



LANCASTER COUNTY

**CAREER & TECHNOLOGY CENTER**

[www.lancasterctc.edu](http://www.lancasterctc.edu)

# FINANCIAL AID HANDBOOK

## 2017-2018

### MAIN CAMPUS

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1730 Hans Herr Drive

P.O. Box 527

Willow Street, PA 17584

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Fax 717-464-9518

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### BRANCH CAMPUS

#### **Brownstown Campus**

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### BRANCH CAMPUS

#### **Mount Joy Campus**

432 Old Market Street

P.O. Box 537

Mount Joy, PA 17552

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### EXTENSION CAMPUS

#### **Lancaster County**

#### **Public Safety Training Center**

101 Champ Boulevard

Manheim, PA 17545

Tel 717-537-4190

Fax 717-537-4196

### BRANCH CAMPUS

#### **HEALTH SCIENCES CAMPUS**

422 Beaver Valley Pike

Willow Street PA 17584

Tel: 717-464-7062

Fax: 717-735-7072

**YOUR FUTURE. YOUR CAREER. OUR PRIORITY.**

# Mission/Accreditation

**Prepare people for skilled, innovative and productive careers.**

The Lancaster County Career & Technology Center is accredited by the [Commission of the Council on Occupational Education](#), 7840 Roswell Road, Building 300, Suite 325, Atlanta, Georgia 30350. Telephone: 1-800-917-2081.

## Statement of Nondiscrimination

Lancaster County Career & Technology Center is an equal opportunity education institution and will not discriminate in employment, education programs, or activities on the basis of race, color, religion, ancestry, national origin, sex, sexual orientation, age or disability. This policy of nondiscrimination extends to all other legally protected classifications under state and federal laws.

For information regarding the Americans with Disabilities Act (ADA), the rights of an individual with a disability, our obligations under ADA, or grievance procedures, contact the Business Manager and ADA Coordinator, 1730 Hans Herr Drive, PO Box 527, Willow Street, PA 17584-0527. Telephone: 717-464-7050.

For inquiries regarding other nondiscriminatory policies and programs, or for information regarding services, activities, programs and facilities that are accessible to and usable by both disabled persons and national origin minority persons who lack English language skills, contact the Director of Student Services and Coordinator for Title VI, Title IX and Section 504, 1730 Hans Herr Drive, PO Box 527, Willow Street, PA 17584. Telephone: 717-208-3124.  
Updated June 1, 2014

**Grievance Procedure:** The administration will not tolerate unlawful discrimination by any of its employees or students. Any student subjected to unwelcome verbal, graphic or physical conduct relating to their gender, race, color, national origin, religion or handicap/disability, which has the purpose or effect of unreasonably interfering with their educational opportunities or creates an intimidating or offensive educational environment, is encouraged to immediately report such conduct to the Building Principal. All complaints will be investigated. All complaints will be kept confidential. No reprisals or retaliation will be allowed for reporting such conduct or cooperating with an investigation of a complaint. See the building Principal for further details and procedures contained in School Policy #2710.

For cases where the grievance cannot be settled at the institutional level, students and/or parents of students can contact the Council on Occupational Education at: Council on Occupational Education, 41 Perimeter Center East, NE, Suite 640, Atlanta, Georgia 30346, (800) 917- 2081/(770) 396-3898, FAX: (770) 396-3790.

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# FINANCIAL AID STUDENT HANDBOOK

The administration and faculty of the Lancaster County Career & Technology Center believe that education is a family investment. Therefore, the primary responsibility for financing a student's education rests with the student and the student's family. Financial aid is intended to supplement, not replace, a family's resources. The Office of Financial Aid at the Lancaster County Career & Technology Center strives to assist qualified students needing financial assistance in obtaining aid to meet the economic responsibilities to attend school. This assistance includes counseling students to understand the financial expenses of attending school, informing students of the kinds of aid available and how to apply, and assisting students with the application process. The application process outlining the steps needed to apply for aid is located at the end of this handbook.

## Eligibility and Financial Need Determination

### Program Eligibility

Lancaster County Career and Technology Center participates in various federal, state and local financial aid programs. The purpose of financial aid is to provide assistance to students of financial need who, without financial aid, would be unable to pursue an education. Listed below are the Financial Aid resources available to students who qualify.

- Federal Pell Grant
- Federal Direct Stafford Loan Program
  - Subsidized Stafford Loan
  - Unsubsidized Stafford Loan
  - Federal Direct PLUS Loan
- Veteran's Education Assistance  
[www.gibill.va.gov](http://www.gibill.va.gov)  
(1-888-442-4551)
- Lancaster County CareerLink
  - WIOA / ITA (717-291-1231)
  - TRA / TAA (717-509-5613)
- Locate your Local County CareerLink  
Office at: [www.cwds.state.pa.us](http://www.cwds.state.pa.us)
- Office of Vocational Rehabilitation  
(1-800-762-6306)
- New Choices Career Development  
(717-393-1735)

### Student Eligibility

Each applicant for Federal Financial Assistance must complete and submit the Free Application for Federal Student Aid (FAFSA) for processing. The FAFSA is available on-line at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or a paper copy can be obtained by contacting the US Department of Education at 1-800-433-3243. Students attending a program that crosses over into the new award year which begins July 1 of each year are required to complete a renewal application annually.

Financial Aid recipients must meet the following minimum eligibility requirements in addition to demonstrating need.

1. Have a high school diploma, GED, or be home schooled in a setting that meets state law.
  - *Students who previously attended an eligible Higher Education program prior to July 1, 2012 and need to establish Title IV eligibility may seek eligibility through the Ability-to-Benefit alternative. For information on the Ability-to-Benefit alternatives, contact the Financial Aid Office at (717) 464-7059.*
2. Be enrolled as a regular student working toward a diploma or certificate in an eligible program.
3. Be a U.S. Citizen or Eligible Non-Citizen.
4. Have a valid Social Security Number.
5. Maintain Satisfactory Academic Progress.
6. Maintain Satisfactory Attendance.
7. Register with Selective Service, if required. Men born before 1960 are exempt from this requirement.
8. Have a financial aid transcript on file, if required.
9. Not be in Default on a Previous Student Loan

The Higher Education Act of 1965 as amended (HEA) suspends aid eligibility for students who have been convicted under federal or state law of the sale or possession of drugs, if the offense occurred during a period of enrollment for which the student was receiving federal student aid (grants, loans, and/or work-study). If you have a conviction(s) for these offenses, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) or go to the [FAFSA on the Web](#) site, click on "Before Beginning A FAFSA" in the left column, then click on "Drug Worksheet" to find out how this law applies to you.

Even if you are ineligible for federal aid, you should complete the FAFSA because you may be eligible for nonfederal aid from states and private institutions. If you regain eligibility during the award year, notify your financial aid administrator immediately. If you are convicted of a drug-related offense after you submit the FAFSA, you might lose eligibility for federal student aid, and you might be liable for returning any financial aid you received during a period of ineligibility.

### **Citizenship Requirements**

In order to be eligible for federal financial aid, the student must be one of the following:

- A U.S. citizen
- A U.S. national (including natives of American Samoa or Swain's Island)
- A U.S. permanent resident who has an I-1551, I-551, or I-551C Alien Registration Card

### **OR**

The student must have an Arrival-Departure Record (I-94 Form) from the Department of Homeland Security (DHS) showing one of the following designations:

- "Refugee"
- "Asylum Granted"
- "Indefinite Parole" and/or "Humanitarian Parole"
- "Cuban-Haitian Entrant, Status Pending"
- "Conditional Entrant" (valid only if issued before April 1, 1980)

Students are **NOT** eligible for federal financial aid if they:

- have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464)
- have been granted relief from deportation under the Family Unity Program (previously this category of students were eligible for federal student aid)
- are temporary residents allowed to live and work in the U.S. under the Legalization or Special Agricultural Worker program (previously this category of students was eligible for federal aid)
- are in the U.S. on an F1 or F2 student visa
- are in the U.S. on a J1 or J2 exchange visitor visa
- have a G series visa (pertaining to international organizations)
- have another nonimmigrant visa, including those with work visas and foreign government officials and their dependents
- are undocumented

### **Selective Service Requirements**

Men over the age of 26 who have not registered with the Selective Service must contact the Selective Service office at 1-847-688-6888 and request a Status Information Letter. The Status Information Letter and a written explanation for your failure to register with the Selective Service must be submitted to the Office of Financial Aid prior to aid being processed. **A non-registrant may not be denied any benefit if he can "show by a preponderance of evidence" that his failure to register was not knowing and willful. Offer as much evidence supporting your case, and as much detail, as possible.**

### **Default / Overpayment Requirements**

Students who are in default on a previous student loan or owe an overpayment to the U.S. Department of Education must resolve the default or overpayment prior to being eligible to receive aid.

## How Financial Need is Determined

The Office of Financial Aid encourages all students to file the FAFSA. Excluding the Direct PLUS Loan, the FAFSA is used to determine what sources and amount of aid you are eligible to receive through the Student Financial Aid programs.

Financial need is determined using the student's and parents' (if applicable) financial information specified on the Free Application for Federal Student Aid (FAFSA), FAFSA on the Web, or the renewal FAFSA, if you applied for aid last year. (The application was created to determine the student's need for the Federal financial aid programs. The LCCTC also uses this information in awarding need-based financial aid from state, institutional, and private funding sources.) Frequently asked questions regarding parent information that must be included on the FAFSA are in the Frequently Asked Questions section of this handbook.

