

UPPER CAPE COD REGIONAL TECHNICAL SCHOOL

PRACTICAL NURSING PROGRAM



FINANCIAL AID HANDBOOK

2020-2021

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1. IMPORTANT INFORMATION REGARDING FINANCIAL AID

- Financial aid awards are calculated based upon the cost of attendance to the Upper Cape Tech Practical Nursing program. A student's financial aid award cannot exceed the cost of attendance.
- Full-time students must complete all required hours.
- You must re-apply for financial aid every year.
- The Upper Cape Tech Practical Nursing program does not accept MASSGrant.
This does not mean that you are ineligible for federal financial aid. MASSGrant is state-funded financial aid. Upper Cape Tech's Practical Nursing program only accepts federal financial aid, which includes the Federal Pell Grant Program and the Federal Direct Stafford Student Loan Program.

2. TYPES OF TITLE IV FEDERAL FINANCIAL AID

Upper Cape Cod Practical Nursing Program participates in two of the Title IV Federal Financial Aid Programs, Federal Pell Grants and William D. Ford Federal Direct Loans.

Pell Grants

A Pell Grant is an award to help undergraduates pay for their education after high school. Students with prior Bachelors' degrees, even if they are earned outside of the United States, are not eligible. Pell Grants do not have to be paid back. To determine eligibility, the United States Department of Education uses a standard formula, passed into law by Congress, to evaluate the information you provide on your financial aid application.

For the 2020-2021 academic year, the maximum Pell Grant for a full-time student is \$6,345 and the minimum if eligible, is \$639. The amount of the grant will depend upon your family's financial status, your enrollment status, and the cost of your education.

Direct Loans

The Direct Loan Programs enable students and/or parents to borrow money from the federal government, at a low interest rate, to meet educational expenses. The student and/or parents must repay these loans.

There are three types of Direct Loans:

Federal Direct Subsidized Stafford/Ford Loans – also called Direct Subsidized Loans.

“Subsidized” means the federal government pays the interest on these loans while you are in school, and during deferments (postponements of repayment). You must show financial need to receive this type of loan.

Federal Direct Unsubsidized Stafford/Ford Loans – also called Direct Unsubsidized Loans. The federal government does not pay the interest on these loans while you are in school or in deferment.

You can receive an Unsubsidized Loan regardless of financial need. The maximum amount a dependent can borrow is \$5,500 and the maximum for an independent student is \$9,500.

Federal Direct PLUS Loans – these are for parents of dependent students, with good credit histories, who want to borrow for their children. The maximum amount for this loan is the cost of attendance minus any financial aid.

INTEREST RATES

As of 07/01/2020, the interest rate for the Direct Subsidized Loan and the Direct Unsubsidized Loan is 2.75%. *This is only applicable to loans with the first disbursement date between 7/1/2020 and 7/1/2021.*

The Direct PLUS loan has an interest rate of 5.3%. *This is only applicable to loans with the first disbursement date between 7/1/2020 and 7/1/2021.*

IS THERE A CHARGE FOR THESE LOANS?

The loan fee is 1.059%, this fee is deducted proportionately from each disbursement of your loan. The Direct PLUS Loan origination fee is 4.236%. Also, if you do not make your loan payments when they are scheduled, you may be charged late fees and collection costs.

3. THE FINANCIAL AID APPLICATION PROCESS

- STEP 1: Complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov. Use the Upper Cape Tech Practical Nursing program school code: **004669**
- STEP 2: The Upper Cape Tech Practical Nursing Program Financial Aid Office may also need the following:
 - A) Verification Worksheet
 - B) Federal Tax Return Transcript
 - C) Identity/Statement of Educational Purpose
- STEP 3: All men between the ages of 18 and 25 must be registered with the Selective Service (Military Registration). If you need to register, you can:
 - A) Check the box on the FAFSA giving Selective Service permission to register you.
 - B) Register at your local Post Office and bring proof of registration to the Upper Cape Tech Practical Nursing Program Financial Aid Office.
 - C) Register online at www.sss.gov.
- STEP 4: The Upper Cape Tech Practical Nursing Program participates in the U.S. Department of Education's electronic application process. Your online FAFSA generates an Institutional Student Information Record (ISIR) which is sent to the Upper Cape Tech Practical Nursing Program Financial

Aid Office. You will receive by mail, or email, a SAR Information Acknowledgement form. Carefully review this form.

