FINANCIAL AID HANDBOOK

2024-25

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FINANCIAL AID STUDENT HANDBOOK

The administration and faculty of the Somerset County 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 Somerset County 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

The Somerset County Technology Center participates in various federal, state, and local financial aid programs. The purpose of financial aid is to provide assistance to students with 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
- PHEAA PA TIP Program
- Veteran's Education Assistance
  https://benefits.va.gov/gibill

- Somerset CareerLink WIOA / ITA (814-445-4161) TRA / TAA (814-445-4161) www.pacareerlink.pa.gov

- Office of Vocational Rehabilitation

Student Eligibility

Each applicant for Federal Financial Assistance must complete and submit the Free Application for Federal Student Aid (FAFSA) for processing. The FAFSA application is available online at https://studentaid.gov. Students attending a program that crosses over into the new award year which begins July 1 of each year are most often 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 (814) 443-3651 x6124)
   - SCTC uses professional judgement to review the validity of a student's high school completion records and reserves the right to directly contact the issuing entity and/or appropriate state agency to verify the authenticity of submitted credentials and/or to request supporting documentation
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 non-federal aid from state 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 Card (Form I-551 since 1997) or Resident Alien Card (Form I-551 before 1997).
- Other proof of Permanent Residency.

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)
- Victims of human trafficking
- Battered immigrants-qualified aliens

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)
- * Someone with a nonimmigrant visa isn't eligible for FSA funds unless she has a Form I-94 with one of the endorsements given in the eligible document section.
- have Nonimmigrant visas that include, but are not limited to the following:
  - o F-1, F-2, or M-1 Student Visa,
  - o NATO Visas (NATO),
  - o A2 and A3 Visas (foreign official, including attendants),
  - o B-1 or B-2 Visitor Visa,
  - o J-1 or J-2 Exchange Visitors Visa,
  - o H series or L series Visa (which allow temporary employment in the U.S.),
  - o G series Visa (pertaining to international organizations), or
  - o U-Visa holders.
- have been granted relief from deportation under the Family Unity Program (previously this category of students was eligible for federal student aid)
- Deferred Action for Childhood Arrivals (DACA)
- 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)
- I-94 forms stamped with "Temporary Protected Status."
- 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 <u>Status Information Letter</u>. 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 unknowing and unwilful. Offer as much evidence and detail as possible to support your case.**

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.

Suspension or Termination of Federal Financial Aid

Eligibility to receive aid through any of the programs described in this handbook may be suspended or terminated if a student is convicted of the sale or possession of any illegal substance during the period of enrollment in which they were receiving federal 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), if you applied for aid last year. (The application was created to determine the student's need for the Federal financial aid programs. SCTC 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 will receive this acknowledgement electronically (known as an e-SAR) via email. 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 SCTC is based upon research done to 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 (COA) - Expected Family Contribution (EFC) = Financial Need**

> **Example:** Heidi is a Pennsylvania Resident who is entering her first year of school at SCTC. She 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)	**$8,500**
- Expected Family Contribution (EFC)	**- 5,782**
= Financial Need	**$2,718**

Special Circumstances

Although the process to determine 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 re-evaluate 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) to remain eligible to receive federal financial aid and are responsible for making satisfactory academic progress toward the completion of their program. Three categories of academic progress are evaluated at the 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. Federal regulations require this policy be applied to all students, regardless of whether they receive financial aid.

It is the responsibility of the student to stay informed of SCTC's SAP standards and to monitor his/her 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.

Satisfactory Progress Definitions

Financial Aid Warning- A status the school assigns to a student who is failing to make satisfactory academic progress. The school reinstates eligibility for aid for one payment period without a student appeal. This status may only be used by schools that check SAP at the end of each payment period and only for students who were making SAP in the prior payment period for which they were enrolled or who were in the first payment period of their program.

