

Welcome to the LCCTC Financial Planning Presentation!

- Thank you for choosing the Lancaster County CTC for your post-secondary education!
- This session will begin promptly at 10:00am.
- Please mute your phone or mic.
- You may ask questions in advance by entering them in the Chat box.
- We look forward to sharing this important information with you!

Welcome to the LCCTC Financial Planning Presentation!

- Thank you for choosing the Lancaster County CTC for your post-secondary education!
- This session will begin promptly at 4:00pm.
- Please mute your phone or mic.
- You may ask questions in advance by entering them in the Chat box.
- We look forward to sharing this important information with you!

Student Account Presentation

Financial Planning Session



Contact Information

- **Jessica Klufkee** – Financial Aid Advisor

- Applications
- (717) 464-7050 ext 7101
- Jklufkee@Lancasterctc.edu

- **Matthew Brown** – Financial Aid Coordinator

- Packaging, State Aid, Textbook Vouchers
- (717) 464-7050 ext 7115
- Mbrown@Lancasterctc.edu

- **Lisa Deibler** – Bursar

- Accounts, Payments, Refunds
- (717) 464-7068
- bursar@Lancasterctc.edu

- **Karen Righnour** – Administrative Assistant

- Practical Nursing
- (717) 464-7050 ext 7063
- krighnour@lancasterctc.edu

- **Amber Ream** – Administrative Assistant

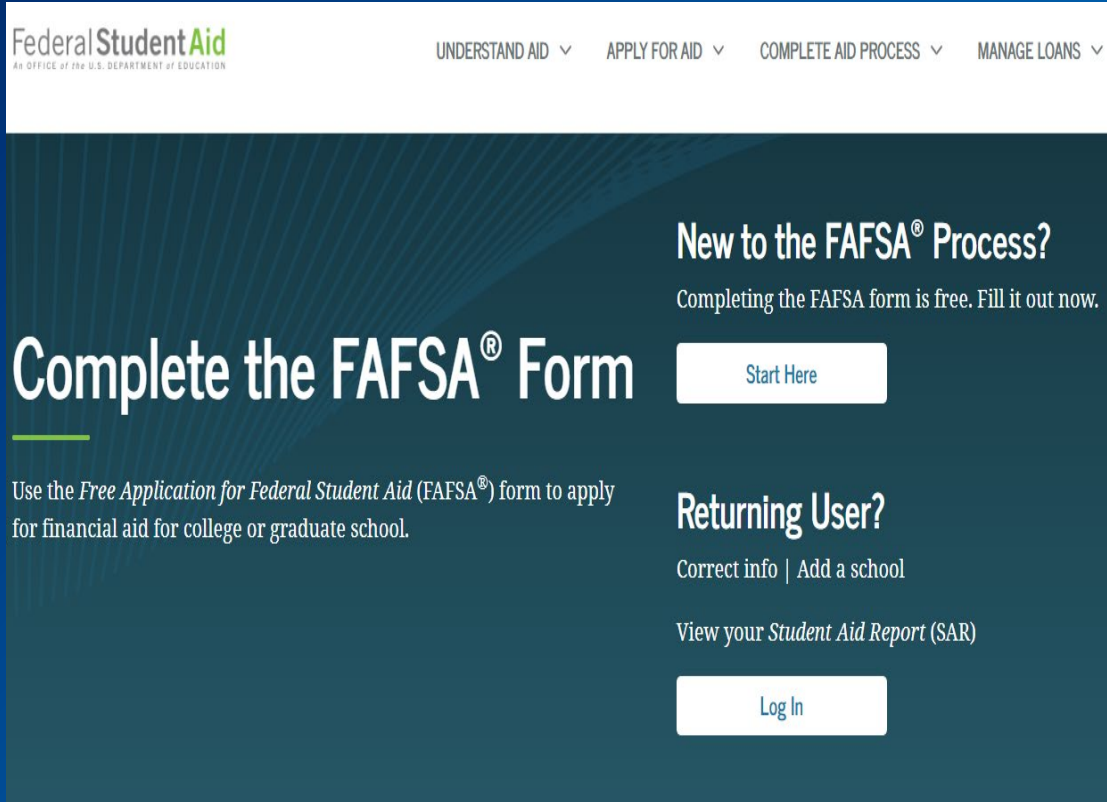
- All other Adult Programs
- (717) 464-7065
- aream@lancasterctc.edu

