure appropriate dissemination is achieved.

Information regarding PTI financial aid programs and policies is distributed through the following published documents, (also see Consumer Information below):

The PTI Catalog (includes eligibility requirements, application process, academic progress requirements and aid programs available) located on the PTI website at <http://www.perrytech.edu/doc/catalog.pdf>

The PTI Website, [www.perrytech.edu](http://www.perrytech.edu)

Additional resources are published outside of, but are distributed through the Financial Aid Office. These resources include:

- Funding Your Education, published by the U.S. Department of Education
- Pamphlets regarding electronic filing, published by the U.S. Department of Education
- Student Loan Basics, published by the U.S. Department of Education
- Federal Student Loans: Be a responsible borrower, published by the U.S. Department of Education

Other disclosure and reporting requirements are met as follows:

- An annual notice of available of financial aid funds is distributed from the Director of Financial Aid's office.
- An annual campus security report is distributed from the Facilities and Safety Manager's office. These statistics must be published in a report for the previous three calendar years by October 1 of each year and distributed by PTI email to current students and employees annually. PTI submits a web-based statistical report to the U.S. Department of Education (USDE) on an annual basis. See Consumer Information below.
- Completion and graduation rates are available in the Registrar's Office. These rates are published in the prospective student section of the PTI website at, <http://perrytech.edu/newstudents/requirements.html>, and <https://www.perrytech.edu/programs/disclosures/>. These statistics are disclosed to all enrolled and prospective students. See Consumer Information below.

- A review is done to highlight PTI's compliance with the drug-free schools and campuses regulations at least once every two years. Information on PTI's Drug-Free and Alcohol-Free Campus and Workplace Policy is given to all staff and students annually and it is published in the Student Handbook for new students and in the Employee Handbook for new employees.
- Constitution Day Celebration, a federal student aid (FSA) regulation, is held once a year on September 17<sup>th</sup> or the day before or after depending on what day it falls on if a weekend. A file is kept in the Financial Aid Office, which highlights activities and or events that coincide with this celebration.

In accordance with federal regulations set forth by The Higher Education Act of 1965, as amended, below is a summary of consumer information that must be made available to all students at Perry Technical Institute. Each topic listed gives a brief description of the information that must be disclosed and explains how it can be obtained. If you need assistance obtaining information listed or you would like a paper copy, contact the Financial Aid Office.

#### Financial Aid Information

- Tuition and Fees, listed in the PTI catalog at <http://perrytech.edu/doc/catalog.pdf>
- Financial Aid Options Available To Students, listed on the PTI website at <http://www.perrytech.edu/admissions/costs.html>
- Applying for Financial Aid, listed on the PTI website at <http://www.perrytech.edu/admissions/costs.html>
- How and When Financial Aid Will Be Disbursed, listed on the PTI website at <http://www.perrytech.edu/admissions/costs.html>
- How and When Financial Aid Excess Will be Released, listed on the PTI website at <http://www.perrytech.edu/admissions/costs.html>
- Terms and Conditions Under Which Students Receive Direct Loans and Perkins Loans, listed on the PTI website at <http://www.perrytech.edu/admissions/costs.html>
- Need-based, Non-need based State and Local Aid Programs, School Aid Programs, and Other Private Aid Programs, listed in the Policies and Procedures Manual page 23
- Terms and Conditions of Federal Work Study Employment That Is Part of the Financial Aid Package, listed in the Policies and Procedures Manual page 32
- Loan Repayment, listed in the Policies and Procedures Manual page 34
- Exit Loan Counseling, listed in the Policies and Procedures Manual page 34

- Satisfactory Academic Progress, listed in the Policies and Procedures Manual page 40
- Withdrawing From School and Repaying Your Loan, listed in the Policies and Procedures Manual page 36
- Obtaining Deferments, listed in the Policies and Procedures Manual page 34
- Student Loan Ombudsman, listed in the Policies and Procedures Manual page 34
- Contact Information, listed on the PTI website at <http://www.perrytech.edu/admissions/costs.html>
- Student Payment Policy, listed in the PTI catalog at <http://perrytech.edu/doc/catalog.pdf>

#### General information about Perry Technical Institute

- Family Educational Rights and Privacy Act (FERPA), listed in the Policies and Procedures Manual page 8
- Accreditation, listed on the PTI website at <https://www.perrytech.edu/discover/> and also in the catalog at <http://perrytech.edu/doc/catalog.pdf>
- Academic programs, listed in the PTI catalog at <http://perrytech.edu/doc/catalog.pdf> and on the PTI website at <http://www.perrytech.edu/programs.html>
- Instructional Facilities and Labs, listed in the PTI catalog at <http://perrytech.edu/doc/catalog.pdf>
- Faculty, listed in the PTI catalog at <http://perrytech.edu/doc/catalog.pdf>
- Transferring Credits from another institution, due to the unique occupational nature of the courses offered at Perry Technical Institute, transfer credit from other schools is not accepted.
- Enrollment, Retention and Student Body, listed on the PTI website at <https://www.perrytech.edu/admissions/enrollment.html>
- Facilities and Services Available to Disabled Students, listed in the PTI catalog at <http://perrytech.edu/doc/catalog.pdf>
- Student Complaint Contact Information, listed in the Policies and Procedures Manual page 8 and in the PTI catalog at <http://perrytech.edu/doc/catalog.pdf>
- Leave of Absence Policies, listed in the PTI catalog/student handbook: <http://perrytech.edu/doc/catalog.pdf>  
[https://www.perrytech.edu/doc/student\\_handbook.pdf](https://www.perrytech.edu/doc/student_handbook.pdf)
- Graduation Rate, page 10 of the Policies and Procedures Manual, <https://www.perrytech.edu/admissions/enrollment.html>, and <https://www.perrytech.edu/programs/disclosures/>

## Safety and Security

- Crime Statistics and Security Policies, listed in annual safety report located online at:  
[http://www.perrytech.edu/doc/annual\\_security\\_report.pdf](http://www.perrytech.edu/doc/annual_security_report.pdf)
- Drug and Alcohol Abuse Policy, listed in annual safety report located online at:  
[http://www.perrytech.edu/doc/annual\\_security\\_report.pdf](http://www.perrytech.edu/doc/annual_security_report.pdf)
- Emergency Response and Evacuation Procedures, listed in annual safety report located online at: [http://www.perrytech.edu/doc/annual\\_security\\_report.pdf](http://www.perrytech.edu/doc/annual_security_report.pdf)
- Discrimination and Harassment Policy, listed in the PTI catalog at <http://perrytech.edu/doc/catalog.pdf> and the annual safety report located online at: [http://www.perrytech.edu/doc/annual\\_security\\_report.pdf](http://www.perrytech.edu/doc/annual_security_report.pdf)

## Departmental Responsibilities

Documentation of Consumer Information compliance is stored on a shared network folder on a secured PTI server. The individual or department responsible for sections of the Consumer Information requirements are as follows:

1. Institutional and Financial Assistance Information for Students – Associate Registrar, Enrollment Manager, Institutional Effectiveness & Accreditation Manager, IEA Specialist and Director of Financial Aid
2. Drug and Alcohol Abuse Prevention Information – Director of HR for Faculty and Staff Development
3. Consumer Info for Student Athletes – n/a
4. Student-Right-To-Know Act – Institutional Effectiveness & Accreditation Manager and IEA Specialist
5. Consumer Information: Clery Act (Campus Security) – Director of Facilities
6. FERPA (Family Educational Rights and Privacy Act) – Registrar and Associate Registrar
7. Safeguarding Customer Information – Director of IT
8. Fire Safety Reports on Student Housing – n/a
9. Misrepresentation – Enrollment Manager and Public Relations Director
10. Loan Disclosures – Financial Aid Loan Specialist
11. Gainful Employment Disclosures – Institutional Effectiveness & Accreditation Manager and IEA Specialist

POLICIES AND PRACTICES  
GOVERNING STUDENT FINANCIAL ASSISTANCE

By signing the Award Letter, you agree to comply with the following policies regarding your financial aid award at PTI. Failure to meet the requirements may result in you having to repay funds and being denied future financial aid.