- STEP 5: Your financial aid file is complete when the Financial Aid Office has all the necessary information and forms. Your file is then reviewed, and your eligibility determined.

The deadline for completing your financial aid file is **May 1, 2020**.

*You may still apply for financial aid after that date, but to be assured that you will be notified of your eligibility prior to the beginning of the program; your file should be completed by **May 1, 2020**.*

If you are eligible for financial aid, you will receive an Award Letter listing your financial aid award.

4. DIRECT LOAN REQUIREMENTS

Federal regulations require all first-time Direct Loan borrowers to complete a **Master Promissory Note (MPN)**. This is done online at www.studentloans.gov. If you have an active MPN, you do not need to do this. All students **must complete Direct Loan Entrance and Exit Counseling**. This can be done on the same website, www.studentloans.gov. The Upper Cape Tech Practical Nursing Program provides entrance/exit counseling, utilizing the Direct Student Loan online video.

5. DETERMINATION OF ELIGIBILITY

General Eligibility Requirements

To be eligible for any type of Title IV Federal Financial aid, a student must:

- have a high school diploma or a GED
- be enrolled as a regular student in an eligible program
- be a U.S. citizen or eligible non-citizen
- have a Social Security Number and Social Security card with their correct name (married name, if applicable)
- make satisfactory academic progress
- register with Selective Service, if required
- not be in default on a Federal education loan or owe a refund on a Federal Grant
- Students who have been granted DACA can now use their Social Security Number (SSN) to complete the Free Application for Federal Student Aid (FAFSA) form. DACA students are *NOT* eligible for federal financial aid, but completing the FAFSA form allows DACA students to receive a Student Aid Report (SAR). The SAR is an important tool that can be used to demonstrate need and can be used to apply for institutional aid and other scholarships.

Financial Need

The information you provided on the FAFSA is used in a formula, established by Congress, which calculates your Expected Family Contribution (EFC). The EFC is the amount you and your family are expected to pay towards the total cost of your education. For the Federal Pell Grant program, if your EFC is below a certain number, you're eligible for a Pell Grant, assuming you meet all other eligibility requirements.

Your EFC is used in an equation to determine your financial need:

$$\text{Cost of Attendance} - \text{Expected Family Contribution (EFC)} = \text{Financial Need}$$

Cost of Attendance

The cost of attendance for a student is an **estimate** of the student's educational expenses for the period of enrollment. It includes the following components:

Direct Costs: tuition, fees, books, and supplies

Indirect Costs: room and board, transportation, and personal expenses

For the 2020-2021 academic year, the estimated costs of attendance are as follows:

Program tuition fees will be assigned as in or out of district at the time of student acceptance into the program.

	IN-DISTRICT	OUT-OF-DISTRICT
TEAS: (non-refundable)	\$85.00	\$85.00
Application fee: (non-refundable) No personal checks accepted.	\$50.00	\$50.00
Seat Fee: (non-refundable) Applied to tuition. No personal checks accepted.	\$1,000.00	\$1,000.00
Tuition: (refundable per Upper Cape Tech policy)	\$9,850.00	\$11,100.00 Out-of-State: \$13,250.00
Fees*:	\$90.00	\$90.00
NCLEX Exam:	\$430.00	\$430.00
NCLEX Prep: (no personal checks accepted)	\$350.00	\$350.00
Other Costs (approximate):		
Uniform	\$150.00	\$150.00
Books, Technology, and Digital Resources	\$2000.00	\$2000.00
Equipment and Supplies	\$150.00	\$150.00

***Fees** include: malpractice insurance, parking, ID badge, drug screening.

Towns that are IN-DISTRICT include: Bourne, Falmouth, Marion, Sandwich, Wareham

FINAL TUITION PAYMENTS ARE DUE ON AUGUST 19TH for students entering in September 2020.