Applying for Federal Aid

- Free Application of Federal Student Aid (FAFSA)
- Loan Entrance/Exit Counseling
- Master Promissory Note (MPN)
- Parent Plus Credit Check (if applicable)



FAFSA



The screenshot shows the FAFSA website interface. At the top, there is a navigation bar with the 'Federal Student Aid' logo and links for 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. The main content area has a dark background with the heading 'Complete the FAFSA® Form'. Below this, it states 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school.' There are two main sections: 'New to the FAFSA® Process?' with a 'Start Here' button, and 'Returning User?' with links for 'Correct info | Add a school' and 'View your Student Aid Report (SAR)', followed by a 'Log In' button.

- Can be completed online (STUDENTAID.GOV)
- Things you will need:
 - **Social Security number and DOB of you and possibly your parents**
 - **Federal Taxes (you & possibly parents)**
 - **Child support received or paid**
 - **Alien Registration number if not a US citizen**
 - **FSA ID to sign the FAFSA. (Can be done during the FAFSA)**
 - **Lancaster School code: 016342**

Verification

- 30% of students are selected for verification to ensure the information you put on the FAFSA is correct.
- Things that you could be asked to verify:
 - Taxes (use the IRS Retrieval Tool on the FAFSA)
 - Household Members
 - Minimum Income
 - High School Diploma
 - Identity



COVID–19 Financial Impact

- If you or your household has been financially impacted by the COVID-19 Pandemic (Unemployed, Death of a Wage Earner, etc) you maybe be eligible for a professional judgement. A Professional Judgment in this case would allow us to consider your current income when determining your Aid instead of two years prior.
- Please complete your FAFSA like normal, but contact the Financial Aid Coordinator (Matt Brown) with details about your situation.

Types of Federal Aid

- Federal Pell Grant = FREE money
- Federal Stafford Loans
 - Subsidized Loans = Government pays the interest while you are enrolled at least half-time and during a 6 month grace period.
 - Unsubsidized Loans = Government does Not pay the interest. You do have the option to pay the interest while you are in school.
 - Parent Plus Loans = Loan that a dependent student's parents can take out. It is based on credit.

MPN & Loan Entrance/Exit



- Master Promissory Note (MPN) = **Promise to pay back your Federal Student Loan**
- Loan Entrance/Exit Counseling = **Teaches you about Federal Student Loans**
- Completed online at **StudentAid.gov**

Types of State Aid

- State Grant = **FREE** money for Associate or Bachelor Degree programs.
- PA TIP Grant = **FREE** money for certain targeted industries.



Financial Aid Offer

Lancaster County Career & Technology Center, School Code: 016342

STUDENT FINANCIAL AID SERVICES
1730 Hans Herr Drive, Willow Street PA 17584
Phone: (717) 464-7059 Fax: (717) 464-9518



June 6, 2022



Dear [REDACTED]:

You are eligible for the following financial aid for **Levels 1 & 2** of the Practical Nursing program. Your PELL Grant and/or Stafford Loans will be disbursed in two equal payments. *Projected grant and/or loan delivery dates and estimated proceeds are as follows:*

	Total Award	Disbursement 1 8/12/2022	Disbursement 2 11/11/2022
PELL Grant (22-23)	\$6,895.00	\$3,448.00	\$3,447.00
Subsidized Stafford Loan (dl 22-23)	\$3,500.00	\$1,732.00 (\$ 18.00 loan fee)	\$1,732.00 (\$ 18.00 loan fee)
Unsubsidized Stafford Loan (dl 22-23)	\$2,000.00	\$ 990.00 (\$ 10.00 loan fee)	\$ 990.00 (\$ 10.00 loan fee)

All Financial Aid proceeds are transferred electronically to the Lancaster County Career & Technology Center at which time your funds will be posted to your account. You will receive a disbursement notice from our office when your funds arrive. If your account has a credit balance after all tuition and fees are paid, your credit balance will be refunded to you in the form of a check unless you have directed us to either hold the funds on your account for a future tuition bill or return the excess funds to your lender.