Financial Aid Probation- A status a school assigns to a student who is failing to make satisfactory academic progress but successfully appeals aid suspension. Eligibility for aid may be reinstated for one payment period with or without an academic plan. If the student requires more than one payment period to meet progress standards, an academic plan must be developed, and SAP must be reviewed at the end of one payment period to determine if the student is meeting the requirements of the academic plan.

Appeal- A process by which a student who is not meeting SAP standards can petition the school for reconsideration of his/her eligibility for FSA funds.

Maximum Timeframe

For an undergraduate program measured in clock hours, a period no longer than 150 percent of the published length of the program as measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time. *(Note that a student in a clock hour program cannot receive aid for hours beyond those in the program; the maximum timeframe applies to the amount of calendar time the student takes to complete those hours)*

Academic/Attendance Requirements

Qualitative Standard-

A measurement of academic achievement that must be maintained to receive financial aid. This measurement of achievement

is defined as:

- Student must maintain a cumulative grade average of 75% or higher in the work defined by the course guidelines for clock hour (certificate or diploma) programs

Students who do not meet the above requirements will be placed on a financial aid warning status. Notification of the warning status will be provided to the student in writing. Student progress will be reviewed by the appropriate Adult Education staff during the subsequent grading period. The result of the review will determine:

1. If the student doesn't meet SAP requirements, financial aid may be suspended
2. If a student meets SAP requirements, warning status will be lifted

The Financial Aid Representative will require an attendance/academic progress report from the instructor every month. Documentation supporting absences may be required and must be given to the Financial Aid Representative immediately upon the student returning to school for approval.

*Due to program accreditation or industry standards, some SCTC programs have academic progress standards (grades/attendance) that supersede the above minimum standards. These programs are as follows:

1. Practical Nursing Program- students should consult the Practical Nursing Student Handbook for academic progress standards

Quantitative Standard-

Completion Rate (CR) is a measurement of progress towards completion of a program in a timely manner. (*CR = Cumulative number of hours successfully completed / Cumulative number of hours attempted*)

Maximum Time Frame (MTF)- *The student must complete a certain portion of the total program clock hours to maintain satisfactory academic progress*

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 110% of the scheduled program time. For example, a full-time student enrolled in a career and technical program which is designated as 38 weeks in length must complete this program within 42 weeks.

Practical Nursing students may continue to receive their financial aid if they maintain the ability to complete their training within 100% of the scheduled program time. A full-time student enrolled in the Practical Nursing program which is designated as 51 weeks in length must complete this program by the scheduled graduation date.

Considerations–Satisfactory Academic Progress

1. Financial Aid Satisfactory Academic Progress (SAP) is not the same as academic progress required for graduation
2. Being declared ineligible for financial aid does not mean the student has been dismissed from SCTC
3. Any appeal of ineligibility is good for only one payment period (SAP must be reviewed each payment period)
4. Students failing to maintain SAP will be issued a financial aid warning. A financial aid warning means that SCTC will reinstate the student's eligibility for aid for one payment period without the need for the student to file an appeal. If the student fails to maintain SAP after the warning period, his/her financial aid will be suspended.
5. A student who fails to make SAP in the period following a warning period will have his/her aid suspended and is eligible to file an appeal. If the appeal is approved, the student is placed on financial aid probation during the next payment period and will have his/her eligibility for aid reinstated for one payment period. If the student requires more than one payment period to meet SAP, an academic plan must be created and reviewed after one payment period to determine if the student is meeting the requirements of the academic plan. Any student who meets SAP by the end of the probationary period will have his/her aid fully reinstated.
6. No private loan funds, federal loans, or grants may be paid to the student's account for a subsequent term until AFTER grades for the probationary period have been reviewed and the student's status is determined to be satisfactory
7. Failure to meet the SAP again after an appeal was approved, will place a student in ineligible status

Review of Satisfactory Academic Progress

At the end of each payment period, student progress will be reviewed to determine if academic requirements have been met. Students who complete all coursework for the term will be assigned a numeric (percent) or letter grade. Below is a list of codes assigned that indicate the technical training program (certificate or diploma) or are not considered complete:

- **W-** Withdrawal
- **F-** Failing
- **I-** Incomplete

Suspension of Financial Aid

1. Financial aid will be suspended immediately if a student withdraws from training, and the student may be required to repay all or part of the funds received
2. If a student finishes a term or course(s) with an "I" (incomplete), the student must complete the course in the allotted time frame per policy. If the student receives an "F" (failing) grade for an incomplete course, the student may not be maintaining SAP and may receive a warning or suspension of their financial aid.