DEPENDENCY STATUS

Certain questions you answer when you complete the FAFSA will determine whether you're considered **dependent** on your parents and must report their income and assets as well as your own, or whether you're **independent** and must report only your income and assets (and those of a spouse). Income and asset information are used in determining your eligibility for federal student aid.

Students are classified as dependent or independent because federal student aid programs are based on the idea that students' parents have the primary responsibility if paying for their children's education.

You are an independent student if you meet one of the following criteria:

- You were born before January 1, 1996
- As of today, you are married
- You are enrolled in a master's or doctorate program
- You are currently serving on active duty in the U.S. Armed Forces
- You are a veteran of the U.S. Armed Forces
- You have children who receive more than half of their support from you
- You have legal dependents who live with you and who receive more than half of their support from you
- At any time since you turned 13, both of your parents were deceased, you were in foster care or were a dependent or ward of the court
- You are or were an emancipated minor as determined by a court in your state of legal residence
- You are or were in legal guardianship as determined by a court in your state of legal residence
- At any time after July 1, 2018, you were a homeless unaccompanied youth as determined by either your high school or school district homeless liaison, a director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or by the director of a runaway or homeless youth basic center or transitional living program.

If you claim to be an independent student, the Upper Cape Tech Practical Nursing Program may ask you to submit proof before you can receive any Federal Student Aid. If you think that you have unusual circumstances that would make you independent, even though you normally would be considered dependent, you should schedule an appointment with the Financial Aid Director. The Director can change your status to independent if your circumstances warrant it. But remember, the Director won't automatically do this. The decision is **final** - you cannot appeal it to the U.S. Department of Education.

6. DISBURSEMENT OF FINANCIAL AID

Pell Grants and Direct Loans are disbursed in two equal payments. The Upper Cape Tech Practical Nursing Program defines its payment periods for the 1114 hour clock hour programs as *Payment Period 1* is from 1-557 scheduled hours and *Payment Period 2* is from 558-1114.

When financial aid funds are received from the government, the school will credit your account with the school. After your tuition is paid in full, any remaining amount will be paid to you by check.

7. RETURN OF TITLE IV FINANCIAL AID

When a student withdraws from the Practical Nursing Program, the Program is required to apply a prorated reduction on the financial aid that has been awarded. This pro-ration is required to be in effect through the 60% point in your program, which is until you have completed at least 668 clock hours. The effect of this policy is that even if you have a financial aid award that covers your institutional costs, you will have a balance with Upper Cape Tech Practical Nursing Program if you withdraw.

RETURN OF TITLE IV FUNDS: SECTION 484B OF THE HEA

The return of Title IV funds as prescribed in Section 484B of the HEA Amendments determines the amount of Title IV aid a student has earned at the time a student withdraws. The amount of the Title IV Student Aid a student has not returned is then returned to the Title IV programs. It is a proportional calculation based on the date of withdrawal through sixty-percent (60%) of the payment period.

Upper Cape Regional Technical School's Practical Nursing Program defines its payment periods for the 1114 hour clock hour programs as Payment Period 1 is from 1-557 scheduled hours and Payment Period 2 is from 558-1114.

The formula in brief is as follows:

1. Upper Cape Tech Practical Nursing Program will determine the date of withdrawal and then determine the percentage of the payment period scheduled for the student.
2. Upper Cape Tech Practical Nursing Program will determine the amount of Title IV aid for which the student was eligible by the percentage of the time scheduled.
3. Upper Cape Tech Practical Nursing Program will compare the amount earned to the amount disbursed. If the amount of aid disbursed exceeds the amount earned, this amount of Title IV aid must be returned.
4. Upper Cape Tech Practical Nursing Program allocates the responsibility for the returned unearned aid between the school and the student according to the portion of disbursed aid that could have been used to cover institutional charges and the portion that could have been disbursed directly to the student once institutional charges were covered.

5. Upper Cape Tech Practical Nursing Program and/or the student must then distribute the unearned Title IV aid back to the Title IV programs.