In order to maintain Financial Aid eligibility, **you must maintain satisfactory progress**, i.e., 75% or better course grade average and not be in violation of the attendance policy. Specifically, to be eligible for the second disbursement you must successfully complete **NO LESS THAN 1/2 OF** your scheduled clock hours. Federal regulations do not allow for more than ten percent of a payment period's scheduled hours to be considered excused absences. **The Practical Nursing program grade and attendance policies differ from financial aid attendance requirements. Please consult your program's handbook for your program's academic and attendance policies.**

STAFFORD LOAN CANCELLATION NOTICE

If you wish to cancel all or a portion of these loan funds, you must notify the Financial Aid Office in writing prior to disbursement of these funds or within 30 days of the date these loan funds are disbursed to you. If you do not notify the school in writing prior to disbursement or within the 30 day period following disbursement of the funds, 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. In either case, the school will notify you in writing of the outcome of the cancellation request.

COMPREHENSIVE COST OF ATTENDANCE

Your comprehensive cost of attendance for your current period of enrollment is **\$27,861.00**. The comprehensive cost is a total overall cost consisting of tuition, fees, books, supplies, loan fees, estimated room and board expenses, estimated travel expenses and estimated miscellaneous expenses that you will incur during your current period of enrollment. The total amount of financial aid you receive for this period cannot exceed this cost of attendance. If at any time your financial aid (including your EFC, grants, loans, scholarships, and any agency funding) exceeds your total cost of attendance, we will be required to reduce your aid by the amount of the overage.

This award letter is your copy to keep for your records. If you have any questions regarding your financial aid package, please feel free to contact me using the information provided below.

Sincerely,

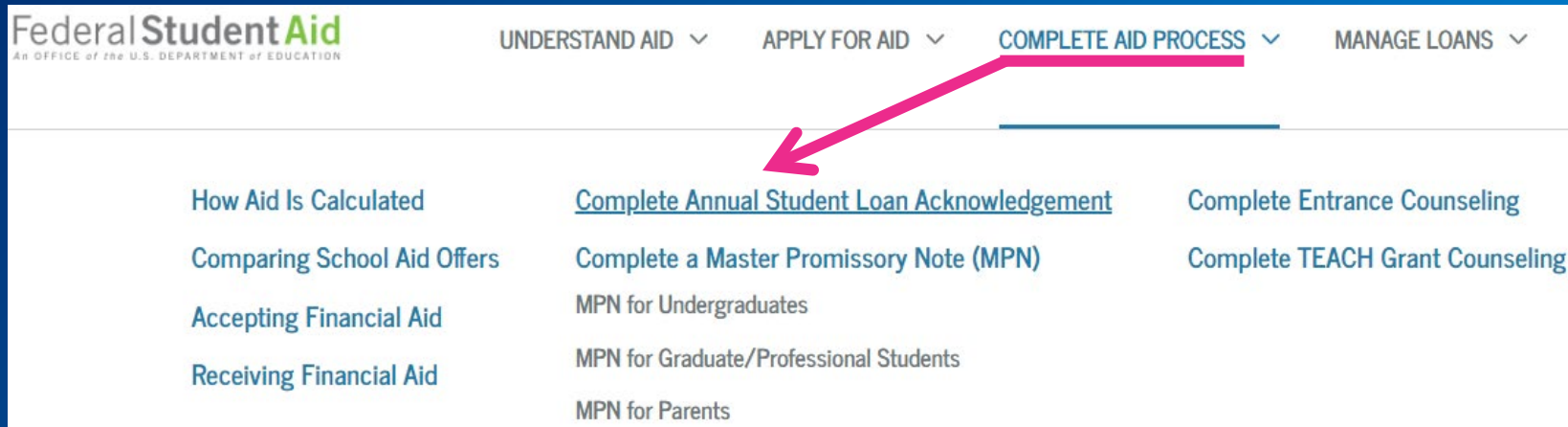
Matt Brown

Financial Aid Coordinator |
(717) 464-7050, Ext 7115, mbrown@lanasterctc.edu
cc: File

Class: 163

- When your applications are complete and you have been accepted into a program, your aid will be packaged and you will receive a Financial Aid Offer.
- The offer letter provides you with the types and amounts of aid you are set to receive, and the estimated dates the aid will arrive at the school.

