



POPLAR BLUFF TECHNICAL CAREER CENTER

ADULT STUDENT FINANCIAL AID PROCEDURES

This handbook is to assist adult students of the Poplar Bluff Technical Career Center in knowing and understanding the policies and procedures for financial aid. If you have any questions or concerns about the policies or procedures, please discuss with the Financial Aid & Adult Education Coordinator.

With the current cost of post secondary education, it is not unusual for parents and students to search for assistance to cover the cost of this investment. It is the goal of Poplar Bluff Technical Career Center (PBTCC) to assist students in any way to seek funding to meet their educational goals. In order to receive financial assistance, students must be aware of procedures that determine their eligibility to receive state and federal funds. The purpose of this document is to inform students of the procedures and types of financial assistance available to PBTCC students as well as outline the rights and responsibilities of PBTCC and the students. If you have any questions regarding financial aid or should require additional information or assistance, contact the Financial Aid & Adult Education Coordinator at 573-785-2248 to schedule an appointment.

PB-RI Educational Mission: ACHIEVING EXCELLENCE THROUGH LEARNING:
EVERY CHILD, EVERY HOUR, EVERY DAY

Philosophy of Education:

Mission Statement

The Poplar Bluff Technical Career Center will provide career and technical education for professional success within a curriculum framework that reflects the relevancy of our times, industry and needs of our community.

Objectives of the Poplar Bluff Technical Career Center

- Provide occupational and supplemental programs that support the economic growth of our community and promote lifelong learning.
- Provide academic services, learning resources, basic skills development and educational opportunities that maximize development of individual potential.
- Provide laboratory and collaborative work experiences that reflect current business and industrial practices in methodology, technology and practices.
- Provide student activities that develop leadership abilities needed in fulfilling occupational, social and civic responsibilities.
- Provide support and placement services that enhance individual growth and potential to aid in preparing students for immediate entry to or advancement in the workforce.

All programs in career and technical education are highly specialized. They are specifically designed to give the necessary training and skills required in various occupations. The school shall assist all students in finding employment upon successful completion of their chosen programs; however, the school cannot promise employment to anyone. The Poplar Bluff Technical Career anticipates the addition of additional programs in career and technical education as needed by the communities we serve

Civil Rights Compliance Statement

Equality of Opportunity

The Poplar Bluff Technical Career Center is an Equal Opportunity Employer and operates educational programs which do not discriminate on the basis of age race, color, creed, religion, nationality origin, sex or handicap. The School district is prohibited from discriminatory practices by Title VI and Title VII of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, section 504 of the Rehabilitation Act of 1973, and various state laws and regulations.

Sexual harassment

The Poplar Bluff R-1 School District is committed to an academic and work environment in which all students and employees are treated with dignity and respect. Sexual harassment of students and employees whether committed by supervisors, employees or students and regardless of whether the victim is an employee or student will not be tolerated. Details on sexual harassment policy are in each student hand book.

Inquiries concerning any of the above mentioned acts of any other matter concerning employment or educational bias should be made to: Dr. Amy Jackson, 1110 Westwood Blvd., Poplar Bluff, MO 63901, (573) 785-7751.

Disclaimer

The provisions in this catalog are not to be regarded as a contract between the student and the Poplar Bluff Technical Career Center. The Poplar Bluff R-1 school district reserves the right to change any provisions or requirements when such action will serve the interest of the technical career center or its students. The technical career center further reserves the right to deny admission, cancel the registrations, or ask a student to withdraw when it considers such action to be in the best interest of the technical career center.

Students are responsible for meeting in full the requirements for completion of program as set forth in this catalog. Counselors and faculty advisors assist in the planning of a program of study for each student, but the final responsibility for meeting the requirements for successful completion rests with the student.

It is important that each student satisfy all financial obligations to the Poplar Bluff Technical Career Center. The technical career center reserves and intends to exercise its right to withhold copies of educational records and/or to dis-enroll students who owe money to the career center.

Information that the technical career center is required to make available under the Student Right to Know and Campus Security Acts may be obtained from the Financial Aid/Adult Coordinator at (573)785-2248 or in

The Poplar Bluff Technical Career Center is an equal opportunity educational institution. Employment and educational programs are offered without regard to race, color, religion, national origin, gender, disability, military status, ancestry, age, genetic information or any other legally protected characteristic. The district prohibits harassment of individuals in any form. Concerns of possible discrimination or harassment should be referred to Mr. Charles Kinsey, Director of PBTCC, at 573-785-2248 or Mrs. Amy Jackson, Assistant Superintendent of Poplar Bluff Public Schools at 573-785-7751.

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Leave and Withdrawal Policy

Due to the length and nature of the Adult Education Programs, leave of absences are not available unless it is recommended and approved by a physician. If a student must leave the program for whatever reason, and leaves in good standing with the Poplar Bluff Technical Career Center, they may reapply for the program in the future. Please see "Refund and Cancellation Policy" to see how any Federal Financial Aid will be handled if the student leaves/withdraws from the program.

