

When the amount of assistance that you earned is determined by using the Title IV Refund Calculation, and it is determined that the LCCTC is required to return funds, the LCCTC returns the funds for which it is responsible as soon as possible but no later than 45 days after it determined that the student withdrew. 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. PHEAA State Grant
6. Other Aid
7. 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.

### **Referral of Overpayments of Federal Funds and Fraud Cases**

If the school discovers that a student received an overpayment of federal funds, the school will attempt to adjust subsequent financial aid disbursements. If this is not possible, the student will be required to repay the overpayment amount. 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.

### **Sexual Misconduct and Dating Violence**

- Campus Sexual Assault Victim's Bill of Rights
- Survivors shall be informed of their option to notify law enforcement.
- Accuser and accused must have same opportunity to have others present.
- Both parties shall be informed of the outcome of any disciplinary proceeding.
- Survivors shall be notified of counseling services.
- Survivors shall be notified of options for changing academic and living situations.

The Campus Sexual Assault Victims' Bill of Rights was signed into law by President George Bush in July of 1992. This law requires that all colleges and universities (both public and private) participating in federal student aid programs afford sexual assault victims certain basic rights. Schools found to have violated this law can be fined up to \$35,000 or lose their eligibility to participate in federal student aid programs. Complaints about schools that have failed to comply with this law should be made to the U.S. Department of Education.

The “Campus Sexual Assault Victims’ Bill of Rights” exists as a part of the campus security reporting requirements, commonly known as the Jeanne Clery Act.

## Special Circumstances Policy

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 policy for additional information.

## Student Lending – Code of Conduct

### FINANCIAL AID PROFESSIONALS

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.