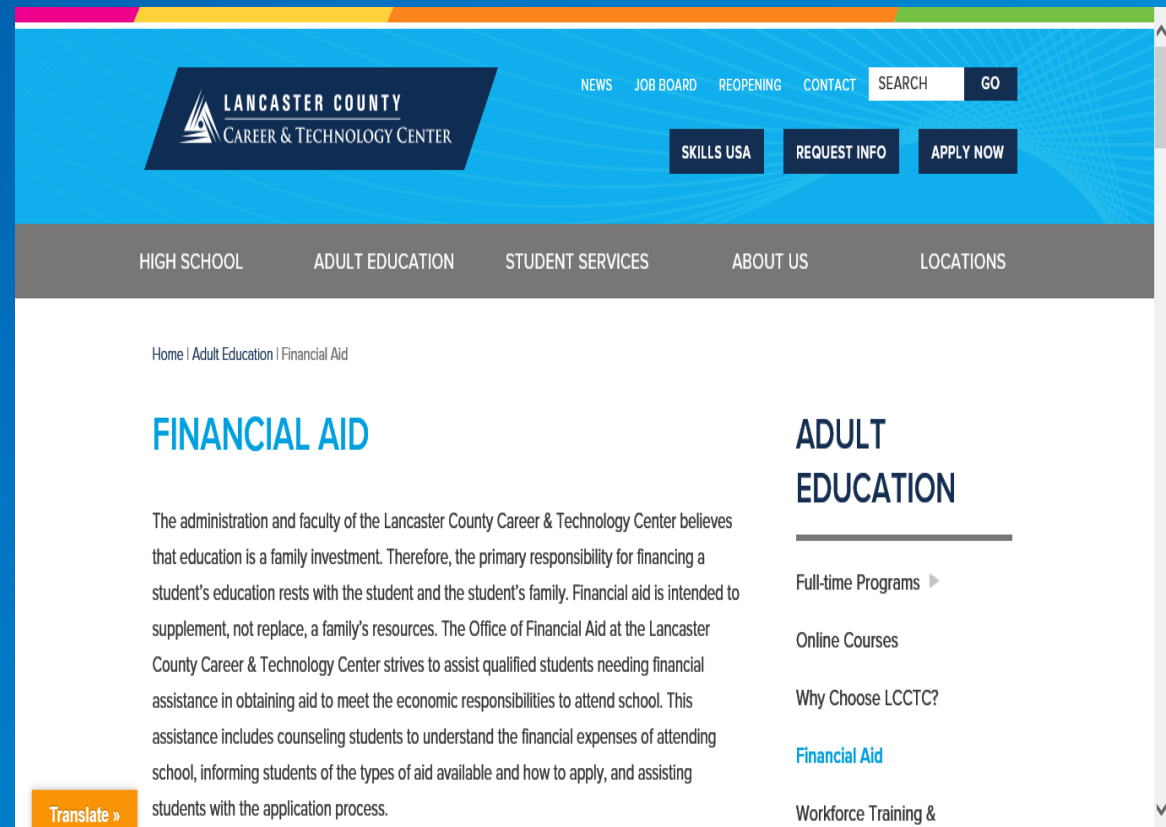
Accepting your Loans



- Once your Financial Aid is set, we encourage you to complete the “Annual Student Loan Acknowledgement. To do this you must go to studentaid.gov and **Complete Annual Student Loan Acknowledgement**.