- A student may voluntarily withdraw from the school. The student shall submit a letter of withdrawal to the Adult Education Coordinator or Director and have a personal conference with the Coordinator or Director. Records will be marked as "Incomplete" for any course work not finished and as "withdrawn".
- A student who does not follow the withdrawal procedure or make contact with the Adult Education Coordinator or Director within five (5) working days of last attended class will be automatically terminated. Records will be marked "Incomplete" for any unfinished course work and "Terminated".

Vacation

There will be no vacation time permitted other than scheduled holidays off; i.e., Thanksgiving, Winter Holiday, etc. as dictated by the Poplar Bluff Public Schools calendar.

Unscheduled School Closings

In the event of situations which require the closing of Poplar Bluff Public Schools and the Poplar Bluff Technical Career Center, the Superintendent will advise local radio and TV stations and public announcements will be made. The individual PBTCC programs will not be listed. Time missed due to unscheduled closing will be made up as necessary and per the Poplar Bluff Public Schools make-up day policies.

Right of Appeal and Student Grievance Procedures

Alleged acts of unfairness or any decision made by school personnel deemed to be unjust or in violation of pertinent policies of the Board or individual school rules may be appealed according to the grievance policy. If a student feels that their attendance or grades have been affected by extenuating circumstances, the student may appeal. Extenuating circumstances, such as a death of a relative, an injury or illness to the student, or other special circumstances that may arise are examples of what may be appealed. Suspension or expulsion order may be appealed to the Superintendent by written request of the student to the Director within three (3) working days after the suspension or expulsion order has been received.

Student Complaint and Grievance Procedures:

All students must adhere to the following grievance procedure:

If a student has a grievance about grades, attendance policy, procedures, and/or personnel matters, they must follow this protocol:

1. Contact the program instructor(s) within three working days of the matter; if the grievance is with the program instructor, please contact the Director.
2. If not resolved after contacting the program instructor, contact the Director after three working days.
3. If a resolution is not yet made, contact the Superintendent within three working days.

Verbal communication of alleged discrimination shall be made to the classroom teacher and/or Director of Vocational/Technical School. Unresolved complaints may be taken directly to the Title IX Coordinator, Assistant Superintendent-Personnel.

Complaints not resolved may be filed as formal written grievances under the following procedures:

Students present their grievance in writing to the PBTCC Director. This must include the filing date, description of alleged grievance name of school staff involved and the student's signature.

Upon receipt of a written grievance, the Director will:

Notify the Assistant Superintendent-Personnel;

Make a decision no later than five (5) days following the filing of the formal complaint;

Provide the complainant with a resolution in writing within five (5) school days

If a grievance is not resolved satisfactorily to all parties, the student has the opportunity to request a hearing with the Board of Education. A Civil Rights Grievance may be appealed directly to the U.S. Office for Civil Rights. Contact information will be provided upon request.

Appeals Procedure

A student wishing to appeal must notify the PBTCC Director in writing within 5 days.

The student will be given the opportunity to defend himself/herself in the presence of the Director, Coordinator and program instructor. This committee may render a decision of acquittal, probation, or expulsion based on the facts provided.

The student has the prerogative of appealing this decision to the Poplar Bluff R-1 School District's Office of the Superintendent of Schools within two (2) days for reconsideration of the decision of the Committee. The Superintendent's decision shall be rendered within five (5) days. The student may appeal the Superintendent's decision to the Board of Education. Such requests must be made in writing. Both parties may be represented at the hearing.

The Board will hold such a hearing with due consideration of all aspects before finalizing their decision.

Students may also file a grievance with

DESE at <http://dese.mo.gov/se/compliance/complaint/>

And/Or at MO Department of High Ed at:

<http://dhe.mo.gov/documents/POLICYONCOMPLIANTRESOLUNTION.pdf>,

And/Or The Council on Occupational Education procedure is as follows: The Commission reviews all written, signed complaints (that are addressed to the Council on Occupational Education, 7840 Roswell Road, Building 300, Suite 325, Atlanta, GA 30350, and include complainant's mailing address) that allege non-compliant activities and practices of applicant, candidate, or accredited institutions. This review involves obtaining from the complainant a certification that all available institutional remedies have been exhausted or a statement documenting reasons why these remedies have not been sought. The Complaint is then sent to the institution.

Student Transfers

Transfer requests are considered on an individual, student-by-student basis. A student wishing to transfer must first write a letter to the director of PBTCC stating his/her request. The student must then submit the following documents:

- Completed application for admission;
- Application fee applicable for program requesting;
- Documentation the sending school was accredited by the appropriate accrediting agencies and/or institutions;
- Official transcript from the sending school stating specific coursework completed, grades, and attendance;
- Programmatic course descriptions and /or list of competencies completed by student up to the date of withdrawal from sending school, included in this information should be total number of classroom and clinical/internship hours for each course;
- A letter of recommendation from the sending school director, program coordinator or program instructor.