The information you provide on the FAFSA is processed using a formula, established by the U.S. Congress that calculates your Expected Family Contribution (EFC), which is the amount you and your family are expected to contribute toward your education. *Please note: The outstanding balance of your bill and the EFC may differ. You are responsible for the outstanding balance.* The federal processor will send this information to you on your Student Aid Report (SAR) which also serves as an acknowledgment that the application was processed. You may receive this acknowledgment electronically (known as an e-SAR) via email, if you provide an email address on the FAFSA. The federal processor also electronically transmits the analysis of the data you submitted to each of the institutions you specified on the FAFSA.

Each school determines how much it will cost for you to attend school, including tuition and fees, books and supplies, room and board, personal expenses, and transportation expenses. This is called your Total Cost of Attendance or Total Cost of Education and is unique to each school to which you apply. (This is one reason you may be eligible for more financial aid at one school than another--it may cost more to attend another school.) The Total Cost of Attendance at the LCCTC is based upon research done by school staff members who review the costs annually to ensure that they are realistic.

To determine your financial need, your expected family contribution is subtracted from the Cost of Attendance as shown in the example provided below.

**Cost of Attendance**  
**-Expected Family Contribution**  
**=Financial Need**

**Example:** Joy is a Pennsylvania Resident who is entering her first year of school at the LCCTC for 2017-2018. Joy filed her FAFSA using her and her parents' information, since she is a dependent student. When she received her SAR, the EFC was listed at \$5,782. We determine her financial need by the following figures:

Cost of Attendance (In-State, Undergrad, Off campus)	<b>\$12,784</b>
<u>- Expected Family Contribution (EFC)</u>	<b><u>- 5,782</u></b>
= Financial Need	<b>\$7,002</b>

### Special Circumstances

Although the process of determining your financial aid eligibility is basically the same for all applicants, there is some flexibility in specific circumstances. If your family experiences a change in income due to an unusual circumstance (loss of job or reduction in hours, separation or divorce, death in the immediate family) contact the Office of Financial Aid regarding your situation. It may be possible to reevaluate your financial aid eligibility.

If your family has high unreimbursed medical expenses or pays private school tuition for elementary or secondary school (K-12), your financial aid eligibility may be re-evaluated. If you feel you have any special circumstances that might affect the amount you and your family are expected to contribute, be sure to contact the Office of Financial Aid.

Students requesting special circumstances are required to complete the Verification Process prior to being eligible to have their application reviewed. See the Verification section of this handbook for additional information.

## Satisfactory Academic Progress

Financial aid recipients are required to maintain Satisfactory Academic Progress (SAP) in order to remain eligible to receive federal financial aid. Three categories of academic progress are evaluated at the midpoint and end of each payment period to determine Satisfactory Academic Progress; 1) cumulative GPA, 2) number of hours completed (attendance), and 3) maximum timeframe to complete the program of study.

### Cumulative GPA

The GPA required by a student to maintain satisfactory academic progress is determined by the student's program of enrollment, i.e. a student must maintain 75% or better course grade average. *Please consult your program's handbook for your program's required GPA.*

### Attendance

All students enrolled a career & technical programs other than practical nursing whose absences exceed ten percent of the payment period hours for their program of study will have their financial aid assistance either delayed or cancelled.

All students enrolled in the practical nursing whose absences exceed five percent of the payment period hours for their program of study will have their financial aid assistance either delayed or cancelled.

### Maximum time frame

Students enrolled in career and technical programs other than practical nursing may continue to receive their financial aid as long as they maintain the ability to complete their training within 111% of the scheduled program time. For example, a full-time student enrolled in a career and technical program which is designated as 54 weeks in length must complete this program within 60 weeks.

Practical Nursing students may continue to receive their financial aid as long as they maintain the ability to complete their training within 105% of the scheduled program time. For example, a full-time student enrolled in the Practical Nursing program which is designated as 48 weeks in length must complete this program within 51 weeks.

It is the responsibility of the student to stay informed of LCCTC's SAP standards and to monitor their own progress. Students who fail to meet one or more of the SAP standards will have their financial aid assistance either delayed or cancelled and may be required to repay all or part of the funds received.

## Academic Year Definitions

The Program academic year definition for financial aid purposes is expressed in Clock Hours and Weeks of Attendance for all programs, including all Specialized Degree programs.

### Certificate/Diploma Programs Less than 900 hours in length

Currently, the LCCTC does not offer programs that are less than 900 hours in length; therefore, there is no defined academic year for programs such as these.

### Certificate Programs of at least 900 hours but less than 1100 hours in length

Students enrolled in Certificate Program of at least 900 hours but less than 1100 hours in length are eligible to apply for aid for one academic year. The base academic year definition for the **9 month** certificate programs is 34 weeks and 900 clock hours of attendance. The base academic year definition for the **12 month** certificate programs is 44 weeks and 900 clock hours of attendance.

### All Programs greater than 1099 hours with a remaining period of enrollment less than a full academic year.

Students attending the **Cosmetology** program will be eligible to apply for aid in both their first and second academic year of training. The first year within the **daytime** program consists of 36 weeks and 900 clock hours of attendance. The second year of the **daytime** program consists of 15 weeks and 350 clock hours of attendance. The first year within the **evening** program consists of 46 weeks and 900 clock hours of attendance. The second year of the **evening** program consists of 18 weeks and 350 clock hours of attendance. The aid received for the second year in each of the programs will be prorated per federal guidelines based upon the number of hours and weeks remaining in the program.

Students attending the **Practical Nursing Diploma** program will be eligible to apply for aid in both their first and second year of training. The first year within the **12 month** program consists of 32 weeks and 1000 clock hours of attendance. The second year of the **12 month** program consists of 16 weeks and 575 clock hours of attendance. The first year within the **18 month** program consists of 48 weeks and 1000 clock hours of attendance. The second year of the **18 month** program consists of 24 weeks and 575 clock hours of attendance. The aid received for the second year in each of the programs will be prorated per federal guidelines based upon the number of hours and weeks remaining the program.

Students attending **Specialized Degree** programs will be eligible to apply for aid in both their first and second year of training. The first year within the **daytime** program consists of 36 weeks and 1000 clock hours of attendance. The second year of the **daytime** program consists of 18 weeks with remaining clock hours of attendance ranging from 551 to 575 hours. The first year within the **evening** program consists of 48 weeks and 1000 clock hours of attendance. The second year of the **evening** program consists of 18 weeks with remaining clock hours of attendance ranging from 551 to 575 hours. The aid received for the second year in each of the programs will be prorated per federal guidelines based upon the number of hours and weeks remaining the program.

## Advanced Placement

Students receiving advanced placement are eligible to apply for financial aid, but will have their financial aid processed based on the remaining coursework required to complete the program. Students receiving advanced placement of less than one academic year will enter as a grade level 1 student with the ability to advance to grade level 2. Students receiving advance placement equal to one academic year will enter the program at grade level 2.

## Grade Level Advancement

All students enrolled in programs that are more than one academic year in length are eligible for more than one academic year of financial aid. Upon successful completion of the first academic year, students are eligible to borrow additional prorated Stafford Loan funds at Grade Level 2 and receive additional grant assistance if crossing into a new Federal Fiscal year or have remaining grant eligibility in the current Federal Fiscal year. All financial aid for the second year of training will be prorated based the student's remaining period of enrollment within the program.

## Repeated Course Work

Students who are unsuccessful in their first attempt at coursework and are required to repeat class work, clinical experiences or an entire payment of training are NOT eligible to continue to receive financial aid during the repeat period nor are they eligible to apply for additional financial aid to cover the cost of the repeated coursework. All financial aid is cancelled during the repeat period and then re-instated when the next payment period is reached, as long as the student either maintains the ability to complete the training within the maximum timeframe as defined for their program of enrollment or has been placed on an approved academic improvement plan. Students are responsible to pay costs incurred for repeated coursework on their own. Students who withdraw from training for 180 days or more and then return to training regain full financial aid eligibility upon their return, as long as the student either maintains the ability to complete the training within the maximum timeframe as defined for their program of enrollment or has been placed on an approved academic improvement plan.

## Verification Policy

Verification is a process where the financial aid officer must verify that information reported on the FAFSA application is true and correct. Applicants are selected for verification at random by school officials or through computer edits by the Department of Education. Applications selected for verification by the Department are flagged with an "\*" next to the EFC number on the Student Aid Report (SAR) and the student is notified of selection in Part I of the SAR. Applications selected by school officials will not have an "\*" next to the EFC but will be notified of selection by a letter from the school.