Financial Aid Home Page

- Information that can be found on the Financial Aid Home Page:
 - Cost Sheets
 - Financial Aid Handbook
 - Financial Aid Videos
 - Scholarship Information
 - Other Funding Sources
 - & Much, Much More



Alternative Loans

- Loans obtained by the student on their own.
- Based off credit.
- Be sure to read and understand all the details before taking out an Alternative Loan.

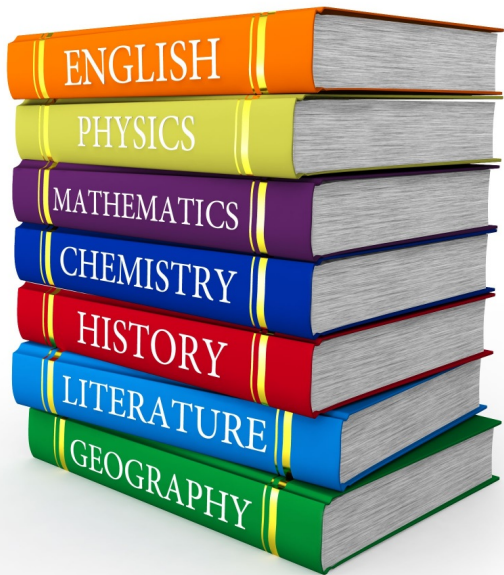


Canceling Loans



- After receiving your offer letter, you may wish to reduce or cancel your loans.
- Notify the Financial Aid Coordinator to complete this.

Textbook Vouchers



- If a student has a projected credit balance from their Federal Aid for the first period of enrollment, then a voucher will be emailed to the student about a month before the start of class.
- Federal Aid must be set up within 10 days of the start of class.

Satisfactory Academic Progress

- Financial Aid recipients are required to maintain Satisfactory Academic Progress (SAP) in order to remain eligible to receive financial aid.
- Please review the Institutional Catalog for complete SAP policy & procedures.

Settling Your Student Account

- Phone Number: 717-464-7068
- bursar@Lancasterctc.edu
- Location: Willow Street Campus
- Hours: 7:30am-3:30pm

Tuition Deposit Invoice



Lancaster Career & Technology Center
1730 Hans Herr Drive
Willow Street, PA 17584
717-464-7050

INVOICE AE1309WS

Issued: 3/7/2022
Due On Receipt

Unpaid Charges for:

Qty	Charge	Amount
1.0	Medical Assistant Tuition - Term 1	\$5,150.00
1.0	Medical Assistant Technology Fee - Term 1	\$309.00
1.0	Medical Assistant Term Fee - Term 1	\$1,030.00

A \$200 Registration Fee is required at this time in order to secure a seat in your program. The registration fee will be applied to the balance shown above.

Your invoice balance is: \$6,489.00

If you have financial aid to cover any or all of the balance due, it will be applied to your account once the registration fee is paid. If you have not yet finished your financial aid applications, be sure to do so as soon as possible.

If you are interested in payment plan options, please contact our office at 717.464.7068.

- Students will receive an invoice of the charges of the term.
- Once students are accepted into their program, they are required to make a \$200 tuition deposit payment.
- This payment will hold your seat in the program.
- The \$200 tuition deposit payment will be applied toward your tuition.
- Payment can be made online.



LANCASTER COUNTY
CAREER & TECHNOLOGY CENTER

Financial Assistance to Pay Account Balance

Lancaster County Career & Technology Center, School Code: 016342

STUDENT FINANCIAL AID SERVICES
1730 Hans Herr Drive, Willow Street PA 17584
Phone: (717) 464-7059 Fax: (717) 464-9518



June 6, 2022



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Sincerely,

Matt Brown

Financial Aid Coordinator |
(717) 464-7050, Ext 7115, mbrown@lanasterctc.edu
cc: File

Class:

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- If you receive any type of financial assistance (Federal Financial Aid, State Grants, CareerLink, etc), these amounts will be applied to your account as determined by the funding source.
- Once funds have been applied, your account may either be paid in full, have a credit balance, or a balance due.
- The Bursar's Office will be in contact with you, if you are going to go have a balance due to discuss your options.