Reinstatement of Financial Aid

Once suspended from financial aid, students may have their eligibility reinstated by meeting the following conditions:

- Complete 60% of the required program competencies or meet program-specific qualitative standards, **and**
- Maintain satisfactory attendance

Appeal Process

Students may appeal financial aid probation, suspension, or denial by using the **SAP Appeal Form,** which may be obtained online or from SCTC's Financial Aid Office and submitted to:
Somerset County Technology Center
Attn: Financial Aid Office
281 Technology Dr.
Somerset, PA 15501

Students must clearly explain in the petition the extenuating circumstances that led to financial aid suspension or denial. Documentation, such as a letter from a licensed medical professional, is required to support the student's petition. If approved, students may be required to follow an educational plan for continuation of financial aid.

Situations that will be considered in the appeal process include medical/psychological condition, accident or victim of a crime, death/serious illness of immediate family member, separation/divorce, fire/other catastrophic event, legal issue, and other major circumstances beyond a student's control. *Please SAP Appeal Form for detailed information.*

PHEAA State Grant Regulations

The Satisfactory Academic Progress (SAP) policy for Pennsylvania State Grants is not covered under this policy but is instead determined separately by the Pennsylvania Higher Education Assistance Agency (PHEAA).

Cumulative GPA

Students are required to maintain a minimum cumulative grade average of 75% to maintain satisfactory academic progress. Grades are monitored every nine weeks for intergenerational students. Practical Nursing grades are monitored by nursing staff bi-weekly, and students must successfully complete the current level with a 75% or higher to continue enrollment into the next level.

Academic Year Definitions

The Program academic year definition for financial aid purposes is expressed in either Clock Hours or Weeks of Attendance. Below are the base academic years that have been defined for the purpose of calculating financial aid:

Certificate Programs of at least 900 hours in length:
Students enrolled in a certificate program of at least 900 hours in length are eligible to apply for aid. Base academic years by program are defined below:

- *9-month, 1,000-hour* certificate programs – 38 weeks and 1,000 clock hours are divided into two equal payment periods
- *12-month, 1,250-hour Cosmetology* certificate program- 52 weeks and 1,250 clock hours are divided into two equal payment periods for the first 900 hours and a third payment period for the remaining 350 hours

Practical Nursing Diploma program:
Students will be eligible to apply for aid in both their first and second year of training. The aid received for the second year is prorated per federal guidelines based upon the number of hours and weeks remaining in the program. Base academic years by program are defined below:

- *12-month daytime* diploma program – 51 weeks and 1,500 clock hours are divided into two equal payment periods for the first 900 hours (first year) and then two additional equal payment periods for the remaining 600 hours (second year)

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 Stafford Loan funds at Grade Level 2 and receive additional grant assistance if they cross into a new Federal Fiscal year or have remaining grant eligibility in the current Federal Fiscal year. If necessary, 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 enrolled in clock-hour programs who are unsuccessful in their first attempt at coursework and are required to repeat class work, clinical experiences, or an entire period of training may be eligible to continue to receive financial aid during the repeat period or to apply for additional financial aid to cover the cost of the repeated coursework. Students have one opportunity to repeat a failed course, as long as they meet re-admittance criteria and maintain satisfactory academic progress throughout the remainder of the program. If financial aid is reinstated, the student must possess the ability to complete the training within the maximum timeframe as defined for their program of enrollment or be placed on an approved academic improvement plan. Students are responsible to pay any outstanding costs incurred for repeated coursework that are not covered by financial aid.

