SOUTHWEST TECHNOLOGY CENTER
FINANCIAL AID POLICIES
AND PROCEDURES
2019-2020

Changing Lives One Career at a Time
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STATEMENT OF PURPOSE
Federal regulations mandate that institutions have written Financial Aid policies and procedures. The purpose of this handbook is to record policies and procedures surrounding the delivery of financial aid at Southwest Technology Center (also referred to in this handbook as SWTC). If no policy or procedure addresses a given issue, the Financial Aid Coordinator is expected to use professional judgment based upon the intent of all financial aid programs and practices (see Professional Judgment section of this handbook).

This handbook:
- Sets forth the institution’s policies in regard to student aid and describes the procedures which must be taken to implement these policies.
- Provides general procedures in order that a systematic and consistent approach may be taken in the operation of all programs; ensuring that similar operations will be handled in a uniform manner.
- Provides quick reference to various practices.
- Facilitates the orientation and training of personnel when changes occur.
- Is reviewed at least annually to determine if any revisions are applicable.

FINANCIAL AID REFERENCE DOCUMENTS
In addition to the Federal Student Financial Aid Policy and Procedures Manual, other regulations which affect student aid will be adhered to. These regulations and guides are as follows:
- SWTC Student Policies and Consumer Information Handbook
- Federal Student Financial Aid Handbook
- Federal Registers (Financial Aid Legislation)
- U.S. Department of Education Audit Guide
- OASFAA Newsletters
- EDConnect User’s Guide and Technical Reference
- EDExpress User’s Guide and Technical Reference
- Higher Education Act as amended
- EFC Formula Guide
- Dear Colleague Letters from the Department of Education
- FSA Electronic Announcements
- NSLDS Reference Materials
- SFA Policy Bulletins
- SAR and ISIR Guide and Reference Materials
- SCO Handbook for use with VA Education Benefits
- SWTC Board of Education Policies which can be found on the home page at www.swtech.edu

MISSION/FINANCIAL AID PHILOSOPHY/HISTORY/POLICY DEVELOPMENT

SWTC Mission Statement
The mission of SWTC is “Changing lives one career at a time.”

Financial Aid Philosophy
SWTC believes that everyone who desires training should have the opportunity of attending school regardless of their financial situation. We continue to promote financial assistance opportunities to eligible students who might otherwise be depriving themselves of the benefit of technology training. The primary purpose of the financial program at SWTC is to provide financial assistance to students who, without aid, would be unable to attend school. Financial assistance is offered in the form of grants, scholarships, and federally funded programs. Financial assistance is viewed only as supplementary. The student and the family of a student, when applicable, are expected to make a maximum effort to assist with educational expenses.
It is the policy of SWTC to award federal financial aid in accordance with federal regulations and guidelines pertaining to the type of assistance requested.

Financial Aid History
SWTC began participating in the Federal Title IV Student Financial Assistance Program in the fall of 1990.

Person Designated to Administer Title IV Financial Aid
Monica Cox, the Financial Aid Coordinator, is responsible for administering financial aid information, as well as, required institutional information including completion, graduation, and retention rates to students at SWTC. The Coordinator's office is located in the Administrative/Business office at SWTC, is available to see students Monday through Friday from 7:30 a.m. to 4:00 p.m., and may be reached at 580-480-4734 for appointments or at mccox@swtech.edu.

Policy Development
The Financial Aid Coordinator is responsible for initiating the development of financial aid policies and procedures at SWTC.

FINANCIAL AID OFFICE AND RECORDS MANAGEMENT

Purpose of the Financial Aid Office
The purpose of the Financial Aid Office is

- to provide professional financial counseling to students and parents concerning meeting the costs of education
- to administer Title IV Aid programs competently according to the institution's philosophy and policies and according to federal regulations
- to maintain institutional records of assistance programs and students assisted

Responsibilities of the Financial Aid Coordinator
The primary responsibility of the Financial Aid Coordinator is to administer and coordinate all financial aid activities for the Southwest Technology Center School District. The Coordinator works closely with the U.S. Department of Education and other agencies to ensure compliance with all regulations and submits required documents to obtain and maintain appropriate approvals. This position requires knowledge of federal regulations, institutional policies and procedures, ability to deal with clients about sensitive issues and the ability to deal with continually changing program regulations. Specific responsibilities of the Financial Aid Coordinator include the following:

- Interviewing students and providing information on financial aid programs
- Analyzing student needs and assessing eligibility
- Maintaining student financial aid records/files
- Authorizing and processing Pell Grant awards and payments
- Verifying application data on selected applicants
- Calculating student Pell Grant awards
- Collecting progress reports for satisfactory progress
- Calculating return of funds/overpayments/post-withdrawal disbursements when a student withdraws
- Maintaining up-to-date knowledge of relevant federal regulations
- Coordinating fiscal matters with the Encumbrance Clerk, including cash requests, cash accountability and cash disbursements
- Revising the Student Consumer Information, Financial Aid Policy and Procedures, Drug-Free School and Workplace, Campus Security, and Student Handbooks
- Preparing Federal Title IV Reports and approvals
- Performing other general office duties
Location of Financial Aid Records
Financial aid records are located in the Financial Aid Coordinator’s office. The Financial Aid Coordinator has the responsibility of maintaining these files and records.

Confidentiality and Inspection of Student Financial Aid Records
All information (written or oral) that a student and/or family reveals in the process of seeking assistance is confidential. Access to this information is restricted to Financial Aid personnel or as requested by independent auditors during annual reviews to ensure compliance with federal, state, and institutional policies. Application materials become the property of SWTC upon submission and are maintained in the student’s file. No information shall be released that falls under the Family Educational Rights and Privacy Act without the signed request of the student.

Length of Time to Maintain Student Records
Federal Regulations require that student files be maintained for the current award year and three years beyond closing of the previous award years. A student’s file ultimately includes the student’s FAFSA application, SAR/ISIR and all related documentation.

Electronic Statement of Account
The Financial Aid Coordinator maintains Electronic Statements of Account by fiscal year in financial aid files. This document transmits information about the school’s Pell Grant authorization. As the authorization amount increases, a new Statement of Account will be sent to the school. Electronic Statements of Account summarize current and future payment data submitted via Origination Records and Disbursement Records. The Financial Aid Coordinator reconciles the statement.

Pell Processed Disbursement List/Financial Aid Excel Spreadsheet
The Financial Aid Coordinator uses the Pell Processed Disbursement list and a school developed Excel spreadsheet recording disbursements to students to reconcile total disbursements made. These two reports should equal. The total disbursed is then reconciled with G5 and the Electronic Statement of Account.

The Business Office/G5
The Encumbrance Clerk at SWTC maintains the records of the money ordered through G5. She uses computer entry to track the receipt and disbursements of federal money from the Pell Activity fund.

Description of Accounts
Pell Activity fund: All receipts and disbursements of cash related to the Pell Grant Program are recorded in this account.

Financial Aid Office Hours
Financial Aid Office hours are from 7:30 a.m. to 4:00 p.m. Monday through Friday.

Financial Aid Workshops/Meetings
The Financial Aid Coordinator attends Oklahoma Department of Career and Technology Education Financial Aid meetings, OASFAA meetings, SWASFAA meetings, OVESAA Conferences, and other meetings as needed.

Student Policies and Consumer Information
Please see the Student Policies and Consumer Information Handbook at www.swtech.edu, or obtain a hard copy of the handbook in the Administrative/Business Office, in the Counselors’ Offices, or in the Financial Aid Office.
Persons Designated to Provide Student Policies and Consumer Information and Distribution of Forms

The Financial Aid Coordinator, Student Services Director, School Counselor are designated as having the responsibility for distributing disclosure requirements, applications, student forms and general information to current and prospective students at SWTC.

Consumer Information from the U.S. Department of Education

The U.S. Department of Education provides comprehensive student aid information to students and their families through the Student Aid on the Web site at http://studentaid.ed.gov. This streamlined website includes comprehensive information on the student aid life cycle and includes tips and guides for students like the FAFSA4caster, things to consider when selecting a school, and comparing educational institutions.

Gainful Employment Disclosures

The U.S. Department of Education requires Southwest Technology Center to disclose information to prospective students about gainful employment for eligible career options that are 600 clock hours or greater in length with post-secondary (adult) student enrollment. Approximately 50% of our enrollment consists of secondary (high school) students. Gainful Employment disclosure job placement rates include adult students only. Our GE disclosures include: related occupations, program costs and length, on-time completion/graduation rates, job placement rates, and median loan debt. The placement rate methodology is determined by our accrediting agency which is the Oklahoma State Board of Career and Technology Education. Positive placement includes the following: employment related to the career option and program, continuing education, and military enlistment. It excludes program completers who are unemployed, but seeking employment and students not in the labor force. Southwest Technology Center does not participate in any student loan program and does not have financing plans available for students, therefore, students can finish a program at SWTC debt free.

SWTC Gainful Employment Disclosures and Career Option Brochures include CIP and SOC codes. CIP codes are used to provide a standard way of classifying fields of study, mostly at the post-secondary (college/university) level. The CIP Classification of Instructional Programs Code is listed under each career option in the Student Consumer Information Handbook located on the SWTC website at www.swtech.edu or in the Financial Aid Office. You can also access CIP Code information at www.nces.ed.gov/ipeds/cipcode. The SOC system was developed in response to the need for a universal occupational classification system. Such a classification system allows government agencies, private industry, and students to produce comparable data about occupations. The SOC Standard Occupational Classification Code is listed under each career option in the Student Consumer Information Handbook located on the SWTC website at www.swtech.edu or in the Financial Aid Office. You can also access SOC Code information at www.onetcodeconnector.org.

As of July 1, 2019, per federal regulations, SWTC GE Disclosures will be distributed to prospective students as a separate document before the student signs an enrollment application or makes any financial commitment to the institution. Per federal guidelines, written confirmation of the receipt of the GE Disclosure Template will be obtained from all prospective students.

SWTC is required to submit data to the U.S. Department of Education on students enrolled in GE programs including information to identify the student, program CIP code, credential level, length of the program, the student’s attendance dates, and status during the award year. If the student completed or withdrew, SWTC must report the date, the total amount of tuition and fees charges, the total amount the student received from private loans, and the cost of attendance.

All Gainful Employment Disclosures are available on the SWTC website at www.swtech.edu. A hard copy of all GE Disclosures are kept in the Administrative/Business Offices, Counselor’s Offices, and Financial Aid Offices at both campuses. For questions regarding Gainful Employment or to obtain a hard copy of the Gainful Employment Disclosures, please contact the Financial Aid Coordinator.
PARTICIPATION IN FEDERAL FINANCIAL AID PROGRAMS AND INSTITUTIONAL PROGRAM ELIGIBILITY

Institutional and Program Eligibility
Documentation regarding SWTC’s eligibility for all aid assistance programs is located in the Financial Aid Office. The Financial Aid Coordinator is responsible for the coordination of the Program Participation Agreements (PPA), the Eligibility and Certification Approval Report (ECAR), and the five-year federal Recertification.

TITLE IV FINANCIAL ASSISTANCE AVAILABLE AT SWTC

Federal Pell Grant
Financial Aid is available at SWTC to students who qualify for Federal PELL Grants. SWTC does not participate in the Federal Direct Student Loan Program or the Federal Family Education Loan Program. SWTC does not participate in or provide information regarding any private education loan programs nor does it have any preferred lender lists.