### Specific items to be verified are:

1. Adjusted gross income (AGI)
2. U.S. Income Tax paid
3. Income Earned from work
4. Untaxed Portions of IRA Distributions
5. Untaxed Portions of Pensions
6. IRA Deductions and Payments
7. Tax Exempt Interest Income
8. Education Credits
9. Other Untaxed Income
10. Number of Household Members
11. Number in College
12. SNAP – Supplemental Nutrition Assistance Program (Food Stamps)
13. Child Support Paid by the student (or spouse), the student's parent, or both
14. High School Completion Status – **Must submit to school verifiable documentation of high school completion or its equivalent.**
15. Identity/Statement of Educational purpose – **Required to be provided in person by the student to an authorized official at the school. The student must present a valid government-issued photo ID, such as but not limited to a driver's license, other state-issued ID, or passport, etc.**



The Office of Financial Aid will notify all students selected for Verification by letter detailing what specific FAFSA items from above must be verified. Included with the letter will be all supporting documentation that must be completed, signed and returned to the school. In the event the student is selected for Verification of item **14** above, **Identity/Statement of Educational Purpose**, the student is required to report to the school in person, with appropriate ID, to sign all necessary documentation. Students who are unable to appear in person must notify the Office of Financial Aid **immediately** to obtain appropriate forms that must be completed in the presence of a Notary. The original notarized Statement of Educational Purpose form must them be provided to the school.

Students are required to provide all Verification documentation as specified in letter within 30 days of receipt of notice. Late applicants may be provided a shorter time period in which they must return required documentation in order for verification to be completed and aid processed prior to the end of their award year or program, whichever is earlier. Failure to meet this deadline will result in non-payment of awards for Pell, and loans will not be originated. Students will be responsible to pay all tuition costs.

If corrections need to be made to the SAR, the school will make the required changes and the student will be notified in writing of the changes made on an updated SAR sent to the student from the U.S. Department of Education. No payments for federal student aid will be made until the updated ISIR/SAR is received by the aid office. Students will be notified by the school in writing of award changes within 30 days of receipt of all required verification documentation.

The verification process is complete when all signed documents are reviewed by the aid officer and a valid ISIR/SAR is submitted to the aid office.

Students requesting a review of their application due to special circumstances must complete the verification process before the school can make any changes or adjustments to the students' cost of attendance or to the values of the data items required to calculate the EFC.

In the case where the student is responsible for an overpayment of federal aid to the U.S. Department of Education, the student will be notified in writing requesting full reimbursement of the overpayment. If, after notification, the student has not repaid or made satisfactory arrangements to repay the overpayment, the school will refer the overpayments to the United States Department of Education Student FSA's Management Collections (ED Collections) and notify NSLDS of the overpayment. At this point, the student becomes ineligible to receive Title IV funds until the overpayment is resolved.

## **Federal Pell Grant (FAFSA application)**

Federal Pell Grants provide the "foundation" of financial aid to which other assistance may be added. Pell Grants provide money for tuition that does not have to be repaid unless a student withdraws from school and is determined to owe a refund. The U.S. Department of Education determines student's eligibility for this source. A student cannot receive a Pell grant if he/she already holds a bachelor's degree.

If you qualify for a Pell Grant for 17-18, you can currently receive between \$606 to \$5920 annually depending on your family income and cost of education. Although your Pell Grant awards are paid through the school, your eligibility and the actual amount of your award is determined by the U.S. Department of Education through the completion of the FAFSA application and your program of enrollment.

The FAFSA application award year begins July 1 and ends June 30. Students attending any program that begins before June 30 and crosses over into the next award year beginning July 1, will have to complete two FAFSA applications, one for the current award year and one for the upcoming award year.

# Federal Direct Stafford Loan Programs

## Federal Stafford Loan Entrance Counseling

The Federal Government requires that all first time Federal Stafford Loan borrowers complete an entrance counseling session before they receive any loan proceeds. This session is designed to provide the borrower with important information about the Federal Stafford Loan program, including your rights and responsibilities as a borrower. Useful information to have to complete this session includes details on your income, financial aid, and living expenses. Some useful resources: A copy of the award letter from your school's financial aid office, if available and a listing of the tuition and fees for your program.

It is important that you complete this session as soon as possible. You may not use your loan as credit against your bill until this requirement is satisfied. Disbursement of your loan funds will not occur before you complete this session. When you have successfully completed the required Loan Entrance Counseling, you will have the opportunity to print a Confirmation page that you can keep with your records.

The counseling session is provided through a link on the U.S. Department of Education's Direct Loan web site-- <https://studentloans.gov>. However, there are some specific issues of which you should be aware. Federal Stafford Loan borrowing levels are broadly defined on the Department's web site by the student's year in school. At the LCCTC, a student's year in school is specifically defined by the number of hours the student is scheduled to attend at the time of loan processing. Borrowing levels are described in the Loan Limits section of this handbook.

## Federal Stafford Loan Exit Counseling

The Federal Government requires that all Federal Stafford Loan borrowers who withdraw or graduate complete an exit counseling session. This session is designed to provide borrowers with important information regarding rights and responsibilities as well as repayment information. Exit Counseling is also a graduation requirement for all programs and **MUST** be completed before students complete their program of enrollment.

**Exit counseling is required** when you graduate, leave school, or drop below half-time enrollment. Exit counseling provides important information you need to prepare to repay your federal student loan(s). At the end, you'll need to provide the name, address, e-mail address, and telephone number for your closest living relative, two references who live in the U.S., and current or expected employer (if known). Useful information to have in order to complete this session is any details on your financial aid, current or expected income, and living expenses.

This session is provided through a link on the Student Loans Data System web site—[www.studentloans.gov](http://www.studentloans.gov)

You should receive repayment information from your loan servicer approximately 3 months after you leave school. If you do not receive this information, **it is your responsibility** to contact your servicer before the end of your 6-month grace period to arrange for the repayment of your loan. It is important that you plan for the repayment of your loan. You will have the opportunity to estimate your monthly payment as you proceed through the online exit counseling session. If you don't know your outstanding Stafford Loan balance but know who your loan is serviced through, you can contact them directly to receive your outstanding balance. If you do not know the name of your loan servicer and/or guarantor, you may search using the National Student Loan Data Services website at: [www.nsls.ed.gov](http://www.nsls.ed.gov).

At the end of the session, you will be asked to complete a Student Information Form. You must provide all required information. When you have entered the required information and it has been accepted, you will receive a congratulations page stating that you have successfully completed your exit counseling. You can print this page for your records. At this point, you have successfully completed the session and your information is available to the Office of Financial Aid.

## Federal Direct Stafford Loan Program

The Federal Direct Stafford Loan is a guaranteed student loan (only in the student's name). In order to obtain the Federal Direct Stafford Loan, all first-time borrowers must indicate on their FAFSA application that they want to take a student loan AND complete the Federal Direct Stafford Loan Master Promissory Note (MPN). This note is valid for a period of 10 years.

Direct Stafford loans are monies that students are eligible to borrow while attending school that must be repaid.

- The student is the borrower.
- Student has up to 10 years to repay the loan depending on the size of the student's debt.
- Amount borrowed is based on the student's academic level at the time the loan is processed. If the student receives other financial aid, the loan amount may be less.
- The loan **MUST BE REPAID** to the US Department of Education.
- Payments are deferred while students are attending school.
- Students enter repayment six months following graduation or date of withdraw.
- During the repayment period, under certain circumstances, the US Department of Education may grant deferments, forbearances, or cancellations. A list of deferments and cancellations is provided at the time the student signs their Master Promissory Note.
- The school can refuse to certify a student's loan application OR certify the loan for an amount less than the student would otherwise be eligible. The school must document the reason for its action and explain the reason to the student in writing. The decision of the school is final and cannot be appealed to the U.S. Department of Education.
- A student can receive a subsidized and unsubsidized loan for the same period.
- Fees of up to 4% may be deducted from the total loan amount at the time of disbursement.
- Loan funds are disbursed in at least 2 installments.

## Federal Subsidized Stafford Loan

Eligibility for a Subsidized Stafford Loan is based on family income and financial need established by standards set forth by the federal government. The federal government subsidizes the interest on behalf of the student by paying the interest for the student during the deferment period (or period of enrollment) if the family meets the federal income and financial needs standards. The maximum Subsidized loan eligibility for the first academic year is \$3,500. Subsidized loans are not originated for amounts less than \$100. These loans must be repaid and payments are deferred (or payments are put off) while you are in school and during a six-month grace period you are given after completing or discontinuing study. The Consolidated Appropriations Act of 2012 has eliminated the subsidy payment (the payment of interest) during the grace period for loans with a first disbursement on or after July 1, 2012 and before July 1, 2014.

- **Effective July 1, 2017 to June 30, 2018**, interest on Federal Subsidized Stafford Loans is a fixed rate of 4.45%

## Federal Unsubsidized Stafford Loan

The Unsubsidized Stafford Loan provides an opportunity for students to benefit from the low interest cost of the loan program. These loans are monies that students are eligible to borrow while attending school that must be repaid. Benefits of an Unsubsidized Loan are extended to other eligible applicants who fail to meet the federal income and financial need standards. The Unsubsidized Loan can be issued for the full amount of eligibility or in combination with a subsidized loan. On any portion of the Unsubsidized Loan the interest must be paid by the student on a quarterly basis while the student is enrolled in school, or the student can elect to capitalize the interest during the deferment period. These loans are deferred (or payments are put off) while you are in school and during a six-month grace period you are given after completing or discontinuing study.

- **Effective July 1, 2017 to June 30, 2018**, interest on Federal Unsubsidized Stafford Loans is a fixed rate of 4.45%

## Federal Direct PLUS Loan

Parent PLUS loans are available to parents of dependent students to assist in meeting the costs of education. Parents are urged to apply for the PLUS Loan source of funding before submitting additional loan applications. In many situations, the combination of maximum Stafford Loans and PLUS loans will meet most of the financial need of the student. Repayment of the PLUS loan principal and interest begins within 60 days after receipt of the loan proceeds. Parents can elect to have the PLUS loan placed into forbearance until the student completes their training.