Admission of and acceptance of work completed and grades earned by a transfer student is dependent upon acceptability of the above listed documentation. Course curriculum content and competencies of comparable completed classes by student at a sending school must meet or exceed those of the corresponding PBTCC program. Academic grade policies of the sending school must be equal to or exceed those of PBTCC. Student must be able to demonstrate that the completion of comparable coursework resulted in achieving grade levels as required by PBTCC and PB R-1 schools.

Upon receiving approval and being granted admission, the student would be expected to meet the same requirements as do other members of the class to which they are admitted. Decision of approval for transfer student admission will be based upon the PBTCC Director, Adult Education Coordinator, and Program Coordinator/Instructor's consideration.

Program Re-Admission Policy

A post-secondary student who has withdrawn from a post-secondary program, (excluding cosmetology and refer to Nursing Program Handbook for procedures) in satisfactory academic and clinical standing may submit a written request for re-admission to the coordinator. Re-admission is granted on the basis of space available and for one time only. A fee of \$250 will be assessed for reinstatement. The amount of tuition and fees due will be assessed by subtracting the amount previously paid from the current total program cost. Any student readmitted will be required to take an exam in any course already completed to demonstrate knowledge retention or must repeat the class. They will be required to complete the class if the exams are not passed with a score of 80% or above.

Program Withdrawal Process

Students withdrawing should notify the office of the PBTCC Director and/or the Department Coordinator with a written statement. Students who have incurred debts while enrolled at PBTCC, or who owe tuition will need to resolve these issues before leaving. All students seeking to withdraw must meet with the Adult Education/Financial Aid Coordinator to determine their withdrawal options. To rescind a withdrawal, a written statement requesting reinstatement must be filed in the office of the Director of PBTCC

Program Dismissal

The Poplar Bluff Technical Career Center reserves the right to terminate a student's enrollment for insufficient progress in grades, discipline, skills or attendance. Academic satisfactory progress may be program specific. Refer to program student handbook for additional information. Termination for insufficient progress may negatively impact financial aid eligibility. Termination from program will not relieve the student of financial obligations incurred. The student is responsible for all remaining unpaid charges.

Academic Grades and Pace of Completion

Students are expected to maintain a cumulative grade of C. Failure to maintain at least a C average at the end of each semester or payment period will result in academic warning. The student will have until the end of the next semester or payment period to have their grade at a C or better.

A student must complete the program within the school year he or she started the program. For 1,044-contact hour courses, the beginning of the program starts in August and is completed the following May. For 1360-contact hour courses, the program starts at the beginning of July and is completed at the end of the following June. A 88.5% attendance rate is required. If a student cannot fulfill the requirements of the program, such as attendance or grades, they may reapply for admission in the future. However, they must start the program over from the beginning. The PBTCC does not accept

incompletes from previous years or transfer of credits from previous years unless previously approved by the Director .

When grades fall below a cumulative “C” average, and the student has been on academic warning, the student will automatically be placed on academic probation and will not be able to continue in the program. The student would have until the end of the next semester or payment period to have their grades back to a cumulative “C” average and be off of academic warning.

Academic Probation and Appeals Process

If a student’s grade falls below a “C” average, and the student has been on academic warning, the student will be placed on academic probation. The student will be notified in person or in writing. If a student is placed on academic probation and feels there are extenuating circumstances, he/she must appeal the result within three (3) days. In the appeal, the student must explain why he/she failed to make the required grade and what extenuating circumstances (injury or illness of student, death of a relative, or other special circumstances) have prevented the student from the required grade. The student must include documentation (doctors’ excuses, obituaries, etc) in his/her appeal as well as provide information regarding what conditions have changed that would demonstrate that the student could regain good academic standing. The student would have until the end of the next semester or payment period to have their grades back to a cumulative “C” average. The appeal should be turned into the Director for review and/or to the Adult Education Coordinator. As part of the review of the appeal, the Director and/or Coordinator will determine if the student will be able to meet the academic requirements by the end of the next semester or payment period. Students will be notified of the Director/Coordinator’s decision in writing within 5 days of the appeal. If the appeal is successful, the student may continue in the program.

Student Termination

The Poplar Bluff Technical Career Center reserves the right to terminate a student’s enrollment for insufficient progress in grades, discipline, skills or attendance. Academic satisfactory progress may be program specific. Refer to program student handbook for additional information. Termination for insufficient progress may negatively impact financial aid eligibility. Termination from program will not relieve the student of financial obligations incurred. The student is responsible for all remaining unpaid charges.

