



**Tri-County Regional Vocational Technical High School
Adult Education
Financial Aid Guide**

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Introduction

The Financial Aid Policy and Procedure Handbook for Tri-County R.V.T.H.S. (Tri-County) has been prepared to assist you in the financial aid process. Tri-County seeks to offer all students the opportunity to participate in federal financial aid programs. These programs have been established with guidelines to allow fairness in disbursing available funds to students from the U.S. Department of Education.

As you proceed in applying for financial aid, it is imperative that you provide accurate information. The Financial Aid Office will verify information and the Federal Government will monitor the information. Providing false or misleading information for the purpose of obtaining financial aid is considered fraud and is punishable by a fine of up to \$10,000.00 and/or imprisonment for up to five years.

The process of obtaining financial aid is a detailed process. The following suggestions will help you along the way:

- Read all directions carefully. Follow them to the letter.
- Set up a file just for financial aid paperwork.
- Be aware of deadlines and make every effort to meet them.
- Do not be afraid to ask for help.

Statement of Educational Opportunity

The Tri County Regional Vocational Technical High School is in compliance with Federal Regulation Title II, Title IV, Title IX, Section 504, and the Commonwealth of Massachusetts regulations under Chapter 622 of the Acts of 1972 and does not discriminate in the educational opportunities, admission, recruitment, hiring, or employment practices on the account of race, color, sex, handicap, disability, religion, national origin, or sexual orientation.

Marc Koczwar, Director of Adult Education, has been designated to coordinate the efforts of the school to comply with the U.S. Department of Health and Human Services regulations lawfully and validly implementing these federal laws. (Department regulations promulgated pursuant to the Title IV, Section 504, Title IX, and the Age Discrimination Act appears at 45 CFR 1630).

Inquiries regarding Title II, Title IV, Title IX/Section 504, or Chapter 622, may be directed to the Financial Aid Administrator.

Philosophy of Financial Aid

A fundamental principle of student financial aid is that students and their families have the primary responsibility for financing the cost of higher education. Student financial assistance programs are designed to help defray costs, which remain after the resources of the student and the student's family has been taken into consideration.

Tri-County Regional Vocational Technical High School (Tri-County RVTHS) offers financial aid programs to help students with their educational and financial needs. Financial aid is awarded on a need basis and on the availability of financial aid resources. No student should be discouraged from attending Tri-County due to limited financial resources.

Eligibility Requirements for Financial Aid

To be eligible to receive financial aid from Tri-County, a student must meet the following standards:

- Enroll in an eligible, post-secondary program at Tri-County RVTHS
- Be enrolled in Federal Title IV programs
- Be a U.S. citizen or meet other eligible non-citizen criteria as described in the Federal Student Aid handbook
- Must have either a high school diploma, G.E.D. or have taken an approved Ability to Benefit test listed in the federal register
- Maintain satisfactory academic progress as defined by Tri-County R.V.T.H.S
- Must not be in default on any federal student loans and/or any refund on any grant received while attending any institution of post-secondary education
- Demonstrate financial need (for need-based aid) as evidenced by the results of a valid Free Application for Federal Student Assistance (F.A.F.S.A.)
- Provide all requested documentation to the Financial Aid Administrator to verify determined need, such as, a federal tax form verification worksheet
- Be registered with the Selective Service, if required (in general, if you are a male from 18 through 25 years of age)
- Certify that federal student aid will be used only for educational purposes

Financial Aid Calendar

One Year Programs:	Day Practical Nursing, Day Adult Cosmetology, and Evening Adult Cosmetology
January — September	Complete F.A.F.S.A.
May — September	Admission and Financial Aid notification mailed/Award letter and/or documentation requests
July — September	Adult Education Office will forward tuition bills Payments are due before school begins/payment plan established
October — February	Financial Aid is disbursed and refunds are processed

Eighteen Month Programs: Evening Practical Nursing
Students are entitled to apply for financial aid three (3) times during their enrollment:

January — July	1 st application January (spring semester)
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July – September	Adult Education Office will forward tuition bills Payments are due before school begins/payment plan established
September – July	2 nd application January – May 1 st (two semesters)
July – December	3 rd application July – (fall semester)

Note to All Students:

To be eligible for the Massachusetts Full-Time or Part-Time Grants, students must submit the F.A.F.S.A. by May 1st.