- **Effective July 1, 2017 to June 30, 2018**, interest on Federal Direct Parent PLUS Loans is a fixed rate of 7.00%

## Differences between the Federal Subsidized and Unsubsidized Stafford Loans

Federal SUBSIDIZED Stafford Loan	Federal UNSUBSIDIZED Stafford Loan
Eligibility is based on financial need.	Eligibility is NOT based on financial need.
The Federal Government pays the interest on the loan as long as the student enrolled. <b>The Consolidated Appropriations Act of 2012 has eliminated the subsidy payment (the payment of interest) during the grace period for loans with a first disbursement on or after July 1, 2012 and before July 1, 2014.</b>	The Federal Government DOES NOT pay the interest on the loan. Interest is charged from the time the loan is disbursed until it is paid in full. The student has two options in the repayment of the interest. It can be paid while enrolled in school (check the box on the MPN indicating you wish to pay the interest) OR the loan interest can be capitalized - that is, the interest will be added to the principal amount of the loan and additional interest will be based upon the higher amount.
Repayment on both the interest and principal begins SIX months after the student graduates or withdraws from training.	Repayment on both the interest and principal begins SIX months after the student graduates or withdraws from training.
Fixed rate of 4.45%	Fixed rate of 4.45%

### Loan Limits

Independent students are eligible to borrow up to a total \$9,500 in their first full academic year. Dependent students, as defined by government criteria during the FAFSA application process, are permitted to borrow \$5,500 in their first full academic year. Students attending programs of less than one year in length will have these loan amounts prorated based on total number of weeks and hours in the training program. Parents of dependent students may obtain a PLUS loan if additional funds are needed their dependent student. If a parent is denied a Parent PLUS loan, the dependent student then becomes eligible to apply for additional loan money on his/her own.

Students enrolled in programs that are greater than once academic year in length, upon successful completion of their first academic year, are considered to have advanced to Grade Level 2 for financial aid purposes. These students are then eligible to borrow additional pro-rated Stafford Loan funds for the remaining period of enrollment so long as the student is able to complete their training within the maximum timeframe as defined for their program of enrollment or has been placed on an approved academic improvement plan. Grade Level 2 loan amounts are calculated on a student-by-student basis based upon their program of enrollment.

### Loan Limits for Transfer Students

Students who transfer midyear into a Certificate, Diploma or Degree program at the LCCTC will see loan amounts that vary greatly from students who did not transfer midyear into the same program. A transfer occurs when the loan academic year at the school from which the student is transferring overlaps the start of the training at the LCCTC. In this situation, the student is restricted to receiving aid for the period of overlap in an amount that does not exceed the Grade Level 1 annual loan limit or the Cost of Attendance for the overlapping enrollment period. For example, a student was enrolled at *School A* and has a current Grade Level 1 loan academic year setup at *School A* as beginning on September 3 and ending May 25. On March 4, the student then begins training in an LCCTC program. The loan amount for the remaining period of the *prior school's academic year*, March 4 to May 25, cannot exceed the amount of a full year's aid minus the loan amount already received at School A. Also, the loan amount for this remaining period cannot exceed the student's total cost of attendance for the period to which the loan applies.

Annual loan limits are based on an academic year, which is at least 30 weeks in length. The 30 week limit applies to all students including those who change programs or those who transfer to another school.

### Loan Cancellation

Students must notify the Office of Financial Aid in writing within 30 days of the date of disbursement if they wish to cancel all or a portion of their subsidized and/or unsubsidized loan or loan disbursement. If students request to cancel their subsidized and/or unsubsidized loan after the 30 day period, the school is not required to return the loan proceeds, cancel all or a portion of the loan or loan disbursement(s) or do both. The school will notify students in writing of the outcome of the cancellation request.

## Third Party Loans / Alternative Loans

Third Party Loans / Alternative Loans are loans obtained by students on their own through a private lender. Private alternative education loans require the borrower to be a creditworthy student, parent or co-borrower. Generally the loans have a variable interest rate and charge a fee. Alternative loan funds are either transferred electronically (EFT) to the school or are checks made co-payable to the student and the school. Therefore, if a check is made co-payable to the student and the school, the student must come in to the office to endorse the check. Students are notified when Third Party Loan/Alternative Loan checks or EFT funds arrive. Third Party Loan funds are credited to the student's tuition account and any credit balance is refunded to the student unless the school has been directed otherwise.

## Your Financial Aid Package

Once the LCCTC Office of Financial Aid has received your FAFSA results and all other required forms, a financial aid package is developed for you based on your financial need. At this time the Office of Financial Aid will package your aid and send you an award letter outlining the financial aid included in your package. Students who receive additional assistance from any additional sources are required to notify the Office of Financial Aid immediately.

## Textbook Voucher Availability

### Textbook Vouchers

The school's Bursar will determine whether or not a student is eligible to receive a Textbook Voucher prior to the start of training to be used for purchasing textbooks through the school's online book store, Akademos. The determination and issuing of vouchers will occur no sooner than four weeks prior to the start of a student's program.

If a student has been awarded funds to assist with the payment of their tuition, fees and books, and the amounts awarded are greater than the amount owed to the school for tuition and fees, that student may be eligible to use the excess funds to assist with the cost of purchasing textbooks prior to the start of school. If eligible, excess funds for textbooks will be made available to students in the form of a textbook voucher through the online school book store, Akademos.

In order for a textbook voucher to be made available prior to the start of training, students must:

1. be formally enrolled and included on a designated class roster no less than six weeks prior to the start of the program;
2. have ALL required financial aid applications completed, and verified if needed, no less than six weeks prior to the start of the program, should the student choose to file for federal financial aid;
3. have ALL Funding Authorizations from their sponsoring agency submitted to and received by the Bursar no less than 4 weeks prior to the start of class. Funding Authorizations include, but are not limited to, Federal Financial Aid Awards, Formal Funding Agreements from State and/or Local Funding Agencies, Scholarships, etc.;
4. have been determined by the Bursar to have a projected credit balance on their account in the first period of enrollment.

Students who do not meet the above criteria will not have a textbook voucher available prior to the start of class and must make alternate arrangements for the purchase of books.

Students who have met the above criteria will receive notification via e-mail that their textbook voucher has been made available to them through the school's online school book store, Akademos.

## **Disbursement Policy**

Federal Pell Grants and Stafford Student Loan proceeds must be disbursed to students in multiple installments. Disbursements of these funds are made in periods of enrollment termed Payment Periods. The first payment period begins at the start of training and ends when the student successfully completes one half of the scheduled academic year at which time the second payment period begins.

The first disbursement of PELL Grant funds are transferred electronically to the school and credited directly to the student's tuition account. PELL Grant payments generally arrive within the first 30 days of training.

The first disbursement of student loan funds occurs after a student has been enrolled for 30 days. To be eligible for the second disbursement of grant and loan proceeds students **MUST** maintain satisfactory academic progress as defined in the program's handbook and **MUST** have successfully completed one half of the program's academic year. Failure to meet these standards will result in financial aid funds being either delayed or cancelled.

Student Loan disbursements are transferred electronically to the school and credited directly to the student's tuition account. Students are notified in writing when loan disbursements have been posted to their account. Students then have 30 days in which they can cancel all or a part of the loan.

Scholarships and payments from other sources, such as a student's employer, a student's parent, or other, are posted to the students' accounts as they arrive at the school.

If at any time a student's account is overpaid creating a credit balance after all tuition and fees are paid, the credit balance will be refunded to the student in the form of a check from the school. Students can elect to have their credit balances returned to the USDE to reduce loan debt or held on account for a future tuition bill.

In the case where your financial aid disbursements do not cover your total cost of your program, you are responsible for paying the balance owed to the school. Students must pay any remaining balance owed to the school immediately after all aid for the current payment period has been disbursed and posted to their account.

### **Overpayment of Federal Student Aid**

An overpayment is created whenever the student receives FSA funds that exceed his/her eligibility. Overawards are one cause of overpayments; overpayments can also be caused by misreported FAFSA information, miscalculated costs or EFC, payments to an ineligible student, or payments in excess of grant or loan maximums.

In the case where the school is liable for the overaward, the school will immediately restore an amount equal to the overpayment to the appropriate FSA account. If the restoration of the overpayment leaves a balance due to school from the student, the student will be responsible to pay the balance due.

In the case where the student is responsible for the overpayment, the student will be notified in writing requesting full reimbursement of the overpayment. If, after notification, the student has not repaid or made satisfactory arrangements to repay the overpayment, the school will refer the overpayments to the United States Department of Education Student FSA's Management Collections (ED Collections) and notify NSLDS of the overpayment. At this point, the student becomes ineligible to receive Title IV funds until the overpayment is resolved.

### **Credit Balance Refunds**

Credit balances occur when payments to a student's account exceed the tuition and fees charged to the student. Credit balances can be returned to the USDE to reduce loan debt, held on account for a future tuition bill or refunded to the student to be used for living/transportation expenses. If at any time a student's account is overpaid creating a credit balance, the credit balance is refunded to the student in the form of a check from the school unless the school has been directed in writing to either return the money to your lender or hold the balance on account. Refunds to students will be processed through the school's Business Office. When refund checks are ready, they are available for pick up by students from the Admissions Office. All checks not picked up from the Admissions Office are mailed.