Pre-Employment Counseling and Placement Assistance

Career counseling, assessment and placement assistance is available to all students. It is the responsibility of the student to ask for assistance with job finding, referral to employers, resume preparation and any relevant concerns that may present barriers to their subsequent employment or ability to benefit from the training. **The Poplar Bluff Technical Career Center does not guarantee employment.**

STUDENT FINANCIAL AID INFORMATION

How to Apply for Federal Financial Aid

- Request and complete an Application for Admission. Please visit the Poplar Bluff Technical Career Center at 3203 Oak Grove Road or call 573-785-2248
- Request that the appropriate transcripts be sent to PBTCC. Only post-secondary students with a high school diploma or high school equivalency exam will be considered for admittance based on available space in program areas. A copy of an official high school diploma or high school equivalency exam must be provided.
- Complete the current Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov. **The PBTCC code for the FAFSA is 013683.**
- Eligible males, 18-25 must be registered with the selective service in order to receive financial aid.

It is recommended that students, who may wish to use Federal Financial Aid to pay for their schooling, complete the FAFSA as soon as possible. Remember that completing the FAFSA is free—if you use a website that requires a fee, you are not using the correct application. Complete the FAFSA utilizing the previous year's Income Tax Form for your parents and/or yourself, depending on if you are a dependent or independent student. After submitting FAFSA, you will receive the Student Aid Report (SAR) and the school you chose on your FAFSA will receive an ISIR that will include your estimated family contribution (EFC). The EFC will determine the amount of Federal Pell Grant award you may receive.

Financial Aid Eligibility

The PBTCC is an approved institution in disbursement of Title IV funds. A financial aid officer is available to assist students in applying for financial aid to meet the costs of their training program.

To be eligible for student aid, a student must meet certain requirements, he/she must:

- Be a US citizen or eligible non-citizen
- Be registered with Selective Service (if required)
- Attend a school that participates in the following program: Federal Pell Grants, Federal Subsidized and Unsubsidized Stafford Loans, Title VII, and Public Health Act Programs
- Be working towards a degree or certificate
- Be making satisfactory academic progress
- Not owe a refund on a federal grant or be in default on a federal educational loan
- Have “financial need” as determined by the US Department of Education
- Not have a federal or state drug conviction while receiving Title IV aid

It is very important that all students understand the policies and procedures of financial aid at the Poplar Bluff Technical Career Center. The administration of financial aid is extremely complex because of all the federal, state, and local agencies that provide and regulate these resources. As a consumer of educational services and programs, you should fully understand the financial assistance to which you are entitled as a student of PBTCC. The forms you are asked to complete are absolutely necessary. All forms should be completed accurately and honestly. Information given is held in strict confidence.

Students Convicted of Possession or Sale of Drugs

A federal or state drug conviction can disqualify a student for FSA funds. Convictions only count if they were an offense that occurred during a period of enrollment for which the student was receiving Title IV aid. Students denied eligibility for an indefinite period can regain it only after successfully completing a rehabilitation program as outlined in HEA Section 484(r) 34 CFR 668.40.

Student Rights and Responsibilities

Students have the right to ask:

1. What financial aid programs are available
2. The deadlines for submitting applications for the programs available
3. How the financial aid was determined
4. How the refund and repayment policies work
5. How it is determined whether you are making satisfactory academic progress and what happens if you are not in compliance

Student responsibilities:

1. Complete all applications accurately and submit them on time to PBTCC
2. Provide correct information. Reporting incorrect information on financial aid application forms is a violation of the law and may be considered a criminal offense, which could result in indictment under the US Criminal Code
3. Return all documentation, verification, and/or corrections requested by PBTCC within the given time frame
4. Be responsible for reading and understanding all forms that you sign and for record keeping of all financial aid correspondence
5. Make satisfactory academic progress in your program
6. Notify the PBTCC office of any change in name, address or phone number

Financial Aid Procedures Summary

A summary of PBTCC financial aid disbursement procedures are that the student must:

1. File a FAFSA (Free Application for Federal Student Aid) to determine eligibility. Please use the PBTCC school code: **013683**
2. Review the Student Aid Report (SAR) and report any corrections to provide accurate information to the federal government
3. Provide documentation as requested by the Financial Aid & Adult Ed Coordinator. Without all required paperwork, NO awards will be processed
4. Return an award letter accepting the financial aid awards
5. Maintain satisfactory academic progress (at least a “C” average as defined by their program and 88.5% attendance*) * Dependent upon specific program

After all the required paperwork is in the student file and Satisfactory Academic Progress (SAP) is documented by the Adult Education Coordinator, Federal Pell and Federal Direct Student Loan monies will be ordered by the Financial Aid & Adult Education Coordinator. Once the Federal Pell and Federal Direct Student Loan funds are deposited into the financial aid account it may take up to 14 business days to gain all necessary signatures from the Poplar Bluff Public School administration staff and to produce a check if a credit balance is due to the student. All financial aid, regardless of source, is applied to the student’s account balance. **A student’s account must be paid in full before any money is refunded to the student.** The student is charged for ½ of tuition at the time of the first order of financial aid (approximately around the end of the first month of school); the remaining tuition charged at each future time of disbursement or the second order of financial aid (approximately half way through the academic year which is 450 hours). If the Title IV monies ordered by the end of the first month of school exceed the ½ of tuition costs at that time, an excess check will be issued to the student. The Financial Aid & Adult Education Coordinator will contact the student, when financial aid funds are received and will discuss the steps necessary and where to go to obtain check (two forms of ID are required). When 900 hours are completed by a student they are considered completers of an academic year at PBTCC. Any loans Subsidized or Unsubsidized will start their 6 month grace period at that time. Students will begin repayment of their loans 6 months from the date they complete 900 program contact hours.