LANCASTER COUNTY
CAREER & TECHNOLOGY CENTER

Credit Balance



- If after payments are received & there is a credit balance on your account, refund checks will be mailed within 14 days of the credit balance being posted.
- **PLEASE make sure your correct address is on file at all times.**
- If you receive a refund check and wish to have it sent back on your federal student loans, you have 30 days to bring that check back in to the Bursar.
- You have the option to hold the credit balance on account for a future tuition bill.

Invoice

- Students must have a financial plan in place prior to the start of class
- Tuition and fees are billed by term
- Current term tuition must be paid in full prior to entering the next term
- Students who still have a balance on account by the end of the current term will not be permitted to start the next term or continue attending classes



Lancaster Career & Technology Center
1730 Hans Herr Drive
Willow Street, PA 17584
717-464-7050



Account Statement

12/1/2019 to 7/1/2021

Total Payments this period \$23,300.00

Total Charges this period \$23,300.00

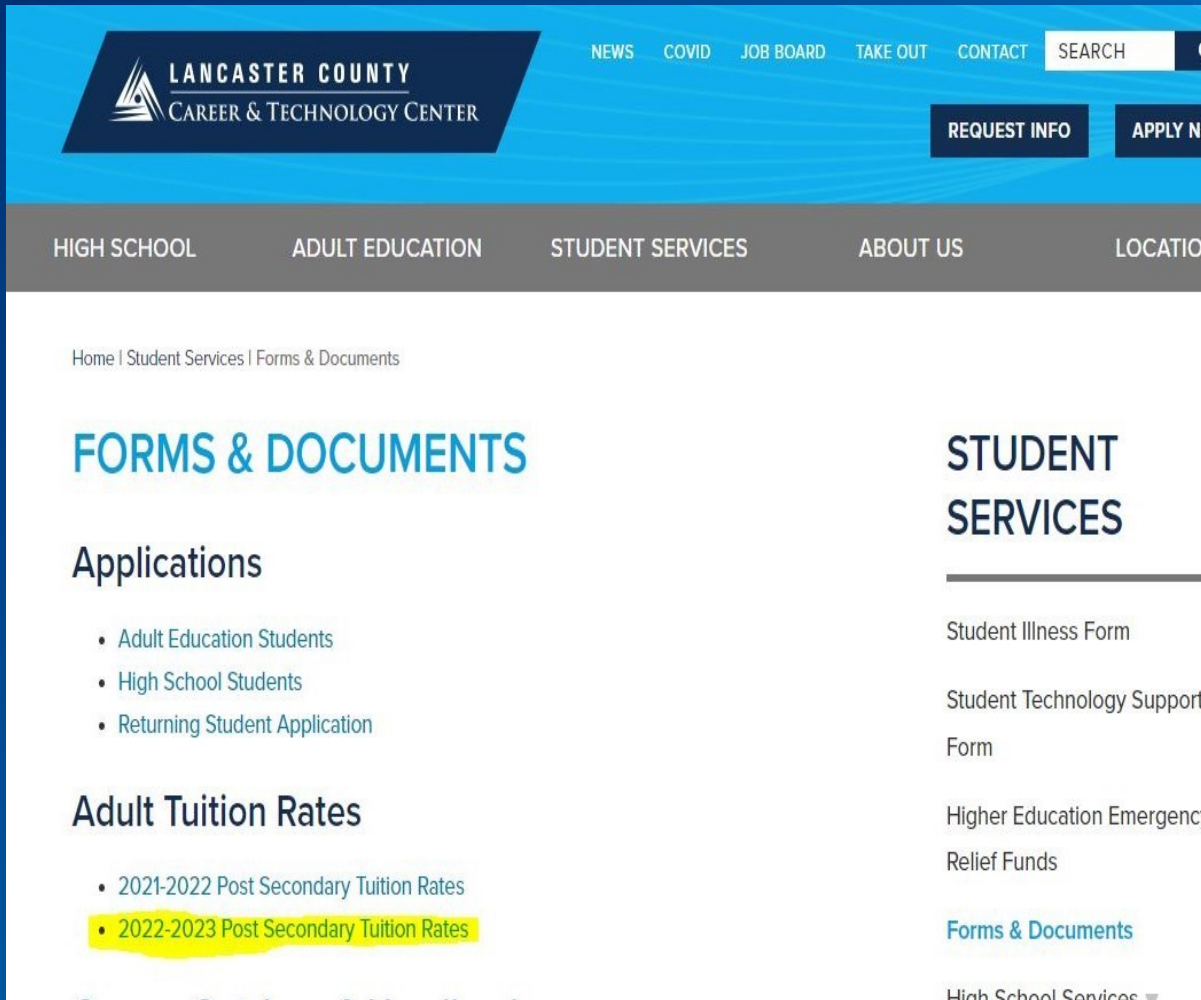
Starting Balance \$0.00

Date	Description	Charge	Payment	Balance
1/11/2020	Vet Tech Lab Fee - Term 1	\$500.00		\$500.00
10/12/2018	Paid by Unsub Loan - Entered in CM (Rcpt. AE1050)		\$2,949.00	(\$2,449.00)
10/24/2018	Paid by PHEAA Grant - Entered in CM (Rcpt. AE1051)		\$1,754.00	(\$4,203.00)
1/11/2020	Payment Refunded, check # CMADJ (Rcpt. AE1050)		(\$2,449.00)	(\$1,754.00)
1/11/2020	Payment Refunded, check # CMADJ (Rcpt. AE1051)		(\$1,754.00)	\$0.00
1/11/2020	Technical Math	\$900.00		\$900.00
10/12/2018	Paid by Pell Grant - Entered in CM (Rcpt. AE1048)		\$900.00	\$0.00
1/11/2020	Intro to Vet Tech	\$900.00		\$900.00
10/12/2018	Paid by Pell Grant - Entered in CM (Rcpt. AE1048)		\$900.00	\$0.00
