

Financial Planning Presentation

Contact Information

- **Jessica Klufkee** – Financial Aid Associate
 - Applications, Packaging, Textbook Vouchers
 - (717) 464-7050 ext 7101
 - Jklufkee@Lancasterctc.edu
- **Lisa Deibler**- Bursar / Registrar
 - Accounts, Payments, Refunds
 - (717) 464-7068
 - bursar@Lancasterctc.edu
- **Karen Lopez** – Administrative Assistant
 - Practical Nursing
 - (717) 464-7050 ext 7063
 - klopez@lancasterctc.edu
- **Jesse Lopez** – Admission Advisor
 - All other Adult Programs
 - (717) 464-7050 ext 7210
 - jlopez@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

2025-26 FAFSA® Form Now Available!

The 2025-26 FAFSA® form is now available for all students and contributors. Complete the form to apply for financial aid for college, career school, or graduate school.

Start a 2025-26 FAFSA® Form

Log In To Start

Edit a 2025-26 FAFSA® Form or Accept an Invitation

Log In To Edit

Need the 2024-25 FAFSA form? ←

Log In To Start a New Form | Log In To Edit Existing Forms

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

Verification

- Verification is a process where the FA officer must verify that information reported on the FAFSA is true & correct.
- Things that you may be asked to verify:
 - **Taxes**
 - **Household Members**
 - **Minimum Income**
 - **High School Diploma**
 - **Identity**



Professional Judgement

- When there are unusual situations or circumstances that impact your federal student aid eligibility, federal regulations give the financial aid office discretion or professional judgment on a case-by-case basis and with adequate documentation to make adjustments to the information on your FAFSA.
- Please complete your FAFSA like normal, but contact the Financial Aid office with details about your situation.

Types of Federal Aid

- Federal Pell Grant = FREE money
- Federal Stafford Loans = Money you MUST repay
 - 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

- PA State Grant = **FREE** money for **Specialized Associate 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 ½ 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

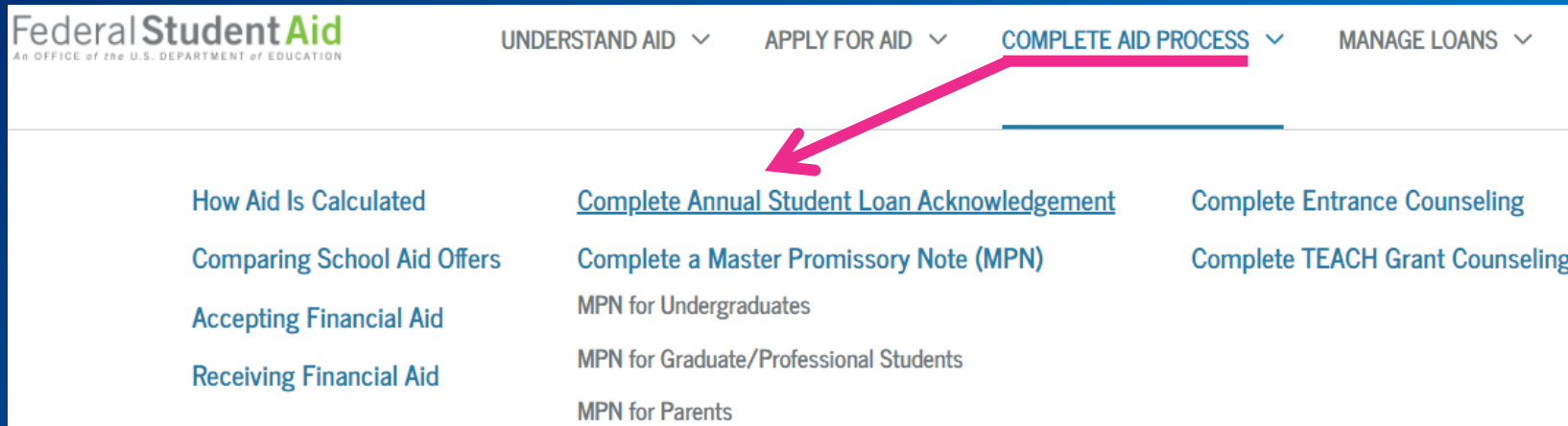
Your comprehensive cost of attendance for your current period of enrollment is **\$27,861.00**. The comprehensive cost is a total overall cost consisting of tuition, fees, books, supplies, loan fees, estimated room and board expenses, estimated travel expenses and estimated miscellaneous expenses that 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,