# Tuition Payment & Refunds

## **Tuition Refunds for Class Cancellation**

If a class is cancelled by the Lancaster County Career & Technology Center, all students will be refunded 100% of all pre-paid tuition and fees. Students are not required to request that prepaid tuition and fees be refunded. Refunds of pre-paid tuition and fees occur automatically and shall be made within 30 days of the planned start date of the class.

## **Tuition Refunds for Students who Withdraw On or Before the First Day of Class**

If a student fails to commence class or withdraws from class on the first day of school, the school will retain no more than \$100 of pre-paid tuition or fees. Students are not required to request that any prepaid tuition and fees in excess of the first \$100 be refunded. Refunds of pre-paid tuition and fees in excess of \$100 occur automatically and shall be made within 30 days of the planned start date of the class.

## **Tuition Refunds for Students Enrolled Prior to Visiting the Institution**

Students who have not visited the school facility prior to enrollment have the opportunity to withdraw without penalty within three days following either attendance at a regularly-scheduled orientation or following a tour of the facilities and inspection of the equipment.

## **Tuition Refund Schedule**

Students withdrawing from their program are eligible for partial tuition refunds. The following refund schedule for tuition applies beginning on the first full class day.

Withdrawal during the first 7 calendar days of the term	<b>- 75%</b>
Withdrawal after the first 7 calendar days but within the first 25% of the term	<b>- 55%</b>
Withdrawal after 25% but within 50% of the term	<b>- 30%</b>
Withdrawal after 50% of the term	<b>- no refund</b>

Refunds will be made on tuition charges for each Payment Period once a student is determined to be withdrawn from training from the Lancaster County Career & Technology Center. Tuition refunds will be calculated using the student's actual last day of attendance. Refunds of pre-paid tuition, when due, shall be made within 30 days of the student's last day of attendance.

## **Title IV Refund Policy**

Students benefiting from receiving Title IV federal funds will have their federal financial aid refunds calculated as per federal regulations.

The U.S. Department of Education (DOE) specifies that LCCTC must determine the amount of financial aid program assistance that you earn if you withdraw from your program of study. The DOE requires that when you withdraw during a payment period, the amount of the financial aid program assistance that you have earned up to that point is determined by a specific Title IV formula. If you received, or LCCTC received on your behalf, less assistance than the amount that you earned, you will be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned.

The amount of assistance that you earned is determined by using the Title IV Refund Calculation. That is, if you completed 30% of the payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period, you earn all of your assistance for that payment period. When a student withdraws and refunds are required to be returned, the following distribution list is used to return the funds. Funds are returned in the order listed until all required amounts have been returned.

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal PLUS Loan
4. Federal Pell Grant
5. Sponsoring Agency
6. Student

If LCCTC is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS loan) repay in accordance with the terms of your loan agreement, or you make scheduled payments to the holder of the loan over a period of time.

If you are responsible for returning grant funds, you do not have to return the full amount. The law provides that you are not required to return 50% of the grant assistance that you receive that is your responsibility to repay. Any amount that you have to return is a grant overpayment, and you must make payment arrangements with LCCTC or the U.S. Department of Education to return the funds.

The requirements for Title IV program funds when you withdraw are separate from any school refund policies. The amount of refund determined by the Title IV calculation determines how much financial aid you have earned for the current payment period, whereas the school refund policy determines the amount of tuition owed for the current payment period. Therefore, you may still owe funds to the school to cover unpaid institutional charges and/or for any Title IV program funds that the school was required to return. The school's refund policies are located above.

## **Policies For Veterans Receiving Educational Assistance Allowance**

**Make-Up Work** - Make-up work is not permitted for the purpose of receiving Veterans Affairs training allowance.

**Class Cuts** - Class cuts are not permitted and shall be recorded as unexcused absences.

**Re-Admission** - Students experiencing academic difficulties will be withdrawn from the program for the length of one term (9 weeks). Re-admission will be considered on an individual basis.

**Transfer Credit** - Transfer credit will be evaluated on an individual basis. Appropriate credit will be given and the length of the program will be decreased accordingly. DVA will be notified.

**Probationary Period** - The maximum length of the probationary period will be 9 weeks. DVA will be notified if a veteran fails to make satisfactory progress.

**Attendance** - Any veteran who is absent more than 5% of the required program hours will not be eligible for co-op placement or a clinical experience. The DVA will be notified if any veteran's attendance falls below 75%.



## Tips on Finding Scholarships

**Local Organizations** - You can increase your odds of actually winning a scholarship by checking local organizations first. You may only be going up against a few other local students, versus the entire student population of the country.

**Employers** - Have your parents ask their personnel administrator if their company offers any sort of financial aid, tuition reimbursement, or scholarships, for employee's children. Most major companies do offer this benefit. If you have a job, ask your own company if they offer this sort of benefit.

**Volunteer Work** - If you have done any volunteer work at your local hospital, food bank, etc., these organizations may provide scholarships in recognition for unpaid assistance.

**Organizations** - Check foundations, religious organizations, fraternities or sororities, and town or city clubs to see if they offer any kind of scholarship. Include community organizations, and civic groups such as the American Legion, 4-H Clubs, YMCA, Elks, Kiwanis, Jaycees, and the Girl or Boy Scouts in your search. If you are NOT a member of any organizations, the next thing is to check with the organizations that represent what you are planning on studying.

**Unions** - If you or your parents are members of a Union, all the major labor unions offer scholarships for members and their dependent children (AFLCIO, Teamsters, etc.)

**Church** - Check with your church. Your local parish may or may not have any scholarships for their members, but the Diocese or headquarters may have some available.

**The Library** - Your public library is an excellent source of information on state and private sources of aid. Ask the librarian to help you research sources of scholarships. Your financial need is usually considered, but other factors may also be taken into account.

**Chamber of Commerce** - Check with your local Chamber of Commerce. Many offer (usually small, less than \$500) grants to students in the community, especially those planning on careers in business or Public Service. Even if they do not offer any themselves, you can usually get a listing of members, and many of them may offer small scholarships to local students.

**High School** - Check with your High School Guidance Counselor, Principal, Teachers, and other high school administrators on scholarship information that has been sent to the school.

**Newspapers** - Read your local newspaper every day. Especially during the summer, watch for announcements of local students receiving scholarships. Find out where you can apply for the next year for that same scholarship. Watch also for actual announcements of local firms and organizations offering scholarships. If your local newspaper has a "library" (most do) ask the librarian at the paper to help you find scholarship information posted in the newspaper in past issues. Do not expect to find much information from your local newspaper, but it is another source.

**Yellow Pages** - Find out if any professional or social organizations have a chapter in your city. Call them and find out if they offer any scholarships, both nationally and locally. You may even want to check with major corporations in your area.

**The Internet** - Hit the major search engines, and run searches on scholarships, financial aid, organizations, colleges, universities, and grants - anything you can think of. Be wary of any organization or company that charges you a fee for their services. Please see the next section for information on "Scholarship Scams."

# Scholarship Scams

## Don't Pay Money to Get Money

Some deceitful companies will go about swindling dollars by promising students free scholarship money in exchange for an up-front fee. Others claim to have access to untapped sources of financial aid, charging students for information on various scholarship awards. Many parents will receive letters in the mail promoting "free financial aid seminars" or "open interviews" for financial assistance, not knowing that the real purpose of the event is to plug unnecessary products and/or services. When a sales pitch implies that purchasing such a product is a prerequisite to receiving federal student aid, it violates federal regulations and state insurance laws. While some of these profit-making companies do offer legitimate services, there are several alternative routes students can take to acquire a wealth of scholarship information - for FREE. The bottom line: if you have to pay money to get money, it's probably a scam and you're better off looking elsewhere.

## Six Signs of a Scam

The Federal Trade Commission urges students and parents to look out for six signs that a college scholarship offer is a scam:

1. "The scholarship is guaranteed or your money back." No one can guarantee students that they'll receive scholarship money. Always look for strings attached. FinAid ([www.finaid.org](http://www.finaid.org)), an acclaimed web site dedicated to providing students with comprehensive scholarship information, alerts that "some companies will not refund your money, but instead will offer to rerun the search for a specified number of times at no charge." It also has found that numerous organizations define the word "receive" ambiguously - students will receive information about scholarships, not the scholarships themselves.
2. "We will need your credit card or bank account number to hold this scholarship." Never give out an account number without getting all the information in writing first.
3. "You can't get this information anywhere else." Don't believe a company that claims its search engine is entirely unique. Different scholarship databases overlap significantly since many utilize the same information-gathering techniques. There are several free search services on the Internet where students can enter information about themselves and instantly see a list of valid scholarships for which they may qualify.
4. "The scholarship will cost some money."
5. "We'll do all the work for you." There are thousands of legitimate scholarship opportunities out there. However, these award donors often require substantial materials from their applicants - essays, letters of recommendation, transcripts, etc. For these applications, you can't hire a company to do the work for you.
6. "You've been selected" by a "national foundation" to receive a scholarship or "You're a finalist" in a contest you never entered. Before sending anything, call directory assistance to see if the company has a listing. Find out how the company acquired your information and then be on guard for hidden fees.