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. High School Completion Status – ***Must submit to school <u>verifiable</u> documentation of high school completion or its equivalent***
13. 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 **13** 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 24-25, you can currently receive between $692 to $7,395 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 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 website-- https://studentaid.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 SCTC, 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 is a requirement prior to receiving your Certificate of Completion from SCTC.

This session is provided through a link on the Student Loans Data System web site https://studentaid.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: https://studentaid.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.

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.

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.

Differences between the Federal Subsidized and Unsubsidized Stafford Loans

Federal SUBSIDIZED Stafford Loan

Eligibility **IS** based on financial need.

The Federal Government pays the interest on the loan as long as the student enrolled. **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.**

Repayment on both the interest and principal begins SIX months after the student graduates or withdraws from training.

Fixed rate of 4.483%

Federal UNSUBSIDIZED Stafford Loan

Eligibility is NOT based on financial need.

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.

Fixed rate 4.483%

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 Parent 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 one 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 Stafford Loan funds for their second year 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 mid-year into a Certificate, Diploma, or Degree program at SCTC will see loan amounts that vary greatly from students who did not transfer mid-year 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 SCTC. 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.

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 into 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 SCTC 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.

Financial aid awards may be modified at any time during the award year due to the situations listed below.
•   Failure to maintain Satisfactory Academic Progress.
•   Any change in status (including grade level, program study or credit hours attempted).
•   Receipt of additional funding not listed on the award letter such as PHEAA State Grant, private scholarships, vocational rehabilitation assistance, veteran benefits, Pennsylvania EAP, PA Tip, tuition waivers, employee tuition assistance, etc.
•   Previously submitted inaccurate, incomplete, or conflicting information.

Students will be notified of changes to awards of the program,

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 is 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 their lender to reduce their 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, or have made satisfactory payment arrangements, 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. Over awards 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 over award, 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 future tuition bills, 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 the lender or hold the balance on account.

Student refund checks are processed through SCTC's Business Office within 14 calendar days of funds disbursement, except for credit balances for withdrawn students *(these funds are held on account until all required tuition and Title IV refunds can be calculated).* The Financial Aid Office will notify students when a check is ready for in-person pick-up. If the check is not picked up within three business days, it will be mailed directly to the student's address on file. **If the refund check is not received after three weeks from the date it was mailed, a replacement check will be issued.

Students contemplating withdrawal may request an R2T4 form from the financial aid office to calculate financial aid obligations.

Tuition Payment & Refunds

Tuition Refunds for Class Cancellation

If a class is cancelled by the Somerset County Technology Center, all students will be refunded 100% of all pre-paid tuition and fees. Students are not required to request that pre-paid 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 student will forfeit all application and placement test fees.

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- **75%**
      Withdrawal after the first 7 calendar days but within the first 25% of the term**- 55%**
      Withdrawal after 25% but within 50% of the term- **30%**
      Withdrawal after 50% of the term**- no refund**

Refunds will be made on tuition charges for each Payment Period once a student is determined to be withdrawn from training from the Somerset County Technology Center. Tuition refunds will be calculated using the student's actual last day of attendance.

Late Payment Fee

Student account balances that are not paid by the due date will incur a late payment fee. The penalty is automatically added to the student's account balance and must be satisfied in full. Student transcripts, graduation/completion items, etc. will be held until the student settles his/her student debt. Failure to pay outstanding debt may lead to the student being turned over to collections.

If a student is unable to pay his/her outstanding balance, he/she should contact the financial aid office immediately to discuss available options to manage the debt.