Purpose of the Federal Pell Grant Program
The Pell Grant Program is a federally funded grant program, which, for the 2019-2020 academic year provides up to $6,195 to full time postsecondary students and up to $3,098 to postsecondary students who are enrolled at least half time. The purpose of the program is to provide a foundation of aid to needy students. SWTC awards federal financial aid according to federal regulations and guidelines.

Federal Pell Grant Eligibility
To be eligible for a Federal PELL Grant, a student must have an eligible EFC (Expected Family Contribution). This number is an index of the student’s ability to contribute to the cost of education. Grant amounts are based upon cost of attendance, the Expected Family Contribution (EFC) and the hours a student will attend during an award year. The government provides a Payment Schedule annually to be used to determine the amount of a Pell Grant.

The neediest students will have an EFC of 0 and may be eligible for the maximum award. As the EFC increases, the amount of the award decreases and, after a certain point, the award becomes 0. The EFC cutoff index number for receiving a Pell Grant for the 2019-2020 academic year is 5577. The EFC is printed on the Student Aid Report (SAR/ISIR) which is the official notice of the student’s eligibility (or ineligibility) for a Federal PELL Grant. The EFC is computed by the Central Processing System and is based on the information reported by the student on the financial aid application. Eligibility is also based upon meeting the general criteria which is listed in this handbook. All students that complete a FAFSA and are deemed eligible by the US Department of Education and the Financial Aid Coordinator will receive the Federal Pell grant amount that they are entitled to. Students may not receive a Pell Grant from more than one institution concurrently.

Eligibility Requirements
U.S. Citizen or Eligible Non-Citizen
An applicant must be a citizen or eligible non-citizen. Unless the SAR/ISIR demands it, U.S. citizens who answered yes on the FAFSA to the citizenship question do not have to verify citizenship. Permanent residents must submit proof of their status to the aid office. This proof becomes a permanent part of their file. All eligible non-citizens must submit proof of status for file. Proof includes U.S. passport stamped “non-citizen national” or “Form-I-151” (green cards.) Other forms of documentation are rare and the Financial Aid Coordinator will consult the Federal Student Financial Aid Handbook if necessary. A document verification request will be made on all aliens seeking aid.
Registered with Selective Service
A male applicant at least 18 years of age and born after December 31, 1959 must be registered with Selective Service.

Undergraduate Status
An applicant states on the FAFSA application that she/he does not have a Bachelor’s degree. Students who have bachelor’s degrees are not eligible for the Pell grant.

Determination of Financial Need
SWTC employs the Federal Needs Analysis Methodology in assessing financial need and eligibility for Title IV Assistance. The Federal Needs Analysis Methodology is based on the following philosophy of financial aid:

- to the extent that they are able, parents have the primary responsibility to pay for their children’s education
- parents will, as they are able, contribute funds for their children’s education
- students, as well as their parents, have a responsibility to help pay for their education
- the family should be accepted in its present financial condition

A needs analysis system must evaluate families in a consistent and equitable manner, while recognizing that special circumstances can and do alter a family’s ability to contribute. Four broad categories of family resources are examined in need analysis. They are:

- parent’s/student’s income
- parent’s/student’s assets
- number in household
- number in college (post-secondary education)

Regular Student/Enrollment Status/Eligible Program Status
An applicant must be a regular student which is defined as a student who is enrolled in an eligible program (an eligible program/career option for Pell purposes must be at least 600 clock hours and 23 weeks in length) is working toward a certificate and is attending at least part-time (15 clock hours per week).

High School Diploma/GED®/HiSET®/Home School Equivalency
An applicant must have a high school diploma (this can be from a foreign school with appropriate documentation of equivalency), High School Equivalency Diploma (GED®, HiSET®, TASC®) or a home school equivalency in order to qualify for a Pell Grant.

Default/Overpayment Status
An applicant signs a statement when completing the FAFSA stating that they are not in default on federal student loans or have made satisfactory arrangements to repay it, and that they do not owe money back on a federal student grant or have made satisfactory arrangements to repay it. A student who is defaulted on federal loans or who is in Pell overpayment status is not eligible for further Title IV assistance unless and until satisfactory arrangements for repayment are made. Students in default on loans must have a letter from the holder of the loan stating that the student has made satisfactory repayment arrangements and is eligible for Title IV funds or the Financial Aid Coordinator must receive a new Institutional Student Informational Record (ISIR) and National Student Loan Data System (NSLDS) report showing that the default status has been resolved before any funds may be disbursed.

Valid SSN
An applicant must have a valid Social Security Number. EXCEPTION: Students from the Republic of Marshall Islands, the Federated Stated of Micronesia or the Republic of Palau.

Satisfactory Academic Progress (SAP)
After a student’s first (upon enrollment) eligibility, the student must thereafter maintain Title IV eligibility by meeting all criteria for Satisfactory Academic Progress (SAP) as set forth in SWTC’s SAP policy.
see the Satisfactory Academic Progress section of this handbook for complete information on SAP, or view the SAP policy online at www.swtech.edu.

Statement of Educational Purpose
All applicants must sign a statement on the FAFSA verifying their educational purpose (using Title IV funds only to pay the cost of attending an institution of higher education) and accuracy of information provided on the FAFSA.

Educational History of Student
If the student has attended this school in the past three award years, the Financial Aid Coordinator reviews previous files and determines whether the student was making satisfactory progress in previous coursework at SWTC. If the student has attended other schools in the past, the Financial Aid Coordinator can access the NSLDS information from the SAR/ISIR concerning defaults and overpayments. If the student has attended another school and the Financial Aid Coordinator determines that it has been within the current award year, she will then access the National Student Loan Data System (NSLDS) on the web at https://nsls.ed.gov. If the student is a transfer student for Pell purposes, NSLDS will give the student's current year Pell disbursement and the current year scheduled award. This information will be used in award calculation.

Drug Conviction Affecting Title IV Eligibility
A drug conviction for any drug offense during a period of enrollment for which the student was receiving Title IV, HEA program funds under any federal or state law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV, HEA grant, loan, or work-study assistance. An applicant who has been convicted of drug-related offenses that occurred while receiving Title IV aid may not be eligible to receive federal financial aid for a period of time. These are general eligibility requirements and can be discussed with the Financial Aid Coordinator. Eligibility requirements concerning felonies that are specific to career options are discussed in the description of that career option. A student that loses eligibility will be notified in writing by the Financial Aid Office with an explanation of the loss of eligibility, as well as, information on how to regain eligibility. Please see the Financial Aid Coordinator for further information on penalties for drug offenses as they relate to title IV, HEA (Pell) grants.

APPLYING FOR THE FEDERAL PELL GRANT

Application Process
*SWTC's Federal Code is 030087.
Adult students are encouraged to apply for financial aid. Students can complete the "Free Application for Federal Student Aid" (FAFSA) in print or online at https://fafsa.ed.gov. Identify SWTC as your school choice on the FAFSA application. Application forms can also be obtained by calling the Federal Student Aid Information Center at 1-800-4-FED AID. Students are directed to read the instructions carefully when completing the FAFSA. All records and other materials used in completing the application should be saved. This information may be needed later to prove the information submitted is correct.

The 2019-2020 FAFSA will be available for students to apply beginning on October 1, 2018. Students and parents should report income and tax information from the prior, prior tax/calendar year. For the 2019-2020 FAFSA, students and families will use taxes and income information from the 2017 tax/calendar year.

Students can submit their FAFSA on the Web at https://fafsa.ed.gov, they can mail the paper FAFSA with the envelope provided in the paper form, or the FAFSA can be sent electronically through the Financial Aid Office. TTT users (for the hearing impaired) may call 1-800-730-8913.

After submitting the FAFSA, the student will receive a Student Aid Report (SAR) which includes a summary of application information and the determination of the expected family contribution (EFC). This EFC is the result of computations established by Congress involving the financial and non-financial data submitted on
the application that indicates how much of your family’s financial resources should be available to help pay for school. The method of computation is applied to all dependent and independent students uniformly. Students should review all the information on the SAR. If any changes are necessary, the student can make corrections online using his/her FSA ID, or the student can resubmit by mail part two of the SAR to the Pell Grant processor following the directions for making corrections on the form, or the Financial Aid Coordinator can submit the corrections electronically. After submission of any corrections, if necessary, and if the student meets all eligibility requirements, they will receive an award letter notifying them of the amount of their Pell Grant award, any required documents, and projected payment schedule.

Students who applied for financial aid the previous year may qualify to use a renewal FAFSA. The student may access the renewal application online by using their FSA ID. On the renewal the student should correct or update his or her information and submit it to the processing center. The school will receive an Institutional Student Information Record (ISIR). The student will receive a SAR Information Acknowledgement by mail in three to five working days for their inspection. The student must sign a copy of the ISIR certification, have a copy of the signed renewal notice, or have an electronically signed ISIR for their financial aid file. This ISIR will be used to determine the student's award.

**IRS Data Retrieval Tool**
The IRS Data Retrieval Tool allows student and parents who are using FAFSA on the Web and who have already submitted their federal tax return to electronically transfer their tax data from the IRS database. While use of this is voluntary, **students and parents are strongly encouraged to use the IRS Data Retrieval Tool** because it is accurate, efficient, and useful for verification and corrections.

**PROCESSING STUDENT RECORDS**

**Student Financial Aid Folder**
The Financial Aid Coordinator prepares and maintains student financial aid files.

**Procedure for Handling Missing Financial Aid Information**
If information is missing, the Financial Aid Coordinator requests the student to bring missing documents. Once documentation is submitted, it is filed in the student’s financial aid file.

**Procedure for Handling Conflicting Financial Aid Information**
The Financial Aid Coordinator reviews documents to make sure there is no conflicting information in the file. If conflicting information exists, the student is contacted in an attempt to resolve any conflicts. If no conflicts exist, the Aid Coordinator proceeds with processing.

**Procedure for Handling Void Financial Aid Applications**
The Financial Aid Coordinator reviews comments on the letter explaining why the SAR/ISIR is void. If the applicant submits a void application, the Financial Aid Coordinator assists the applicant in the interpretation of the letter and the corrective actions that may be required. The usual problem is failure of the student and/or parent to sign the original application either with a “wet” signature, or sign electronically with a FSA ID.

**Procedure for Handling Rejected Financial Aid Applications**
Comments will appear on the Student Aid Report (SAR) explaining the application rejection and indicating the action the applicant may take to correct his information so that eligibility may be determined. The Financial Aid Coordinator’s role is the same as with the void application stated above.

**Procedure for Handling Ineligible SAR/ISIR**
If the eligibility letter states that the EFC (Expected Family Contribution) is too high for a Pell Grant, the Financial Aid Coordinator checks information on the information Review Form for accuracy. If correct, the
applicant is probably ineligible. If the information is not correct, the applicant should resubmit a FAFSA correction, or have the Financial Aid Coordinator make corrections with the student’s (and parent’s if the student is a dependent) signature giving the Financial Aid Coordinator permission to make corrections, or the student may make corrections online using the student’s/parent’s FSA ID.

**VERIFICATION**

**Explanation of Verification**
Verification is the process of checking the accuracy of information submitted by applicants when they apply for financial aid. Students selected by the Secretary of the U.S. Department of Education, will be required to verify the accuracy of family financial information and other data before any Title IV funds are disbursed.