1. The Student Financial Aid Office reserves the right on behalf of PTI to review and cancel an award at any time because of changes in financial or academic status, or change of academic program. If an overpayment occurs, the student is responsible for reimbursing the school.
2. Recipients of financial assistance from PTI MUST notify the Student Financial Aid Office of any grants, scholarships, loans, etc., extended to them from sources outside the school, as these may reduce the financial aid award. Also, any change in name, address or student status must be reported.
3. Most financial aid awards are based on a student's financial need. Information that is reported on the FAFSA/WASFA is used to calculate an Expected Family Contribution (EFC). Financial aid awards are calculated based on the following equation:  $\text{Cost of Attendance (COA)} - \text{EFC} - \text{EFA (Estimated financial assistance)} = \text{Financial Need}$ . COA figures are available in the financial aid office. EFA can include scholarships or other resources which are also subtracted from the COA to determine need.
4. Financial aid is awarded contingent upon enrollment in an eligible program and maintaining satisfactory academic progress. The school catalog provides information about these policies.
5. It is PTI's policy to disburse financial aid each term. In no instance will a portion of the award be disbursed to the student prior to registration. Refer to the school catalog for registration information.
6. Any commitment of federal/state/institutional funds is tentative and contingent upon subsequent Congressional appropriation and actual receipt of the funds by PTI.
7. New applications for financial aid are required and should be submitted annually once application is available for the following school year. Students are responsible for securing and completing the necessary applications online.
8. Concurrent Enrollment: Students enrolled in courses at other colleges while also enrolled at Perry must inform the Financial Aid Office. Students may receive financial aid at only one school in a given term.
9. Federal Financial Aid Return of Title IV Funds Policy: If a student receives Title IV aid (federal student loans, Pell Grant, SEOG) and withdraws prior to or at the 60% point of the term, repayment of a portion of those funds is required.
10. Federal Pell Grant: Pell Grant awards are based on the student's EFC as determined by the FAFSA. After a student is awarded and accepts his/her awards, the Pell Grant is disbursed directly to the student's account each term. Students' tuition and fees are charged to their student account and any excess funds are issued to the student. If an overpayment occurs, the student is responsible for

reimbursing the school.

11. Federal Supplemental Educational Opportunity Grant (SEOG): Funds are very limited and are awarded by Perry to Pell-eligible students who show financial need as indicated on the Student Aid Report (SAR). Priority is given to those students with 0 EFC. Disbursement will be made to the student's account.
12. Federal Work Study (FWS): If the student's offer of financial assistance includes employment under the Federal Work Study Program (FWSP), the amount shown for this category is the amount of money the student may expect to earn during the academic year as a result of work performed. On and Off-campus work study students are paid minimum wage. Community service work study students will be tutoring grade school students in reading and/or mathematics and will follow federal guidelines as outlined in the annual agreement between the organization (the elementary school) and PTI. FWS students will be issued a check according to the semi-monthly pay schedule located in the main office.
13. Federal Direct Student Loans: Federal Direct Student Loan eligibility is determined by the FAFSA. All students are awarded the maximum that they are eligible for in the current academic year and are instructed to accept or decline their awards. Effective 7/1/13 there is a maximum eligibility period to receive Direct Subsidized Loans. In general, a student may not receive Direct Subsidized Loans for more than 150% of the published length of their program. This is called their "maximum eligibility period". After a student is awarded and accepts his/her awards, the student loan is disbursed directly to the student's account each term. Students' tuition and fees are charged to their student account and any excess funds are issued to the student, unless a student requests a hold on the credit balance authorization form. The student will be notified in writing or email within 15 days of each loan disbursement, of the net dollar amount disbursed and of their right to cancel. If an overpayment occurs, the student is responsible for reimbursing the school.
14. Federal Direct Parent Plus Loans: Plus Loan eligibility is determined by the FAFSA. Biological, Adoptive Parents, or the student's stepparent, if the biological or adoptive parent is remarried at the time of application, of dependent students are eligible to apply. Applications are available online at [www.studentloans.gov](http://www.studentloans.gov). After a student is awarded and accepts his/her awards, the parent loan is disbursed directly to the student's account each term. Tuition and fees are charged to the student's account and any excess funds are issued to the student or parent according to the choice made on the Plus application. The parent will be notified in writing or email within 15 days of each net loan disbursement and of their right to cancel. If a Parent Plus loan request is declined due to credit or other documented reasons, the student will be awarded an additional \$4,000 per academic year in unsubsidized funds.
15. Federal Perkins Loans: Federal Perkins loan funds are reserved for students with exceptional financial need as funds are available. Pell grant eligibility is determined by the FAFSA and the student is awarded based on personal need with an award year maximum of \$4000. The Perkins recipient fills out the application, entrance interview, statement of rights and responsibilities and promissory note before funds are disbursed to his/her student account. The student will be notified in writing

or email no earlier than 30 days before, and no later than 15 days after, crediting the borrower's account. The notification will include the loan disbursement of the dollar amount disbursed and of their right to cancel.

16. In-house Loans: There are a variety of in-house loans available for students. When the FA Loan Specialist determines a student has financial need, one of the loans may be offered to them if there are funds available. There are credit requirements for a student to be eligible and specified limits on the loan amount.
17. Private Loans: PTI has an Alternative Loan Comparison Chart available for students. PTI certifies all private loans prior to disbursement and students' loan limits are determined by the school COA for their program.
18. Scholarships: Once a student has started school, scholarships will be disbursed into the student account according to scholarship guidelines.
19. Washington State Need Grant (SNG): Washington State Need Grants are awarded on a first-come, first-served basis to all Washington State resident students that are determined eligible until funding has been exhausted. Eligibility is determined by submitting a completed FAFSA/WASFA financial aid application and following WSAC SNG State manual guidelines. Funding is limited, students are then placed on a waitlist in the order they completed their financial aid application. Priority is given to College Bound Scholars and former foster care youth.
20. Washington Application for State Financial Aid (WASFA): PTI is a participant of Washington State Financial aid, consisting of the WA State Need Grant, College Bound Scholarship, Passport Scholarship, and WA State Opportunity. The purpose of WASFA is to help fund low-income Washington state residents who are non-citizen students who are ineligible to apply for Federal Financial aid. Eligibility for these funds are determined by following state aid guidelines such as, WSAC SNG and CBS program manuals and SBCTC Opportunity grant guidelines.
21. Washington State College Bound Scholarship (CBS): Students apply for the College Bound Scholarship while in 7<sup>th</sup> or 8<sup>th</sup> grade. Students must graduate a Washington State high school with a minimum of 2.0 GPA or higher, with no felony convictions before graduation, and enroll in a higher education institution within one year of graduation. Eligibility is determined by submitting a completed FAFSA/WASFA application, following WSAC SNG/CBS program manual, and WSAC cruncher. Students must also meet income guideline provided in WSAC SNG/CBS program manual. WASFA applicants must DACA status to be eligible for CBS. Eligible students qualify for a maximum of 5 years usage or up to 12 quarters, whichever comes first. These students are prioritized SNG funds. PTI reserves part of SNG allocation in order to ensure the required SNG/CBS coordination.
22. WA State Opportunity Grant (OG) through Washington State Board for Community and Technical Colleges (SBCTC): Students must apply for the WA State Opportunity Grant by filling out and submitting an application to the Financial Aid Office. Students must have the FAFSA or WASFA submitted and completed before offered the WA State Opportunity Grant. (Students will not be awarded using a pre-FAFSA application.) Students who meet all of the criteria following the SBCTC OG program guidelines will be offered the Opportunity Grant on a first come-first serve basis.