Types of Aid Offered

Currently, Tri-County Regional Vocational Technical High School (Tri-County R.V.T.H.S.) offers Federal Pell Grants only.

Federal Pell Grant Program

Application

All students will be required to apply for the Federal Pell Grant Program. The school will use the F.A.F.S.A. to determine the Federal Pell Grant eligibility.

Disbursement of Funds

All Federal Pell Grant funds are credited directly to the student’s account after the term begins.

Eligible Federal Pell Grant recipients receive a minimum of two disbursements. The second disbursement is made at the completion of one-half of the enrolled program.

Direct costs are paid before any refund is given to the student. Credit balances are disbursed to students as they are calculated. Checks will be mailed to the student’s residence.

Eligibility and Processing

A student’s eligibility is based on Expected Family Contribution (EFC) which is determined by the Federal Department of Education. The prospective student will receive a letter from the office of Adult Education, indicating whether or not he or she meets the eligibility criteria and later will receive an award notification letter and acceptance information. The school will complete a verification roster which will assure that applicants meet all eligibility criteria.

How to Apply for Financial Aid

It is the responsibility of the student to apply for financial aid. Application is made filing a F.A.F.S.A at www.FAFSA.ed.gov. A pin number is required for online filing and may be obtained at www.pin.ed.gov. Tri-County's school code is: 041220

Since the filing of the F.A.F.S.A. is required to apply for all forms of financial aid, it is important that the forms be read carefully and completed correctly. It is recommended that the F.A.F.S.A. be filed after completion of federal tax forms, but prior to the published deadlines for submission. Errors on the F.A.F.S.A. form can delay or even disqualify a student from receiving financial aid.

Students will not receive financial aid consideration until they have completed the enrollment process.

Regardless of financial aid status, students will be required to pay tuition and fees before school begins and/or a payment schedule must be established with the Adult Education Office. Any overpayments made by the student after receipt of financial aid disbursements will be refunded to the student. Payment schedules will be adjusted based on receipt of financial aid monies.

All students must complete the financial aid process before the start of the program. During the school year, only hardship cases (change of circumstance) will be eligible for review, on a case-by-case issue, by the Adult Education Office as the Financial Aid Office. All documentation noting the reason for change in circumstance must be submitted to the Adult Education Office as the Financial Aid Office for review.

Student Financial Aid Rights and Responsibilities

Students have the right to:

- know what financial aid programs are available at Tri-County R.V.T.H.S.
- know the deadline dates for submitting application for financial aid
- know how the financial aid will be distributed, how decisions on distributions are made, and the basis for these decisions
- know how financial aid need is determined
- know what resources were considered in the calculation of need
- know how much of the determined need has been met
- know the school's refund policy
- know how the school determines satisfactory academic progress and the school's policy on failures relative to academic progress
- know if their records are held in a confidential manner, to have this information released only with their written consent, and to have their right to privacy protected by school policies and procedures
- know student consumer information
- know the procedure and contact person to appeal their awarded financial aid package
- know how to utilize the school's grievance procedure if they believe that a policy or procedure has been violated in their regard

Students have the responsibility to:

- meet the eligibility requirements for financial aid
- complete all application forms required and submit them on time to the proper office
- provide correct and accurate information on all financial aid forms
- provide all requested information to the Financial Aid Administrator
- read and understand all forms before signing them and keep a copy of each one
- accept responsibility for all personally signed agreements
- be aware of and comply with the school's refund policy
- inform the Adult Education Office as the Financial Aid Office of any change in name, address, marital status, enrollment status, and of any financial change of circumstances

Dependent/Independent Student Status

The terms “dependent student” and “independent student” as used for financial aid purposes have different meanings than they do for yearly taxes. The criteria for determining the status of a student are set by the U.S. Department of Education.