The following Title IV refund distribution is used for all students due a Title IV refund:

- a. Federal Unsubsidized Stafford Loan
- b. Federal Subsidized Stafford Loan
- c. Federal PLUS Loan
- d. Federal Pell Grant
- e. Federal Supplemental Educational Opportunity Grants (FSEOG)
- f. Iraq and Afghanistan Service Grant

EXAMPLE OF R2T4 CALCULATION

Financial Aid Award: Pell Grant	\$5,870	1 st Disbursement	\$2,935
Direct Loan	\$5,444	1 st Disbursement	<u>\$2,722</u>
		Total	\$5,657

Student withdraws on 11/05; completed 296 hours of the 1114-hour program.

$$296/1114 \text{ hours} = .266, \text{ or } 26.6\%$$

The student had completed 26.6% of the program and therefore, had earned 26.6% of the financial aid that had been awarded.

$$\$11,314 \text{ aid awarded} * 26.6\% = \$3,010 \text{ earned financial aid}$$

The Upper Cape Tech Practical Nursing Program must return the unearned aid to the U.S. Department of Education:

$$\$5,657 \text{ aid received} - \$3,010 \text{ earned aid} = \$2,647 \text{ unearned aid}$$

The Upper Cape Tech Practical Nursing Program must return \$2,647 to the U.S. Department of Education.

TYPES OF WITHDRAWALS

1. *Complete withdrawals*

When a student withdraws from all of his/her classes the amount of financial aid that he/she is allowed to keep is determined on a pro rata basis. For example, if the student completed 30% of the semester, the student is allowed to keep 30% of his/her financial aid. The remaining 70% must be returned to the federal and/or state financial aid programs. Once a student has completed more than 60% of the semester, the student is allowed to keep 100% of his or her financial aid. Due to this ruling, if a student withdraws from all classes before the 60% point of the semester, the school is required to return a portion of the financial aid funds that were used to pay the school bill. This will result in unpaid charges on the student's account.

2. *Partial withdrawals*

Federal rules require schools to reduce financial aid when a student withdraws from a single course, if the student is not attending any other courses at the time of withdrawal and the student

had not provided written confirmation of his/her intention to attend other courses that begin later in the semester.

3. *Unofficial withdrawals*

If a student stops attending, and fails to officially withdraw from classes, the student is considered to be an unofficial withdrawal.

Withdrawal Date

1. *Student initiated withdrawal*

The PN program generally uses the date the student completed the Withdrawal From Program form as the withdrawal date.

2. *Administrative withdrawals*

If the withdrawal is the result of Termination from the program, the date the student is notified of the termination is the withdrawal date. The date is considered to be the best indication of the student's last date participating in PN Program activities.

3. *Unofficial withdrawals*

If the withdrawal is the result of the student having abandoned the program, the "Last Date of Attendance" is the withdrawal date. That date is considered to be the best indication of the student's last date participating in PN Program activities. The Director will attempt to contact the student who stops attending via the student school e-mail, telephone, and/or certified mail to verify the student has no intention to return to the program.

*If the student's withdrawal date is the same date as the disbursement date,
UCT will consider the aid as disbursed prior to the withdrawal.*

Date the Student Withdrew is Determined by UCT

The date the student withdrew as determined by the UCT must be identified when performing a refund calculation. For student initiated withdrawals, it is the same date as the withdrawal date. For administrative withdrawals, the date that the student was notified of their termination from the program is the date the school determined the student withdrew. For unofficial withdrawals, the "Last Date of Class Attendance" is the date that the student withdrew.

Unofficial Withdrawals

When a student earns a passing grade in all term classes, the PN Program presumes that the student has completed the term. On the other hand, if a student fails to earn a passing grade in at least one term course, the PN Program assumes that the student has unofficially withdrawn (unless

the PN Program can document his/her attendance through the end of the term in one or more courses.)

To determine unofficial withdrawals the faculty reports to the Director the names of those students who have not passed a course. Following that, the PN Director will meet with the students to complete the Withdrawal form. The PN Director will calculate the program hours completed and provide a copy of the Withdrawal form to the Financial Aid Officer. The Financial Aid Officer will review each student's record for the Last Date of Attendance (LDA) on or after the date when 100% of the aid is earned (just beyond 60% point of the term). UCT will determine the LDA by reviewing the Withdrawal form provided by the PN Director.

