

**Student Financial Aid Handbook
2018-2019
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INTRODUCTION

Charlotte Technical College's Financial Aid Office believes that the various financial aid programs facilitate the successful academic participation of financially needy students who wish to accomplish their educational goals. As part of its commitment to support student success, the Financial Aid Office provides this information to help students better understand the regulations and processes governing federal and state aid programs. Financial Aid is a form of assistance made available by federal and state funding and private sources in the form of grants, and scholarships. This aid is intended to assist those students who are determined eligible to continue their education beyond high school. These funds are intended to assist in covering educational expenses; however, they may not cover all associated educational expenses.

Charlotte Technical College is accredited by the Council on Occupational Education. Additional information regarding the college's accreditation can be found on the main web site.

The Financial Aid Office is located in the A building. The Financial Aid Office hours during Fall and Spring are as follows:

Monday-Friday 7:30am -2:00pm By appointment

The above hours are subject to change. Please call in advance to confirm hours of operations.

FERPA-CONFIDENTIALITY OF YOUR RECORD

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the confidentiality of student records. The completion of the **Authorization to Release Information Form** is required by admissions.

ADJUSTMENTS TO YOUR FINANCIAL

Your eligibility for financial aid was based on the enrollment status listed on your award letter.

The Office of Financial Aid Services reserves the right to modify your financial aid award at any time during the award year. Your award may be adjusted based on the situations listed below.

Your failure to maintain Satisfactory Academic Progress as defined by Federal Regulations and as outlined in Charlotte Technical College's Satisfactory Academic Progress Policy.

Your receipt of additional funding not listed on this letter such as the FVTA State Grant, private scholarships, vocational rehabilitation assistance, veteran benefits, WIA, employee tuition assistance, etc.

ELIGIBILITY REQUIREMENTS FOR FEDERAL FINANCIAL AID

To be eligible for federal financial aid, a student must:

- 1. Be a citizen, national of the United States, be a permanent resident of the U.S. or be an eligible non-citizen.**
- 2. Have a valid Social Security Number.**
- 3. Demonstrate financial need (for most programs).** Financial need is defined as the difference between the cost of attendance (COA) at a school and your Expected Family Contribution (EFC). While COA varies from school to school, your EFC does not change based on the school you attend. Some types of aid, such as some scholarships and loans, may not require a demonstration of financial need.
- 4. Possess a high school diploma or valid equivalent.** To be eligible for financial aid, you must have a High School Diploma, General Education Diploma (GED), or its equivalency. Students who do not have a high school diploma or a recognized equivalent (e.g., GED), and who first enroll in a program of study on or after July 1, 2012, will not be eligible to receive Title IV student aid if the student completed those ATB alternatives and was enrolled in a Title IV eligible program prior to July 1, 2012. Those alternatives include the student passing an independently administered, approved ATB test or successfully completing at least six degree applicable units.
- 5. Be enrolled in an eligible education program for the purpose of obtaining a certificate of completion.**
- 6. Be enrolled in and attend the appropriate number of hours.**
Students, who drop classes or withdraw, may be liable for repayment of all or part of funds received.

7. **Be making Satisfactory Academic Progress (SAP).** The U.S. Department of Education requires that students that receive financial assistance demonstrate academic success and progress toward a qualified academic program. Students must maintain a cumulative grade point average (GPA) of at least 2.0 or better, complete at least 67.5% of clock hours attempted and may receive aid only for a period of 150% of the minimum required units to complete their academic program. Coursework transferred in from prior academic institutions will be included in your Satisfactory Academic Progress calculation. For further information, see SAP policy on school website.
8. **Be in compliance with Selective Service Registration.** Federal law requires men ages 18 through 25 years of age be registered with the Selective Service System. Females are excluded from this requirement. Men must be registered before they can receive any federal or state financial aid. Registration forms are available at any post office or online at www.sss.gov.
9. **Not be in default on a federal educational loan at any college or educational institution.**
10. **Not owe a refund or repayment on any Title IV grant program (Pell, FSEOG, etc.) at any college or institution.**
11. **Not have been convicted for a federal or state drug charge for an offense that occurred during a period of enrollment for which the student was receiving federal student aid.** Students are only deemed ineligible for aid when convictions occur during periods when the student was receiving aid. Convictions that have been removed from your record or that occurred before your turned age 18, do not impact financial aid eligibility.
12. **Not have earned a Bachelor's Degree or a higher degree.**
Students who have already been awarded a bachelor's degree or higher degree are not eligible for federal or state aid.

