UNDERSTANDING YOUR FINANCIAL AID

Understanding Your Award Letter
Financial Aid consists of grants, work-study and loans to help meet your educational expenses. You may accept or reject all or part of your financial aid award offered. However, if you reject an award, a substitute may not be available.

Financial assistance is considered supplemental to the family’s resources, student earnings, and aid received from other resources. Applicants are reminded that they should not depend on financial aid to meet basic living cost.

The Financial Aid Office reserves the right to modify aid commitments at any time because of changes in the student’s financial status, changes in availability of funds, or changes in Federal and State Laws, or Institutional regulations.

The amounts that appear on your Award Letter are based on full-time enrollment (12 credits or more) per quarter. Should you decide to enroll in fewer credits, you are required to notify the Financial Aid Office prior to the start of the quarter. Failing to do so may result in an overpayment of financial aid. If you notify us prior to the start of quarter, your disbursement will be adjusted accordingly.

Sample Award Letter

FINANCIAL AID NOTIFICATION

BATES TECHNICAL COLLEGE
1101 SOUTH YAKIMA AVENUE
ROOM M208
TACOMA, WA 98405-4895

STUDENT'S NAME
ADDRESS
CITY, STATE, ZIP

Below are your financial aid award(s) for the 2012-2013 academic year, July 2012 through June 2013. The award(s) is/are based on the Conditions of Award and Satisfactory Academic Progress Policy that you agreed to when you applied for financial aid. The awards are broken into quarterly blocks. Tuition and fees will automatically be deducted from your award(s). Any balance remaining will be issued to you by check. A Disbursement Verification Form will be given to you on the day your check is available. You must have your instructor(s) sign the form and turn it into the Registration/Cashier’s Office to receive your check. Picture ID will be required.

Financial aid is paid in advance. Therefore, if you withdraw or graduate, you may owe money back to the college and/or the U.S. Department of Education. If you have any questions, please call 253-680-7020.

AWARD FALL2012 WINTER2012 SPRING2013 SUMMER2013 TOTAL

PELL 1,850.00 1,850.00 1,850.00 5,550.00
SEOG 150.00
ST NEED 1,085.00 1,085.00 1,085.00 3,256.00
STAFFORD 875.00 875.00 875.00 3,500.00
UNSUB 1,500.00 1,500.00 1,500.00 6,000.00

TOTALS 5,460.00 5,310.00 4,225.00 3,611.00 18,606.00

Budget Classification is FOUR SESSIONS, AWAY
Your awards were based on data covering sessions SUMMER2011 to SUMMER12.

FINANCIAL AID STAFF
Calculating Awards

The primary objective of financial aid is to assist students and their parents in meeting basic educational costs. All financial aid programs at Bates Technical College are administered in accordance with established state and federal regulations and policies. At the core of these policies is the belief that financing a student’s education is the primary responsibility of the student and his/her family. If combined resources are not sufficient to cover expenses, a student may be eligible for financial aid. A student’s financial aid award is based on a demonstrated financial need. That is calculated as follows:

Cost of Attendance - Expected Family Contribution (EFC) = FINANCIAL AID NEEDED.

Determining Your Financial Need

Most financial aid awards are based on demonstrated financial need, which is the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC). Cost of Attendance minus Expected Family Contribution equals Need. (COA-EFC=Need) The EFC is determined from the information you reported on the Free Application for Federal Student Aid (FAFSA). The Cost of Attendance is based on the information listed below. Once your need is determined, your financial aid will be calculated based on eligibility and enrollment for the quarters you will be attending. All awards are subject to availability of funds.

How is Cost of Attendance Established?

Standardized budgets have been established by each college. This means that all students with similar circumstances will receive the same allowance for tuition and fees, room and board, books, supplies, transportation, and miscellaneous expenses. Adjustments may be made on an exception basis to the budget for documented unusual expenses.