- 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



Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

How Aid Is Calculated	Complete Annual Student Loan Acknowledgement	Complete Entrance Counseling
Comparing School Aid Offers	Complete a Master Promissory Note (MPN)	Complete TEACH Grant Counseling
Accepting Financial Aid	MPN for Undergraduates	
Receiving Financial Aid	MPN for Graduate/Professional Students	
	MPN for Parents	

- 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:

<https://lancasterctc.edu/admissions/higher-education-admissions/financial-aid/>

- Cost Sheets
- Financial Aid Handbook
- Financial Aid Videos
- Scholarship Information
- Other Funding Sources
- & Much, Much More

APPLICATIONS & ADDITIONAL RESOURCES

Estimated Costs and Aid
by Program

Additional Information
and Applications

Other Federal, State and
Local Funding Sources

- [Medical / Dental Assistant](#)
- [Welding Technology & Advanced Welding Diploma](#)
- [Practical Nursing 12-Month Day Diploma](#)
- [Practical Nursing 18-Month Evening Diploma](#)
- [Automotive Technology Degree \(Year One Only\)](#)
- [Dental Hygiene Degree \(Year One Only\)](#)
- [Veterinary Technology Degree \(Year One Only\)](#)



Alternative Loans

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

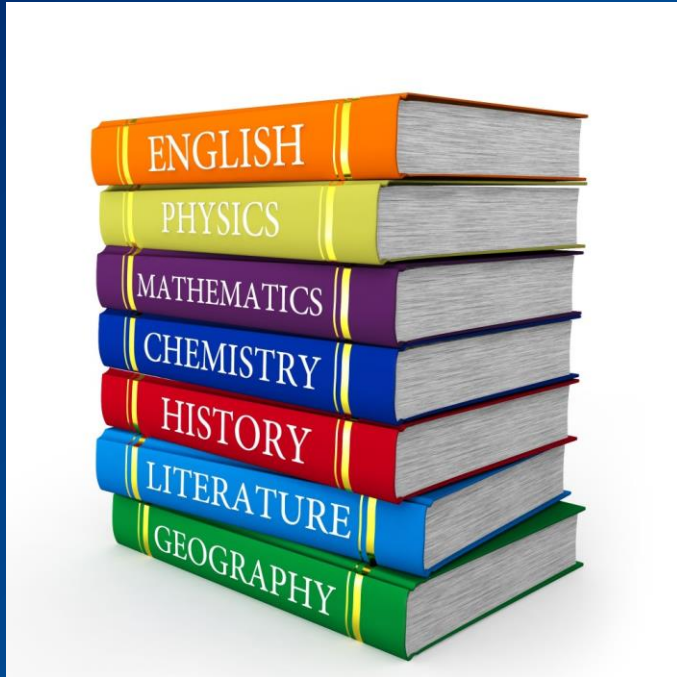


Canceling Loans



- 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. A projected credit balance is created only when your financial aid offer equals more than the balance due to the school for the upcoming term of training.
- 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



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,

- 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.

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



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

- 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 COUNTY
CAREER & TECHNOLOGY CENTER

Adult Tuition Rates

APPLICATIONS

HIGHER EDUCATION

HIGH SCHOOL STUDENTS


HIGHER EDUCATION TUITION RATES

2024-2025 HIGHER ED TUITION RATES


- 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 Quick Links ~ Document Library

<https://lancasterctc.edu/document-library/>

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

List 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 if you are withdrawn from training for more than 180 days.
- 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