APPLYING FOR FINANCIAL AID

Federal aid - Completing the Free Application for Federal Student Aid (FAFSA) is the first step in becoming eligible for financial aid. The FAFSA is available on January 1st each year for the following academic year and can be accessed at www.fafsa.ed.gov. If you plan to attend Charlotte Technical College, please include our federal school code 016165, on your FAFSA application. You will also need to register for the FSA ID which will be required to electronically sign your FAFSA application.

After you submit your FAFSA application online, you will receive an electronic Student Aid Report (SAR) and, if you listed CTC on your FAFSA, we will receive an Institutional Student Information Record (ISIR), which is an electronic version of your application. Each member of your family wishing to apply for financial aid must fill out an individual FAFSA. **You must reapply for FAFSA each academic year you wish to receive aid. Priority deadline for submitting your application is May 15, 2017.**

Grants and Scholarships

Awards are limited to students who demonstrate financial need as determined through the financial aid application process. In some instances, some Grants may have to be repaid depending on circumstances.

Federal Pell Grant- The amount of your Pell grant will depend on your financial need, your college costs, and whether you're attending college full time or part time. The funds can be used for tuition, fees, books and living expenses. For the 2017-18 award year, Pell grants for full-time students ranged from \$890 to \$ 5920.

Federal Supplemental Educational Opportunity Grant (SEOG) — Awarded to undergraduate students with exceptional need. Priority is given to those who receive a Pell Grant with a zero EFC. The amount is determined by the school administration team and is subject to change.

Scholarships — Are offered through the institution or non-institutional organization. They can be based on merit, financial need, or other criteria.

Veterans Assistance/GI Bill -- A qualified veteran or dependent of 100% disabled or deceased Veteran. Please use GI Bill website to determine eligibility.

State Aid

– You must be a resident of Florida to be eligible for state aid.

FSAG-CE – Florida State Assistance Grant-CE

FVTA- Florida Tuition Assistance

Florida Bright Futures

Florida Pre-Paid

applications need to be submitted, eligibility will automatically be determined by the college.

COST OF ATTENDANCE AND FINANCIAL NEED

Each year, colleges establish a Cost of Attendance (COA) which takes into account average costs for educational expenses, taking into consideration room and board, books and supplies, enrollment and tuition fees, personal expenses and educational transportation costs. It does not include maintenance costs for a student's dependents because a standard allowance for dependents is included in the federal need analysis calculation.

At Charlotte Technical College, the Cost of Attendance is used to calculate eligibility for federal and state aid programs. The information reported on your 2018-19 FAFSA (including income, benefits and family size) is used to determine your Estimated Family Contribution (EFC), using the standard "federal needs analysis" formula. Your EFC is deducted from the COA, resulting in your calculated total remaining need. The formula for determining financial need is:

Various aid programs are then awarded based on eligibility and availability of funds. The calculation is outlined below.

$$\begin{array}{r} \text{Estimated Family Contribution (EFC)} \\ - \text{Cost of Attendance (COA)} \\ = \text{Total Remaining Need} \end{array}$$

The academic year is defined as 900 clock hours.

NOTE: To ensure your application is processed as quickly and efficiently as possible, please be sure to do the following:

- ✓ **Apply as early as possible.** The earlier you submit your application, the earlier it will be queued for processing.
- ✓ **Fill out your application carefully, completely and accurately.** Applications are compared against multiple databases - mistakes and inaccuracies will cause the processing of your application to be delayed until errors can be corrected.
- ✓ **Maintain a current mailing address.**

TYPES OF FINANCIAL AID AWARDED

When a student applies for financial aid, funds usually come from more than one source (federal, state, private, etc.) and the combination of financial resources is referred to as packaging. Once your financial need is determined, you will be awarded aid **in the following order** until your need has been met or until no additional funds are available. Please note that State programs are always subject to an approved state budget.