23. Washington State Worker Retraining (WRT) Grant: The Washington Worker Retraining (WRT) Program plays a major role in Washington State's economic development by providing funds for eligible dislocated and unemployed workers in training or retraining that will assist them in regaining employment. Students who meet the eligibility requirements per SBCTC WRT program manual submit an application to the financial aid office. Funding is limited and is awarded on a first-come, first-served basis.

## PARTICIPATION IN FINANCIAL AID PROGRAMS

The Financial Aid Office participates in financial aid programs funded through a variety of sources. Types of assistance include scholarships, grants, loans and work opportunities.

Scholarships and grants are gift awards which generally do not have to be repaid. Scholarships may be merit or need based. Most grants are based on financial need. Work opportunities are considered self-help awards in which performance of duties are required. Work programs provide on or off-campus employment with hourly pay meeting minimum wage requirements or more.

The type of aid awarded depends upon the student's financial need and is generally a combination of gift and self-help assistance.

As a private nonprofit institution, PTI has been authorized by the United States Secretary of Education to participate in financial aid programs authorized by Title IV of the Higher Education Act of 1965 as amended.

The programs listed below are those in which PTI bears some responsibility in administering. Descriptions and eligibility requirements of each program are found in the federal publication for federally funded programs.

The Program Participation Agreement between PTI and the USDE entitles the Financial Aid Office to participate in the following federal programs:

- Federal Pell Grant Program
- Federal Direct Student Loan Program
- Federal Perkins Loan Program
- Federal Supplemental Educational Opportunity Grant Program
- Federal Work-Study Program

PTI also participates in the following state-funded programs:

- Washington State Need Grant
- Washington State College Bound Scholarship
- Washington State Opportunity Grant
- Washington State Worker Retraining Grant
- Several scholarship programs

Perry Technical Foundation and individual donors also provide numerous scholarships.

Unique circumstances often qualify students for financial aid from a special agency or group. Awards from other sources are used in computing the total aid package for students. Information about these sources is obtained from the students, PTI Accounts Receivable Office, PTI Foundation Office, Yakima County WorkSource and other agencies. Those agencies also include but are not limited to Veterans' Administration, Washington State Division of Vocational Rehabilitation, Dislocated Worker Program and People for People.

Information we receive regarding miscellaneous outside scholarships is available in the Foundation Office, posted throughout the school and published on the PTI website.

Current federal, state and institutional regulations, policies and guidelines are followed in awarding and disbursing aid from all financial aid programs in which we participate.

## PROCESSING STUDENT AID REPORTS

The Financial Aid Office participates in the Electronic Data Exchange (EDE) with the USDE. Student information from the FAFSA and the processed results, the Institutional Student Information Records (ISIRs) containing the official EFC are imported no later than on a weekly basis.

Correction of a data element requested by students or required as a result of verification or other review, is processed and submitted electronically to the USDE/CPS. Within approximately 72 hours, a new official EFC is delivered back to the Financial Aid Office. Processing of the ISIR is continued and an award, if eligible, is made.

## STUDENT BUDGETS/COST OF ATTENDANCE

Student budgets are an integral component in the financial aid equation. Standard student budgets reflecting the average student population COA at a modest, but adequate standard of living are used to award financial aid.

The Director of Financial Aid collects information to prepare standard costs on an annual basis. All costs are based on limitations to the amounts and other criteria set forth in the federal regulations.

All indirect costs began with Washington Financial Aid Association student budgets as posted on the WFAA website, <http://www.wfaa.org/>.

### **DIRECT COSTS**

Tuition costs are determined by PTI and approved by the Board of Trustees. An average of tuition costs for students is used to determine the exact tuition cost for the standard budget. Fee costs are determined by the institution, based on program-specific needs and are averaged for the standard budget.

### **INDIRECT COSTS**

Indirect costs consist of the following types of expenses incurred by students: books, supplies, room and board, transportation and miscellaneous items. Room and board expenses are divided into two categories: living with parents and living off-campus. Miscellaneous items include personal expenses for clothing, toiletries, medical/dental, recreational, and other miscellaneous expenses.

Upon request, aid officers may review, and if appropriate, adjust a student's budget. Students should submit an Unusual Circumstance Appeal form attaching appropriate documentation.

Examples of changes to standard budgets include, but are not limited to:

1. Child care – the cost of child care for students with dependent children may be added to a standard budget.
2. Excessive medical expenses that are not covered by insurance or any other source.
3. Out-of-pocket tuition expense at private elementary or secondary schools for children.
4. Special program costs – some of PTI's programs of study (such as Machine Technology) require additional tool expenses that are above the average cost included.

## VERIFICATION

Verification is a federal process regulated by the USDE to confirm the accuracy of student reported data on the FAFSA.

The USDE selects some students for the verification process. Verification selection can be random or can be driven by incomplete, estimated or inconsistent data that is reported on the FAFSA. PTI may select others if we find conflicting information that needs to be resolved. Regulations detailing the verification process may be found in the USDE Federal Student Aid Handbook – Application and Verification Guide (AVG). This AVG is used as a reference for verification requirements, including all verification worksheets.

Students who are selected by USDE are notified that they are selected for verification on the SAR. Upon receipt of the electronic ISIR by PTI, a Document Tracking Letter is automatically generated for any student who is selected for verification according to the federal selection criteria. This letter informs the student of additional information which is required to complete the financial aid application (verification worksheet, student and parent tax transcripts, etc.).

Required documentation items are identified and receipt date is maintained in the financial aid software. Once the items are received, the file is routed to the Director of Financial Aid for verification.

Documentation submitted to the Financial Aid Office must be legible, appropriate, and have the student's ID number for identification purposes. If the student submits a document which is incomplete or not legible, the document will be returned and appropriate documentation will be requested.

Students are informed that until the missing items are submitted to the Financial Aid Office, additional processing of their file is not possible. PTI does not have a deadline for submitting verification items. Students who complete their verification requirements within the eligible FAFSA year will be verified and awarded following our awarding policy. Students who fail to submit verification documents will not be awarded financial aid.

The Financial Aid Office will compare the figures on the applicant's completed verification worksheet and any required documents to the figures on the student's FAFSA. If necessary, the financial aid administrator will submit FAFSA data corrections to the USDE resulting from verification. The USDE will then send a Confirmation Report of these changes to the applicant as notification of these corrections. In some cases, the student is given the option of making a correction (e.g. to transfer tax transcripts from the IRS to the FAFSA). In these cases, detailed instructions are given to the student.