All students are dependent unless one of the following conditions apply:

- The student was born before January 1, 1992.
- The student is married.
- The student is working on a master's or doctorate program.
- The student is currently serving on active duty in the U.S. Armed Forces.
- The student is a veteran of the U.S. Armed Forces.
- The student has children and provides more than half of their support.
- The student has dependents other than children and spouse and provides more than half of their support.
- The student was in foster care or a ward of the court.
- The student is or was in a legal guardianship as determined by the court.
- The student at any time was considered homeless.
- The student at any time was considered an unaccompanied youth or minor.
- The student at any time was determined at risk of being homeless.

If a student meets at least one of the above criteria, the student is considered “independent” for financial aid purposes and does not need to report parental information. If married, spousal information must be reported.

If a student does not meet any of the above criteria, then that student would be considered ‘dependent’ for financial aid purposes and parental data is required.

Confidentiality

Tri-County complies with the Family Educational Rights and Privacy Act of 1974 (FERPA). The information that a student provides will not be released without the written consent of the student and/or the student's legal guardian.

Verification Process

Selected for Verification? Read this for help!

If you are selected for verification, you are not alone! About 30% of all FAFSA filers are selected for the verification process, which requires the school to collect documentation to check the accuracy of the FAFSA information.

What is Federal Verification?

Financial aid applicants may be selected by either the U.S. Department of Education or the Tri-County Adult Education Office to verify the accuracy of information provided on the FAFSA. You will be notified by our office if you have been selected.

Your offer of assistance is considered tentative, pending the completion of the verification process.

What documentation is required?

If selected for verification, you may be required to submit some or all of the following documentation:

- **Verification worksheet**
- **FAFSA tax filing information for student and parents***
- **W-2's and/or 1099s for all reported earned income**
- **Signed non-tax filer statement (if applicable)**
- **Confirmation of SNAP benefits**
- **Confirmation of Child Support Paid**
- **Statement of Identity/Educational Purpose**
- **Other documentation, as required**

* Verification of tax filing data can be completed in two ways:

Option 1: Use the IRS Data Retrieval when completing FAFSA or submitting a correction online.

Instructions to use the IRS Data Retrieval are provided when completing the FAFSA or filing a correction. Certain data elements such as AGI and taxes paid will be entered for you on the FAFSA.

Financial Aid strongly encourages students and parents to use this option when initially completing the FAFSA, or when making a correction after the required tax returns have been filed.

In order to use the IRS Data Retrieval process, you must have:

- Filed a federal tax return at least 2 weeks (if filing electronically) and 6-8 weeks (if filing a paper return) before using the IRS Data Retrieval Process to allow time for the IRS to process the return.
- You must have a valid social security number.
- You must have a Federal Aid Personal Identification Number (PIN)

You will not be able to use the IRS Data Retrieval process if:

- Your marital status changes after December 31 of the same tax year.
- You filed married filing separately.
- You filed an amended return.
- You filed a foreign tax return.

Option 2: Submit an official tax transcript

An official tax transcript will be required for tax filers who are not able to use the IRS Data Retrieval process or make changes to FAFSA data after using this process.

To request a tax transcript from the IRS you can go use this url to go to the IRS website, <http://www.irs.gov/individuals/article/0,,id=232168,00.html>, or call 1-800-908-9946.

Tax filers should NOT request to have their IRS Tax Transcript mailed directly to Tri-County, as it may not contain the necessary identifying student information.

All verification documents should be sent to:

Tri-County Regional Vocational Technical High School
 Adult Education Office (Financial Aid)
 147 Pond St.
 Franklin, MA 02038
 Fax: 508-528-3698

Please be sure to respond to requests for follow-up documentation in a timely manner to avoid delays in receiving your financial aid. Upon receipt of the required materials, we will finalize the review of your application for financial aid. If documentation is not received by the established deadline, your offer of assistance may be canceled. Should the verified financial information differ significantly from the original information provided on the FAFSA, your financial aid may be revised.