Federal Pell Grant: Pell Grants are federal grants that do not have to be repaid. Eligibility is determined from the Estimated Family Contribution (EFC), a calculation determined on the information submitted on your 2018-2019 FAFSA. For the 2018-2019 academic year, the maximum Pell Grant is \$5920. based on full- time enrollment for the school year. Pell Grant awards are adjusted if student leaves school early.

Federal Supplemental Educational Opportunity Grant (FSEOG): FSEOG funds are awarded to Pell-eligible students who have the lowest EFC to ensure the neediest students receive these limited awards on a first-come, first-served basis.

State Grants and other forms of financial awards which are not Federal

VERIFICATION

Each year, the Department of Education selects certain FAFSA applications for a process called 'verification.' The law requires colleges to obtain information from the family to verify the accuracy of the information that was reported on the FAFSA (e.g. income, family size, benefits, educational level). Charlotte Technical College verifies every file identified by the federal government as part of this process, using worksheets based on federal regulations and guidelines. Beyond those applications selected for federal verification, the law requires colleges to also request further documentation when a FAFSA application and/or subsequent paperwork appears incomplete, conflicting information is discovered or additional information is needed to complete the processing of the application.

The Financial Aid Office must identify and resolve any discrepancies in information received with respect to a student's application for Title IV aid. These items include, but are not limited to:

- Student aid applications
- Need analysis documents (e.g., Institutional Student Information Records (ISIRs) and Student Aid reports (SAR))
- Federal income tax return transcripts and Wage and Income Transcript
- Documents and information related to a student's citizenship
- School credentials (e.g., high school diploma)
- Documentation of the student's Social Security Number (SSN)
- Compliance with the Selective Service registration requirement
- Child support, SNAP and/or military benefits
- Unusual Enrollment History (UEH), when students have received federal funds at three or more schools in the last three years

A student is not eligible to receive federal, state, and/or institutional need-based aid until all required paperwork has been submitted and processed.

DISBURSEMENT INFORMATION

Financial aid disbursements are made on clock hour basis through the accounting office and are subject to change. The following may be disbursed depending on the student's financial aid award.

1. Pell Grant
2. SEOG Grant
3. State Grants

WITHDRAWAL FROM COURSES AND RETURN TO TITLE IV (R2T4)

Federal Financial Aid Funds are awarded under the assumption that students will attend school for the entire payment period or period of enrollment for which the aid was awarded and will complete all the clock hours on which their award was calculated. If you withdraw from all classes during this period, the amount of Title IV Federal Financial Aid that you have earned and are entitled to keep must be determined by a mandated federal formula.

Calculation of Earned Federal Financial Aid Funds

At the time of the last date of class attendance at Charlotte Technical College, a calculation will be made based on the Title IV Refund policy to determine the student's status with regard to his/her Pell award and disbursements. It is calculated by dividing student's scheduled hours by total hours in the payment period. In some situations, a student may be eligible for an additional Pell disbursement. The student will be notified of the amount and available date of such funds. In other situations, a Federal Pell Grant or FSEOG recipient may owe a repayment if the calculation determines an overpayment has occurred. This repayment is to be made to CTC, who in turn is responsible to return funds to the federal program from which they originated. Failure to repay any owed monies may result in sanctions including, but not limited to, loss of eligibility to receive future federal financial aid.

Returning Funds

If it is determined that you have been overpaid, you will be notified of the amount and program of funds that are required to be returned. You will have 45 days from the date of notification to repay the funds directly to Charlotte Technical College. After 45 days, your debt is referred to the Department of Education Debt Resolution Services Department (1-800-621-3115) for collection and you must make the payment directly to them.

Important - as soon as **any** overpayment amount is determined, a hold will be placed on your record and eligibility for **all** Title IV aid will be suspended until the debt is completely resolved.