Dependent or Independent Student

The Reauthorization of the Higher Education Act requires implementation of a new definition of independent student. For 2015-2016, you are automatically considered an independent student if you:

- Were born before January 1, 1992
- Have legal dependents other than a spouse
- Are an orphan or ward of the court
- Are a married student
- Are a veteran of the US Armed Forces
- Homeless status
- You were a foster child after the age of 13
- You are an emancipated child as determined by court

Expected Family Contributions

How are the expected family contributions (EFCs) calculated? For a student who is dependent upon parents, these resources would include the parent's contribution and the student's contribution. For the independent student, the resources would include only student's contribution, and spouse's, if any. The EFC is calculated by the federal government using a formula including income, number of dependents, and various other factors. Therefore, if a student's program indicates the total cost of education to be \$5000 and the expected family contribution is \$1000, the student would be eligible for \$4000 of financial aid.

The Financial Aid & Adult Education Coordinator will print an award letter, including all financial aid a student is eligible for and will send this to the student to be signed, dated, and returned to the PBTCC office. NO financial aid award will be disbursed before the award letter is returned to the PBTCC office.

Cost of Attendance

The cost of attendance (COA) is calculated by the amount of tuition, books, supplies, and miscellaneous expenses. The miscellaneous expenses include housing, transportation, and personal costs that are determine using surveys completed by students attending PBTCC programs from the previous year.

Sources of Financial Aid

Poplar Bluff Technical Career Center distributes', three types of financial aid: grants, loans and scholarships.

Federal Pell Grant - This federal program provides grants (for which no repayment is required) to undergraduate students. The amount of the grant is based on the calculated financial need of the student's family.

Access Missouri Program – This program is funded through the Missouri Coordination Board of Higher Education. FAFSA application must be completed prior to April 1 and eligibility is based on the financial need of the student.

Veteran's Educational Benefits - Veterans and veterans' dependents may receive VA financial assistance while completing an eligible program of study at Poplar Bluff Technical Career Center. Please contact a Veterans Administration representative for more information at 1-888-442-4551

Work Force Investment ACT (WIA) - Economically disadvantaged, unemployed or underemployed persons may qualify for this program.

Vocational Rehabilitation - Individuals with disabilities that constitute a disability to employment may qualify for benefits such as tuition and fees, transportation and room and board if they qualify and meet the necessary financial guidelines. Individuals should contact their area Vocational Rehabilitation Center.

Trade Readjustment Act - Available to persons who have lost their jobs and need retraining due to the closing of an American business to foreign industry. To apply, contact the local Job Service Agency.

A+ Program - Tuition reimbursement for students graduating from an A+ school and fulfilling all the requirements. Your high school transcript must reflect this designation. A+ will pay for tuition only, no supplies, book cost or lab fee. The A+ Program will only pay a certain amount of money per clock hour; not necessarily the entire tuition (current clock hour tuition is \$4.30 per hour [2015-2016 rate] but subject to change). If a student is eligible for a Federal Pell Grant or any other form of federal assistance that does not require repayment as determined by the FAFSA, these funds will be applied to the student's account first. Any covered costs that remain will be submitted to the A+ Program. If a student does not complete the required number of clock hours for the program and/or does not maintain at least a 2.5 grade point average he/she will lose eligibility for A+ funding. **A+ funding is not guaranteed.**

William D. Ford Federal Direct Loan Program – Loan limits vary according to enrollment status. Loans must be repaid. There are two types of Direct Student Loans:

- Federal Direct Subsidized Student Loan: must be repaid; interest on the loan will not accrue during the in-school period
- Federal Direct Unsubsidized Student Loan: must be repaid; interest will accrue during the in-school period.

Direct Parent Loans for Undergraduate Student and Dependent Student (PLUS) - Parents of dependent undergraduate students may obtain guaranteed loans. PLUS loans may not exceed the student's estimated cost of attendance minus any estimated financial assistance the student has been or will be awarded during the period of enrollment. Repayment of PLUS loans begins 30 days after the first disbursement.

Verification

In order to receive financial aid administered through Poplar Bluff Technical Career Center, a student may be required to furnish documentation for verification of information provided on the financial aid application as required by the US Department of Education. Any student unable to provide this information will not receive financial aid.

Students may be required to furnish items such as copies of non-taxable income, interest income, proof of assets, and veteran's benefits. These items may be needed to substantiate information reported on the FAFSA.