What is the deadline to complete Verification?

In order to allow sufficient time for our office to process your verification, we require your documentation to be submitted at least one month before you cease enrollment during the academic year.

What happens if I don't meet the deadline?

If you do not meet this deadline, we cannot guarantee the availability of your federal, state, or need-based institutional funds.

Once you are no longer enrolled, or enroll less than half-time, you are no longer eligible for federal Direct loans.

What is done with my Verification documentation?

Your financial aid counselor will review your documentation to confirm the accuracy of your FAFSA data. If any changes need to be made to your FAFSA, your counselor is required to make these corrections, and you will receive a revised student aid report from the Department of Education. In addition, if any adjustments are made to your financial aid package as a result of verification, you will receive a revised award letter via mail.

If there are no changes to your financial package as a result of verification, no new communication will be sent.

Important Tips for Completing the Verification Process

- Complete all requested forms in full: Do not leave any questions blank. All questions must have an answer even if it is a "0". Be sure all required signatures have been provided.
- Be sure that you have used the IRS Data Retrieval Tool which allows you to link to the IRS from the FAFSA and retrieve tax information directly from the IRS to populate the FAFSA tax return questions. If you use the IRS Data Retrieval Tool, you will not have to submit tax transcripts from the IRS. You can log into your FAFSA at www.fafsa.ed.gov and make a correction to use the IRS Data Retrieval Tool to update your tax information.
- If you do not, or cannot, use the IRS Data Retrieval Tool, you must submit the tax transcript from the IRS. To request a tax transcript from the IRS, [click here](#). (Link to IRS Tax Return Transcript Process) or call 1-800-908-9946.
- If you will not and are not required to file taxes, be sure to submit all W-2's to document earnings from work.

Once verification begins, you may be asked to submit additional documentation. If this occurs, an email will be sent.

The Adult Education Office as the Financial Aid Office will contact the student in writing if verification documentation is required. Determination of aid will not be made until all required documentation has been provided.

The award year is the academic year in which financial aid will be used, September-June/July. This is different from the calendar year, January – December.

Note: Please do not submit Massachusetts State Tax Returns as they are not necessary and will be destroyed.

Determination for Cost of Attendance (Construction of Financial Aid Budgets)

Financial aid budgets consist of the direct and non-direct costs of education. In constructing these budgets, the Financial Aid Administrator is guided by the regulations of the U.S.

Department of Education. Standard budgets are developed for the different enrollment periods.

A student's award letter will indicate a much higher cost of attendance than the actual bills he/she will receive from the school for an entire year because it includes direct and indirect costs of education.

Satisfactory Academic Progress (SAP)

To qualify to receive financial aid, in addition to demonstrating need, a student must be making "satisfactory academic progress" as defined by federal law and determined by Tri-County. This is true for all programs. Federal regulations require that a qualitative measure be used as a yardstick to assess satisfactory academic progress for all students who receive financial aid. Tri-County assesses students' qualitative and quantitative progress on a regular basis dependent upon the program of study to determine if the students are progressing at a rate that will allow them to complete their course of study within the maximum allowed time frame.

Practical Nursing SAP

Students are expected to maintain their progress in three specific areas: attendance, theory and clinical experience. In order to maintain Satisfactory Academic Progress students need to maintain a 78% GPA at all times and remain within the 95% attendance threshold. Students that fall below these levels are required to be placed on a plan for remediation and are considered to be on SAP Warning.

Cosmetology SAP

Students are expected to maintain their progress in three specific areas: attendance, theory and practical experience.

Theory: Students must maintain a 75% average on graded theory work. Graded theory work shall consist of written or oral tests and quizzes as well as other projects as directed by the instructor.

Attendance: In order to meet SAP students are required to make up missed classroom time as soon as possible. Students that are behind by more than 2 days at the end of a quarter are required to make up the missed time before the end of the ensuing quarter.