Types of Financial Aid

When you apply for financial aid at Bates Technical College, you are considered for all of the following federal and state financial aid programs:

Federal and State Grants

Grants are considered gift aid and do not require repayment unless a student fails to maintain satisfactory progress or have completely withdrawn from all their classes before completing more than 60% of the period of enrollment.

Federal Pell Grant:

Federal Pell Grants are awarded to qualified undergraduate students who are enrolled in an approved program. Grants do not need to be repaid. Eligible students may receive Pell grants for the Fall, Winter, and Spring quarters. Awards will be adjusted based on enrollment. The U.S. Congress has established a lifetime limit of 6 years or 18 quarters of Pell Grants. This includes all students, existing students, as well as students who attended in the past. With the 2012-13 the Pell Grant lifetime limit is 600%. The SARS and NSLDS will start letting colleges and students know limits and reduction in eligibility.
Washington State Need Grant (SNG):
Washington State Need Grants are awarded to eligible Washington residents enrolled in an approved program. Eligible students may receive SNG for Fall, Winter, and Spring quarters, depending on eligibility and availability of funds.

Federal Supplemental Educational Opportunity Grant (FSEOG):
Federal Supplemental Educational Opportunity Grant is for undergraduates with exceptional financial need. Awards are subject to funding availability and are determined by the Financial Aid Office. There is a six credit minimum enrollment requirement to be eligible for payment.

Federal College Work-Study Program CWS:
Federal College Work-Study program provides employment opportunities on campus for eligible students. The maximum a student can earn is determined by financial need and funds available. Eligible students can work part-time up to 19 hours per week.

Washington State Work-Study Program (SWS):
Washington State Work-Study program provides employment opportunities both on and off campus for eligible students. Students are required to be a Washington state resident to participate. The maximum a student can earn is determined by financial need and funds available. Eligible students can work part-time up to 19 hours per week.

Scholarships
Scholarships consist of Intuitional funding (3 ½% funds), Bates Technical College Foundation Scholarships, and outside agency scholarships. Once scholarships are received, they are posted to the students account. Check with the Financial Aid Office for more information.

William D. Ford Federal Direct Stafford Loan Program
Financial literacy is a priority at Bates Technical College. Students must make an informed and educated decision when deciding to borrow for educational needs. To be awarded a student loan; you must complete a separate application, loan Entrance Counseling and a Master Promissory note. To receive a student loan, you must be enrolled at least 1/2 time.

Federal Direct Loans are low-interest loans for students and parents to help pay for the cost of a student’s education after high school. The lender is the US Department of Education rather than a bank or other financial institution. There are three types of loans available under this program:

Direct Subsidized Loans:
Direct Subsidized Loans are need-based. A student’s eligibility to borrow is based on financial need as determined by the federal government. The federal government pays the interest on the loan while the student is in school. Repayment begins six months after completion or withdrawal from school.
**Direct Unsubsidized Loans:**

Direct Unsubsidized Loans do not require a student to show financial need; however the cost of the student’s education must exceed any other financial aid offered. The student, not the federal government, is responsible to pay all the interest that accrues on this loan. It is recommended that you make interest payments for unsubsidized loans. Repayment on the principle loan amount (and including any capitalized interest, if payments were not made) begins six months after completion or withdrawal from school.

**Direct PLUS Loans:**

Direct PLUS Loans are loans a parent takes out in order to pay for their dependent student’s educational expenses. A completed FAFSA is required to get a PLUS loan.

**Refunds/Repayments Due to Title IV Programs**

The reimbursement to the Title IV programs will be made in the following order:

- Federal Direct Student Loans
- Federal Pell Grant
- Supplemental Educational Opportunity Grant (SEOG)
- State Need Grant (SNG)
- Other programs providing aid
- The student

**General Refund policy**

A student who has paid tuition before the quarter starts but is unable to attend the class may receive a full tuition refund. Starting the first day of class, refunds are granted according to the following schedule:

- 80% refund if dropped within the first 5 days of class.
- 40% refund if dropped after the 5th day of class and prior to 20th day of class
- 0% after the 20th day of class

The general refund policy applies to all students taking classes at Bates, regardless of financial aid status. The refund for students registered in courses or programs with an enrollment period other than the standard quarter will be applied on a prorated basis consistent with the general refund policy.