If there is no proof of attendance beyond the 60% point of the term, the student is considered an unofficial withdrawal and a refund calculation is performed.

Institutional Charges

When determining the total charged and the unpaid charges we do not count the courses the student never attended or any course that is not included in adjusted financial hours due to course exclusions, satisfactory academic progress restrictions, or repeat issues.

When determining where or not a student ever attended, priority is placed on records in this order:

1. Faculty attendance rosters completed early in the term and maintained by the Program Secretary
2. Withdrawal forms, including those used for Unofficial Withdrawals.

If the student received an institutional refund (a reduction in tuition and/or fees, normally because of single course withdrawal), UCT will still use the initial amount used on the worksheets. UCT will deduct the institutional refund from "outstanding charges".

Aid That Was Disbursed or Could Have Been Disbursed

UCT calculates the amount of earned Title IV refunds by applying a percentage to the total amount of Title IV program assistance that was disbursed or that could have been disbursed. When calculating the amount of loan funds, the net amount disbursed or could have been disbursed is used. If aid has not yet been disbursed, UCT will determine if the student is eligible for a late disbursement using the following criteria:

All Programs

The student has an Institutional Student Information Report (ISIR) with an official Expected Family Contribution (EFC) processed by the Federal Department of Education prior to withdrawal.

SEOG

The student was awarded the grant prior to withdrawal.

Direct Loan

The loan was originated prior to withdrawal. A promissory note must have been signed by the student for the loan to be included in aid that could have been disbursed. A signature on a promissory note may be obtained after the student withdraws provided it is obtained within 30 days of the date of determination that the student withdrew. Loans for students in the two categories below are counted as aid that could have been disbursed if a promissory note has been signed, however, the students are not able to receive these funds if:

1. The student is a first-year, first-time borrower and withdrew before the 30th day of the academic year.
2. The student is scheduled to receive a late second or subsequent loan disbursement (and the student did not successfully complete the loan period).

If a late disbursement can be made, UCT will proceed with the calculation as described previously (**Title IV refund distribution example**).

Post-withdrawal Disbursement

If a student received less aid than the amount earned, the student may receive a post withdrawal disbursement.

For grant aid, if the post withdrawal calculation indicates that the student has outstanding institutional charges, the funds are automatically applied to the student's billing account. For loans, the student must be contacted before a post-withdrawal disbursement can be made to explain his/her loan obligations and confirm the funds are still needed. In such cases, the "Post-withdrawal Disbursement: Offer to Student" letter is sent to notify the student of the amounts of funds available. Enclosed with the letter is an "Entrance Counseling Guide" to provide the student with additional information related to loan obligations. If there is no response from the student after 14 days, the loan is cancelled. If the offer is returned with a "wanted" amount, a post-withdrawal disbursement is made to the student's billing account.

Partial Term Courses

A program is considered offered in partial term courses if a course, or courses, in the program does not span the entire length of the semester. At UCT, PN 104 Nutrition, and PN 109 Pharmacology are partial term courses. The regulations aim to provide for consistent and equitable treatment of students who withdraw from a program measured in credit hours, regardless of whether courses in the program span the entire term or shorter portion of the term.

A student is considered to be a withdrawal at that time if the student stops attending a course; he/she is not attending any other course, or courses, beginning later in the term. When the student confirms future attendance, the student's record must be monitored to be sure that he/she actually does begin attendance in a later class. If the student does not begin any future class, a Return of Title IV (R2T4) is calculated with a withdrawal date reverting back to the initial date of withdrawal.

Return of Unearned Aid by the School

UCT must return any unearned Title IV funds it is responsible for returning within 45 days of the date the school determined the student withdrew and offer a post-withdrawal disbursement of loan funds within 30 days of that date. UCT must also disburse any Title IV grant funds a student is due as part of a post-withdrawal disbursement within 45 days of the date the school determined the student withdrew, plus disburse any loan funds a student accepts within 180 days of that date. Unearned funds are paid directly to the U.S.D. Department of Education by UCT on the student's behalf.