**Selection of Financial Aid Applications to Be Verified**
If a Pell Grant application is selected by the Central Processing System (CPS) for verification, an asterisk will appear by the EFC, and comments will appear on part one of the SAR and page one of the ISIR addressing the verification requirements. Even though schools have the authority to verify any applicant, SWTC only verifies those applicants who are chosen by the federal processor or those who have conflicting information comments. It is the policy of SWTC to verify all CPS selected applicants and all students who have conflicting information. Students who are selected for verification by the processor or by the Financial Aid Office in cases of conflicting information must submit supporting documentation which may include, but is not limited to:

- Proof of all income reported on the FAFSA (i.e. copy of federal income tax transcripts)
- Non-filers must provide a W-2 form for each source of employment income in addition to a signed statement giving the sources and amounts of all income earned from work not on W-2’s and certifying that the person has not filed and is not required to file a tax return (replacement W-2’s can be requested from the employer who issued the original)
- Non-filers must also provide verification of non-filing from the IRS
- Completed and appropriately signed Verification Worksheet
- High School Completion, Identity, and Statement of Educational Purpose
- Number of Household Members, Number in College (SWTC is considered college for verification)

**Financial Aid Disbursements Prior to Verification**
SWTC withholds disbursement of any Title IV Federal Financial Aid until a student has completed the verification process. Although the school has the option of processing one Pell payment without verifying the application, SWTC does not take that option due to the risk of financial liability.

**Verification Deadline**
Failure to comply with verification requirements may result in forfeiture of aid. If a student does not complete verification by June 30th of the current academic award year in which he was chosen for verification, then the student forfeits his Pell for that award year.

**Items to Be Verified/Acceptable Documentation**
The Financial Aid Coordinator collects appropriate documentation from the applicant based on the guidelines published in The Federal Student Aid Handbook. Items that generally must be verified by comparing the data items on the SAR/ISIR with identical data items on the IRS tax return transcript and/or other primary documentation are listed below. The Financial Aid Coordinator uses the verification tracking flag code on the ISIR to determine what verification worksheet to use for each student chosen.

**Number of Household Members**
Acceptable documentation is the appropriate Verification Worksheet completed and signed by student and/or parent.
Number Enrolled in College
Acceptable documentation is an appropriate Verification Worksheet completed and signed by student and/or parent. If there is reason to doubt the information, the schools listed may be contacted to confirm enrollment. The student should always be included in the number enrolled in college. Others can be included only if they are counted in the household size and will be attending a postsecondary educational institution at least half-time (6 credit hours per semester for at least one term or 15 clock hours per week for one term) in the current award year. These individuals must also be working toward a degree or certificate leading to a recognized educational credential at a Title IV eligible school. Dependent students must exclude parents as number enrolled in college.

Adjusted Gross Income (tax filers)
Acceptable documentation for independent students (and spouse) is a copy of the student’s federal income tax return, IRS tax return transcript and W2’s for the base year; for dependent students, a copy of parents and student’s federal income tax return, IRS tax return transcript, along with W2’s for the base year is acceptable documentation. Students and student’s parents who have successfully used the IRS Data Retrieval Tool on the FAFSA are considered verified from their IRS information that has been transferred from the IRS into the FAFSA.

Income Earned from Work (non-filers)
Acceptable documentation for non-filers is a signed statement, the appropriate Verification Worksheet certifying their non-filer status listing all the sources and amounts of income earned from work. In addition to such a statement, the person should provide W-2 forms for all their income for the base year. Non-filers are also required to provide IRS documents that clearly indicate that the IRS does not have a tax return on file for the tax year. Acceptable documents include a “Verification of Non-Filing Letter” from the IRS or an IRS Tax Return Transcript that indicates “no record of return filed” or “no transcript on file”.

U.S. Income Tax Paid (tax filers)
Acceptable documentation for independent students is a copy of the student’s federal income tax return transcript along with W2’s for the base year; for dependent students, a copy of parents and student’s federal income tax return transcript along with W2’s for the base year is needed. Students and student’s parents who have successfully used the IRS Data Retrieval Tool on the FAFSA are considered verified from their IRS information that has been transferred from the IRS into the FAFSA.

Education Tax Credits (tax filers)
Acceptable documentation is the federal tax transcript.

IRA/Keogh Deductions (tax filers)
Acceptable documentation is the federal tax transcript.

Foreign Income Exclusion (tax filers)
Acceptable documentation is the federal tax transcript.

Interest on Tax-Free Bonds (tax filers)
Acceptable documentation is the federal tax transcript.

Untaxed Income (tax filers)
Acceptable documentation is the federal tax transcript.

High School Completion Status
Acceptable documentation is a copy of a high school diploma, High School Equivalency Diploma (GED®, HiSet®, or TASC®), home school equivalency, or a copy of the applicant’s final high school transcript.

Identity/Statement of Educational Purpose
Acceptable documentation is the appropriate Verification Worksheet completed and signed in person by the student presenting an original government issued ID (i.e. driver’s license).
Location of Information On IRS Forms
Some information needed for verification can be found on the tax return transcript or on the tax return on the lines listed in the following table:

<table>
<thead>
<tr>
<th>VERIFIED ITEMS</th>
<th>1040</th>
<th>1040A</th>
<th>1040EZ</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADJUSTED GROSS INCOME</td>
<td>37</td>
<td>21</td>
<td>4</td>
</tr>
<tr>
<td>INCOME TAX PAID</td>
<td>56 minus 46</td>
<td>28 minus 36</td>
<td>10</td>
</tr>
<tr>
<td>EDUCATION CREDIT</td>
<td>50</td>
<td>33</td>
<td>NA</td>
</tr>
<tr>
<td>DEDUCTIBLE IRA/KEOGH</td>
<td>28 plus 32</td>
<td>17</td>
<td>NA</td>
</tr>
<tr>
<td>TAX EXEMPT INTEREST INCOME</td>
<td>8b</td>
<td>8b</td>
<td>NA</td>
</tr>
<tr>
<td>UNTAXED PORTIONS OF IRA</td>
<td>15a minus 15b</td>
<td>11a minus 11b</td>
<td>NA</td>
</tr>
<tr>
<td>DISTRIBUTIONS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UNTAXED PORTIONS OF PENSIONS</td>
<td>16a minus 16b</td>
<td>12a minus 12b</td>
<td>NA</td>
</tr>
<tr>
<td>(excludes rollovers)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Exemptions from Financial Aid Verification
A selected application may be exempt from some or all of the verification requirements due to unusual circumstances. Except in the case of the student's death, however, none of these exemptions excuse the school from the requirement to resolve conflicting information.

Verification Procedures
When the Financial Aid Coordinator has received all necessary verification documents, she compares them to information originally reported on the application and the student's SAR/ISIR. If no corrections need to be made and there are no outstanding issues, aid may be awarded. If any adjustments need to be made the Financial Aid Coordinator or the student will correct or update the information. If any adjustments result in a change to the student's EFC and/or Title IV aid amount, the student will be notified immediately by letter, by phone, or in person. Aid will be disbursed when a new ISIR resolving the issues is received. SWTC must also have on file the final and valid ISIR showing the official EFC.

Correcting Errors
For students who are selected for verification, changes that result to any non-dollar item and to any dollar item of $25 or more to the student information, must be reprocessed. The Financial Aid Coordinator may submit the corrections electronically through EDEExpress with the student's permission or the student may correct the FAFSA information online using his/her FSA ID.

Submitting Corrections
If the Financial Aid Coordinator is submitting corrections, all corrections must have documentation signed by both the student and parent. This can be signatures on Part 2 of the SAR, a signed copy of the correction or update, or a signed verification document. When the reprocessed SAR/ISIR is received, it is reviewed. If the SAR/ISIR is now accurate, the verification process is complete all verification documents are filed in the student's financial aid file folder.

Verification Status Codes
A Verification Status Code of "V" – Verified indicates the Financial Aid Coordinator has completed verification and all information is correct.

A Verification Code of "W" – Without Documentation indicates that verification is required, but the verification process is not completed and a first disbursement has been made. **SWTC requires verification to be completed prior to any disbursement. Therefore, the status code “W” is never used.**
A Verification Status Code of “Blank” – A blank space indicates that the SAR/ISIR was not selected for verification by CPS or SWTC.

**Unusual Enrollment History (UEH) Flag**
The UEH flag with a “C” Code on the ISIR indicates that the student has had an unusual enrollment history with regards to the receipt of Title IV funds. The school is required to review the student’s academic records to determine if the student received academic credit at the schools that the student attended during the previous four award years using information from the National Student Loan Database System (NSLDS) as well as academic transcripts that the student provides from previously attended schools. Written documentation from the student, counselor, and third parties will be required to explain any discrepancies.

**Verification of Other Information**
The SAR/ISIR will often have comments requiring the Financial Aid Coordinator to verify specific items. For example: Citizenship status must sometimes be verified.

**Conflicting Information That Cannot Be Resolved**
If the school and student cannot resolve conflicts that may occur regarding verification, the case will be referred to the U.S. Department of Education, Student Validation Branch. Cases of suspected fraud will be referred to the Regional Office of the Inspector General if they cannot be resolved locally. Based on verification completion, the grant is determined according to the guidelines set by the U.S. Department of Education. No financial aid disbursements will be made until verification is complete.

**AWARDING AID**

**Awarding Title IV Aid**
The Pell Grant Program is a federally funded grant program, which, for the 2019-2020 academic year provides up to $6,195 to full time postsecondary students and up to $3,098 to postsecondary students who are enrolled at least half time. The purpose of the program is to provide a foundation of aid to needy students. SWTC awards federal financial aid according to federal regulations and guidelines. The method of computation is applied to all dependent and independent students uniformly.

**Award Year/Academic Year**
Funding for Pell Grant programs is provided based on an award year basis. The award year begins on July 1st of one year and extends to June 30th of the next year. An academic year at SWTC is one in which a student completes a minimum of 30 weeks and 900 hours of instruction. For Pell Grant payments to students, an academic year of 900 hours/30 weeks (with a payment period of 450 hours/15 weeks) is applicable to Career Options/Programs that are 900 hours or greater. For Career Options that are less than 900 hours, the payment period is one half of the total hours and one half of the total weeks of the Career Option.

**EFC Formula**
The Expected Family Contribution (EFC) is the amount a family can be expected to contribute toward a student’s college costs. Financial aid administrators determine an applicant’s need for federal student aid from the U.S. Department of Education and other sources of assistance by subtracting the EFC from the student’s cost of attendance. The EFC formula is used to determine the EFC and ultimately determine the need for aid from the following types of federal assistance that SWTC participates in: Federal Pell Grants and Oklahoma Tuition Aid Grants (OTAG). The methodology for determining the EFC is found in Part F of the Title IV of the Higher Education Act of 1965, as amended (HEA).

All data used to calculate a student’s EFC comes from the information the student provides on the Free Application for Federal Student Aid (FAFSA) which is submitted to the Central Processing System (CPS) for processing. The CPS sends either an electronic or paper output document called a Student Aid Report
(SAR) to the student. The SAR lists the student’s EFC. All schools listed on the student’s FAFSA will receive application information and processing results in an electronic file called an Institutional Student Informational Record (ISIR).

There are three regular (full-data) formulas – (A) for the dependent student, (B) for the independent student without dependents other than a spouse, and (C) for the independent student with dependents other than a spouse. Also, there is a simplified version of each formula with fewer data elements.