Refunds must be requested in writing by the student or the funding program administrator. Refunds for special programs will be made only to the funding program administrator.
Return of Title IV Aid

Students who are awarded Title IV Aid and withdraw from school are subject to the Return of Title IV regulations. The regulations require the college to evaluate the time the student was in school using the Return of Title IV calculation.

The calculation evaluates the number of calendar days the student has completed and the number of calendar days for which the aid was awarded. If the student completed more than 60 percent of the quarter, there is no return of funds due. If the student completes less than 60 percent, the number of calendar days completed will be divided by the total number of calendar days for which the student was paid. The earned and unearned portion will be calculated. Unearned tuition will be returned to the Department of Education. The college will bill the student for the tuition due based on the college refund policy. Unearned aid (cash in hand) will be calculated, and, if applicable, the student will owe funds to the Department of Education.

Students who are in Return of Title IV will receive an overpayment letter and they will be ineligible for further Title IV and state aid, until the funds due, are repaid. The calculation is based on the last recorded day of attendance for the student. (Sample calculations are available upon request).

It is extremely important to work with the financial aid office if a student must withdraw from school.

A full refund will be given to all students who withdraw before the first day of class.

In no case will the Title IV program receive more reimbursement than the aid provided to the student. A student overpayment is the amount of aid received in excess of days completed and aid awarded.

Financial Aid Policy and Guidelines for ADA

Bates Technical College provides financial assistance to all eligible students. Students with disabilities will be provided financial assistance in the same manner as a non-disabled student. Students with disabilities are encouraged to work directly with the Disability Support Services coordinator from the start of a program to provide a smooth and positive support system for the student while in school. The Financial Aid Office recognizes that there may be special needs or additional costs for students with disabilities. Additional budget allowances will be reviewed for documented expenses not provided for by an outside agency. The Financial Aid Office will work with your instructor and the Disability Support Services Coordinator in monitoring satisfactory academic progress while the student is in school. All information is held in the strictest of confidence.

Changes in Financial Aid Status

It is required by law that you report to the Financial Aid Office any financial status changes ($200 or more) from what you reported in your original application. This includes the cash value of support provided as well as cash income.

Additional Funding

If you are being sponsored or funded now or at any time during your enrollment, you must notify Financial Aid as soon as possible. This includes, but is not limited to, funding programs and benefits such as: JOBS, L & I, DVR, Veterans Benefits, Private Industry Council (PIC or JTPS), Timber Retraining, Work force Training, B.I.A., etc.
Satisfactory Academic Progress Policy

Students must meet Financial Aid Satisfactory Academic Progress Policy requirements as outlined below to be eligible for federal, state and institutional financial aid.

Requirements* There are two standards of Satisfactory Academic Progress Policy that are evaluated at the end of each quarter:

1. **Pace of Progression**—Measured to ensure students complete their program within 150 percent of the expected completion timeframe for federal financial aid, or within 125 percent for state financial aid. **Under no circumstances will students receive state aid beyond 125 percent of published program lengths, or federal aid beyond 150 percent of published program lengths.** Bates Technical College may use professional judgment to exclude up to 45 remedial (90 level) credits for students required to take pre-college level coursework.

2. **A 2.0 quarterly Grade Point Average (GPA)**—Required to remain in good standing for continued financial aid funding. Students that do not meet Satisfactory Academic Progress will be placed on Financial Aid Warning or Suspension. Students will be notified in writing at the end of the quarter after grades have been posted.

*Please Note: Washington State Need Grant (SNG) and State Work Study (SWS) recipients have different completion requirements to remain eligible for SNG/SWS. Please refer to the Washington State Aid section of this policy.