If you or someone you know suspects that a scholarship offer may be a scam, you can report it to the National Fraud Information Center at 1-800-876-7060, the Federal Trade Commission at 1-877-FTC-HELP, or by email to [Finaid.org](mailto:scams@finaid.org) at [scams@finaid.org](mailto:scams@finaid.org). You can also contact your State Attorney General's Office, the Better Business Bureau, U.S. Postal Inspection Service (if any part of the transaction was through the mail), U.S. Department of Education Office of Inspector General, or your high school counselor for more assistance.

## National Scholarship Databases

Listed below are several scholarship databases available to assist students in finding private sector scholarships, fellowships and loans for which s/he may be eligible. Upon entering student-specific information (i.e. grade level, major, email address...) the search will retrieve information about scholarships pertaining to that student and send this information to his/her email account. This may include more detailed information about the scholarship, as well as how to request an application.

**Scholarship Databases** <http://www.finaid.org/scholarships/other.phtml>

**Hispanic College Fund** <http://www.hispanicfund.org/>

**Scholarships for Native Americans** <http://www.finaid.org/otheraid/natamind.phtml>

**AXA Achievement Scholarship Program** - for current high school seniors. <http://www.axa-achievement.com/>

### General Scholarships

- **Scholarships** <http://www.scholarships.com/>
- **Education Planner** <http://www.educationplanner.com>
- **SuperCollege** <http://www.supercollege.com/>

**Major-Specific Database** <http://www.finaid.org/otheraid/majors.phtml>

**Scholarships for Students with Disabilities** <http://www.finaid.org/otheraid/disabled.phtml>

**Scholarships for Minorities** <http://www.finaid.org/otheraid/minority.phtml>

*Disclaimer: The Office of Financial Aid at the LCCTC does not monitor nor control the information provided on the web sites listed above*

## Frequently Asked Questions

Numerous inquiries are made by students and their parents about financial aid programs available at our school. In anticipation of some of the questions you may have, the following information is provided for you to review:

### FAFSA / APPLYING FOR FINANCIAL AID

#### **How Do I Apply For Financial Aid?**

To be considered for the Federal Pell Grant and Federal Stafford Student Loan programs you must complete the Free Application for Federal Student Aid (FAFSA). In addition, the federal government mandates that institutions verify all application that are flagged by the Department. Students who are selected to undergo this process will be mailed a written notification of the selection. The written notification will include a Verification Form to complete and a list specific documentation that must be returned to the Office of Financial Aid prior to financial aid being awarded.

#### **Where Do I Get The Applications?**

The paper FAFSA is no longer available at high school guidance offices or at college/university financial aid offices. You must complete the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). If you do not want to complete the FAFSA online, you can contact Federal Student Aid at 1-800-433-3243 to have one mailed to you.

Returning students who were awarded financial aid in the previous award year will be able to complete a Renewal FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). If you do not want to complete the Renewal FAFSA online, you can contact Federal Student Aid at 1-800-433-3243 to have a paper application mailed to you.

Only returning students who borrowed a Direct Stafford loan in the prior award year will not be required to complete a new Master Promissory Note (MPN). Their initial MPN is good for a period of ten years once it has been signed.

#### **Do I Need To Be Admitted Before I Can Apply For Financial Aid?**

**NO.** You can fill out the FAFSA and list up to 10 schools to receive the information before admission. However, to actually receive an award (estimated or actual) offer, you must be admitted to the school.

#### **What Are The Deadlines Or Suggested Completion Dates For Financial Aid?**

Our school enrolls students on a continuous basis. Students can generally complete their applications at any time prior to the start of the program. It is important that students contact the Office of Financial Aid to receive appropriate deadlines that are based upon their program of enrollment.

#### **When Will I Receive Information Regarding The Action Taken On My Applications?**

The anticipated dates for receiving information are as follows:

**Federal Pell Grants (FAFSA application)** - Four to six weeks after the FAFSA has been mailed to the federal processor or three to five days for applications done on-line a Student Aid Report (SAR) will be sent to the student (sent via mail through the postal service or sent via email if an email address is provided or the application is done online). Please refer to the SAR for an initial indication of your eligibility for a Pell Grant.

**Federal Stafford Loans** - The student's maximum eligibility will be indicated on the student's award letter. Award Letters will be mailed to students prior to the start of their program.

**I Received A PHEAA State Grant Notice And It Says I Can't Get a State Grant. Why is that?** - When you complete the FAFSA application you are actually completing two applications in one--both a Federal and State Grant application. You will receive a PHEAA State Grant notice in the mail explaining to you that you are not State Grant Eligible because our institution does not participate in this program. This is an accurate statement. We are not a 2- or 4-year degree granting institution, therefore, our institution is not eligible to participate in the State Grant Program. You do not have to complete and return the State Grant Notice.

#### **Why Do I Have To Put My Parents' Tax Information On The FAFSA If They Are Not Paying For School?**

Even if you do not live with your parents, you may be considered to be a dependent student by the federal government and required to provide parental information. The Free Application for Federal Student Aid (FAFSA) has a series of questions for you to answer to determine if you are dependent or independent. The federal government expects both the parents and the student to contribute to the student's educational cost. Regardless of whether a parent will or will not contribute to your education, their income and assets must be reported and be used to determine your financial aid. Refer to the FAFSA instructions for instructions regarding parental information.

**What Do I Do When I'm Considered Dependent But My Parent(s) Won't Provide Information Or Sign My FAFSA? Can Someone Else Sign It?**

**NO.** No one other than your parent may legally sign the FAFSA (refer to the FAFSA to determine who is considered a parent). Unless your parent(s) provide the required information and sign the FAFSA, you cannot be considered for any need-based financial aid, including Federal Stafford Loans. If you find yourself in this situation, you should contact the Office of Financial Aid to help you explore other possibilities.

**I Do Not Live With My Parents, But Live With Another Relative. Should I Put Their Information On The FAFSA As My Parent?**

**NO.** No one other than your parent may provide financial information or sign the FAFSA. If you reside with grandparents, aunt/uncle, or someone other than your parents, contact the Office of Financial Aid as soon as possible to speak to a Financial Aid Counselor about your situation.

**My Parents Make A Lot Of Money, So I Probably Won't Qualify For Financial Aid. Should I Still Apply?**

**YES!** Many families mistakenly think they don't qualify for aid and prevent themselves from receiving financial aid by failing to apply for it. In addition, there are sources of aid, such as low interest loans - Federal Stafford and Federal PLUS loans - that are available regardless of need. It is wise to have something to fall back on, in case your family finds themselves in a financial crunch.

**I Want To File My FAFSA But I Have Not Yet Completed My Tax Returns Or My Parents Haven't Filed Theirs. What Should I Do?**

You may use estimated tax information on the FAFSA based on your and your parents' W-2 forms. When the federal taxes are completed, you can update your Student Aid Report (SAR) or make corrections online (if you filed using FAFSA on the Web) using the correct information. It is recommended that you have your taxes prepared early so the information you report is accurate and you avoid having to make updates later. If you initially file using estimated amounts, no financial aid can be awarded until taxes are filed and updates have been made,

**My Parents Are Divorced. The Parent I Reside With Is Remarried. Do I Have To Provide My Step-Parent's Income And Assets On The FAFSA, Even If I Am Not Supported By The Step-Parent?**

**YES,** provided that the parent you are living with is the one completing the FAFSA (your custodial parent). If your parent is married to your step-parent at the time you complete the FAFSA, both your parent and step-parent must report their income and assets, even if they weren't married the previous year (i.e. filed separate tax returns).

**When Will My Financial Aid Award Be Ready?**

To receive an award letter, the student must first complete the FAFSA. Once the school has received information from the FAFSA, an estimated award can be made for most students. Students can contact the Office of Financial Aid to discuss their estimated awards. Actual awards are not made until students have been admitted to school and all required paperwork has been submitted to the Office of Financial Aid.

**Incoming students** - Award letters are sent to admitted students prior to the start of their program. Students who have not received an award letter prior to the start of school have either not completed the required applications or have not submitted all the required paperwork to the Office of Financial Aid. Students will continue to receive new award statements if their financial aid changes.

**Transfer students** - Award letters are sent to admitted transfer students prior to the start of their program provided that the school has their complete financial aid transcript on file for determination of remaining eligibility and all remaining financial aid has been cancelled at their previous school. Transfer students must contact the school they had previously attended and direct the school to cancel all remaining disbursements. Students will continue to receive new award statements if their financial aid changes.

**Advance placed students** - Because advance placed students can continue to test out of classes even after the start of the program, awards are determined and award letters are sent to students when a final determination has been made as to what the student has to actually complete.

**Students entering their second year** - Students who ARE currently enrolled and are advancing into the second year of their program will receive award letters prior to the start of year 2. Students who do not receive their new award letter before the start of the 2<sup>nd</sup> academic year in the program have either not submitted a new FAFSA application for the upcoming year or have not submitted all required paperwork.

**Students crossing over into a new FAFSA award year** - Students who ARE enrolled in programs that cross over into a new FAFSA award year (July 1) will have award letters ready by approximately June of each year. In order to receive a new award for the new year, students must have submitted a new FAFSA application for the upcoming year. Students who do not receive their new award letter by June have either not submitted a new FAFSA application for the upcoming year or have not submitted all required paperwork.