Additional information regarding EFC formulas, accompanying worksheets, and tables are available upon request from the Financial Aid Office.

**Steps in Computing the Pell Grant Award**

There are five steps in computing a Pell Grant:
- Determination of Cost of Attendance
- Determination of Scheduled Award
- Determination of Payment Periods
- Determination of Payment for each Payment Period
- Determination of Total Expected Disbursement

The method of computation is applied to all dependent and independent students uniformly.

The Financial Aid Coordinator determines if all application requirements have been met. If so, she uses the ISIR and the current Pell Grant Payment Schedule to determine the scheduled Pell Award and estimated disbursement. The specific computations involved in the calculation may be obtained in the Financial Aid Office.

**Living Costs**

SWTC does not offer institutional housing or board to its students. All students live off campus and commute. For purposes of awarding Title IV need-based assistance, the school estimates reasonable expenses over a nine-month period for the following categories of students.

**Cost of Attendance/Budget Allocations**

The student’s Cost of Attendance includes institutional charges such as tuition, books, supplies, and fees, in addition to student expenses that are not payable to SWTC. Additional student expenses are estimated using documentation provided by and based on the Oklahoma Department of Commerce Consumer Price Index dated December 2018 from the US Department of Labor, Bureau of Labor Statistics. Student’s may request a breakdown of the cost of attendance from the Financial Aid Office.

<table>
<thead>
<tr>
<th>STUDENT CLASSIFICATION</th>
<th>TEN MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent</td>
<td>$18,686</td>
</tr>
<tr>
<td>Dependent</td>
<td>$8,815</td>
</tr>
</tbody>
</table>

**Coding on Pell Payment Document Using Common Origination and Disbursement (COD)**

SWTC uses EdExpress in submitting Pell Origination and Pell Disbursement Records. This system also conducts edit checks to make sure necessary information is submitted. This information is exported to the Department of Education. The Department processes it and returns it back to SWTC to import from EdConnect, the federal electronic mailbox.

**Determination of Cost of Attendance**

Pell Grant ‘Cost of Attendance’ (COA) is used to determine Pell Grant payments to students. Cost of attendance for purposes of the Pell Grant is the cost of tuition and fees for a full time student for a full
academic year plus an allowance for room and board, books, supplies, transportation and personal expenses incurred by the student for a full academic year.

**Determination of Scheduled Award and Annual Award**
The ‘Scheduled Award’ is the maximum amount a student can receive during an award year, if he/she attends full-time for a full academic year. The ‘Annual Award’ is the maximum amount a student can receive during a full academic year for a given enrollment status, number of clock hours, EFC, and COA. Once the Pell Cost of Attendance is determined, the Financial Aid Coordinator determines the scheduled award based on the full-time regular payment schedule for Pell Grants for the award year issued by the U.S. Department of Education. The full time chart is always used regardless of the student’s actual enrollment status. The Financial Aid Coordinator then determines the student’s annual award based on enrollment status and clock hours.

**Tuition/Fees**
Tuition cost is **$2.50 per hour for in-district adults and is $5.00 per hour for out-of-district adults**. For Practical Nursing tuition and fees, please see the section below. Tuition and fees for each career option are given on program sheets located in the Administrative/Business Offices, the Counselors’ Office, and may be viewed online at [www.swtech.edu](http://www.swtech.edu).

**Tuition/Fees for the Practical Nursing Program**
Tuition and fees for Practical Nursing are **$5,118.87 for in-district adults and $8,096.67 for out-of-district adults**. These costs include tuition and fees paid to SWTC for Practical Nursing. The tuition for the Practical Nursing Program is divided into three tuition payment periods.

**Practical Nursing fees** may vary for each student depending on what the student may already have available to them. Students will not be required to buy items/supplies that they already own if the items/supplies are deemed sufficient for use in the program and are approved as such by the Practical Nursing Director/Instructor. Differences in fees will be approved by the Practical Nursing Director/Instructor and will be documented for each student. Please see Practical Nursing information in the Practical Nursing Handbook in the Nursing Office or the Administrative/Business office, contact the Practical Nursing Administrative Assistant or Coordinator at 580-480-4724, or view the information online at [www.swtech.edu](http://www.swtech.edu).

**Pell Grant Disbursement Worksheet and Calendar**
To facilitate Pell Grant calculations, a Pell Grant Disbursement Worksheet and Calendar have been developed at SWTC. The procedures for using this worksheet are as follows:

- The Financial Aid Coordinator completes the top portion with the student’s name, career option, dependency status, district status, and dates of attendance.
- The Financial Aid Coordinator completes the appropriate cost of attendance.
- The Financial Aid Coordinator determines the payment periods, classifies payment periods into award years and shows the expected disbursement for each payment period in the award year.
- The Financial Aid Coordinator adds the expected disbursement for each payment period to determine total expected disbursement.

This sheet becomes a part of the student’s file and serves as both a worksheet and support to assist the aid Coordinator in calculations concerning days attended, why a student received a particular award, etc.

**Determination of Pell Payment Periods, Including Crossover Periods and Year Round Pell**
The Financial Aid Coordinator determines if the disbursement is an initial (first received) Pell disbursement. Students are paid the first time based on their enrollment and good standing if an ISIR is received prior to the end of student’s first pay period. Disbursements thereafter are based on Satisfactory Academic Progress (SAP) and upon completion of the hours in the student’s previous pay period. The Financial Aid Coordinator consults a calendar sheet and ascertains the beginning and ending dates of each payment.
period. She then determines in which award year each payment period belongs. An award year is defined as July 1st of one year to June 30th of the next year. Beginning with the 2017-18 award year, eligible students (enrolled in a career major of more than 900 hours) may receive up to 150% of their scheduled Pell award with the implementation of Year Round Pell.

**Determination of Payment Per Payment Period**
For each payment period classified as being part of the current award year, the formula for determining payments are clock hours in the payment period multiplied by the scheduled award from full time payment chart and divided by the hours in the academic year.

**Determination of Total Expected Disbursement for Regular Students**
The total expected disbursement is the sum of expected disbursements for all payment periods classified as belonging to the current award year.

**Transfer Students and Determination of Award Disbursement**
A student who has received a Pell Grant from another school in the current award year is a Transfer Student. The Financial Aid Coordinator will consult NSLDS and determine the scheduled award and disbursement. A student may receive only one federal Pell Grant award during a single award year if the eligible student is enrolled at least half-time and is in a program in which the career option leads to a certificate. The expected disbursement at the second school may have to be adjusted to avoid over-awarding a transfer student. To determine the percentage of the Scheduled Pell Award received at previous school: Divide the amount the student received at the previous school by the student’s Scheduled Award at that school. Subtract this percentage from 100 percent and multiply by the Scheduled Award at SWTC. The result is the maximum amount of Pell Grant Award that the student generally may receive at SWTC.

If a student transfers from one program/career option to another at SWTC, in order for that student to be considered in the same payment period, the program/career option hours that the student is transferring must be accepted toward the new program/career option.

**Advanced Standing Credit/Prior Credit and Determination of Award Disbursement**
Students enrolling at SWTC who have previous educational experiences will be asked to provide a transcript indicating both courses taken and grades received at previous institutions. Students with previous military service will also be asked to provide JST, CCAF, VMET, AARTS, SMART, CGI, and/or CCAR transcripts.

The Student Services Director will meet with the instructor and student either prior to enrollment or at the beginning of his career option to determine what, if any, credit will be applicable to the career option at SWTC. For evaluation purposes the Student Service Director will keep in mind the timeliness of the training, the pertinence to the courses in the career option, and the changes that may have taken place in business and industry since the training was received.

After a thorough discussion between the student and instructor, the Student Services Director may choose to make contact with the previous institution, may issue a performance test, or may determine that credit is applicable with no further investigation. The student will be informed of the Student Services Director’s decision within five school days after reviewing the student’s prior educational training or experience. If the Student Services Director decides to grant credit for the previous training or experience, the student will receive Advanced Standing Credit (ASC) in the program/career option.

**Advanced Standing Credit** can also be issued to SWTC students who complete one career option at SWTC and then enroll in another, or those who may change from one career option to another. In order for credit from one program/career option to be transferred to another program/career option at SWTC, the new career option into which credit is being transferred should have courses that are applicable to the new career option and are in the same scope and sequence.
The financial aid recipient’s hours for their program/career option and their financial aid award will be adjusted accordingly by the Financial Aid Coordinator for the Advanced Standing Credit. If prior or advanced standing credit is granted to a student for previous educational or training experiences, such credit will be documented in the student’s file, and the student will not be charged tuition or fees for the advanced standing credit hours, nor will he/she receive any additional financial aid for those hours.

Post Military Education and Advanced Standing Credit
The Board of Education at SWTC recognizes that service members acquire knowledge and skills during military duty and has established procedures which permit veterans to attain advanced academic standing linked to military service or other education, training or experience. In order to be considered for an award of education credit at the technology center, an applicant must have been honorably discharged from the United States Armed Forces within three (3) years from the date of enrollment at the technology center. In accordance with the Post-Military Service Occupation, Education and Credentialing Act, SWTC will award appropriate academic credit in its education programs consistent with the experience, education and training of military personnel. SWTC will compare the applicant’s education, training, and experience with the requirements of the applicant’s proposed program of study. The applicant is responsible for supplying the requisite information and records essential to any award of credit. SWTC will utilize the Guide to the Evaluation of Educational Experiences in the Armed Services (published by the American Council on Education) to make this analysis and determine appropriate credit to be awarded. The process of awarding credit for military experience shall be conducted in a manner similar to the review process for transfer of education credits earned at another institution. The decision of the technology center regarding an award of credit is a final decision that is not subject to appeal.

VA Educational Assistance Beneficiaries Policies
Students receiving U.S. Department of Veteran’s Affairs (VA) educational benefits while attending SWTC are charged the same tuition and fees as all other students and are expected to follow the same policies and procedures as all other students, including attendance policies and leave of absence policies (which provide for military duty) detailed in this handbook. They are also expected to follow the same policies and procedures as financial aid students concerning Satisfactory Academic Progress (SAP – maintain a cumulative grade of 70% "C" or greater, 150% pace of completion, and maintain 90% attendance) as detailed in this handbook.

For VA students, the school maintains a refund policy under the provisions of Title 38 that provides a refund for the unused pro-rated portion of tuition in the event that the VA student fails to enter the course, withdraws, or discontinues enrollment at any time prior to completion. Students may be in debt for early withdrawal or incompletion. This policy provides that the amount charged to the Title 38 VA student for tuition for a portion of the course shall not exceed the approximate pro-rata portion of the course’s total length. Refunds must be completed within 40 days per the Code of Federal Regulation (CFR) 21.4255.

Per VA regulations, the attendance and academic progress of each VA student will be reviewed by the instructor and Financial Aid Coordinator at the end of nine week period. VA students who do not meet SAP requirements will be placed on VA mandated academic probation for 30 days and the VA will be notified of this action. While on academic probation, every effort will be made to help the student meet the attendance and minimum grade requirements. VA educational benefits will be terminated if the student does not meet the minimum academic progress standards at the end of the probationary period per VA regulations. During a leave of absence, VA benefits will be suspended per VA regulations as well.