When PTI receives the corrected ISIR, final review of the file takes place and an award is made, if applicable. For records in aggregate & custom tracking groups there is an identity requirement that is

verified and results are reported on FAA access site within 60 days of requesting document.

Because the Financial Aid Office is liable for disbursements made prior to verification, it is the policy of the office not to award nor disburse funds until verification is complete. PTI's policy does not allow interim disbursements. Students must complete the verification process before aid is awarded or disbursed. Therefore, students will not typically be notified of a change in EFC. In the event a student is selected for verification after being awarded, causing an EFC change, they will be notified by receipt of a revised award letter in the mail from the Financial Aid Office. The revised awards will also be posted in PowerFAIDS Financial Aid Software and a copy will be in the student's file. Financial Aid Office policies and procedures are designed to eliminate the possibility of an overpayment from any fund. If, however, an overpayment does occur, a stop order is placed on the student's records by the Financial Aid Office and a letter is sent to the student. Students are not allowed to register for subsequent terms and academic transcripts are withheld until the account has been cleared.

**Verification Exclusions:**

- The applicant is eligible to receive only unsubsidized student financial assistance.
- Other specific cases as outlined in the AVG.

**Unusual Enrollment History**

Beginning with the 2013-2014 award year, the USDE added the Unusual Enrollment History (UEH) Flag to the ISIR. According to Dear Colleague Letter GEN-13-09, the purpose of the UEH Flag is to identify instances of potential fraud and abuse of the Federal Pell Grant Program.

The Director of Financial Aid runs a quality control selection set rule to catch any ISIR's received with a UEH Flag. Information is requested from the student to determine if there is any reason to believe the student only attended school long enough to receive a federal Pell Grant and/or Federal loan. Eligibility for all Title IV aid is either approved or denied based on results.

## AWARDING FEDERAL AND NON-FEDERAL FINANCIAL AID

The Financial Aid Office has developed an institutional packaging philosophy to ensure consistent, equitable and fair distribution of financial aid funds.

PTI's policy is to provide the financial aid needed to each applicant to ensure that a program will be completed; to minimize the adverse effects of financial concerns on academic performance; to provide the most advantageous combination of aid funds for which the student qualifies (subject to the availability of funds); and to make maximum use of all financial aid funds available to the institution.

PTI awards Federal, State, Institutional and Other aid to students at PTI.

- Federal: Pell Grant, FSEOG, Federal Stafford and Perkins Loans, Federal Work Study, Veteran benefits.
- State: State Need Grant, College Bound Scholarship, Worker Retraining Grant, SBCTC Opportunity Grant, Passport to College Promise Scholarship, Gear-Up Grant.
- Institutional: Scholarships, in-house loans.
- Other: Outside agency funding, miscellaneous scholarships from outside sources including AmeriCorps, private loans.

Students are ready to be packaged with aid and a Financial Aid file is made when three things are completed:

1. FAFSA Student Aid Report is received from DOE.
2. All documents requested by Financial Aid are turned in to PTI.
3. Student has passed their entrance exam for chosen program.

Students are awarded in the order that their files are complete and ready to package. Aid is always awarded making sure students' COA is not exceeded.

Records are set up according to the student's start date, and, when possible, students are awarded funds in the following order: Federal Grants, State Grants, Federal Loans, Institutional, and other aid. There are some state and other grants, scholarships, and loans that students apply for at a later date and they will be awarded as they become available to the student. Not all funds awarded to students will be expended because students may not enroll, may withdraw, or may decline a portion of their award. All PTI students are full time so they are awarded at the full-time rate.

**Pell Grants:** Pell Grants are awarded to students if their EFC falls within the federal guidelines, and are awarded following the Pell Grant Schedule. Our software is set up to award the amount the student qualifies for based on his/her EFC and demonstrated financial need using the Federal Methodology (FM) formula. The amount of Federal Pell Grants a student may receive over their lifetime is limited by a federal



law that began in fall of 2012 to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding a student can receive each year is equal to 100%, the six-year equivalent is 600%.

**FSEOG:** FSEOG funds are very limited and are awarded to Pell-eligible students who demonstrate financial need using the Federal Methodology (FM) formula. First priority is given to those students with 0 EFC.

**Direct Loans:** Federal Direct Student Loan eligibility is determined by the FAFSA. Direct Loans are awarded after all available grants and scholarships that the student may be eligible for are awarded to the student. All students are awarded the maximum that they are eligible for in the current academic year. Subsidized loans are awarded to students who demonstrate financial need using the Federal Methodology (FM) formula.

**Federal Work Study:** As jobs become available, students are notified either in person, by email or a notification is posted on bulletin boards throughout the school. They come in to see if they are eligible, and if they meet job requirements and they demonstrate financial need using the Federal Methodology (FM) formula, they are given an application and are awarded once it is signed and turned in. Students are paid minimum wage and the award amount is estimated based on hours they will be working per week. Award amount is balanced monthly in the student's financial aid package to keep the correct amount in their award as work study is included in the student's total aid package.

**Veteran Benefits:** Veterans meet with the PTI Veteran Specialist who helps them apply for Veteran Education Benefits with the Department of Veteran Affairs. Once benefits are approved, they are added to a student's custom field in our financial aid software for reporting purposes.

**State Need Grant (SNG):** After Pell and FSEOG Grants are awarded, eligibility for SNG is determined using SNG Guidelines. Students must demonstrate financial need using the Federal Methodology (FM) formula for FAFSA applicants and WASFA data for WASFA applicants, be a Washington State resident, meet income guidelines and must not have a bachelor's degree, as well as other requirements as stated in the guidelines. Students are awarded on a first come first serve basis along with meeting income requirements. There is an expected self-help contribution equal to the lesser of 25 percent of the student's COA or the amount a typical student can reasonably be expected to earn. The self-help requirement is 12% for students with reduced living expenses ("at home" students). The PTI financial aid awarded will follow guidelines in the SNG Program Manual. SNG awards are coordinated with College Bound Scholarship (CBS) awards in eligible students' aid packages. CBS eligible students and former foster care youth are always prioritized for the maximum SNG award for which they are eligible.

**College Bound Scholarship:** Using the Washington State CBS Cruncher, PTI identifies students who are eligible for awarding consideration. After following CBS guidelines to determine eligibility, CBS students are prioritized for the maximum SNG award for which they are eligible. Former foster care youth students are also prioritized for CBS funding for which they are eligible. In reference to Self-Help/Gift-Equity, CBS is viewed as a contractual obligation and as such cannot be reduced by a self-help requirement. CBS may not be limited by gift-equity packaging policies either. There is no SNG self-help requirement for CBS students. Student must meet income guidelines, demonstrate financial need using the Federal Methodology (FM) formula, meet high school graduation requirements of 2.0 minimum GPA, meet the enrollment deadline, and be within the five-year eligibility timeframe or use 12 quarter credits; whichever is sooner. The actual value of the CBS award shall be the difference between the maximum award (as stated in the CBS Program Manual) less the value of any state-funded grants or scholarships (gift assistance) the student receives.