Practical: Students are required to meet the attached competency schedule on a quarterly basis. Grading on this schedule is as follows I=introduced, P=Practicing and C=Competent. Students that fall below these levels are required to be placed on a plan for remediation and are considered to be on SAP Warning.

SAP Warning

Students placed on SAP Warning receive formal notification. During the warning period, students remain eligible for Financial Aid. Students who do not meet specific program requirements by the end the next grading period will be terminated from the program.

Informal SAP Appeal Process

Resolution of student's concerns should be attempted between the student, instructor, staff member, or administration. If this cannot be resolved to a mutual satisfaction, or if the concerns are of a more serious nature, then a Formal Appeal may be initiated through the Student Grievance Policy detailed in the student handbook.

Student Payment Policy

Deposit

The full deposit amount is to be paid in accordance with the program guidelines and tuition policy.

Full Payment

Full payment of the program is due before the first class. Full payment may include, but is not limited to, tuition, any textbooks, equipment, or materials not included in the tuition amount and fees.

Methods for Full Payment

- Financial aid award in the full amount to cover tuition and student fees
- Payment in full by the student
- Student payment plan established with the Adult Education office

Payment Plan Arrangements

Financial Aid Award – Partial or None

Students who have received a financial aid amount insufficient to cover the full cost of the program or who have received no financial aid may be interested in a monthly payment plan. The Adult Education Office will establish a payment plan to address student needs.

Financial Hardship

Students who suffer a financial hardship should meet with the Financial Aid Administrator. Each case is considered on an individual basis.

Delinquent Payments/Balances

Any student who is delinquent with payments or has an outstanding balance by the end of **May** (June graduation), **June** (July graduation) **November** (December) graduation will not receive his or her certification of completion, will not participate in the graduation program, and student transcripts will not be released.

Financial Aid Office Procedures

The Adult Education Office, as the Financial Aid Office, will assist students in completing the necessary paperwork to be considered for assistance through Federal Title IV Funding and will determine eligibility for Pell Grants.

Record Requirements

- All federal financial aid records pertaining to eligibility and awarding will be maintained by the Financial Aid Office. A folder for each student containing all eligibility information will be maintained. These records will be kept for three (3) years as required under federal regulations.
- All transactions regarding payment of a student's account with federal financial aid will be maintained by the Adult Education Office.
- All completed ISIRs (Institutional Student Information Reports) will be kept in a secure file cabinet. Information maintained in a computer system will be secured with proper safeguards.

Counseling

The Financial Aid Administrator will provide counseling and detailed information regarding Title IV funding programs to all students who request it.

All required entrance and exit interviews for the federal loan programs will be conducted by the Financial Aid Administrator. Interviews will include debt management.

Students will meet with the Financial Aid Administrator during the application process and receive information regarding assistance available.

Award Notification

1. Award Notices will provide students with:
 - a. Cost of attendance
 - b. Program funding (Federal Pell Grant)
 - c. Required statements and affidavits
2. Students will be required to sign their award letters and will be given copies for their files. A copy will reside in the Adult Education Office, and an additional copy will remain in each student's financial aid folder.
3. All verification forms will be completed at this time.

Appeal Process

The student may appeal the financial aid award by submitting a letter with documentation substantiating a change in financial status. The student may appeal the type of award offered, the budget set by the school, and/or the amount of the award given. The student may NOT appeal the regulations that govern the federal programs.

The appeal will be considered by a review panel consisting of the Director of Adult Education as the Financial Aid Administrator, the Director of Guidance, and the Business Administrator.

The student's appeal will be reviewed and a written response will be sent to the student within thirty (30) days from the date all required information is received.