Return of Unearned Aid by the Student

When a student owes an overpayment of aid due to the R2T4 calculation, either the aid is reduced to repay the overpayment or a series of three letters over a 45 day period are sent to the student requesting repayment of the unearned funds. If the student fails to repay the funds by the requested "due date", the overpayment is reported to the National Student Loan Data System (NSLDS) and to the Federal Borrower Services (for federal funds) and/or to the state Office of Student Financial Assistance (OSFA), as appropriate. When the student owes any money to UCT, resulting from the return of unearned financial aid, the student is billed by UCT. If the student does not pay these funds, a hold is placed on the student's account and he/she will not be permitted to register for classes or receive transcripts until the balance has been resolved.

Student Notification

A revised financial aid award letter is mailed to students who have had a R2T4 calculation done that resulted in a reduction of their aid award.

8. REFUND POLICY

Refunds will be issued as follows for students who withdraw from the program:

- ***Withdrawal prior to the first class:*** 100% refund (less \$100 administration fee)
- ***After the 2nd class and before the end of the 2nd week of classes (September 2, 2020-September 11, 2020):*** 50% refund
- ***Beyond the end of the 2nd week of classes (after 4:00PM on September 11, 2020):*** 0% refund

No refunds will be issued after 4:00PM on September 11, 2020.

If the student is eligible for a refund, the refund will be processed whether or not the student requests a refund.

If the student has received financial aid, the return of Title IV Financial Aid process must be completed, as outlined in **7. RETURN OF TITLE IV FINANCIAL AID**, (page 8). This policy is separate from the school's refund policy. The Title IV programs offered at Upper Cape Tech's Practical Nursing program are covered by this Federal law are Federal Pell Grants and Stafford loans.

9. DEFAULT

Please refer to the Federal Financial Aid website for specifics on default. The following information was adapted directly from their website. <http://finaid.org/loans/default.phtml>

Defaulting on student loans is a serious matter that deserves a lot of consideration. Before you begin applying for student loans, it's wise to learn more about the consequences of default, how to avoid it and, if you're already in default, how to get out of it. See also Trouble Repaying Debt or how to settle defaulted federal student loans for less than what you owe.

You are responsible for repaying your student loans even if you do not graduate, have trouble finding a job after graduation, or just didn't like your school. If you do not make any payments on your federal student loans for 270-360 days and do not make special arrangements with your lender to get a deferment or forbearance, your loans will be in default.

Note that student loans are now generally not dischargeable through bankruptcy. It is fairly difficult to satisfy the requirements for an undue hardship petition. Even if you satisfy the requirements of an undue hardship discharge, often this will result in just a partial discharge of the debt.

Two options available for postponing repayment of your student loans are deferments and forbearances. If you are thinking about defaulting on your student loans, ask the lender whether you are eligible for a deferment or forbearance before you default.

See the website above for specific links to Consequences of Default, Preventing Default, deferments, forbearances, getting out of default, collection agencies, and wage garnishment.

10. FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS POLICY

Federal regulations require Upper Cape Tech Practical Nursing Program to establish and apply reasonable standards of satisfactory progress for the purpose of the receipt of financial assistance under the programs authorized by Title IV of the Higher Education Act.

In order to be making satisfactory academic progress toward a certificate, students must maintain specific grade averages and are expected to complete their program within 150% of the published length of the program.

Satisfactory academic progress is measured at midterm and the end of each term. Incompletes are not allowed within the Practical Nursing Program. Repeated courses are not allowed. In order to maintain satisfactory academic progress and advance to the next term, a student must meet the following requirements:

1. A minimum of **75%** in each course
2. Successful completion of all student learning outcomes presented at the beginning of each term. Student learning outcomes are outlined in the course syllabus.
3. The student must be enrolled in courses that are offered sequentially in all 3 terms.
4. The student must be in compliance with the Upper Cape Tech Practical Nursing Program attendance policy.
5. Completion of all required ATI assignments.