Students must provide the Financial Aid & Adult Education Coordinator with documentation for the verification request prior to completion of any financial aid award letter and the disbursement of any Title IV monies.

If the verification procedure discloses information that will change the award to be received by the applicant, the student will be made aware and will sign a new award letter

if applicable. At that time, the discrepancy will be discussed and the proper steps will be taken to correct the error(s).

If applicable, the Financial Aid & Adult Education Coordinator may need to resubmit the SAR or ISIR for corrections. The students must take the responsibility to insure the financial aid has all the appropriate information. If the student has already applied for a Federal Direct Student Loan, the lender will be notified of the changes to the loan application.

Possible Required Verification Items:

- Household size (number of persons in the household)
- Number enrolled in post-secondary education (number of household members attending a post-secondary institution at least half-time)
- Adjusted gross income for the base year, or income earned from work if AGI has not been calculated
- Certain untaxed income and benefits for the base year such as:
 - Social Security benefits, if certain conditions apply
 - Child Support, if certain conditions apply
 - Untaxed payments to IRA and/or Keogh plans
 - Foreign income exclusions
 - Interest on tax-free bonds
 - Food stamp documentation

The Financial Aid & Adult Education Coordinator will notify the student of what documentation is necessary for each of the required verification items.

Award Notification

Students will be informed of the decision on their application for Federal Financial Aid as early as possible. However, no awards will be made until all documents have been received, the student has enrolled, and the actual cost determined, and a payment plan signed and agreed to for the cost of the program. Students must be admitted before they receive a financial award notice from PBTCC.

Entrance and Exit Counseling Sessions for Direct Student Loans

Students receiving Federal Financial Aid (Federal Direct Student Loan) while enrolled on a full-time basis must participate in an entrance session and complete and sign all necessary documents before receiving disbursement(s). This includes completing Entrance Counseling on line. The student must also complete an exit session prior to graduation or at termination of enrollment. The student must also complete Exit Counseling on line. The websites for counseling sessions are:

- ENTRANCE COUNSELING: www.studentloans.gov
- EXT COUNSELING

There are two disbursements for a Federal Direct Student Loan that are disbursed directly into PBTCC's financial federal account by EFT (Electronic Funds Transfer). The student is notified several days in advance of each disbursement in case a student wishes to

cancel the disbursement. Cancellation of a disbursement must be done in writing. If there is a credit balance on the student's account, the process for check disbursement will be completed within 14 business days of the Title IV monies being posted to the students account.

Both the Direct subsidized and unsubsidized loan repayment begins 6 months after completion of 900 program hours.

Forbearance or Deferment of Student Loans

If you are having temporary problems repaying your Federal Direct Student Loans, contact your loan servicer to see if you are eligible for forbearance. A forbearance or deferment allows you to temporarily stop making payments on your Federal Direct Student Loans. You are never charged a fee for applying for a forbearance or deferment on your Federal Direct Student loans. Note: interest will continue to be charged during the deferment or FFEL Unsubsidized and PLUS Loans. If you do not pay interest during the deferment, it will be capitalized at the end of the deferment period.

You may qualify for deferment if you are:

- Enrolled at least half time at an eligible postsecondary school
- In a full-time course of study in a graduate fellowship program
- In an approved full-time rehabilitation program for individuals with disabilities
- Unemployed or unable to find full-time employment (for a maximum of three years)
- Experiencing an economic hardship (including Peace Corps service) as defined by federal regulations (for a maximum of three years)
- Serving on active duty during war or other military operation or national emergency and, if you were serving on or after October 1, 2007 for an additional 180-day period following the demobilization date for your qualifying service
- Performing qualified National Guard duty during a war or other military operation or national emergency and, if you were serving on or after October 1, 2007, for an additional 180-day period following the demobilization date for your qualifying service
- A member of the National Guard or other reserve component of the US armed forces (current or retired) and you are called or ordered to active duty while you are enrolled (or within six months of having been enrolled) at least half time at an eligible school.

If you have Federal Direct Student Loans in default, please notify the Financial Aid & Adult Education Coordinator as soon as possible. If you need information on deferring previous student loans while you are a student at the PBTCC, please see the Financial Aid & Adult Education Coordinator as soon as possible.

Payment Periods and Disbursement of Funds

The Poplar Bluff Technical Career Center will notify students who qualify for Title IV Financial Assistance (Federal Pell Grants and Federal Direct Student Loans). No funds can be awarded until a student's enrollment and attendance have begun and the financial aid file is complete. The student is responsible for returning all financial aid paperwork (verification forms, award letters, etc). All funds will be applied to the student's account

first, and any credit balance at that point, will be awarded to the student for school-related expenses.