Budgets

The school will determine an adequate allowance for living expenses. This allowance will include rent, food, utilities, transportation, and other required miscellaneous expenses as seen necessary for the student's education. If the student is married and/or has dependents, the methodology used to determine the student's eligibility will have been taken into consideration prior to the calculation of the family contribution

Leave of Absence (LOA)

There may be occasions when circumstances require that a student request a leave of absence. Regulations governing Federal Financial Aid may allow for a leave of absence under the following conditions:

1. The student must request it in writing.
2. The school may not charge the student for leave of absence.
3. The leave of absence may not exceed 180 days.
4. No more than one (1) leave of absence may be granted for the same student in a twelve (12) month period of time, except for LOA's granted for military reasons, under the Family and Medical Leave Act of 1993 and for jury duty.

If the student does not return from the leave of absence, the student is considered to have withdrawn as of the first day of the leave of absence. The school will have forty-five (45) days in which to calculate a refund to the Title IV programs.

Student Withdrawal Policy

A refund will not be considered unless a written notice of withdrawal is filed with the Adult Education Office. The last day of attendance will be considered the effective date of withdrawal. Failure to attend class does not constitute official withdrawal.

Student Fee Refund Policy

When all fees have been paid and the student has properly withdrawn, refunds shall be made from the program fee balance after all non-refundable amounts have been deducted, according to the program refund policy.

1. Students who withdraw from the Practical Nursing Program forfeit their nonrefundable Application Fee.
2. All school owned supplies, materials, and equipment must be returned to the Adult Education Office in order for the student to be eligible for a refund, in accordance with the program refund policy.
3. A student who is dismissed from the program for academic or disciplinary reasons is not entitled to a refund of any fees.
4. Students who receive financial aid are subject to federal refund calculations and may be ineligible for a portion of the aid awarded for the term.
5. Tuition and fees are charged at the beginning of the program.

Return to Title IV (Financial Aid) Funds

Return to Title IV Funds

A portion of Title IV, State Grants, and/or loan funds, but not Federal Work-Study funds, may be returned to the appropriate programs upon a student's withdrawal.

The withdrawal date is the day the student withdraws, and is determined by Tri-County as the date that:

1. The student begins the withdrawal process prescribed by the school;
2. The student otherwise provided the school with official notification of the intent to withdraw; or
3. For the student who does not begin the school's withdrawal process or notify the school of his/her intent to withdraw, the last date that the student attended classes.

Students formally withdrawing from a program must inform the Adult Education office in writing of their decision to withdraw.

If a student fails to earn a passing grade, Tri-County must assume an unofficial withdrawal and perform R2T4 calculation.

Calculating Title IV Assistance Earned

To calculate the amount of Title IV assistance earned by the student, Tri-County determines the percentage of Title IV aid the student earned. The percentage of assistance earned is equal to the percentage of the payment period (based on contact hours) for which it was awarded that was completed as of the day the withdrawal occurs. If the percentage is greater than or equal to 60%, then the percentage is 100%.

Percentage of payment period (contact hours) completed: The percentage of payment period (contact hours) for which financial aid was awarded that was completed is determined by dividing the total number of contact hours into the number of contact hours completed in the period as of the withdrawal date determined by Tri-County.

The earned percentage applies to the total amount of Title IV grant or loan award that was disbursed (or could be disbursed) to you for the payment period for which it was awarded as of the day you withdrew.

Calculation of Title IV Assistance Not Earned

Differences between amounts earned and amounts received: If the student has or will receive more grant than the amount earned, the unearned amount shall be returned by the school or the student, or both.

If a student withdraws during a term, Tri-County calculates, according to a federally-mandated formula, the portion of the total scheduled financial assistance earned, and therefore entitled to receive, up to the time of withdrawal. If the student or college receives more assistance than is earned, the unearned excess funds must be returned to the US Department of Education. On the other hand, if less financial assistance is received than the amount earned, additional funds may first be applied toward outstanding institutional charges and any excess paid to the student.

Examples of refund computations are available to prospective students upon request from the Adult Education Office.

All refunds are calculated on an hours basis. Upon withdrawing from Tri-County, students are encouraged to complete all the necessary paperwork at the Adult Education office.