As noted in the ‘Financial Assistance Programs Available’ section of this handbook, students utilizing VA educational benefits must provide a DD214, a VA Certificate of Eligibility, and all transcripts and records of previous training. Please see the ‘Prior Credit/Advanced Standing Credit’ and ‘Post Military Education and Advanced Standing Credit’ sections of this handbook for detailed information on the evaluation and
determination of prior credit process. Documentation of all records will be maintained by the school and kept in the student’s file in the Financial Aid Office and may be provided to the student as requested.

**Financial Aid Shopping Sheet**
In carrying out Executive Order 13607, Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Family Members, SWTC commits to voluntarily provide a Financial Aid Shopping Sheet to veterans and service members who are considering enrollment at SWTC to provide a personalized financial aid offer to help them as prospective students better understand the cost of attending school, the type and amount of aid they have qualified for, and an easy comparison of aid packages offered by different educational institutions before making a final decision to enroll.

**Course Repetitions and Determination of Award Disbursement**
Students wanting to repeat a specific program/career option must have permission of the Student Services Director and Chief Operations Officer to do so. **NOTE:** A repeated class is **NOT** eligible for a federal financial aid award.

**Award Notification**
If a student meets all eligibility requirements and all required documentation is received (including verification documents if necessary) and the student’s financial aid file is complete, then the amount of the grant will be calculated by the Financial Aid Office according to federal regulations. The student will then receive an award notice that contains the amount of the Pell Grant they are expected to receive for that academic year, along with disbursement procedures. The student will be contacted by the Financial Aid Office to complete the necessary paperwork and sign their Pell Award Form/Contract.

**Student Right-to-Know and Responsibilities of Financial Aid Recipients**
The following information can be found in the Student policies and Consumer Information Handbook and online at [www.swttech.edu](http://www.swttech.edu). Paper copies of all information are available upon request from the Financial Aid Office.

**Student Right-to-Know**
- The institution’s accrediting and licensing organizations
- All programs offered and detailed information regarding each program of interest
- Information about the school
- Information on the school’s admissions policy
- Cost of Attendance
- Information on financial aid, including eligibility, application, and methods of disbursement
- Information on a consistent needs analysis system to evaluate families in an equitable manner
- Information on students’ rights under FERPA
- How Satisfactory Academic Progress (SAP) is determined, including eligibility and appeals
- The institution’s refund policy and Return to Title IV policy
- The institution’s annual Campus Security Report
- Completion/Graduation, Retention, and Placement Rates
- Drug and alcohol policies
- Gainful Employment
- Net Price Calculator
- Grievance Procedures
- Copyright Infringement, Constitution Day, Voter Registration, & Vaccination Policies

**Student Responsibilities**
- Complete the required paperwork requested by the Financial Aid Office
- Use financial aid funds for school related expenses
- Be aware that grant or scholarship amounts received in excess of qualified educational expenses could be subject to taxation
Report all outside aid to the Financial Aid Office
Students, as well as parents, have a responsibility to help pay for their education
Maintain Satisfactory Academic Progress (SAP)
Report changes in enrollment to the Administrative/Business Office and the Financial Aid Office
Notify the Financial Aid Office before withdrawing
Return to Title IV any received funds the student is determined ineligible for
Read directions thoroughly, complete all applications accurately, & comply with all deadlines
If you don’t understand the financial aid process, ask questions

DISBURSEMENTS

Disbursement of Pell Grants
Payment is disbursed by check from Southwest Technology Center. Pell Grants will typically be disbursed twice a year, dependent upon when the student enrolled in the career option and on whether the majority of the hours in a payment period fall within that award year. Students will be paid the first time based upon the fact that they are enrolled and in attendance in an approved program. Due to different clock hours for each career option, the disbursement dates vary with each student. Pell Grant funds will be applied directly to the student’s account for the current school year. All financial aid funds will be disbursed by check through the Activity Fund Custodian in the Business Office. All charges, including tuition and fees for the current school year, must be paid in full before any refund will be issued to the student. If there is a credit balance after the funds have been applied, the student will receive a refund check. Students will also be notified by the Administrative/Business when checks are ready to be disbursed. The student must show a photo ID to receive his/her disbursement. NOTE: Failure to provide the necessary documents requested by the Financial Aid Office will necessitate the withholding of payment.

Please keep in mind that in order to be eligible for your Pell Grant disbursements, students must maintain Satisfactory Academic Progress - SAP (maintain a cumulative grade point average of 70% “C” or greater, maintain 90% attendance for each pay period, and keep a 150% pace of progression) and successfully complete all the clock hours and curriculum associated with the hours in each corresponding payment period. Please see the Financial Aid Coordinator for more information.

Disbursement Procedures
The students’ disbursement spreadsheet (indicating the name of the student receiving funds, the amount of the Pell disbursements, amount to be paid to SWTC for tuition owed, and amount to be paid directly to the student) is signed by the Financial Aid Coordinator and respective Student Billing Administrative Assistant and forwarded to the Activity fund custodian for issuance of student checks. Once the Activity Fund Custodian in the Business Office receives disbursement spreadsheet, they request funds through G5. The funds are electronically deposited into the Pell Activity Fund. Funds are drawn from G5 and are disbursed to the student’s account. SWTC never holds funds past 3 business days. Two checks will be issued from the student’s total disbursement. One check for the amount of tuition and fees owed to SWTC and a second check for the remainder of Pell funds (if any) to be disbursed to the student. Checks are given to the Administrative/Business Office for disbursement to the student.

Initial Disbursements
The Financial Aid Coordinator determines if disbursement is an initial (first ever received) Pell disbursement. Students are paid the first time based on their enrollment and good standing if an ISIR/SAR is received prior to the end of student’s first pay period. Disbursements thereafter are based on Satisfactory Academic Progress (see Satisfactory Academic Progress section in this handbook or view online at www.swtech.edu), and completion of hours and weeks in the first payment period.

Subsequent Disbursements
If this is a subsequent (not first ever received) Pell disbursement, the student must have maintained Satisfactory Academic Progress for the previous pay period, and must have completed all hours in the previous pay period. Please see the Satisfactory Academic Progress section of this handbook or view it online at www.swtech.edu.

Satisfactory Academic Progress Policy
Satisfactory Academic Progress (hereafter referred to as SAP) means a student must be proceeding in a positive manner toward fulfilling certificate requirements in a specified length of time. Students must be enrolled as full-time or half-time, in good standing, and making satisfactory progress according to the institutional standards before receiving Title IV assistance. Good standing means that the student is capable of enrollment or continued enrollment. Initially this means that the student is admissible to an educational program as demonstrated by high school diploma, GED, or home school equivalency. Later this means that the student is performing well enough in terms of progress, grades, and the institutional attendance policy to continue enrollment.

The institutional attendance policy states that the student may be absent no more than 10% in a pay period. For example, a student in a 420 hour pay period may be absent no more than a total of 42 hours. Three tardies will count as one absence (three hours). This 10% of absences is considered excused and will not have to be added to the student’s pay period. This policy is distributed to students upon enrollment and is given to all financial aid students in the form of the Disbursement Authorization document upon receiving their Financial Aid Pell Award and Disbursement Schedule.

The first disbursement of Title IV funds for first time entering students at SWTC is based on enrollment and attendance in an approved career option on at least a half-time basis and requires no progress report, provided the first disbursement is issued during the initial pay period of training for a new student. At the end of their first payment period, students must be making SAP according to the standards stated in this section of the handbook. Other students, that is students with prior course work at SWTC or students with transfer credits from other institutions, must have maintained SAP for that previous course work in order to receive initial or further assistance.

Students may take up to 50% longer than the published length (normal time) of their program/career option to complete that program/career option and still be regarded as being in good standing. However, a student WILL NOT BE ELIGIBLE for additional Title IV federal financial aid once he/she has received aid for the total number of approved hours in the program/career option.

Example: A student is enrolled in a 600-hour program/career option. The maximum time a student can attend SWTC in that 600 hour, 20-week program/career option is 900 hours or 30 weeks. An eligible student would receive Title IV aid for the 600 clock hours, but the student could take an additional 10 weeks to complete the program/career option if the student was not able to complete the program/career option in 600 clock hours (provided that space is available in the class); however, that student WILL NOT receive Federal Financial Aid for the additional 10 weeks. In no instance can the student receive aid for more hours/weeks than those for which the program/career option is accredited/approved.

Satisfactory Academic Progress (SAP) Components
There are three components to SAP: qualitative, quantitative, and attendance.

Qualitative Component (Grade Based)
Each student’s cumulative grade will be reviewed at the completion of the scheduled clock hours and weeks for that payment period using a progress report provided to the instructors by the Financial Aid Coordinator and then returned to the Financial Aid Coordinator by the student’s instructor. Students must maintain a
cumulative grade of 70% "C" or better for all past course work. **If the student's grade is below a "C," then the student will be placed on Financial Aid Warning status.** A grade of "I" for incomplete is regarded as unsatisfactory academic progress for the purpose of Title IV aid administration.

**Quantitative Component (Time Based)**
The maximum time frame for completing a program is no more than 150% of the program's stated length in accordance with the student's enrollment status (i.e. full-time or part-time). The increment for measuring a student's progress will be each payment period. A student must be proceeding in a positive manner toward fulfilling certificate requirements in a normal length of time. At SWTC this means the student must have completed a minimum of at least 67% of the scheduled learning objectives/course work for the payment period. The pace of progression is calculated by taking the cumulative number of clock hours completed and dividing it by the cumulative number of clock hours attempted/scheduled to be completed. **If a student is not progressing at a pace which will fall within the 150% time frame, the student is NOT considered to be making satisfactory progress and will be placed on Financial Aid Warning status.**

**Attendance Component**
Students must have acceptable attendance for each payment period. Acceptable attendance is defined in the Student Handbook as missing no more than 10% of any pay period, documented or undocumented. Up to ten percent (10%) absence of enrolled hours in any one semester and/or payment period is considered excused. Withdrawal from a course does not eliminate the SAP requirements. **Students who exceed the percentage of absences allowed in their payment period will be placed on Financial Aid Warning Status.**

**Monitoring Process and Progress Reports**
SAP is monitored upon completion of the scheduled hours and weeks in each pay period using progress reports issued by the Financial Aid Coordinator to the student's instructor. For example, a full time student enrolled in a 600 hour/20 week career option will have a progress report upon completion of the first 300 hours and 10 weeks. The second progress report will be made upon completion of the last 300 hours and 10 weeks in that career option. When an interval spans a period of non-enrollment, progress will be assessed at the point where attendance recommences. The Financial Aid Coordinator attaches the student's attendance from a printed report obtained from the student accounting system to the progress report. The progress reports are filled out by the instructor indicating the student's cumulative grade, verifying student's attendance, and the student's completion of 67% of the program's/career option's learning objectives. The instructor then gives the progress report to the Financial Aid Coordinator and she determines if the student is meeting SAP standards for that payment period. **Additionally, the student must successfully complete all the clock hours and curriculum associated with the hours in each corresponding payment period before receiving the next scheduled Pell grant disbursement.**

**Financial Aid Warning and Suspension Status**
If a student receives a progress report that is not in compliance with the SAP requirements as outlined above, the student will be informed in writing about his/her failure to maintain SAP. The first time a student does not meet SAP requirements he/she will be placed on Financial Aid Warning Status for the next pay period. **There is no appeal process necessary for the warning status.** The student may continue to receive Title IV aid for one warning period. During the warning period, the student must maintain all SAP requirements. **Students who fail to maintain SAP during the warning period will then be placed on Financial Aid Suspension and will be suspended from receiving further Title IV financial aid at SWTC.**

**Re-Establishing Financial Aid Eligibility after Being Placed on Financial Aid Suspension**
A student who is placed on financial aid suspension due to failure to meet SAP during a warning period will be informed in writing of his/her suspension status and Title IV financial aid for that student will be suspended at SWTC. A student who has been placed on financial aid suspension after failing to meet SAP
during a warning period may file an appeal to have their Title IV funds reinstated. If an appeal is denied, the only way that a student can become eligible for aid is to once again meet SAP requirements in a pay period for which they are responsible for their tuition and/or fees which are to be paid by the tenth day of the next pay period unless other arrangements are made and agreed upon by the business office and the Chief Operations Officer. If the student whose appeal has been denied comes back into compliance with the SAP standards during this financial aid suspension payment period, then they may once again become eligible for financial aid assistance for the next payment period, but will continue to be on probation status for all following pay periods.