**Pace of Progression**

Students must complete a minimum of 75 percent of the quarterly credits attempted and be on track to complete their degree within 150 percent of the expected completion timeframe. Transfer credits are included in the expected completion timeframe, as are attempted or completed credits for which you did not receive financial aid.

**GPA**

Students must maintain a quarterly GPA of 2.0 (“C” grade) or better to remain eligible for financial aid. **Additionally, any student who has attended six or more quarters must maintain a cumulative college-level GPA (CLGPA) of 2.0 or higher, or they will lose eligibility for aid until their CLGPA again reaches at least a 2.0. (This requirement may not be appealed.)**

**Financial Aid Warning**

Financial Aid Warning will be assigned when a student has not completed at least 75 percent of their quarterly credits attempted and/or their quarterly GPA is below 2.0. Students on Financial Aid Warning are eligible to receive financial aid for the next quarter of attendance.

**Academic Warning**

Students placed on academic warning will be placed on Financial Aid Warning.
Financial Aid Suspension

Students whose aid has been suspended are not eligible for future financial aid (grants, work study or loans). Financial Aid Suspension will occur when:
A student who is currently on Financial Aid Warning or Probation, and who still does not complete at least 75 percent of their quarterly credits attempted and/or does not achieve a minimum quarterly GPA of 2.0 in the consecutive quarter.
A student officially or unofficially withdraws from all classes. Students who withdraw before the 60 percent point in the quarter may have to repay a portion, or all, of their financial aid.
A student changes their program of study more than two times.
A student reaches 150 percent of the expected program completion timeframe.
It is determined that a student cannot reasonably complete their program within 150 percent of the expected completion timeframe. A student completes fewer than half of the credits for which their financial aid was received (if enrolled at full time, ¾ time or ½ time), or if a student who is enrolled at less than ½ time does not complete all of the credits for which they registered.

Academic Suspension

A student on Academic Suspension is also on Financial Aid Suspension and is not eligible to receive any type of financial aid. An Academic Suspension must be resolved before a Financial Aid Suspension appeal will be considered. Please review the Student Handbook for additional information regarding the college’s Student Progress Policy. If a student has received an academic forgiveness for any coursework at Bates Technical College, this does not change the GPA for determining eligibility for financial aid.

Financial Aid Reinstatement

Students whose aid has been terminated may be considered for reinstatement after repaying or making satisfactory arrangements to repay any financial aid debt owed, and after completing, at their own expense, the number of credits required to raise their pace of progression to 75 percent of their cumulative credits attempted. If it is mathematically impossible to meet progression requirements, consideration for reinstatement of financial aid will be denied. If a student’s aid was suspended because of low GPA, they may be considered for reinstatement after successfully completing one quarter or at least six fundable financial aid credits with a GPA of 2.0 or higher. Repayment, pace of progression and GPA requirements must be met to be considered for reinstatement. Students are responsible for notifying financial aid once reinstatement criteria have been met. When the student reinstates eligibility in this manner he/she will be placed in warning status for one quarter and will be subject to satisfactory progress criteria.

Financial Aid Satisfactory Academic Progress Appeal

If extraordinary circumstances beyond his/her control prevented a student from meeting the Satisfactory Academic Progress Policy requirements, he/she may submit an appeal requesting reinstatement of financial aid. The appeal must include a letter that explains what prevented the student from successfully completing the quarter and how circumstances have changed or would no longer be an obstacle to satisfactory progress. All appeal requests must include a delivery model from the instructor and/or advisor, and appropriate documentation of the mitigating circumstances. Appeals should be submitted to the financial aid office for consideration. The student should continue to attend their classes, until an appeal decision has been made. The decision of the Appeals Committee is final. Warnings may not be appealed. Students are limited to no more than two Satisfactory Academic Progress Appeals per academic year.
Financial Aid Probation:

If a student’s appeal is approved, his/her financial aid will be reinstated in a probationary status. Conditions may be imposed as part of the approval. If the student does not meet the conditions of the approved appeal by the end of the consecutive quarter, or if he/she fails to meet satisfactory academic progress in any way, his/her financial aid will be suspended.