**Worker Retraining (WRT) Grant:** WRT funds are intended for dislocated and unemployed workers. Students must apply for the WRT Grant by filling out and submitting an application and providing proof of eligibility to the Financial Aid Office. Students who meet all of the criteria will be awarded the WRT Grant prioritized in the order that they applied. Once application is complete and it is determined that the student is eligible, the student is awarded the WRT Grant following the Washington State WRT Guidelines. PTI uses credit hour rates that are determined by the SBCTC to award eligible students funding toward tuition. When awarding WRT, the PTI Financial Aid Specialist works with the PTI Program Specialist when necessary to coordinate funds going toward tuition.

**SBCTC Opportunity Grant (OG):** Students must apply for the SBCTC Opportunity Grant by filling out and submitting an application to the Financial Aid Office. A notice will be posted when the grant becomes available. Students who meet all of the criteria will be awarded the OG prioritized in the order that they applied. Students must meet income guidelines, demonstrate financial need using the Federal Methodology (FM) formula for FAFSA applicants and WASFA data for WASFA applicants, be Washington State residents, be enrolled in an OG-eligible program of study, as well as other requirements as stated in the guidelines. PTI awards a lifetime total of 2,800 up to three terms of OG toward tuition.

**Passport to College Scholarship:** When a student is identified as having been in the foster care system, eligibility is checked using the Washington State CSAW portal, or by contacting the WSAC Passport Office. Students must have been a dependent of the State of Washington and in foster care on their 18<sup>th</sup> birthday on or after 1/1/07, spent at least one year in foster care, be a resident of Washington State, enroll at least half-time in an eligible college by their 22<sup>nd</sup> birthday, and be working toward earning their first bachelor's degree, associate degree, or certificate. Once eligibility is determined scholarship is requested following Passport Scholarship Guidelines.

**Gear-Up Grant:** Students who qualify for the Gear-Up Grant notify the Financial Aid Office. They are able to assist students with determining their need for funding and with their application. When the scholarship comes in, it is disbursed into the student account.

**Institutional scholarships:** Once a student has been awarded a scholarship, the funds will be disbursed into the student account according to scholarship guidelines. If the scholarship causes the student's aid to exceed the COA, the student is notified and if possible an offer is made to reduce the student's loan awards.

**In-house loans:** When an FA Specialist determines a student has financial need, one of the loans may be offered to them if there are funds available. There are credit requirements for a student to be eligible and specified limits on the loan amount.

**Miscellaneous scholarships from outside sources:** Once a student has started school, scholarships will be disbursed into the student account according to scholarship guidelines. If the scholarship causes the student's aid to exceed the COA, the student is notified and if possible an offer is made to reduce the student's loan awards.

**Outside agency funding:** Students who are working with outside agencies meet with the Program Specialist who coordinates their funding with the Financial Aid Department to make sure students are accurately awarded.

**Private loans:** PTI certifies all private loans prior to disbursement and students' loan limits are determined by the school COA for their program.

**Shopping Sheet:** The [Financial Aid Shopping Sheet](#) (PDF) is a consumer tool that PTI uses with our Financial Aid Award Letter to notify students about their financial aid package. It is a standardized form that is designed to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school.

## **PTI ACADEMIC YEAR DEFINITION**

All quarter programs, 36 credits in 30 weeks

## **PTI'S MEASUREMENT OF ACADEMIC YEAR AND LOAN PERIOD**

Borrower-Based Academic Year 1, (BBAY1)

## **GENERAL PACKAGING GUIDELINES**

Once a student file is marked complete, several designated financial aid administrators will award aid in the PowerFAIDS System.

- Determine if there are any outside resources (i.e. scholarship, WIA).
- Determine Pell Grant eligibility.
- Determine eligibility for other aid in this order: grant, scholarship.
- Award federal loans.
- Not all funds awarded to students will be expended because students may not enroll, may withdraw, or may decline a portion of their award.

## **STUDENT SECONDARY CONFIRMATION**

PTI has established the following procedures relative to the secondary citizenship confirmation process for Title IV financial aid applicants who have indicated that they are eligible non-citizens or permanent residents of the United States. If the ISIR does not confirm eligible Title IV applicant status and the student submits reasonable evidence of eligible status, the school will initiate the secondary confirmation process through the Immigration and Naturalization Service (INS) and Department of Homeland Security (DHS).

- All students who indicate an eligible status, but whose eligible status is not confirmed by the tape match as evidenced on their ISIR or SAR will be asked in writing to submit documentation for consideration of eligible non-citizen status.
- Failure to submit the information prevents the institution from disbursing any Title IV funds or certifying the student as eligible for any Title IV funds.
- The institution will not make the decision regarding "eligible non-citizen" status without the student having the opportunity to submit documentation supporting a claim of eligibility.
- Students must submit documentation of their current immigration status to the Financial Aid Office. This documentation must be official documents from the INS. In order to initiate the required process, students must submit INS documents which are legible and which demonstrate the latest status with INS.

- The institution will initiate secondary confirmation within 10 business days of receiving both the output documents and the student's immigration status documents.
- If the student didn't pass automated secondary confirmation or if we have conflicting information about his/her immigration status after receiving a match result, a paper secondary confirmation will be used. If we determine the evidence is not convincing, he/she will not be eligible for FSA funds. But if the documentation appears to demonstrate that he/she is an eligible noncitizen, PTI will submit it to the USCIS (in the DHS) to confirm it is valid.

## **RESOLVING CONFLICTING INFORMATION**

PTI financial aid officers are responsible for resolving any discrepancies between a student's FAFSA and other information of which the school becomes aware. If information is received from any source that conflicts with the information provided on the FAFSA, it must be verified and updated if necessary. If for any reason an income or tax document is submitted, PTI will review the information for possible conflicts with the applicant's FAFSA responses.

## **DETERMINATION OF TOTAL FUNDS TO BE AWARDED**

The Director of Financial Aid determines the total aid funds to be awarded during an award year. The USDE sends the Financial Aid Office information detailing annual fund allocations for Campus-Based Funds through the Federal Authorization Letter with the Official Notice of Funding. Federal Pell Grant Payment Schedules and Federal Loan Limits are determined by USDE and the school is notified annually. Institutional scholarships are awarded on the student award letter when they are awarded by the PTI Foundation Office, and outside scholarships are awarded when they are received by PTI. The Washington Higher Education Coordinating Board will notify PTI of state-funded programs.

## **OUTSIDE RESOURCES**

Students are encouraged to seek assistance from outside resources. It is required that all outside assistance be reported to the Financial Aid Office. Student aid including outside resources, may not exceed the student's COA. Therefore, if a student has been awarded funds by the aid office and receives an outside award, an adjustment to the original award letter may be necessary. If an adjustment is necessary, the outside aid will replace self-help aid if possible.

## **AWARD LETTER AND ACCEPTANCE OF AWARDS**

Students receive notice of financial aid via an award letter. Students sign and return their award letter to PTI, accepting or declining loan awards as all grants/scholarships are auto-accepted on their behalf.

## **DRAWING DOWN FSA FUNDS**

Drawdown requests are sent to the Business Office for submission to the G5 system. Once funds are deposited into the school account they are verified before disbursement. Funds are then disbursed but no later than three business days following the date funds were received.

## **OVER-AWARDS**

If a potential or actual over-award is discovered, USDE guidelines regarding over-awards will be followed. Other aid that may need adjusting to prevent an over-award will be done in the following order, first to last: Loan, FSEOG, scholarship.