Post Withdrawal Disbursement

If you did not receive all of the funds that you earned, you may be due a post withdrawal disbursement. There may be Title IV Financial Aid that you are scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. Students are notified within 30 days of the date of determination (of withdrawal) of their eligibility for a PWD and grant aid is disbursed within 45 days.

Order of return of funds

The order of the Return of Title IV Federal Financial Aid Funds by Charlotte Technical College is:

1. Federal Pell Grants
2. Federal Supplemental Educational Opportunity Grants (FSEOG)

Refund Policy/Institutional Charges

Students should be aware that while Charlotte Technical College's school policy determines the charges students will owe after withdrawing, the school refund policy will not affect the amount of Title IV aid the student earns under the federal return calculation. Mandatory fees, including Enrollment Fees, Student Fees and other Fees, are required to be included in any Title IV calculation.

If you have questions about your Title IV Financial Aid program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at <http://www.studentaid.ed.gov>.

ACADEMIC YEAR DEFINITION

Charlotte Technical College has a 900-hour academic year

CONSUMER INFORMATION

In accordance with federal regulations set forth by The Higher Education Act of 1965, as amended, our website lists a summary of consumer information that must be made available to all students at Charlotte Technical College. Please read Consumer Information on our website for further details.

FINANCIAL AID FRAUD

There are situations where students and/or parents willfully falsify or misrepresent information for the purpose of obtaining financial aid for which a student is not eligible. As administrators of Title IV programs and funds, the College is obligated to ensure processes are in place to protect against fraud by applicants or staff. The Financial Aid Office is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse [34 CFR 668.53(a)(5), 668.14(g)].

Policy for Fraud

Individuals who willfully submit fraudulent information and/or documentation to obtain financial aid funds will be investigated to the fullest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

Procedures for Fraud

If a financial aid officer suspects or determines intentional misrepresentation of facts, false statements, or alteration of documents which resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the information shall be reported to the Director of Financial Aid for further review and possible disciplinary action. If the Director determines or suspects fraud, all information will be forwarded to the Office of Inspector General of the Department of Education, and/or the local law enforcement agency for appropriate action. Processing of the application or disbursement of funds shall be suspended until it has been determined that fraud is evident. Note: The regulations require only that the College refer the suspected case for investigation, not that we reach a firm conclusion about the propriety of the conduct.

Some forms of financial aid fraud include, but are not limited to, the following:

- Forged signatures on an application, verification documentation or other documents provided to the college
- Falsified documents - including reporting members that are not part of your household
- False statements of income
- False statements of citizenship
- Use of fictitious names, addresses, SSNs
- False claims of independent status
- Staff misappropriating federal and/or state funds to a student who otherwise does not meet eligibility requirements
- Staff committing fraud or any other material violation of law involving federal, state, or local government funds

The College will report cases of fraud to the Office of Inspector General (OIG):

Inspector General's Hotline: in Florida 1-954-450-7346

USED <http://www.ed.gov/about/offices/list/oig/hotline.html>

Office of Inspector General

U.S. Department of Education 400

Maryland Avenue ,SW

Washington, DC 20202-1510

In compliance with the Title VI of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Age Discrimination Act of 1975, Charlotte Technical College will provide equal opportunities in its educational programs and employment for all persons, regardless of but not limited to race, color, religion, national origin, gender, marital or parental status, disability, age, sexual orientation or status as a Vietnam-era veteran.

OTHER RESOURCES AND PROGRAM

Veterans Benefit (GI Bill website)

Career Source 941-235-5900

Vocational Rehabilitation 941-613-090

College Web-site

The College Web-site for Charlotte Technical College includes important data and information.

General Information

- Tuition, Fees and Estimated Student Expenses
- Accreditation
- Enrollment
- Admissions
- Financial Aid
- Net Price Calculator
- Retention and Graduation Rates
- Programs/Majors
- Campus Security
- Consumer Information
- FERPA
- SAP

Constitution Day

In order to comply with the federal regulation requiring the development of educational programming to celebrate Constitution Day on September 17th of each year.

Charlotte Technical College is Accredited by:

Council on Occupational Education

41 Perimeter Center East, NE

Suite 640

Atlanta, GA 30346

(707) 396-3898

(800) 917-2081