How is Pace of Progression measured?

The Financial Aid Office will set quarterly enrollment at the end of the fifth day (census) of each quarter. Enrollment is equal to the number of credits attempted for the quarter, as of the census date. At the end of each quarter, the Financial Aid Office will check the Pace of Progression toward degree completion. Quarterly credits completed will be divided by quarterly credits attempted to establish the percentage of completion. Students must complete at least 75 percent of their attempted credits to remain in good standing with the standards set by the Satisfactory Academic Progress Policy.

Example 1: Student is enrolled in 12 credits; completed 9 credits. 9 divided by 12 = 75% completion. Student is in good standing for the next quarter.

Example 2: Student enrolled in 12 credits; completed 7 credits. 7 divided by 12 = 58% completion. Student’s aid will be offered with a “warning” for next quarter.

Example 3: Student enrolled in 12 credits; completed 5 credits. 5 divided by 12 = 41%. Student completed <1/2 of the credits for which financial aid was received. Student’s aid is suspended.

Example 4: Student is enrolled in 5 credits (less than ½ time); completed 3. Student enrolled for <1/2 time; did not complete all attempted credits. Student’s aid is suspended.

Grades of IC (Incomplete Grade), NC (No credit) or 0 are not considered completed credits, but they do count as attempted credits. Pace of Progression is based on 75 percent of all credits attempted versus credits earned. Extensions up to the 150 percent expected completion timeframe refers only to students receiving Pell Grants. (State Need Grant may only be extended up to 125 percent.) Loans are not allowed beyond 100 percent of the published program hours.

Financial Aid Quarterly Credit Load Eligibility

<table>
<thead>
<tr>
<th>Full Time</th>
<th>Three-quarter time</th>
<th>Half-time</th>
<th>Less than Half Time</th>
</tr>
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<tbody>
<tr>
<td>12+credits</td>
<td>9-11 credits</td>
<td>6-8 credits</td>
<td>1-5 credits</td>
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</table>
Washington State Financial Aid Requirements

Qualitative Standards

At the end of each quarter, all students receiving state aid must be in good standing with the college and maintain a minimum cumulative GPA of 2.0 or higher. Students who fail to meet this standard may be placed on “warning” status for one quarter. Students are still eligible to receive financial aid while on warning.

Quantitative Standards

At the end of each quarter, students must have completed at least half of the credits for which their financial aid was awarded. Any student who does not complete at least half of the credits for which they received aid will be suspended.

Financial Aid Warning

The student will be placed on warning if they complete greater than half, but less than full credits for which they were awarded.
A student in warning status is eligible to receive aid the following quarter, but must successfully complete 100 percent of the credits required for his/her enrollment level. For example, if awarded at full time (12 or more credits per quarter), a student on warning must complete no fewer than 12 credits in the consecutive quarter. A student who fails to do this will be placed on suspension.

Financial Aid Suspension

A student will be suspended if, while on warning, they again fail to complete the minimum number of credits for which their financial aid was received. A student will also be suspended any time they fail to complete at least half of the credits for which their financial aid was received. Students who are in suspended status are ineligible to receive SNG, SWS, CBS, and PPS for future quarters.

Maximum Time Limit

Washington State aid (SNG/SWS/CBS/PPS) recipients may not exceed 125 percent of the published length of their program. All attempted credits are included in this count, as are transfer credits, whether or not you received financial aid for them. If a student is still completing degree requirements beyond 125 percent of their program requirements, they will not be eligible to receive SNG, SWS, CBS, or PPS.

Class Attendance

You are expected to attend all classes for which you receive aid. There are serious consequences if you do not attend.
If class attendance cannot be verified in each of your classes, you may be billed for the financial aid you received for that class. Any debt will prevent you from registering for future quarters or from obtaining a copy of your official transcript.
Fees

Fees will be charged to the first available resources. If you are receiving student loans and grants, fees will be withheld from financial aid funds (Pell, SEOG, SNG, and loans). Fees include tuition and associated cost. Associated costs not included are: Para Educator courses, Continuing Education courses, courses 80 level and below, library or parking fines.