Fee Schedule:

- 1-14 Calendar Days Past Due   Late Fee of 2% of the Outstanding Balance
- 15-28 Calendar Days Past Due   Late Fee Increases to 5% of the Outstanding Balance
- 29-35 Calendar Days Past Due   Late Fee Increases to 10% of the Outstanding Balance
- Over 35 Calendar Days Past Due   Student May Be Terminated from the Program

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 (ED) specifies that SCTC must determine the amount of financial aid program assistance that you earned if you withdraw from your program of study. ED 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 SCTC 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 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:

- Unsubsidized Direct Stafford Loans (other than PLUS loans)
- Subsidized Direct Stafford Loans
- Direct PLUS Loans
- Federal Pell Grants
- Iraq and Afghanistan Service Grant
- Federal FSEOG
- Federal TEACH Grants

If SCTC is not required to return all 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.

A student who wishes to officially withdraw from the school should notify the Adult Education and/or Practical Nursing Office in writing via a signed notice of withdrawal. This notification should include the student's full name, program of study, and date. The date the letter of withdrawal is postmarked or, in cases where the notice is hand-delivered or e-mailed from an email address the school has on file, the date that the notice is delivered to the school will be the date the school determines the student has withdrawn. The Official Withdrawal Date of the student will be the last date of attendance.

Upon receipt of a withdrawal notice from the student, the Director of Adult Education and/or Practical Nursing Director will schedule a meeting with the student to validate the student's request and to complete withdrawal documentation. Timely and accurate completion of the withdrawal process is important as it impacts financial aid. Failure of the student to properly withdraw may affect future financial aid decisions as well as decisions on re-admittance.

For students who are involuntarily withdrawn or who fail to provide proper notification (unofficial withdrawal), the best available information will be utilized to process the withdrawal:

1. For a student on an approved leave of absence who fails to arrive for class following conclusion of their leave, the Official Withdrawal Date will be the last date of attendance

2. If a student does not formally notify the school of an intent to withdraw, the determination that the student withdrew will be made after the student fails to attend classes for ten (10) consecutive regularly scheduled class days for intergenerational students and seven (7) days for Practical Nursing students. The last date of attendance will become the student's Official Withdrawal Date.

When a student withdraws or is dismissed from the SCTC, his/her official date of separation from the school is determined to be the Last Date of Attendance (LDA), that is, the last date on which s/he attended a class. This date is determined after the student has failed to attend class for ten (10) consecutive regularly scheduled school days for Intergenerational students or seven (7) days for Practical Nursing students.

The LDA is used in calculating applicable refunds and may determine the extent of the student's financial obligation to SCTC.

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 must return is a grant overpayment, and you must make payment arrangements with SCTC 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.

A school must offer any post-withdrawal disbursement of loan funds within 30 days of the date the school determined the student withdrew. A school must always return any unearned Title IV funds it is responsible for returning within 45 days of the date the school determined the student withdrew. When the school cannot meet the 30-day deadline because verification is not complete, it will need to do a new R2T4 calculation once verification is complete and offer any funds as soon as possible. The school must provide the student or parent the minimum 14-day (or longer if it chooses) response period for post-withdrawal disbursements of Direct Loan funds.

- SCTC will disburse any Title IV grant funds a student is due as part of a post-withdrawal disbursement within 45 days of the date the school determined the student withdrew and disburse any loan funds a student accepts within 180 days of the date the school determined the student withdrew. SCTC will disburse all Post withdrawal disbursements within 14 days of the date the disbursement is received.

- Unless a student subject to verification has provided all required verification documents in time for SCTC to meet the R2T4 deadlines, the school includes as Aid disbursed or Aid that could have been disbursed in the R2T4 calculation only those Title IV funds not subject to verification

- If a student who failed to provide all required verification documents in time for the school to meet the R2T4 deadline later provides those documents prior to the applicable verification deadline, the school must perform a new R2T4 calculation based on all the aid the student qualified for based on the completed verification documents and make the appropriate adjustments

- The R2T4 calculations impose no additional liability for interim disbursements made to students selected for verification. However, the R2T4 requirements do place limits on interim disbursements that can be made to students selected for verification who have ceased attendance. A school may not make an interim disbursement to a student after the student has ceased attendance

Students contemplating withdrawal may request an R2T4 form from the financial aid office to calculate financial aid obligations.