- **Federal Pell Grants:** One-half of the payment for a Federal Pell Grant will be processed after all the financial aid paperwork is completed. The second half of the Federal Pell Grant will be processed after a student has completed 450 program hours and Satisfactory Academic Progress is being met. Processing may take 14 business days for funds to be applied after being drawn down to student accounts and an additional 5 business days to effect balance owed by student.
- **Federal Direct Student Loans:** The first Federal Direct Student loan will not be distributed until a student has been in school for 30 days in order to determine enrollment of the student as well as to complete all necessary paperwork. The second half of the Federal Direct Student loan will be processed after a student has completed 450 program hours and Satisfactory Academic Progress is being met. Processing may take 14 business days for funds to be applied after being drawn down to student accounts and an additional 5 business days to effect balance owed by student.

Students receiving Federal Direct Student Loans have a right to decline or decrease the loan amount prior to or after the loan arrives. Please contact the Financial Aid & Adult Education Coordinator to make changes.

Satisfactory Academic Progress

All Students regardless of Financial Aid Status are expected to adhere to the Satisfactory Academic Progress policy. Student progress will be reviewed by the institution monthly by their instructors to determine if a student may be at risk regarding satisfactory academic progress. Satisfactory academic progress (SAP) means a student must be proceeding in a positive manner towards fulfilling program requirements in a specific length of time. The SAP will be reviewed to determine Federal Financial Aid once a student has completed 450 of the program hours for their program and 16 of the required weeks of their program. Satisfactory academic progress is made up of both academics/grades (qualitative) and attendance (quantitative). Both academics/grades and attendance are formally reviewed before Title IV funds are processed (at the end of a payment period).

- **Attendance** requirement is that a student maintains a cumulative attendance of 88.5%* or better. It is figured as: **Cumulative clock hours of actual attendance as of the evaluation date** *Dependent upon specific program
- **Cumulative clock hours of scheduled attendance as of the evaluation date**
- **Academic/grades:** A student must maintain at least a “C” average, cumulative. A “C” average is defined as a 73% or better over-all grade. Each Program has specific Academic requirements refer to program specific handbooks for more information.

Students, who meet the attendance and academic standards, will be considered to be making satisfactory academic progress. All periods of enrollment count when assessing progress, even periods in which the student did not receive FSA funds. Incompletes are counted as “zero” until they are made up. If a student withdraws from the program,

his/her cumulative grade will be figured as of their official drop date. If a student wishes to repeat the course, they must do so by re-applying for the program and being admitted. Transfer grades from other schools will be figured into the cumulative grade of the student at PBTCC.

Students who do not meet the SAP at the end of the first payment period will be placed on financial aid warning (SAP will be checked at 8-10 weeks). Students who fail to maintain the academics/grades or attendance policy of their program, will be placed on financial aid suspension and terminated from the program according to the PBTCC policy (SAP warning status students checked again at 16 weeks). Failure to achieve or maintain minimum academic standards will also result in the notification of the lender and/or Federal Aid Program if applicable.

Title IV Funds

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. If a student receiving Title IV grant or loan funds withdraws from Poplar Bluff Technical Career Center after beginning attendance, the amount of the Title IV grant or loan assistance earned is calculated according to the amount of time in program, up to the 60% point of the program. Unearned funds must be returned to the program they belong to if less than 60% of the program is attended. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, s/he is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

Return of Title IV Funds

Only scheduled hours are used to determine the percentage of the period completed by a student withdrawing from a clock hour program.

For a clock hour program, the percentage of the period completed is determined by dividing the number of hours the student was scheduled to complete in the payment period or period of enrollment, as of the day the student withdrew, by the total number of clock hours in the same period.

A student withdrawing from a clock-hour program earns 100% of his or her aid if the student's withdrawal date occurs after he or she has completed at least 60% of the scheduled hours in a payment period.

The scheduled clock hours used for a student must be those established by the school prior to the student's beginning class date for the payment period or period of enrollment and is established in accordance with the requirements of the state of Missouri or PBTCC's accrediting agency. These hours are consistent with the published materials describing the PBTCC programs.

Poplar Bluff Technical Career Center's Refund Policy (Financial Aid)

In the event that a full time student withdraws from school, the following refund policy shall apply to all students. Refunds will be based on tuition only.

The law specifies how the Poplar Bluff Technical Career Center must determine the amount of Title IV program assistance that a student earns if they withdraw from school. The Title IV programs are Federal Direct Student Loans, PLUS Loans, and Federal Pell Grants.

When you withdraw during your payment period or period of enrollment the amount of Title IV program assistance that you have earned up to that point is determined by a Specific formula. If you received less assistance than the amount you earned, you may be eligible to receive those additional funds. If you received more assistance than you earned the excess funds must be returned by PBTCC and/or you if a disbursement to you has been made. The amount of assistance you have earned is determined on prorated basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post withdrawal disbursement. If your post withdrawal disbursement includes loan funds, PBTCC must get your permission before funds can be disbursed. You may choose to decline some or all of the Federal Direct Student Loan funds so that you don't incur additional debt.