1/11/2020	Vet Nursing Techniques	\$1,800.00		\$1,800.00
10/12/2018	Paid by Pell Grant - Entered in CM (Rcpt. AE1048)		\$1,248.00	\$552.00
10/12/2018	Paid by Sub Loan - Entered in CM (Rcpt. AE1049)		\$552.00	\$0.00
1/11/2020	Animal Biology/Vet A&P I	\$1,200.00		\$1,200.00
10/12/2018	Paid by Sub Loan - Entered in CM (Rcpt. AE1049)		\$1,180.00	\$20.00
10/12/2018	Paid by Unsub Loan - Entered in CM (Rcpt. AE1050)		\$20.00	\$0.00
1/11/2020	Vet Tech Lab Fee - Term 2	\$500.00		\$500.00
2/14/2019	Paid by Parent Check - Entered in CM (Rcpt. AE1054)		\$500.00	\$0.00
1/11/2020	Lab Animal/Avian/Exotic	\$1,200.00		\$1,200.00
1/18/2019	Paid by PHEAA Grant - Entered in CM (Rcpt. AE1052)		\$1,200.00	\$0.00
1/11/2020	Fundamentals of Chemistry	\$900.00		\$900.00
1/18/2019	Paid by PHEAA Grant - Entered in CM (Rcpt. AE1052)		\$554.00	\$346.00



LANCASTER COUNTY
CAREER & TECHNOLOGY CENTER

Adult Tuition Rates



The screenshot shows the website of the Lancaster County Career & Technology Center. The header includes the logo and navigation links: NEWS, COVID, JOB BOARD, TAKE OUT, CONTACT, and a SEARCH bar. Below the header is a navigation bar with links: HIGH SCHOOL, ADULT EDUCATION, STUDENT SERVICES, ABOUT US, and LOCATION. The main content area is divided into two columns. The left column is titled 'FORMS & DOCUMENTS' and contains a sub-section 'Applications' with links for Adult Education Students, High School Students, and Returning Student Application. Below this is a section titled 'Adult Tuition Rates' with two links: '2021-2022 Post Secondary Tuition Rates' and '2022-2023 Post Secondary Tuition Rates', which is highlighted in yellow. The right column is titled 'STUDENT SERVICES' and contains links for Student Illness Form, Student Technology Support Form, Higher Education Emergency Relief Funds, Forms & Documents, and High School Services.