Policies for Veterans

SCTC will comply with the Veterans Benefits and Transition Act of 2018, which enables GI Bill and VR&E beneficiaries (Chapters 33 and 31) to attend a course of education or training for up to ninety (90) days from the date the beneficiary provides a Certificate of Eligibility or valid VAF 28-1905 without penalty for unpaid tuition and fees.

Further, it will abide by the following provisions set forth in Section 103:

1. Beginning August 1, 2019, for any student using Ch. 33 Post 9/11 GI Bill or Ch. 31 Voc-Rehab benefits, even if the VA has not yet paid tuition and fees, SCTC will not:
   - prevent enrollment
   - assess a late penalty fee
   - require securing alternative or additional funding
   - deny access to any school resources (access to classes, libraries, or other institutional facilities) that are available to other students that have paid

2. SCTC can require that such students be required to:
   - produce the VA's Certificate of Eligibility by the first day of class
   - provide a written request to be certified
   - provide additional information needed to properly certify the student

Tips on Finding Scholarships

Local Organizations - You can increase your odds of 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 considered.

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 must 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), 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 at 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.

- Horatio Alger National Career & Technical: *application.horatioalger.org*
- Guide to Paying for Nursing School: *cnaclasses.org/guide-to-paying-for-nursing-school/*
- Major-Specific Database: *finaid.org/otheraid/majors.phtml*
- Scholarships for Students with Disabilities: *finaid.org/otheraid/disabled.phtml*
- Scholarships for Minorities: *finaid.org/otheraid/minority.phtml*
- Hispanic College Fund: *hispanicfund.org/*
- For current high school seniors: *axa-achievement.com/*
- General Scholarships: *scholarships.com/*
- Education Planner: *educationplanner.com*

Disclaimer: The Office of Financial Aid at the SCTC 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 Application? - 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.studentaid.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.studentaid.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 receive an award (estimated or actual) offer, you must have been 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 online, 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 completing two applications in one--both the Federal Pell and PHEAA State Grant application. The only programs eligible to receive PHEAA State Grant funds are the Specialized Associate Degree programs. So, if you are enrolled in a Specialized Associate Degree program, complete and return the information to PHEAA for processing. For students enrolled in all other programs, 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 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? - By now you should have already filed taxes for the year being requested since the FAFSA now asks for tax data that is two years old. If you have not yet filed your taxes for the required year, first complete your taxes, submit them to the IRS, wait three to six weeks to allow for processing, and then try to import your taxes into your FAFSA. If that does not work, you will need to enter the amounts you reported on the 1040 form you submitted to the IRS onto your FAFSA for processing. However, be advised that we may be required to obtain a copy of your IRS Tax Return Transcript to show that the taxes were filed.

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 made once the student has 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 letters 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 letters 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 two. Students who do not receive their new award letter before the start of the 2nd 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. 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 in payment periods. Each academic year is divided into two 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. **Any outstanding balance is due two weeks prior to the beginning of the payment period, or a payment plan must be in place.**

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 halfway 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 and is due by the date established by the financial aid office.

Are Credit Cards Acceptable for Payment?
Yes, the School will accept VISA, MasterCard, and Discover.

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.

How Do I Check on My Account Balance? - You can check on your tuition account balance by contacting the school's Office of Financial Aid.

My Federal Direct Stafford Loan Has Not Been Credited to My Account Yet. Why Is That? - If you have an award letter showing that loans are to be disbursed to your account and you have not yet received these amounts, it could be that you have not signed your electronic Master Promissory Note (MPN) on-line and have submitted it to the US Department of Education, or it may have been delayed due to an attendance issue. 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 a Federal Parent PLUS loan for any reason, you 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 must contact the Office of Financial Aid to indicate the amount the student wants to borrow additionally in Unsubsidized Stafford Loans. See the section on Federal Stafford
Loans to determine the maximum amount the student can borrow additionally. Parents who are approved for the PLUS loan should contact the Office of Financial Aid to indicate the amount they wish to borrow. 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. Since Alternative loans are credit-based bank loans, you 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 Office of Financial Aid 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 final exams, continue to the next period of enrollment, 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.