**Appeal Process after a Suspension**

Students who have been placed on suspension and have been denied Title IV aid on the grounds of not meeting SAP during their warning period have the right to appeal the aid denial. To appeal, a student must file a written request within 5 days of receiving written notification by the Financial Aid Coordinator of their financial aid suspension status. The appeal form can be found in the Financial Aid Coordinator’s office. The student’s appeal should include information and/or evidence as to why the student failed to make SAP and should also include what has changed that will now allow the student to make SAP at the next evaluation period.

Also included in the appeal should be any mitigating circumstances which contributed to the suspension status. Mitigating circumstances may include, but are not limited to, serious illness experienced by the student, accident resulting in severe injury to the student, or death in the student’s immediate family. Other circumstances may be classified as mitigating if they are serious in nature, prevent the student from attending classes, and are deemed to be so by the Financial Aid Appeal Committee. (The Financial Aid Appeal Committee is made up of the student, an instructor, Counselor, Financial Aid Coordinator, Chief Financial Officer, Chief Operations Officer and a neutral party designated by the Chief Financial Officer).

The Financial Aid Appeal Committee will meet in person with the student and the written appeal will be reviewed by the committee. If the committee believes it necessary, they may require the student to provide further documentation (such as a letter from a doctor) to substantiate or explain the mitigating circumstances. The student will be informed in writing within five school days as to the status of the appeal. The student will then either be denied further Title IV aid on the grounds of unsatisfactory progress or Title IV aid will be reinstated. If the appeal is granted and the student’s aid is reinstated, he/she must still complete all hours in the previous pay period if hours are still owed before receiving additional aid. A student who has been granted an appeal will now be on Financial Aid Probationary Status and must continue to make SAP during all subsequent payment periods. (Please see the Financial Aid Probation Status section in this handbook.)

By granting an appeal, the Financial Aid Appeal Committee has agreed that the student will **be able to make SAP by the end of the next payment period. In some cases, a student may be placed on an academic plan that will ensure the student’s ability to meet SAP standards by a specific point in time during the next pay period.** If it is felt by the Financial Aid Appeal Committee that an academic plan is needed, the plan will be provided in writing by the instructor and will be signed by the Financial Aid Appeal Committee and the student. The academic plan will then become part of the student’s financial aid file and classroom plan of study.

If a student is denied an appeal after financial aid suspension, then that student is responsible for paying tuition and/or fees in full **no later than the tenth day of the next pay period** unless other arrangements are made and agreed upon by both the business office and the Chief Financial Officer. If the student whose appeal has been denied comes back into compliance with the SAP standards during this financial aid suspension payment period, then they may once again become eligible for financial aid assistance for the next payment period, but will continue to be on probation status for all following pay periods.
Withdrawal and Incompletes
Students are given a letter grade at the time of withdrawal. Students making SAP at the time of their withdrawal who return to the same program/career option within 180 days are considered to be in the same payment period. If a student returns within 180 days no payment would occur until the student had completed the previous payment period. A grade of "I" for incomplete is regarded as unsatisfactory academic progress for the purpose of Title IV aid administration.

Repeating Coursework
If a withdrawn student re-enters the same program within 180 days, the student cannot receive payment for repeating coursework. However, in some cases where a student withdraws and re-enters the same program, the instructor may require the student to start at the beginning of the program depending on how much time has lapsed. In this case, the student can be paid for repeating coursework as the student is receiving credit for the repeated course. If a withdrawn student re-enters the same program after 180 days, they will be treated the same as a transfer student. The program hours will be reduced by the number of hours the student receives credit for.

Suspended Status Student Transferring to a New Program/Career Option
A student who is suspended in a program/career option and who then transfers to or comes back to a new program/career option at SWTC and who has hours from the previous program/career option that would transfer into the new program/career option will remain on suspended status if the hours that are transferred render the student to be out of compliance with the SAP requirements. If the transferred hours do not render the student to be out of SAP compliance, then that student would be eligible for financial aid in the new program/career option. A student who is on suspended status comes back in a new program/career option in which none of the previous hours would transfer into the new program/career option is eligible for aid in the new program/career option.

Financial Aid Probation Status
A student will be on Financial Aid Probation after having their Title IV aid reinstated following a successful appeal. A student on probation status may receive aid on this status for only one payment period. If a student fails at any time to meet SAP after being placed on financial aid probation status, then that student would once again be placed on financial aid suspension. A student who has failed to meet SAP requirements while on financial aid probation status may not file another appeal. The only way that a student can become eligible for aid is to once again meet SAP requirements in a pay period for which they are responsible for their tuition and/or fees which are to be paid by the tenth day of the next pay period unless other arrangements are made and agreed upon by the business office and the Chief Financial Officer.

ATTENDANCE POLICY FOR STUDENTS ON FINANCIAL AID
Adult students on financial aid are required to attend 90% of the hours in each pay period. Acceptable attendance is defined as missing no more than 10% of any pay period, documented or undocumented. The 10% of class time missed during a pay period may be considered excused and the student’s pay period will not be moved forward for absences that fall within the 10%. Failure to attend the 90% of the hours in a pay period will result in the student being placed on financial aid warning or suspension status. Attendance is recorded in three-hour increments, i.e. a student attending six hours per day is counted absent twice when the whole day is missed. Adult students attending under funding by federal aid or other outside agencies, or who are in a program or career option leading to licensure are responsible for maintaining their attendance as required by these agencies/departments.

LEAVE OF ABSENCE
A student may request one leave of absence up to 10 days in length for medical and/or emergency situations that will affect a student’s attendance for an extended period of time. (Days should be
consecutive unless otherwise approved by the Chief Operations Officer and the Counselor.) The Leave of Absence form may be obtained in the office of the Chief Operations Officer. The Leave of Absence request must include the reason for the request and the number of days requested. The student will be informed by the Chief Operations Officer if the leave has been approved. If approved, the Leave of Absence form will be filed in the student’s financial aid file, and the student’s financial aid period will be extended the number of days equal to the number of days of the leave of absence; therefore, no additional tuition or fees will be charged to the student. Additional subsequent leaves (not to exceed 30 days) may be granted for unforeseen circumstances. Additional subsequent leaves may be granted for jury duty and/or military reasons (FMLA 1993). The SWTC Leave of Absence policy can also be found in the SWTC Student Policies and Consumer Information Handbook at www.swtech.edu or in hard copy in the Financial Aid Office, the Chief Operations Officer’s Office, or the Administrative/Business Office.

REVISION OF FINANCIAL AID AWARDS
There may be instances that warrant a change or recalculation to the original student Pell Award and Disbursement Schedule. The Financial Aid Coordinator may review a student’s circumstances, make an adjustment to an award and revise the disbursement schedule. The student is notified of the change, the revised disbursement schedule is then signed by both the student and the Chief Financial Officer, and the revised disbursement schedule is submitted to the Business Office so that the appropriate adjustments can be made to the Pell funding which the student is to receive. The student is also given a copy of the revised Pell Award and Disbursement Schedule.

OVERPAYMENT AND COMMON TYPES OF OVERPAYMENT

Explanation of Overpayment
An overpayment occurs anytime a student receives a payment that is greater than the amount for which the student is eligible. Examples of the four most common types of overpayments are as follows:
- Student error, such as failing to report the spouse’s income on the application
- School error, for instance, when a student’s award is taken incorrectly from the Pell Payment Schedule, or when the school pays a student who is not making SAP
- Required recalculation, when a student never begins attending class or withdraws from school after receiving a cash disbursement for living expenses
- Optional payments, for instance, when the school makes an interim disbursement to a student selected for verification, but the student never completes verification. (SWTC does not make disbursements until verification is complete; therefore, this is a situation that should not occur at SWTC)

Overpayment Due to Institutional Error
If the Financial Aid Coordinator discovers an overpayment due to Financial aid office error, she will adjust the student’s total award to compensate for the error, if possible. If not possible, SWTC will make repayment to the Pell Program and attempt to recover repayment from the student.

Overpayment Due to Incorrect Data
If the overpayment is due to incorrect data on the SAR/ISIR, the Financial Aid Coordinator will assist the student in correcting the SAR/ISIR. The Financial Aid Coordinator will withhold subsequent payments until the corrected SAR/ISIR is received. If possible, the Financial Aid Coordinator adjusts the total award. If this is not possible, then the Financial Aid Coordinator will attempt to collect the overpayment from the student. If the overpayment cannot be collected from the student, the Financial Aid Coordinator will consult the Federal Student Financial Aid Handbook to determine if referral to the U.S. Department of Education is appropriate. If so, the student’s case will be referred to the U.S. Dept. of Education Debt Collection Service (DCS) for collection.

Receipt of Additional Student Funding Resources
A Pell Grant is an entitlement program. A Pell Grant is never to be adjusted downward because a student receives additional resources during the award year.

WITHDRAWAL AND INSTITUTIONAL REFUNDS

Withdrawal Process

Adult Students wishing to withdraw from SWTC prior to the end of a semester and/or financial aid disbursement period must provide notice to the school in writing. This is an official withdrawal. Adult students must obtain a termination form from the Administration Office. This must be signed by their instructor, the Chief Operating Officer or Student Services Director in order to provide the student with a record of clearance from SWTC. The termination form should be submitted to the SWTC Attendance Clerk in the respective Administrative/Business Office or Nursing Office. Adult students on financial aid must visit with the Financial Aid Coordinator before withdrawal from school.

Students are given a letter grade at the time of withdrawal. Students making SAP at the time of their withdrawal who return to the same program/career option within 180 days are considered to be in the same payment period. The notice should contain the date the student will cease attendance and the reason for the withdrawal. Failure to complete the withdrawal process could prevent a student from re-entering SWTC at a later date.

Adult students who do not meet minimum career program or certification attendance requirements may be withdrawn from a career program. Withdrawal does not relieve students of obligations related to returning any school-owned textbooks, materials, tools, equipment, and payment of outstanding fees, including funds received from financial aid. Adult students may withdraw from the course at any time by submitting a written request. Adult students will be automatically withdrawn after ten (5) consecutive days of absence if there has been no contact with the technology center.