The student is mailed a letter informing them that they have been placed on Financial Aid Warning. If the student is readmitted into the program, the student is on Financial; Aid Warning for one term. A student on Probation is still eligible to receive financial aid, but if the student does not successfully complete the Probation term, the student will be denied financial aid.

When a student is denied financial aid due to not meeting academic progress guidelines, the student may appeal this decision to the Practical Nursing Program director. The appeal must be in writing and must indicate the extenuating circumstances that caused him/her to not meet the minimum requirements, and also what the student planning on doing differently in the future to improve his/her academic performance. The director of the Practical Nursing Program reviews the appeal and determines whether the student's eligibility can be reinstated. If the appeal is approved, the student is placed on extended Financial Aid Probation. The student is advised, in writing, of the decision.

Probation Status

A student may be placed on probation for various reasons, which include, but are not limited to:

- Tardiness, leaving early, or absenteeism during the program
- Being sent home from clinical or excused from class
- Failed classroom assignment remediation or mid-term clinical evaluation
- Failing to meet financial obligations to the Practical Nursing Program
- Lack of adult behaviors in classroom or clinical setting
- Failing to meet the required **75%** grade in all courses

The probation process includes:

- Meeting with the Director of the Program and Faculty, (if appropriate) to discuss the probationary issue.
- Mutually agreeing to a Contract for Improvement outlining steps the student needs to achieve
- At the end of the probationary period (end of the term), evaluation of the corrective action plan
- Formal release of probation period by the Director of the Program

11. FAMILY EDUCATION RIGHTS AND PRIVACY ACT

In compliance with the Family Education Rights and Privacy Act (FERPA) and the Upper Cape Tech Practical Nursing Program policy, the Financial Aid Office cannot release any information pertaining to a student's record. In order for any information to be released to anyone, other than the student, the student must provide our office with written consent.

12. ADDITIONAL LINKS

UCT Practical Nursing Program Website: <http://www.uctpracticalnursing.com/>

Gainful Employment Disclosure: <http://www.uctpracticalnursing.com/gainful-empolymnt.html>

Campus Safety and Security: <http://www.uctpracticalnursing.com/campus-safety-and-security.html>

13. THE RESPONSIBILITIES OF A FINANCIAL AID RECIPIENT

It is your responsibility to:

- Review and consider all information about a school's program before you enroll.
- Complete the Financial Aid Application process as outlined on page 4, *Steps 1 through 5*
- Provide all documentation, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application
- Notify the school of any information that has changed since you applied for financial aid, including your enrollment status
- If you are **over awarded** financial aid, you must pay back the entire over awarded money you received. If you do not, you will become ineligible to receive Title IV Federal Student Aid in the future
- You must maintain Satisfactory Academic Progress as outlined in this Handbook. This involves maintaining your grade point average *AND* completing the required clock hours of the program
- Repay any student loans you have. When you sign a promissory note, you are agreeing to repay your loan
- You must complete Direct Loan Entrance and Exit Counseling if you receive a Direct Loan. You must notify the school of a change in your name, address, or attendance status. You must also notify the Direct Loan Servicing Center of those changes.
- Understand the school's refund policy. If you drop out of a school within a short time after you start, you may be able to get a part of your tuition refunded to you. But after a certain date, you won't get any money back.

More detailed information on financial aid programs can be found in "Funding Your Education: The Guide to Federal Student Aid". This publication can be found at www.studentaid.gov/resources. Note that the Upper Cape Tech Practical Nursing Program does not participate in all of the programs in the guide, only the programs that are listed in this handbook.

UPPER CAPE COD REGIONAL TECHNICAL SCHOOL

PRACTICAL NURSING PROGRAM

FINANCIAL AID HANDBOOK 2020-2020

STUDENT ACKNOWLEDGEMENT FORM

My signature, below, documents that I have received, read, and understand the information contained in the FIINANCAIL AID HANDBOOK, 2020-2021. My signature also acknowledges that I understand my responsibilities for receipt of financial aid.

PRINT STUDENT NAME

STUDENT SIGNATURE/DATE

******THIS FORM MUST BE SIGNED AND RETURNED TO
KAYLA MAXIM, PRACTICAL NURSING FINANCIAL AID OFFICER. ******