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. Please contact our office to request a copy of the form.

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 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 in clock-hour programs 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. Degree seeking students can continue to receive aid based upon their enrolment status.

I Was Selected for Verification. What Does That Mean? - The U.S. Department of Education requires that some students who apply for financial aid 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 Student Aid Report (SAR/ ISIR) and correct any errors. Any corrections made will generate a new Student Aid Report (SAR) which will be sent to both the school and the student. 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 award 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* website.

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 If a

www.studentaid.gov parent is denied the PLUS loan, the parent has the right to request that the credit check be reviewed a second time prior to deciding.

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 to receive a Subsidized Federal Stafford Loan.

> A **SUBSIDIZED** loan means that the government subsidizes (or pays) 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 and beyond your six-month grace period. **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 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 disbursed and credited to the student's account. To cancel all or a portion of your loan, contact the Office of Financial Aid to request a **Loan Modification Form**. Complete the loan cancellation request form and return it to the Office of Financial Aid for processing. If at the time you receive your award letter you know you want to cancel all or a portion of your loan, note that on the award letter and return it right away and we will process your request

Contact Information

Application to Complete	Web Site Address	Technical Support
FAFSA Application	*www.studentaid.gov*	800-433-3243
Loan Entrance Counseling Loan Exit Counseling Direct Stafford Loan Application Direct PLUS Loan Pre-approval Direct PLUS Loan Application	*www.studentaid.gov*	800-433-3243

Office to call	For questions regarding:	E-mail	Phone
Financial Aid Coordinator	Financial Aid Packaging/Disbursing	Theresa Pletcher tpletcher@sctc.net	814-443-3651 ext. 6124
Adult Education Admissions Counselor	Admissions and Program Information	Heidi Petrosky hpetrosky@sctc.net	814-443-3651 ext. 6156

Agency to call	For questions regarding:	Phone
IRS	Tax Transcripts	800-908-9946 *www.irs.gov*
Selective Services	Status Information Letter or Waiver	847-688-6888 703-605-4100 *www.sss.gov*
National Student Loan Data System	Information on all your Title IV Funding	*www.studentaid.gov*

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 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 numbers 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 the 24-25 Free Application for Federal Student Aid (FAFSA)**

   Complete your financial aid application requirements online at *www.studentaid.gov*
   School Code -- 041498

   You must complete a FAFSA application 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 <u>import</u> and <u>do not change</u> your 2022 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 <u>FAFSA.gov</u>, 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 2022 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.

3. **Complete Loan Entrance Counseling** *www.studentaid.gov*

   <u>Log-in</u> to the 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.

4. **Complete a Master Promissory Note**

   School Code – 041498

   <u>Log-in</u> to the *www.studentaid.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.

SOMERSET COUNTY TECHNOLOGY CENTER
STUDENT LENDING CODE OF CONDUCT

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

- Somerset County Technology Center does not participate in any revenue-sharing arrangements with any lender.

- Somerset County 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.

- Somerset County 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.

- Somerset County 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 anything 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. Somerset County 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.

- Somerset County Technology Center does not assign a lender to any first-time borrower through financial aid packaging or any other means.

- Somerset County Technology Center recognizes that a borrower has the right to choose any lender from which to borrow to finance his/her education. Somerset County 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.

- Somerset County 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.

- Somerset County Technology Center will not request or accept any assistance with call center or financial aid office staffing.

Creating and Using the FSA ID

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**, **StudentAid.gov**, and **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** 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**. **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**. Find this fact sheet at **StudentAid.gov/resources**.

Federal **Student Aid**
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May 2017