The official withdrawal date is the date the student has the withdrawal form signed by the administration; however, for Title IV Return of Funds Calculations, the last date of attendance is always used for scheduled hours of attendance in a pay period. After this, the following process will be followed:

- The notice will be forwarded to the student's instructor to obtain the student's grade, progress rate, and attendance at the time of the withdrawal.
- The notice will also be immediately forwarded to the Financial Aid Office if the student is on financial aid.
- The Financial Aid Office will calculate any refunds due to the Title IV program and notify the student in writing within thirty days.
- The student will be billed for any refunds due to the Federal Financial Aid programs.
- If the student has not repaid the funds within 45 days after certified mail notification by SWTC, the repayment due will be posted to the National Student Loan Database showing the student is ineligible for further funding.
- If the student has not repaid the funds within 45 days, the Collection Department of the U.S. Department of Education will be notified.

Official/Unofficial Withdrawal Date

SWTC keeps an official record of student attendance. A student that has notified SWTC of his or her intent to withdraw and completed a withdrawal form is considered to have officially withdrawn and the last date of attendance will be used for calculations of hours scheduled to attend. If a student does not return from an approved leave of absence or if a student quits attending class without notification, on the 5th day of non-attendance the student will be unofficially withdrawn and the last date of attendance will be used for calculations of hours scheduled to attend. If a student has unofficially withdrawn and SWTC does not
become aware of this until records are checked at the end of an academic period, the withdrawal date will be determined within 30 calendar days of the
  - the end of the payment period
  - the end of the academic year, or
  - the end of the student’s educational program.

**Treatment of Funds Policy**
Refunds to students who are paying their own tuition or agencies that are sponsoring a student who withdraws or is dropped, may receive a refund according to the Institutional Refund Policy and as noted in the **Refund Policy** section of this handbook, the Student Policies and Consumer Information Handbook, the Financial Aid Policies and Procedures Handbook, and online at [www.swtech.edu](http://www.swtech.edu).

**As Related to Receipt of Title IV Financial Aid**
For students receiving Federal Pell grant funding who withdraw, drop, or fail to complete a payment period for which they have been charged and have received a Pell grant, a Return to Title IV Funds calculation will be processed. Please refer to the **Title IV Return of Funds** section of this handbook for policies, procedures, and calculation details.

**As Related to VA Educational Assistance** For VA students, SWTC maintains a refund policy under the provisions of Title 38 that provides a refund for the unused pro-rated portion of tuition, fees, and other charges in the event that the VA student fails to enter the course, withdraws, or discontinues enrollment at any time prior to completion. Students may be in debt for early withdrawal or completion. This policy provides that the amount charged to the Title 38 VA student for tuition for a portion of the course shall not exceed the approximate pro-rata portion of the course’s total length. An established administrative fee in the amount of $20.00 need not be subject to proration. Refunds must be completed within 40 days per the Code of Federal Regulation (CFR) 21.4255

Information regarding Veteran’s Educational Benefits is located at:
[www.gibill.va.gov](http://www.gibill.va.gov)

or call 1-888-442-4551 to visit with a Veteran’s Benefit Counselor to determine eligibility.

**Institutional Refund Policy**

If a tuition paying student is dropped or withdraws prior to attending 60% of a semester/trimester, that student will be given a refund based on actual hours attended. Conversely, a student who withdraws after attending 60% of the semester/trimester will not be entitled to a refund. The unused portion of any tuition paid in excess of a $20.00 administrative fee will be refunded according to the following scale:

Number of hours attended \times 2.50/\text{hr (in-district)} = \text{Cost of Tuition} \\
\text{(Including absences)} \times 5.00/\text{hr (out-of-district)} \\
\text{Tuition paid - Cost of tuition} = \text{Amount of Refund}

There is no refund on books, supplies, uniforms, or items that cannot be used due to health and sanitary reasons.
Students Termination of Training form must be properly completed and signed by the student and returned to the business office prior to a tuition refund check being issued. Students must personally present ID and sign for the refund check at the time it is picked up.

Return of Title IV repayment formulas will be used for all students receiving Pell Grants in all long term programs. Please see the 'Title IV Return of Funds' section of this handbook for calculations and additional information. For VA Educational Beneficiaries, Title 38 refund policies will be followed. Please see the 'VA Educational Assistance Beneficiaries Policies' section of this handbook for detailed information.
The student can expect a refund to be mailed to him/her within (20) working days if he/she has provided the school with a forwarding address, completed and signed the termination of training form. Should a student believe the individual circumstances warrant exceptions from this published policy the student may appeal in writing to the Chief Financial Officer. The appeal must be addressed to Southwest Technology Center, Chief Financial Officer, 711 W. Tamarack Rd, Altus, OK 73521.

**TREATMENT OF RETURN OF TITLE IV FUNDS**

**TITLE IV RETURN OF FUNDS**

For students receiving Federal Pell grant funding who withdraw, drop, or fail to complete a payment period for which they have been charged and have received a Pell grant, a Return to Title IV Funds calculation will be processed. SWTC will calculate what, if any, return needs to be made. If the student is a Pell grant recipient, in many cases the calculation may require a return of a portion of the monies received by both the institution and the student to the Federal Title IV Pell grant program. The calculation will be made using the U.S. Department of Education’s Return to Title IV Funds worksheet. The regulation requires a calculation based on the actual percentage of the payment period the student was scheduled to attend. An example of the worksheet can be found in the Financial Aid Policies and Procedures Handbook. An example calculation is demonstrated below. Other examples and calculations may be obtained in the Financial Aid Office. Refunds to students who are paying their own tuition or agencies that are sponsoring a student who withdraws or is dropped, may receive a refund according to the Institutional Refund Policy and as noted in the Withdrawal Process section of this handbook, the Student Handbook, the Financial Aid Policies and Procedures Handbook, and online at [www.swtech.edu](http://www.swtech.edu).

Examples of the application of the refund policy are available upon request. An appeals process exists for students who believe that individual circumstances warrant an exception from the published policy (see the Appeals Process section in the Financial Aid Policies and Procedures Handbook in the Financial Aid Office or at [www.swtech.edu](http://www.swtech.edu)).

**Official/Unofficial Withdrawal Date**

SWTC keeps an official record of student attendance. A student that has notified SWTC of his or her intent to withdraw and completed a withdrawal form is considered to have officially withdrawn and the last date of attendance will be used for calculations of hours scheduled to attend. If a student does not return from an approved leave of absence or if a student quits attending class without notification, on the 5th day of non-attendance the student will be unofficially withdrawn and the last date of attendance will be used for calculations of hours scheduled to attend. If a student has unofficially withdrawn and SWTC does not become aware of this until records are checked at the end of an academic period, the withdrawal date will be determined within 30 calendar days of the:

- the end of the payment period
- the end of the academic year, or
- the end of the student’s educational program

**Calculating Title IV Return of Unearned Funds and Repayment Formulas Used**

A student receiving Title IV financial aid understands that:

- They must be making satisfactory progress to continue Pell eligibility, and that tuition, books, and or fees owed will be deducted from each Pell disbursement.
- Students must report any changes in enrollment that may affect their financial aid.
If a student drops or withdraws from school prior to completion or ahead of schedule, they may be liable to pay back any overpayment of Pell funds received while attending SWTC. This means that if you withdraw or are dropped by the school for any reason after receiving the Federal Pell grant money, you may have to repay part of the grant money given to you. If you do not complete at least 61% of the hours in the payment period (subtracting all absences, even excused absences), it will be considered a grant overpayment and you will have to pay back a prorated portion of the grant money. You will be ineligible for any other Title IV aid from any school until you have paid it back.

Students must report all financial assistance received to the financial aid office."

As a general rule, grants do not need to be repaid. However, a student may have to repay a certain amount if he/she withdraws or is dismissed prior to completing more than 60% of a payment period. When a student has exhausted all leave according to the attendance policy (see the Attendance Requirements and Attendance Policy for Students on Financial Aid in this handbook, in the Financial Aid Policies and Procedures Handbook, or at www.swtech.edu; obtain a hard copy in the Counselor’s Office, the Chief Finance Officer’s Office, the Chief Operations Officer’s office, the Administrative/Business Office, or the Financial Aid Office), and a leave of absence has not been requested (or one has been requested but denied) on the 5th day of non-attendance the student will be unofficially withdrawn upon that day.

The calculation used is by payment period. A payment period consists of 450 clock hours and 15 weeks for programs of 900 clock hours or more, or half the clock hours in the student’s program for programs less than 900 clock hours. The last date of attendance is the date used as the calculation for scheduled hours for the student’s attendance on the Return of Title IV Funds Calculation Worksheet. Institutional charges incurred by the student are tuition and fee charges for which the student was responsible that were assessed by SWTC for the payment period. The portion of a federal grant that the student is entitled to receive is calculated on a percentage basis by comparing the total number of hours in a payment period to the hours the student was scheduled to complete in the payment period upon the student’s last day of attendance. For example, if the student completes 30% of the payment period, he/she earns 30% of the assistance that he/she was originally scheduled to receive. This means that a percentage of the scheduled award remains unearned and must be returned to the U.S. Department of Education. Once a student has completed more than 60% of the payment period, he/she has earned all (100%) of the grant money for that pay period.

A Return of Title IV funds calculation will apply if the date that the student completes is before the end date of the payment period as in the case of a student that has completed the required competencies or work in less time than expected. The guidance for this decision can be found in the Federal Student Aid Handbook, Volume 5, Chapter 1 that indicates a student is considered to have withdrawn in the case of a program that is measured in clock hours if the student does not complete all of the clock hours and weeks of instructional time in the payment period that the student was scheduled to complete. Once the amount of Title IV aid earned by the student and school is determined by the Financial Aid Office, the student will receive a certified letter stating how much Title IV aid was earned. The letter will also explain if the student has an outstanding balance that is owed to the school for tuition and fees. The student must realize that tuition and fees may be offset from the amount earned by the student.

Upon withdrawal, if the amount earned by the student is greater than the amount disbursed, then a post-withdrawal calculation is performed (see the Post-Withdrawal Disbursements section of this handbook). If the amount earned by the student is less than the amount disbursed, then a Title IV Return of Fund calculation is performed. Current regulations specify a student does not have to repay a Pell grant overpayment of $50 or less. If the amounts earned and disbursed are equal, no further action is taken.

Example 1: A student receives a Pell grant in the amount of $3,048 for a payment period that is 4505 clock hours in length. As of the student’s last date of attendance, the hours scheduled to be completed
for the payment period are 400 of the 450 hours, which is 88.9%. In this case, neither the student, nor the school owe any money back.

**Aid to Be Returned**
If the student receives more Pell grant monies than the amount earned, SWTC or the student, or both, must return the unearned funds. When a return of Pell grant funds is due, both SWTC and the student could have a responsibility for returning funds. Whatever funds are not returned by the school must be returned by the student. The student's repayment obligation is determined after the school's earned/unearned funds are calculated. SWTC will return all unearned funds within 30 days from the date Financial Aid Coordinator determines the student withdrew. Necessary funds will be returned to the Federal Pell Grant Program by the business office by reducing the authorization drawn from G5 or by electronic transfer payment through the G5 system.

If a student owes a repayment to the Pell Grant Program, SWTC will notify the student by certified mail within 30 days that he/she must repay the overpayment. In the notification SWTC will inform the student:
- That the student owes an overpayment of Pell Grant funds
- That the student's eligibility for additional Title IV funds will end if the student fails to take positive action by the 45th day following the date the school sent or was required to send notification to the student.