## **BOOKS AND SUPPLIES POLICY**

Perry Technical Institute (PTI) offers book vouchers to allow students to purchase books through the Perry Technical Institute virtual bookstore by the 7<sup>th</sup> day of the term. Book vouchers are available to first quarter students whose financial aid exceeds the cost of their tuition and fees. Vouchers are uploaded during Student Orientation or when the student completes all financial aid requirements for a book voucher. If student uses book voucher they are consenting for financial aid funds to pay for the charge created on their account. Any unused funds will remain on the student account as a credit balance until released. Students may opt out from the first quarter book voucher process by not using the book voucher uploaded in virtual bookstore. Those students needing funds to purchase books elsewhere will need to submit an Alternative Funding Request for required books & materials request form no later than the first day of the start of the term. These forms are located in the Student Accounts office. Students are counseled about the book voucher process during Orientation and individual meetings with students. This counseling includes our process and an explanation of the eCampus virtual book store with the market alternatives offered and also informs students that we cannot guarantee the books are below market value.

Students in the second quarter and beyond have financial aid excess checks provided by the 7<sup>th</sup> day of the term therefore voucher process is not applicable.

## **REVISION OF FINANCIAL AID AWARDS**

Once an award letter is sent to the student, there may be instances which warrant a change to the original notification. An aid administrator may review a student's circumstances, make an adjustment to an award and release a revised award letter. This revised award invalidates the original award notice. Enclosures with the award letter acknowledge the right of the Financial Aid Office to make a change to any award.

### **REVISION INITIATED BY THE FINANCIAL AID OFFICE**

The Financial Aid Office will automatically consider a revision in a student's aid package when the following occurs:

- There is a presence of conflicting information within the file.
- There is a change in availability of funds.
- There is a Financial Aid Office error.

Students are sent a revised award letter as soon as possible with a message explaining the change. In the case of an office error, it is customary to contact the student personally, or send a personalized letter.

### **REVISIONS INITIATED BY REQUEST FROM STUDENT**

It is the student's responsibility to notify the Financial Aid Office of changes in a student's resources and/or circumstances. The student may notify the Financial Aid Office of such an instance that affects the student's family contribution by completing an Unusual Circumstances Appeal along with any documentation to validate the change in circumstances. If a change to the award is allowed, the aid administrator will release a revised award letter.

### **OVER-AWARDS**

An over-award occurs any time a student's financial aid (federal, institutional, state and outside aid) and other resources exceed the demonstrated financial need for the award period by more than an allowable tolerance (currently \$300).

### **ELIMINATING AN OVER-AWARD**

Before reducing a student's aid package because of an over-award, an attempt should always be made to reduce or eliminate the over-award. Two methods are:

1. Increase COA budget using allowable expenses.
2. Adjust undisbursed funds.

## **CAUSES OF AN OVER-AWARD AND/OR OVER-PAYMENT**

There are several causes of an over-award/over-payment:

1. Student wages – the student earns more than the awarded FWS funds.
2. Change in the enrollment status.
3. Additional resources – the student has resources greater than those originally used to calculate the award.
4. Administrative error – the aid administrator inadvertently makes an error.
5. Fraud – the student intentionally deceives or misrepresents information to obtain funds.

## **TREATMENT OF AN OVER-AWARD**

If eliminating the over-award is not possible, the aid administrator must reduce the over-award using the following sequence:

1. An over-award from administrative error must first reduce or eliminate next term's overpayment and then bill the student for any remaining amount.
2. If an over-award occurs due to fraud, follow the procedures outlined by the USDE.

## **OVER-PAYMENT**

Over-payments occur when a student receives aid that exceeded his/her eligibility. This can result from misreporting information on the FAFSA, COA miscalculations, paying ineligible students, disbursing aid in excess of maximum limits.

The aid administrator must reduce the over-payment using the following sequence:

1. An over-payment from administrative error must first reduce or eliminate next term's overpayment. Then bill the student for any remaining amount.
2. If an over-payment occurs due to fraud, follow the procedures outlined by the USDE.

PTI may decide to pay the over-payment for the student and then the student would not be considered to be in an over-payment situation and therefore would be eligible for Title IV funds. The student would then be billed for the amount owed to the school.



### **Returning or Canceling Loan funds**

A student borrower can request that their previously accepted Direct Loan be canceled prior to disbursement or within 14 days after disbursement of the loan. If the loan has already been disbursed, the student will need to return the funds and pay any amount owed to PTI for tuition and fees at that time. For cancellation of future disbursements the student will let a Financial Aid representative know and they will make the requested changes.

A student may request that disbursed funds be returned to the Department of Education. In these instances the student will need to work with a Financial Aid representative who will complete a Cancel/Modify Loan Request form and have the student sign in agreement. Students can verify their updated loan balance on the NSLDS site or through their loan servicer.

## FEDERAL WORK STUDY (FWS)

FWS is an award that is disbursed as payroll for hours that a student works in a position that the school has identified as one that meets USDE's requirements. The FWS award is used to compensate the student for educational expenses while in school.

### **FUND MAINTENANCE**

FWS awards are paid directly through the payroll system to each student worker using general operating funds. A detail roster of each student paid is generated once monthly from the payroll system and funds are then requested to reimburse the general fund. Those reimbursement funds are processed through the same account used for Pell and other campus-based funds. The awards from and refunds to the fund should be identified per student, rather than in lump sum amounts. On campus work study is a match award. PTI matches 25% of the student's gross FWS wages. The match is waived if PTI qualifies for the waiver as identified by the Department of Education. PTI does not qualify/participate in State Aid work study.

### **AWARDING**

The student's award is based on financial need.  $COA - EFC - EFA = \text{financial need}$ . Packaging is based on net earnings, after taxes and job-related costs are subtracted. Students will apply for FWS job openings that will be posted on bulletin boards throughout the school or if they have asked to be placed on our waitlist. FWS jobs can be on campus or off campus. PTI offers off-campus work study jobs with federal, state, or local public agencies or private non-profit organizations that serve the public interest. Each position has a job description. Students must complete I-9 and W-4 forms. The student's need, number of hours per week the student can work, the period of employment, the wage rate, and the amount of other assistance for the student will be considered when determining eligibility. A transfer of up to 25% of FWS can be made to both FSEOG and Perkins.

Seven percent of the school's federal authorization must be used in a community service position. Of the 7%, at least one student must be placed in a reading tutor or family literacy position. PTI's off-campus positions will be community service work study jobs.

### **DISBURSING**

The students are paid with a payroll direct account deposit for the total amount of the hours worked and USDOE reimburses the school 75% of the payroll amount unless PTI qualifies for a waiver of the non-federal share as designated by USDOE. Community service jobs are reimbursed at 100%.

## **WORK STUDY STUDENTS' ACCESS TO EDUCATIONAL RECORDS**

Work study students' access to educational records has long been a concern at PTI. Work study students can be granted access to personally identifiable information in the educational records of other students for the limited purpose of performing tasks assigned by and under the supervision of an educational official with whom the college has determined to have a legitimate educational interest in the educational records of students.

Work study students who are assigned tasks dealing with educational records of other students will receive instruction on the college's policies and procedures concerning access to student educational records, and will review and sign a PTI Confidentiality Policy. They will also be advised that information contained in the educational records of other students is confidential and must not be discussed or shared with anyone other than their immediate supervisor.