PBTCC may automatically use all or a portion of your post withdrawal disbursement of grant funds for tuition, fees. The school needs your permission to use the post withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Federal Direct Student Loan funds that you have received had you remained enrolled past the 30th day.

The school must return all of the excess funds; you must return the remaining amount.

Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that PBTCC may have. Therefore, you may still owe funds to PBTCC to cover unpaid institutional charges. PBTCC may also charge you for any Title IV program funds that the school was required to return.

Institutional Refund Policy (PBTCC's Policy complies with COE guidelines)

1. A student who withdraws or cancels their enrollment on or before the first day of class will receive a refund of all tuition and fees paid, the institution retains no more than \$100.
2. A student who withdraws within the first five days of the instructional period for their program of study will receive a refund of 90% of the total program tuition. Any other assessed fees for supplies or books will be non-refundable after the first day of class.
3. For days beyond first five days of class, Title IV Financial Aid refund procedures will be followed by PBTCC. The Student is responsible for the total cost of program regardless of Financial Aid Status and enrollment status after the first five days of class.
4. Refunds, when due, shall be made within 45 days of the last day of attendance if written notification of withdrawal has been provided to the institution by the student, or from the date the institution terminates the student or determines withdrawal by the student.
5. Refunds do not require a request from the student.
6. For Classes canceled by the Institution: If tuition and fees are collected in advance of the start date of the program, the institution will refund 100% of the tuition and fees within 45 days or less of the planned start date.
7. Refunds for students enrolled prior to visiting the institution: Students who have not visited the school facility prior to enrollment have the opportunity to withdraw without penalty within three days following either attendance at a regular-scheduled orientation or following a tour of the facilities and inspection of the equipment.
8. Refunds for students enrolled in a Professional Development, Continuing Education, or Limited Contract Instruction. Programs, which are short-term, have a written policy or contract statement regarding whether or not fees and instructional charges are refundable when offered.
 - All programs under Professional Development, Continuing Education, or Limited Contract Instruction will be refunded fully in the event of cancellation before programs start and 100% of tuition and fees will be refunded. Any student who cancels their enrollment on or before the first day of class will receive a refund of all tuition and fees paid, which will not exceed a total of \$100. Refunds, when due shall be made within 45 days of last day of attendance and will not require a student to make a refund request.

Order of Return of Title IV Funds

Poplar Bluff Technical Career Center must return Title IV funds to the programs from which the student received aid during the payment period or period of enrollment as applicable, in the following order up to the net amount disbursed from each source:

1. Unsubsidized Direct Stafford loans (other than PLUS loans)
2. Subsidized Direct Stafford loans
3. Direct PLUS loans
4. Federal Pell Grants for which a return of funds is required
5. Iraq, Afghanistan Service Grant for which a return is required

Timeframes for the Return of Title IV Funds

The Poplar Bluff Technical Career Center must return unearned funds for which it is responsible as soon as possible, but no later than 45 days from the determination of a student's withdrawal. Poplar Bluff Technical Career Center will be considered to have returned funds timely if PBTCC does one of the following as soon as possible, no later than 45 days after the date it determines that the student withdrew:

- Deposits or transfers the funds into the school's federal funds bank account;
- Initiates an electronic funds transfer (EFT) to an account belonging to the student;

- Initiates electronic transaction that informs the FFEL or ED in the case of a Direct Loan, to adjust the borrower's loan account for the amount returned; or
- Issues a check.

Special Notices

Financial aid recipients will receive a detailed summary of their rights and responsibilities with their award letter.

Entrance Interview: first time borrowers of Stafford Loans and Unsubsidized Stafford Loans must complete online Entrance counseling. Please use www.studentloans.gov

Exit Interview: Federal Direct Student Loan borrowers must complete exit counseling on-line.

Selective Service: Selective Service Law requires all men who are at least 18 years old and born after December 31, 1959 to register with Selective Service before financial

Taxable Aid: Grants and scholarships are tax free only to the extent they are used for tuition, fees, books, course materials, school supplies and other items that are directly related to education. Any awards given for room, board and personal expenses are taxable. Students should keep record and receipts of all educational expenses.

Facilities: All facilities at Poplar Bluff Technical Career Center are completely accessible to persons with disabilities

Accreditation: Poplar Bluff Technical Career Center is fully accredited by the Department of Elementary and Secondary education and is currently in candidacy status with the Council on Occupational Education (COE). Documents describing accrediting and licensing procedures are on file in the Director's office and may be reviewed at any time.

Placement Rates: current job placement rates for each program area may be obtained from the Placement Office.

Procedures: The procedures and forms for applying for financial assistance may be obtained from the Financial Aid Office.

Contact us at:

Poplar Bluff Technical Career Center
3203 Oak Grove Road
Poplar Bluff, MO 63901
(573) 782-2248 office or (573) 785-4168 fax

Director: Charles Kinsey
Financial Aid & Adult Education Coordinator:
 Gina Duckett