## PAYMENT / DUE DATES

**What Are The Anticipated Payment Dates For School Tuition And Fees?** Because students enroll on a continuous basis, tuition and fees are charged and payments are made based on payment periods. Each academic year is divided into two equal payment periods. Payments generally arrive one month following the start of the program for the first payment period with the second payment arriving at the start of the second payment period.

**Post secondary students enrolled in career & technical certificate training programs** payments are in two installments.

**Practical nursing students in their first year of the program (LEVELS 1 & 2)** the first payment generally arrives 30 days following the start of the program and the second payment arrives at the start of Level 2.

**Practical nursing students in their second year of the program (LEVEL 3)** the first payment generally arrives at the start of the level and the second payment at the midpoint of (or half way through) the level.

### **Will The School Extend Credit To Me Until My Aid Is Received?**

For those individuals who have been officially approved for financial aid, the school will extend credit until financial aid is received. Any balance due to the school after all aid has been awarded is the responsibility of the student.

### **Are Credit Cards Acceptable For Payment?**

Yes, the School will accept VISA and MasterCard.

### **How Do I Pay For Books?**

It may be possible to use financial aid to help cover the cost of the books. If your total financial funding is more than your school tuition bill and you have completed and met all requirements set forth in the Textbook Voucher policy located in this handbook, you may be eligible to receive a textbook voucher prior to the start of school to be used to purchase your textbooks at our online bookstore, Akademos. You must discuss your eligibility determination with the school Bursar.

## MY TUITION ACCOUNT

### **How Do I Check On My Financial Aid?**

You can check on your financial aid by contacting the Office of Financial Aid. Contact information is located in the contact information section of this booklet.

### **How Do I Check On My Account Balance?**

You can check on your tuition account balance by contacting the Bursar for your program of enrollment. Contact information is located in the contact information section of this booklet.

### **My Federal Direct Stafford Loan Has Not Been Credited To My Account Yet. Why Is That?**

Be sure that you have signed your electronic Master Promissory Note (MPN) on-line and have submitted it to the US Department of Education. If all requirements are satisfied and you have previously signed the MPN, contact the Office of Financial Aid for further information.

### **I Received My Award Letter And I Still Need More Money. What Can I Do?**

If you are a dependent student, your parents may consider applying for a Federal Parent Loan for Undergraduate Students (PLUS). They can borrow any amount, up to the cost of your attendance. If they are denied for any reason, the student may borrow more money in Unsubsidized Federal Stafford Loans. A copy of the denial must be on file at the Office of Financial Aid and the student or parent must contact the Office of Financial Aid to indicate the amount the student wants to borrow additionally in Stafford Loans. See the section on Federal Stafford Loans to determine the maximum amount the student can borrow additionally. Students who are independent are automatically eligible for the additional Unsubsidized Federal Stafford Loans.

If your parents know they will be approved for a PLUS Loan, but do not want a loan in their name, you can apply for an Alternative Loan, if they are willing to be a cosigner. If you are independent, then you may not need a cosigner. Check the requirements for each individual loan. Independent students are also eligible to apply for an Alternative Loan. If denied, a cosigner is allowed.

### **Will The School Allow Me Or My Parents To Make Monthly Payments To The School?**

**YES.** Students and/or parents can setup a Monthly Payment Plan directly with the school. Contact the admissions/billing office for your program of enrollment for details on how to initiate a payment plan. Students making payments to the school are required to have all tuition and fees paid before the end of each payment/billing period. Students who have not made satisfactory payments and have a balance at the end of the payment period will not be eligible to take their finals or graduate from their program.

## **SPECIAL CIRCUMSTANCES AFFECTING AID ELIGIBILITY**

### **One of my Parents Lost His/Her Job And My Family Is In A Financial Bind. Can The Office Of Financial Aid Help Me Out?**

If your family experiences a change in income due to an unusual circumstance (loss of job, reduced hours, separation or divorce, death in the immediate family) contact the Office of Financial Aid regarding your situation. It may be possible to reevaluate your financial aid eligibility.

If your family has high unreimbursed medical expenses or pays private school tuition for elementary or secondary school (K-12), your financial aid eligibility may be re-evaluated. Contact the Office of Financial Aid for further information.

## **LOANS (PLUS, STAFFORD, ALTERNATIVE)**

### **My Parents Know They Will Be Denied A Plus Loan. Is There A Way To Quickly Apply For A Plus Loan?**

If parents know they will be denied, they can complete an Online Pre-Approval through the US Dept of Ed website [www.studentloans.gov](http://www.studentloans.gov). If a parent is denied the PLUS loan, the parent has the right to request that the credit check be reviewed a second time prior to making a determination.

### **What Is The Difference Between A Subsidized Stafford Loan And An Unsubsidized Stafford Loan?**

The school determines the amount of Subsidized and Unsubsidized Loans the student is eligible to receive. You must have financial need in order to receive a Subsidized Federal Stafford Loan.

A **SUBSIDIZED** loan means that the government subsidizes the interest while you are in school - you are not required to pay interest, nor does it accrue on your subsidized loans until you are out of school. **The Consolidated Appropriations Act of 2012 has eliminated the subsidy payment (the payment of interest) during the grace period for loans with a first disbursement on or after July 1, 2012 and before July 1, 2014.**

An **UNSUBSIDIZED** loan means that you do not have financial need, therefore the federal government requires that you start paying the interest on your loan as soon as it is disbursed, or it will capitalize and you will have to pay it back when you start paying on your loans. It is recommended that, if you have an unsubsidized Stafford Loan, you pay the interest while you are in school to avoid larger payments when you enter into repayment on your loan. You will receive an interest statement every 3 months whether you elect to pay the interest now or have it capitalized.

### **How Do I Reduce The Amount Of My Federal Stafford Loan Or Cancel The Entire Loan?**

Students may cancel all or a portion of the loan prior to receiving the loan or within 30 days after the date the school has sent notification that the loan funds have been credited to the student's account. To cancel all of or a portion of your loan, contact the Office of Financial Aid to request a **Loan Cancellation Request Form** or you can print a copy from the [www.lctc.org/go](http://www.lctc.org/go) website. Complete the loan cancellation request form and return it to the Office of Financial Aid for processing.

## GENERAL QUESTIONS

### **Who May Inquire About My Financial Aid Record?**

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the confidentiality of student records. Only those individuals, who provided information on a student's FAFSA, can request information regarding the student's financial aid file. Therefore, if a student would like their financial aid information released to another individual and/or agency, the student must complete the **Authorization Release Form** and submit it to the Office of Financial Aid.

### **What Records Should I Retain?**

Keep copies of all your applications along with the base year federal income tax form used to complete your FAFSA application in order to document your adjusted gross income or other data which appears on the IRS Tax Return Transcript. Also keep copies of all award letters as well as any letters you send to or receive from various agencies.

### **If I Withdraw From Class, Will It Affect My Financial Aid?**

If students are considering a withdrawal from school, they are urged to discuss their student account status with someone in the Office of Financial Aid prior to making their final determination. Students who withdraw may end up owing a balance to the school, a balance to the U.S. Department of Education, a balance on a Stafford loan or a balance to all parties listed.

### **If I Repeat A Class, Will It Affect My Financial Aid?**

If students are required to repeat a class or an entire level of training, it will affect your future financial aid disbursements. When students are required to repeat coursework, all financial aid is cancelled during the period in which the student is repeating the coursework and then re-instated when they reach the next payment period within the program.

### **I Was Selected For Verification. What Does That Mean?**

The U.S. Department of Education requires that some students who apply for financial aid must be verified. Verification is the process to make sure that the information reported on the Free Application for Federal Student Aid (FAFSA) is accurate. Some applications are selected because of inconsistent information, while others are randomly selected. Any student who is selected will be notified by the Office of Financial Aid. The items required to complete verification are outlined in the "Verification Policy" section of this handbook.

The Office of Financial Aid will compare the information to the office of financial aid and correct any errors. Any corrections made will generate a new Student Aid Report (SAR). After the verification process is complete, the student will be notified of his/her financial aid eligibility. **Failure to complete the verification process will prohibit you from receiving any federal financial aid for the academic year.**

### **What Is Identity Theft And Should I Be Concerned About It?**

Identity theft is a serious crime and can affect anyone. It occurs when someone uses your personal information without your permission to commit fraud or other crimes. As with any crime, you cannot completely control whether you will become a victim. But according to the Federal Trade Commission (FTC), the nation's consumer protection agency, you can minimize your risk by managing your personal information cautiously. You can help to protect your own identity by monitoring your own credit history report. A free copy of your credit report can be obtained from all three credit agencies one time per year by accessing the [www.annualcreditreport.com](http://www.annualcreditreport.com) website.