## **FEDERAL LOAN COUNSELING**

Entrance loan counseling is completed both online at [www.studentloans.gov](http://www.studentloans.gov) before a student attends class, and during a presentation in the classroom when a student begins a program at PTI. The Loan Specialist presents detailed information on the Federal Direct Loan Program as well as the basics of federal and state financial aid. The school uses entrance counseling acknowledgement from USDE to track that their requirement has been fulfilled before the student's first loan is disbursed into his/her account.

Exit loan counseling is conducted online at [www.studentloans.gov](http://www.studentloans.gov) at PTI in the Learning Resource Center approximately 60 days prior to the student's graduation date. Loan history totals are printed and distributed from the National Student Loan Data System (NSLDS) reflecting each student's total federal debt that has been disbursed at the school. Loan servicer contact information is provided for every student for account tracking purposes along with a summary of education tax benefits available through the IRS site (publication 970). The school uses the acknowledgement of completion of exit counseling from USDE to track that the requirement has been fulfilled before the Certificate of Completion is released to the student. If a student withdraws early or is absent when the presentation is scheduled, he/she is given private exit counseling. If the student is not available, a letter is sent to encourage student to complete the online exit counseling. Their Federal loan history printout from NSLDS along with an education tax benefits summary are also included.

### **REPAYING FEDERAL STUDENT LOANS**

USDE's website about how to manage student loans including deferment and forbearance:  
<https://studentloans.gov/myDirectLoan/index.action>

### **CONTACTING USDE OMBUDSMAN**

If you have been unable to solve a problem with your *federal student loan*, you can ask the *Federal Student Aid* Ombudsman Group for help.

Use the contact form on this link to explain your situation. <https://studentaid.ed.gov/repay-loans/disputes/prepare/contact-ombudsman>

## PROFESSIONAL JUDGMENT (PJ)

The Higher Education Act of 1992 allows financial aid administrators to make PJ decisions when there are special or unusual family or student circumstances that may call for adjustments in determining a student's eligibility for financial aid. Circumstances requiring PJ must be analyzed on a case-by-case basis. These circumstances must be documented.

PJ adjustments may increase or decrease a student's EFC or COA. Specified adjustments may be made to data elements, but not to the formula. Adjustments made will apply to all institutional, state and Title IV aid awarded.

An applicant whose FAFSA information is selected for verification will be verified before PJ is performed.

Circumstances which may warrant a PJ decision include, but are not limited to the following:

- A change in income of the student's family that would affect the family's ability to pay for college expenses. Examples would be loss of employment, loss of untaxed benefits, a separation or death.  
Documentation required: verification of change, examples listed on Unusual Circumstance Form.
- Student requests consideration as an independent student.  
Documentation required: verification of dependency status, examples listed on Request for Independent Status form.
- Excessive medical expenses.  
Documentation required: Verification of medical expenses paid by family from doctors, hospitals, etc. or copy of tax return verifying itemized deductions, showing medical expenses.

The required documentation listed for each of these circumstances explains what information is necessary for each situation. The documentation must be complete before approval will be considered. Documentation of PJ decisions will be maintained in the student's financial aid file.

PJ situations are unique. Circumstances other than those listed may be considered and will require documentation specific to the situation.

The Director of Financial Aid has the final authority to make PJ decisions.

## REFUND/REPAYMENTS

The full PTI refund policy is found in the school catalog.

Up through the 60% point in each payment period or period of enrollment, a pro-rata schedule is used to determine how much FSA Program funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the FSA Program funds.

The amount of financial aid earned is the percentage of aid earned multiplied by the total amount of aid that was disbursed for the payment period or period of enrollment as of the day the student withdrew.

1. If the day the student withdrew occurs on or before the student completed 60% of the payment period or period of enrollment for which the assistance was awarded, the percentage earned is equal to the percentage of the payment period for which assistance was awarded that was completed.
2. If the day the student withdrew occurs after the student has completed greater than 60 percent of the payment period or period of enrollment, the percentage earned is 100%.

The percentage of the payment period or period of enrollment completed is determined by calculating the total number of calendar days in the payment period divided into the number of calendar days completed in that period as of the day the student withdrew.

### **FUNDS WILL BE RETURNED IN THE FOLLOWING ORDER:**

1. Unsubsidized Federal Stafford Loans
2. Subsidized Federal Stafford Loans
3. Perkins Loans
4. Federal/Direct Plus Loans
5. Federal Pell Grants
6. FSEOG

### **Refunding State Aid Funds**

#### **State Need Grant (SNG), Passport to College Scholarship (PTC) and College Bound Scholarship (CBS)**

If a student withdraws and his/her last date of attendance is prior to or at 50% of the term, the SNG, PTC and/or CBS repayment will be based on the percent of the term not completed, following the procedures outlined in the Washington Student Achievement Council's State Grant Aid repayment methodology.

Funds will be returned to SNG, PTC and/or CBS via the Washington Student Achievement Council's secure portal, CSAW. If a student's last date of attendance is after 50% of the term, the aid is considered 100% earned per the State Grant Aid repayment policy and no repayment is processed.

**SBCTC Opportunity Grants (OG) and Worker Retraining Grants (WRT)**

For refunds/repayment the Perry Technical Institute Tuition Refund Policy will be followed.

Percentage of student's attendance for term	Refund due to State (% of OG)
0%-first 10%	90%
11%-25%	75%
26%-60%	50%
More than 60%	0%

**Institutional Scholarships** – No repayment required.

**Work study funds** are paid for work performed and no repayment is required.

**OUTSTANDING STUDENT ACCOUNTS**

Students are not allowed to register for further classes if they have an outstanding account. If an exception is made, and the student is eligible to receive assistance from any type of funds, the financial aid funds would be applied through credit to the student's account (in compliance with federal guidelines regarding this issue, if federal funds are involved). If this does not satisfy the debt, the student would be required to repay the balance immediately or further collection measures would be taken.

## RETURN OF TITLE IV FUNDS

The Dean of Education or Associate Dean of Education notifies the Financial Aid Office of all withdrawals.

Perry Technical Institute uses the student's last date of attendance as their official withdrawal date. Up through the 60% point in each payment period or period of enrollment, a pro-rata schedule is used to determine how much FSA Program funds the student has earned at the time of withdrawal. The Return of Title IV Fund Worksheet built within PowerFAIDS is used to determine the amount that must be returned by the student and school.

The amount of financial aid earned is the percentage of aid earned multiplied by the total amount of aid that was disbursed for the payment period or period of enrollment as of the day the student withdrew.

1. If the day the student withdrew occurs on or before the student completed 60% of the payment period or period of enrollment for which the assistance was awarded, the percentage earned is equal to the percentage of the payment period for which assistance was awarded that was completed.
2. If the day the student withdrew occurs after the student has completed greater than 60 percent of the payment period or period of enrollment, the percentage earned is 100 %.

Following federal policy using the Title IV Fund Worksheet, the percentage of the payment period or period of enrollment completed is determined by calculating the total number of calendar days in the payment period divided into the number of calendar days completed in that period as of the day the student withdrew.