- Tuition rates are listed on our website for each program
- Tuition & fees for all programs are subject to change annually on July 1st
- CTC home page under Forms & Documents

Payment Plan Agreements

LANCASTER COUNTY
CAREER & TECHNOLOGY CENTER

Lancaster Career & Technology Center
1730 Hans Herr Drive
Willow Street, PA 17584
717-464-7050

Payment Plan Agreement
8/17/2020 to 12/1/2020

Total Plan Amount \$5,128.00

Charges Included	Payment #	Due Date	Amount	Balance	Status
\$1,200.00 Rabies Vaccine (Vet Tech)	Initial	8/17/2020	\$1,522.00	\$0.00	POSTED
\$250.00 Vet Tech Technology Fee - Term 1	# 1	9/1/2020	\$1,284.00	\$0.00	**PAID**
\$1,000.00 Vet Tech Term Fee - Term 1	# 2	10/1/2020	\$1,284.00	\$0.00	**PAID**
\$1,050.00 21-006VET105 - English Composition (Vet	# 3	11/1/2020	\$1,284.00	\$1,284.00	pending
\$1,050.00 21-006VET100 - Intro to Vet Tech, Starts:	# 4	12/1/2020	\$1,276.00	\$1,276.00	pending
\$2,100.00 20-006VET170LAB - Vet Nursing Techniques,					
			Total Plan Balance \$2,560.00		
			Current Total Due \$0.00		

Lancaster County Career and Technology Center Student Payment Plan Agreement

Students who enroll in Adult Education, Adult Practical Nursing, Continuing Education courses, and any other Adult

- Who is eligible for a payment plan?
 - Students entering into a FT program without FA
 - Students entering into a FT program with a balance after FA
 - Students repeating a course are not eligible for a payment plan
- A signed Payment Plan Agreement must be on file in order to constitute a valid payment plan
- Payment plans will be divided into monthly installments over the length of the term
- Payments are due the 1st day of each month

How to Pay

LANCASTER COUNTY
CAREER & TECHNOLOGY CENTER

MB

Browse Courses Calendar Contact

NAVIGATION

- Profile
- Schedule
- Enrollments
- Account
- Documents
- Wait List & Interests

HELPFUL LINKS

- LCCTC Adult Education Website
- Title IV Letter Possible Vaccine Mandates

Home • Account

Account Charges

search

Date	Description	Charged	Balance	Due
There are no records to show				

Total Balance: \$ 0.00

Print Account Statement Make Payment

Account Payments

search

Date	Description	Amount	Receipt #	type
There are no records to show				

- Phone: by phone (717-464-7068)
- Mail: 1730 Hans Herr Drive
Willow Street, PA 17584
- In person - Willow Street main campus
 - Front office/HSC- lock box
- Online: Through your student portal!!!

Payment Options

- Check – No post-dated checks are permitted
- Money Order
- Visa/Master Card/Discover/American Express
- **NO CASH**
- **\$15 charge for all non-sufficient funds**

Missed Payments



- Important to make payments on time so that you can stay on track with your payment plan
- Failure to pay means you will not progress to the next term
- Your credentials will be held by school until your balance is paid in full
- The Director of the program will be made aware of your non-payment

Repeating a Course or Entire Term

- In order to repeat you will need to have a “0” balance
- There is no financial aid for repeating a single course
- There is possible financial aid for repeating entire term. Contact financial aid to determine eligibility.
- Students retaking one course must pay in full for that class one week prior to the start of class
- Payment plan must be in place for a student repeating an entire term and does not have enough financial aid to cover the balance



Early Withdrawals by Term

- Students withdrawing from a FT program after the 1st day of class are eligible for partial refunds
- Tuition refunds are calculated using the last day of attendance in conjunction with the school's Tuition Refund Policy
- The following are results of early withdrawal from a FT program:
 - You may owe the school a balance
 - Your FA may be returned
 - You will not be permitted to come back until you have a "0" balance



Questions

*WE ARE HERE TO HELP YOU



LANCASTER COUNTY
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