## Contact Information

Application to Complete	Web Site Address	Technical Support
FAFSA Application	<a href="http://www.FAFSA.ed.gov">www.FAFSA.ed.gov</a>	800-433-3243
Loan Entrance Counseling Loan Exit Counseling Direct Stafford Loan Application Direct PLUS Loan Pre-approval Direct PLUS Loan Application	<a href="http://www.studentloans.gov">www.studentloans.gov</a>	800-433-3243

Office to call	For questions regarding:	E-mail	Phone
Financial Aid Advisor	Financial Aid Applications/Status	Jessica Klufkee <a href="mailto:ijklufkee@lancasterctc.edu">ijklufkee@lancasterctc.edu</a>	717-464-7050 Ext. 7101
Financial Aid Coordinator	Financial Aid Packaging/Disbursing	Amy Dullinger <a href="mailto:adullinger@lancasterctc.edu">adullinger@lancasterctc.edu</a>	717-464-7050 Ext. 7115
Practical Nursing	Admissions / Registration	Karen Rightnour <a href="mailto:krightnour@lancasterctc.edu">krightnour@lancasterctc.edu</a>	717-464-7062
Practical Nursing	Billing, Payments, Credit Balance Refunds & Textbook Vouchers	Deb DiEugenio <a href="mailto:ddieugenio@lancasterctc.edu">ddieugenio@lancasterctc.edu</a>	717-464-7050 Ext. 7210
Post Secondary Admissions	Admissions and Program Information	Susan Cazillo <a href="mailto:scazillo@lancasterctc.edu">scazillo@lancasterctc.edu</a>	717-735-3762
Post Secondary Registration	Registration and Enrollment Information	Elizabeth Scott <a href="mailto:escott@lancasterctc.edu">escott@lancasterctc.edu</a>	717-464-7065
Post Secondary Bursar	Billing, Payments, Credit Balance Refunds & Textbook Vouchers	Sandy Kralicek <a href="mailto:skralicek@lancasterctc.edu">skralicek@lancasterctc.edu</a>	717-464-7068

Agency to call	For questions regarding:	Phone
IRS	Tax Transcripts	800--908-9946
Selective Services	Status Information Letter or Waiver	847-688-6888 703-605-4100
Social Security Administration	Correction of Social Security discrepancies.	717-299-5261
National Student Loan Data System	Information on all of your Title IV Funding	<a href="http://www.nslds.ed.gov">www.nslds.ed.gov</a>



# Lancaster County CTC -- Financial Aid Application Process

Students are required to complete their financial aid applications on-line. The school cannot determine your financial aid eligibility until your financial aid applications have been processed and verified if required, so, it is important to complete your applications **as early as possible**. Some FAFSA applications are flagged for a process called verification. If your application is flagged, additional information will be required by our office. You will be notified in writing of what documentation is needed and no financial aid will be processed until it is received and verified. Once you have completed and submitted your financial aid applications AND the Office of Financial Aid has received all required paperwork from you, our office will have everything required to determine your financial aid eligibility.

## 1. Gather required information for FAFSA application.

Before you begin completing the FAFSA application, you will want to gather the information required to apply. Listed below are some of the data items you will need in order to complete this application. You will be notified in writing if your application is flagged for verification.

- Your Social Security Number and your parents' Social Security number if you are providing parent information.
- Your driver's license number if you have one.
- Your Alien Registration Number if you are not a U.S. Citizen.
- Information on savings, investments, and business and farm assets for yourself, your spouse if you are married, and for your parents if you are providing parent information. When calculating investments, do not include IRA accounts or the home in which you live.
- Child Support Received or Paid

## 2. Complete your financial aid application requirements on-line at [www.fafsa.gov](http://www.fafsa.gov) and [www.studentloans.gov](http://www.studentloans.gov).

### Complete the 17-18 Free Application for Federal Student Aid (FAFSA).

#### School Code -- 016342

Go to [www.fafsa.gov](http://www.fafsa.gov) and select "Start a New FAFSA".

You must complete a FAFSA application in order to receive any federal assistance be it a Pell grant or a Federal Student loan that must be repaid. This FAFSA application step cannot be omitted. If you have never completed a FAFSA application in the past, or if you previously had a PIN number to that you used to sign your federal aid application, you will now be required to create a FSA ID prior to being able to complete your application. Instructions for creating a new FSA ID are located on the following page.

When completing the tax section of this application, it is highly recommended that you **import and do not change your 2015 Tax Return information from the IRS**. If you do not use the IRS Data Retrieval tool when completing your initial FAFSA application, you can return to [FAFSA.gov](http://FAFSA.gov), log in to your FAFSA record, select "Make FAFSA Corrections," and navigate to the Financial Information section of the form. Follow the instructions to determine if you are eligible to use the IRS Data Retrieval Tool to transfer 2015 IRS income tax information into your FAFSA. It takes up to two weeks for IRS income information to be available for the IRS Data Retrieval Tool for electronic IRS tax return filers, and up to eight weeks for paper IRS tax return filers.

### Complete Loan Entrance Counseling.

Log-in to the [www.studentloans.gov](http://www.studentloans.gov) website using the green "Log In" button located at the top right corner of the screen. Once signed in, select the Loan Entrance Counseling option and follow the on-screen prompts.

### Complete a Master Promissory Note.

#### School Code – G23108

Log-in to the [www.studentloans.gov](http://www.studentloans.gov) website using the green "Log In" button located at the top right corner of the screen. Once signed in, select the Master Promissory Note option and follow the on-screen prompts.

# Creating and Using the FSA ID

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## What's an FSA ID?

The FSA ID is a username and password you use to log in to certain U.S. Department of Education websites, including [fafsa.gov](http://fafsa.gov), [StudentAid.gov](http://StudentAid.gov), and [StudentLoans.gov](http://StudentLoans.gov). The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a *Free Application for Federal Student Aid* (FAFSA®) form and for the lifetime of your federal student loans.

## How do I get an FSA ID?

Visit [StudentAid.gov/fsaid](http://StudentAid.gov/fsaid) to create an FSA ID. You'll need your Social Security number, full name, and date of birth. You'll also need to create a memorable username and password, and provide answers to some challenge questions so you can retrieve your account information if you forget it.

We strongly recommend that you provide a mobile phone number and email address when you make your FSA ID. Providing a mobile phone number and/or email address that you have access to will make it easier to unlock your account, retrieve your forgotten username, or reset your forgotten password.

**Important:** An email address and mobile phone number cannot be used with more than one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID. This applies to your mobile phone number too.

## FSA ID Tips

- One of your parents might need an FSA ID as well. If you need to provide information about your parents on the FAFSA® form, one of your parents will have to sign the form. Your parent can create an FSA ID and then sign the FAFSA form electronically using that FSA ID. Not sure whether you'll need to put your parents' information on the FAFSA form? Check out [StudentAid.gov/dependency](http://StudentAid.gov/dependency). **Remember:** You should create your own FSA ID and your parent should create his or her own FSA ID. Also, make sure to use the correct FSA ID when signing the FAFSA form electronically.
- When you first create your FSA ID, all you'll be able to use your FSA ID for is to complete, sign, and submit an original (first-time) FAFSA form. You'll have to wait one to three days for your information to be confirmed by the Social Security Administration (SSA) before you can use your FSA ID for other actions, such as submitting a Renewal FAFSA form or signing a *Master Promissory Note*. If you provided an email address, then you'll receive an email letting you know that your information was successfully matched with the SSA and you can use your FSA ID for all of its purposes.
- If you forget your FSA ID username and password, look for links, such as "Forgot My Username" and "Forgot My Password," at the log-in pages of our websites. These links will direct you to web pages where you can request a secure code to be texted to your verified mobile phone number or emailed to your verified email address. The secure code will allow you to retrieve your username or reset your password. You can also retrieve your username or reset your password by successfully answering your challenge questions.

Learn more about the FSA ID at [StudentAid.gov/fsaid](http://StudentAid.gov/fsaid). Find this fact sheet at [StudentAid.gov/resources](http://StudentAid.gov/resources).

**LANCASTER COUNTY CAREER & TECHNOLOGY CENTER  
STUDENT LENDING  
CODE OF CONDUCT**

Lancaster County Career & Technology Center (LCCTC) is committed to providing students and their families with the best information and processing alternatives available regarding student borrowing. In support of this and in an effort to rule out any perceived or actual conflict of interest between LCCTC officers, employees or agents and education loan lenders, LCCTC has adopted the following:

- Lancaster County Career & Technology Center does not participate in any revenue-sharing arrangements with any lender.
- Lancaster County Career & Technology Center does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any gifts of greater than a nominal value from any lender, guarantor or servicer.
- Lancaster County Career & Technology Center does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any fee, payment or other financial benefit (including a stock purchase option) from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to education loans.
- Lancaster County Career & Technology Center does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any thing of value from a lender, guarantor, or group of lenders and/or guarantors in exchange for service on an advisory board, commission or other group established by such a lender, guarantor group of lenders and/or guarantors. Lancaster County Career & Technology Center does allow for the reasonable reimbursement of expenses associated with participation in such boards, commissions or groups by lenders, guarantors, or groups of lenders and/or guarantors.
- Lancaster County Career & Technology Center does not assign a lender to any first-time borrower through financial aid packaging or any other means.
- Lancaster County Career & Technology Center recognizes that a borrower has the right to choose any lender from which to borrow to finance his/her education. Schuylkill Technology Center will not refuse to certify or otherwise deny or delay certification of a loan based on the borrower's selection of a lender and/or guarantor.
- Lancaster County Career & Technology Center will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with a specified number or volume of Title IV loans, or a preferred lender arrangement for Title IV loans.
- Lancaster County Career & Technology Center will not request or accept any assistance with call center or financial aid office staffing.