### **Funds will be returned in the following order:**

1. Unsubsidized Federal Stafford Loans
2. Subsidized Federal Stafford Loans
3. Perkins Loans
4. Federal/Direct Plus Loans
5. Federal Pell Grants
6. FSEOG

After R2T4 is done and refunds are made, PTI completes an institutional refund calculation that determines if the student owes the school any money or there is an additional refund due. The student is then billed for any amount owed to the school. If there is an additional refund student/parent will be contacted to see if they would like to return excess funds to their loan servicer and reduce federal loans. If student is not reached within a time frame set by the business office then excess funds will be issued to the student. It is our policy to follow same procedure for students graduating with a credit balance. Student will also be notified in writing of any fund changes due to the processed R2T4 calculation.



If a student receives less Title IV funds than the amount earned, the school will offer the student a disbursement of the earned aid that was not received at the time of his/her withdrawal which is a post withdrawal disbursement. Post withdrawal disbursements will be made from Pell grant funds first if eligible. If there are current educational costs still due the school at the time of withdrawal, a Pell grant post withdrawal disbursement will be credited to the student's account. Any Pell grant funds in excess of current educational costs will be offered to the student. Any federal loan program funds due in a post withdrawal disbursement must be offered to the student and the school must receive the student's permission before crediting their account.

Refunds will be made to the federal programs within 45 days of the student's date of determination.

**SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS**  
**FOR FINANCIAL AID RECIPIENTS**

**Definition:** Satisfactory Academic Progress (SAP) holds students accountable for meeting the minimum academic standards in an eligible program of study per federal and state financial aid regulations. SAP is reviewed by the Director of Financial Aid before financial aid is awarded and is reviewed at the end of every term that aid is received.

Students must be making SAP in order to remain eligible for financial aid. To fulfill SAP requirements, students must:

1. Complete each term with a minimum GPA of 2.0 and have a minimum cumulative GPA of 2.0.
2. Quantitative/credit completion rules: All students at Perry Technical Institute (PTI) attend full time in programs exceeding 12 credit hours per term. Students must successfully complete 100% of the credits associated with the full time awards (meeting the minimum GPA 2.0) or aid will be terminated.
3. Progress in a program of study at a pace that allows completion within the maximum time frame of 150% (federal funds) and 125% (state funds) of program length.
4. Courses must be completed on time.

If a student withdraws or is terminated, the Dean of Education or Associate Dean notifies the Director of Financial Aid and R2T4 is calculated and financial aid for future terms is terminated. If at the end of any term a student is not making SAP, the Registrar notifies the Director of Financial Aid and financial aid funds for future terms are terminated. If possible, a Financial Aid employee meets with the student to discuss termination of eligibility. If not, they will be notified regarding eligibility by phone or mail. If a student does not make SAP at the end of the payment period and they wish to continue in the program of study, the student will need to repeat all of the coursework in that payment period based on our school's academic policies.<sup>i</sup>

If a student reenrolls, he or she will be placed on a financial aid warning for the incoming term and be notified in writing or email if student authorized. The warning period lasts for one term only, and during this time, the student will remain eligible for financial aid.

If a student fails to make SAP for a second consecutive quarter while on warning, the student's financial aid will be suspended at that point and be notified in writing or email if student authorized. If student reenrolls they will have a right to appeal the suspension of his or her financial aid due to extenuating circumstances.<sup>ii</sup>

Appeals are completed by submitted a Financial aid appeal request form located on our website. Appeals are reviewed on an individual basis and will take into consideration special circumstances such as the death of a relative, an injury or illness of the student or other unusual circumstances. The appeal must include a statement from the student as to why they failed to make SAP and what has changed in the student's situation that will allow the student to demonstrate SAP at the next evaluation. Based upon review of a student's circumstances by the appeal committee, a decision is made and communicated with

the student. An otherwise eligible student in a repeated quarter resulting from a successful appeal may receive financial aid for a maximum of one repeated term per FSA Regulations. The student will also be on probation for 1 quarter followed by an academic plan for up to 3 quarters for pace of completion. If the student does not meet both the minimum 2.0 GPA SAP standards by the end of the repeated quarter, and be on pace for completion after 3 terms following the failed term, financial aid will be terminated.

**Incompletes (SAP):** If at the end of the term the student has an incomplete, no financial aid is disbursed for the following term until the term is completed and SAP can be determined.

**Transfer of Credits:** Due to the unique occupational nature of the courses offered at Perry Technical Institute, transfer credit from other schools is not accepted.

**Reinstatement of Aid:** Students' financial aid may be reinstated in one of two ways:

1. By having the Financial Aid Appeal Request Form approved.
2. By remaining in school and re-establishing compliance with the minimum cumulative GPA (qualitative) and attendance (quantitative) standards.

## AUDITS AND PROGRAM REVIEWS

Federal regulations require a FSA compliance audit every fiscal year. Each audit must cover the time period since the last audit. PTI's fiscal year ends June 30, and is audited annually by a private auditor. Auditors review a sample of student files to ensure the Financial Aid Office is in compliance with federal, state and institutional policies. Any exceptions found during the audit will be addressed. The auditor then submits an Independent Auditor's Report including any findings to Perry and the PTI Board of Trustees. An electronic version of the audit is sent to PTI from the auditors and the Director of Financial Aid uploads it to the government using the online submission site eZ-Audit. Federal reviews are conducted by the USDE on a basis determined by the department.

Preparation for the audit is done in cooperation with the auditor's requests. Typically, the auditors will randomly select a specific number of students from each of the Title IV programs. The files are pulled and given to the auditors. Any additional assistance requested is responded to promptly.

A complete listing of financial aid audit guidelines is listed in the Audit Guide published by the USDE. See this reference document for additional information.

## FRAUD

There are difficult situations where students and/or parents purposefully misrepresent information in hopes of obtaining aid or obtaining additional assistance. The Financial Aid Office is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse.

### **POLICY FOR FRAUD**

Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

### **PROCEDURES FOR FRAUD**

If in an aid administrator's judgment, there has been intentional misrepresentation, false statements, or alteration of documents which have resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the Director of Financial Aid for possible disciplinary action. After investigating the situation, if the Director believes there is a fraudulent situation, all information must be forwarded to the Office of Inspector General of the USDE or the local law enforcement agency.

The Director of Financial Aid reviews the student's aid file with the appropriate aid administrator and if the decision is made by the Director to pursue the possibility of denying or canceling financial aid, a written request to make an appointment is to be sent to the student. If the student does not make an appointment, the Director may:

- Not process a financial aid application until the situation is resolved satisfactorily.
- Not award financial aid.
- Cancel financial aid.
- Determine that financial aid will not be processed for future years.

All processing of the application or disbursement of funds shall be suspended until the Director has made a determination as to whether the student shall be required to make an appointment.

Fraudulent situations should be reported to the hotline of the Department of Education Inspector General at (404) 562-6460 or (800) 647-8733.

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<sup>i</sup> See Satisfactory progress & repeated coursework, FSA Handbook, Volume 3, Chapter 1

<sup>ii</sup> When considering pace, even though a student would repeat a full term and then the transcript would show zero credits for the first attempt, the financial aid office would still consider the term when a student received aid and did not make SAP. Otherwise, it will look like the student should have only had two terms of aid, not three.

For example:

Fall term: student takes 13 credits, completes with 2.0 or better

Winter term: student takes 13 credits, but does not make SAP, transcript shows zero credits. Appeal is granted.

Spring term: student takes 13 credits, completes with 2.0 or better

Attempted credits = 39

Completed credits = 26