Disbursement Procedures for Grants

Students must be making and maintaining satisfactory academic progress, in order to receive their financial aid disbursement. Checks are not released on non-school days or days that a student is not in attendance.

The disbursement procedure is as follows:

- A disbursement form is sent to your instructor when funds are ready to be released. Note: Academic only students will need to pick up their disbursement slips from the Financial Aid Office.
- The instructor verifies that you are in attendance and making satisfactory academic progress on the disbursement form. For online courses, please have your online instructor email the Financial Aid Office at www.bates.ctc.edu/financialaid, confirming your enrollment status and whether you are making satisfactory academic progress. The email must include the course title and the number of credits you are taking.
- You will need to return the disbursement form to the Financial Aid Office only if you have less than full time credits.
- Once your disbursement has been filled out and signed; report to the Registration/Cashier’s Office with your disbursement forms at the designated time to pick-up your check.
- You must present proper picture identification. Acceptable forms of picture IDs are: Driver’s license, state ID card or military ID.

Disbursement Procedures for Loans:

Students must be making and maintaining satisfactory academic progress, in order to receive their financial aid disbursement. Checks are not released on non-school days or days that a student is not in attendance. If you are in default on a loan or overpayment on a grant, you are not eligible to receive student financial aid.

When your electronic loan funds arrive on campus, it is logged into the accounting system. Your current credit load and satisfactory academic progress will be checked to verify that you are progressing and registered for the correct credit load. Then a disbursement is created and a check is generated.

The disbursement procedure is as follows:

- A disbursement form is sent to your instructor when funds are ready to be released. Note: Academic only students will need to pick up their disbursement slips from the Financial Aid Office.
- The instructor verifies that you are in attendance and making satisfactory academic progress on the disbursement form. For online courses, please have your online instructor email the Financial Aid Office at www.bates.ctc.edu/financialaid, confirming your enrollment status and whether you are making satisfactory academic progress. The email must include the course title and the number of credits you are taking.
Financial Aid

- You will need to return the disbursement form to the Financial Aid Office only if you have less than full time credits.
- Once your disbursement has been filled out and signed; report to the Registration/Cashier’s Office with your disbursement forms at the designated time to pick-up your check.
- You must present proper picture identification. Acceptable forms of picture IDs are: Driver’s license, state ID card or military ID.

Student’s Financial Aid Rights and Responsibilities

As a financial aid recipient, you have the following RIGHTS:

- Access to accurate and timely information on financial aid deadlines and procedures.
- Access to your personal financial aid records as defined by the Buckley amendment of 1974.
- The choice of accepting all or only part of the assistance offered.
- Access to a review of your award package should your financial situation change. Included in this right is the opportunity to appeal. To appeal your financial aid determination, you must provide a written statement and submit it, with any appropriate documentation, for further review.

Along with these RIGHTS you have the following RESPONSIBILITIES:

- To provide accurate information to be used in the aid process. Misrepresenting information is a violation of the law and could result in indictment under the US Criminal Code.
- To inform the financial aid office of any significant changes in your financial situation (scholarships, gifts, earnings, funding, etc.) in excess of $200 that were not listed on your application. Or any other changes in your circumstances, such as change in student status, or marital status, which may influence your award. Failure to report these changes can result in federal legal actions to recover aid funds.
- To understand your obligation. If you accept a loan as a part of your award package, you are pledging your future earning to pay your present school costs. Read the loan conditions carefully, and ask questions.
- To maintain satisfactory academic progress and progression towards the completion of a vocational training program.
- To repay any financial aid received you were not eligible for.
- TO CONTINUE RECEIVING FINANCIAL AID, YOU MUST REAPPLY EACH ACADEMIC YEAR.

Updated: 6/12