There are two positive actions a student can take to extend eligibility for Title IV funds.
- The student may repay the overpayment in full to the school within 45 days
- The student may sign a repayment agreement with the Department of Education

If the student fails to take one of the positive actions during the 45-day period, the student's overpayment will be reported to NSLDS and referred to the Department of Education for collection:

Mailing address: National Payment Center
P.O. Box 105028
Atlanta, GA 30348

The student should contact the school to discuss his/her options.

**POST-WITHDRAWAL DISBURSEMENTS OF TITLE IV FUNDS**

**Explanation of Post-Withdrawal Disbursement**
If the Return to Title IV Funds calculation determines the student received less federal aid money than the amount earned, SWTC will make a disbursement of the earned aid that was not disbursed if the student has met all other eligibility requirements (i.e. SAP, completed all hours from the previous pay period). Per regulations, SWTC will credit a student's account with a post-withdrawal disbursement for current tuition and fee costs. Earned funds in excess of tuition and fees will be provided to the student. SWTC will send notification no later than 30 calendar days after the date the Financial Aid Office determines the student withdrew. The student will then be sent a mailed notification about the post-withdrawal disbursement. SWTC will disburse the funds to the student within 45 days of the date the school determines the student withdrew. If the student cannot be located, or refuses the funds as per a written and signed statement, the funds will then be returned to the Federal Pell Grant Program. In dealing with crossover period post withdrawal disbursements, the Financial Aid Coordinator reserves the right to use the previous ISIR on a case by case basis for the benefit of the student.

**PROFESSIONAL JUDGMENT**

**Explanation of Professional Judgment**
Professional judgment is defined as a discretionary decision or opinion reached on the basis of the experience of a Financial Aid Coordinator to address unusual circumstances that affect student eligibility. It is the philosophy of SWTC that professional judgment is utilized at a minimum level. Student applications, whose financial and personal background truly reflects a unique circumstance which federal regulation does not address, will be assessed on an individual case-by-case basis.

**Procedure to Follow for Professional Judgment**

A student may request a review of special circumstances or the Financial Aid Coordinator may determine after reviewing the student’s application that the student may need special consideration. The Financial Aid Coordinator will request the student/parent file a written explanation describing the situation or special circumstances. Official documents, such as court orders, or other evidence such as receipts, bills, tax forms and schedules will be required. Also required for a review of a student’s special circumstances is third-party evidence substantiating the requested adjustments and a written statement by a third party or the counselor documenting the basis for the decisions and explaining why the requested adjustments represent a special circumstance for each student on a case-by-case basis.

The Financial Aid Coordinator will review the request and decide whether professional judgment should be exercised. The Financial Aid Coordinator will document the decision, how the decision was reached and the action to be taken. The student’s request or written explanation, along with supporting documentation and the decision of the Financial Aid Coordinator will be filed in the student’s financial aid file folder.

It is within the school’s right to refuse a professional judgement to any student that cannot produce proper documentation, evidence, or statements to substantiate the request for professional judgement. SWTC is not obligated to exercise a professional judgment for a student if conducted at another school. If a student is selected for verification, the verification process must be completed before exercising a professional judgement.

When Professional Judgment is used, the Financial Aid Coordinator completes the appropriate section(s) of the School Use box on the SAR/ISIR or the FAA adjustment box on the EdExpress ISIR tab. This indicates to CPS that a data element or dependency status has been changed.

**Areas in Which Professional Judgment Can Be Exercised**

The SWTC Financial Aid Coordinator authorizes case-by-case adjustments in the following areas:

- Data items used to calculate EFC
- Cost of Attendance elements
- Prior, prior year data
- Unemployment benefits
- Other items as determined by the Financial Aid Coordinator

**Dependency Status and Professional Judgment**

Students are automatically considered to be independent if they meet the following criteria:

- They were born before January 1, 1995
- They were the student will not be working on a master's or doctorate program during the school year
- They were the student is married as of the date he or she applies
- They were the student has children and provides more than half of their support
- They were the student is an orphan or a ward of the court (or has been a ward of the court at any time since the age of 13)
- They were the student is a veteran of the U.S. armed forces
- They were the student is currently serving on active duty in the U.S. Armed Forces for purposes other than training
- They were the student has certain dependents (other than a spouse or children) that live with the student and the student provides more than half of their support
- They were the student is or was an emancipated minor as determined by a court in his state of legal residence
The student was determined to be homeless or to be an unaccompanied youth by his high school or school district homeless liaison at any time on or after July 1, 2017

The student was determined to be an unaccompanied youth who was homeless by a director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development at any time on or after July 1, 2017

The student was determined to be an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless by a director of a runaway or homeless youth basic center of transitional living program at any time on or after July 1, 2017

The student is or was in a legal guardianship as determined by a court in his state of legal residence

The Financial Aid Office has the authority to make students (who do not meet the above criteria) independent under special circumstances using Professional Judgment. Special circumstances must be documented and a copy of the documentation must be maintained in the student’s file. Examples of special circumstances include, but not limited to:

- An abusive relationship with the family
- A student who has been abandoned by parents
- Incarceration of both parents
- The student being unable to locate his/her parents

The Financial Aid Coordinator adjusts the student’s dependency status by recording a Dependency Override code of “1” in EdExpress. The Financial Aid Coordinator may also cancel a dependency override that another school performed. To do this, the Financial Aid Coordinator records a code of “2” in EdExpress. Dependency overrides can also be recorded by marking the D/O oval on a paper FAFSA.

However, according to federal regulations, the following instances do not qualify as special or unusual circumstances meriting a dependency override:

- Parents refuse to contribute to a student’s education
- Parents are unwilling to provide information for the FAFSA or verification
- Parents do not claim the student as a dependent for tax purposes
- Student demonstrates total self-sufficiency
- Student does not live with parents or lives with other family members

**Appeal Procedure for Professional Judgment**

Students who feel their request for review of special circumstances has not been processed properly have the right to appeal such decisions to the FA Appeal Committee consisting of the Counselor, the student’s instructor (current or prospective), the Financial Aid Coordinator, the Chief Financial Officer and a neutral party appointed by the Chief Financial Officer. Students do not need a special form to file this appeal. Students requesting an appeal of special circumstances need to provide in writing a request addressing the FA Appeal Committee stating that they would like to have a meeting to present the special circumstances they feel warrant a change in their dependency or financial aid status. The committee will meet with the student to review and consider all documentation. The student will receive written notification of the committee’s decision within five school days.

**APPEAL PROCESS FOR ALL OTHER FINANCIAL AID GRIEVANCES**

For financial aid grievances in general, (i.e. those that are not mentioned previously in this handbook) students may appeal to the FA Appeal Committee consisting of the Counselor, the student’s instructor (current or prospective), the Financial Aid Coordinator, the Chief Financial Officer and a neutral party appointed by the Chief Financial Officer. Students do not need a special form to file this appeal.

Students requesting an appeal for such general grievances need to provide in writing a request addressing the FA Appeals Committee stating that they would like to have a meeting to present the special circumstances they feel warrant an action concerning their financial aid at SWTC. The committee will meet
with the student and the student will receive written notification of the committee’s decision within five school days.

**MISREPRESENTATION REGULATIONS**

A school is deemed to have engaged in substantial misrepresentation when the school itself, one of its representatives, or other related parties (see below), makes a substantial misrepresentation regarding the school, including about the nature of its educational program, its financial charges, or the employability of its graduates.

**Misrepresentation**

Misrepresentation is defined as, “A false, erroneous or misleading statement made directly or indirectly to

- a student, prospective student, or any member of the public, or
- an accrediting agency, a state agency, or the Department.

A misleading statement includes any statement that has the likelihood or tendency to deceive or confuse. A statement is any communication made in writing, visually, orally, or through other means. This definition applies to statements made by

- an eligible school
- one of its representatives, or
- any ineligible institution, organization, or person with whom the eligible institution has an agreement to provide educational programs, or to provide marketing, advertising, recruiting or admissions services.

Misrepresentation includes the dissemination of a student endorsement or testimonial that a student gives either under duress or because the school required the student to make such an endorsement or testimonial to participate in a program.

**Substantial Misrepresentation**

Substantial misrepresentation is defined as any misrepresentation on which the person to whom it was made could reasonably be expected to rely, or has reasonably relied, to that person’s detriment. Substantial misrepresentations are prohibited in all forms, including those made in any advertising, promotional materials, or in the marketing or sale of courses or programs of instruction offered by the institution.

**Misrepresentation Sanctions**

If the Department of Education determines that an eligible institution has engaged in substantial misrepresentation, it may

- revoke the eligible institution’s Program Participation Agreement;
- impose limitations on the institution’s participation in the FSA programs;
- deny participation applications made on behalf of the institution; or
- initiate a proceeding against the eligible institution under subpart G of 34 CFR 668.

**Relationship with the Department of Education 34 CFR 668.75**

An eligible institution, its representatives, or any ineligible institution, organization, or person with whom the eligible institution has an agreement may not describe the eligible institution’s participation in the Title IV, HEA programs in a manner that suggests approval or endorsement by the U.S. Department of Education of the quality of its educational programs.
FRAUD

Explanation of Fraud
There are difficult situations where students and/or parents purposefully misrepresent information in hopes of obtaining additional assistance. The Financial Aid Coordinator is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse.

Policy for Fraud
Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

Procedures for Fraud
If, in the Financial Aid Coordinator's judgment, there has been intentional misrepresentation, false statements or alteration of documents which have resulted in the awarding or disbursement of funds for which the student is not eligible, the Financial Aid Coordinator will notify the student and schedule an appointment to discuss the situation with the student. If the student does not make an appointment, the Financial Aid Coordinator may
- Not process a financial aid application until the situation is resolved satisfactorily
- Not award financial aid
- Cancel financial aid
- Determine that financial aid will not be processed for future years

Fraudulent situations will be forwarded to the Office of the Inspector General of the Department of Education, at 755-2270 or 1-800-MIS-USED.

Help Prevent Financial Aid and Scholarship Fraud
On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act of 2000 (CSFPA). The CSFPA enhances protection against fraud in student financial assistance by establishing stricter sentencing guidelines for criminal financial aid fraud. It also charged the US Department of Education, working in conjunction with the Federal Trade Commission, with implementing national awareness activities, including a scholarship fraud awareness site on the US Department of Education website. To file a complaint, or for free information, students or parents should call 1-877-FTC-HELP (1-877-382-4357) or visit www.ftc.gov/scholarshipscams.

SAFEGUARDING STUDENT PRIVACY

Information Security Policy and Procedure
SWTC is committed to maintaining reasonable and appropriate administrative, technical, and physical safeguards to ensure the integrity and confidentiality of federal student aid information, including the safeguards required by the Federal Trade Commission Standards for Safeguarding Customer Information (16 CFR Part 314) and by FERPA (20 U.S.C. § 1232g, 34 CFR Part 99). All student financial aid records are collected, accessed, processed, used, transmitted, stored, and disposed of by the Financial Aid Coordinator. Access to this information is restricted to the Financial Aid Coordinator and other authorized personnel or as requested by independent auditors during annual reviews to ensure compliance with federal, state, and institutional policies. All student financial aid records are kept on-site in a locked cabinet within a locked room with access by authorized personnel only. All electronic records are kept on secure private servers in an on-site locked server room with access by authorized personnel only. Service providers for financial aid records are limited to the U.S. Department of Education's software programs of ED Express, NSLDS, and COD. Financial Aid records are not reported or recorded in SWTC's student accounting software system. The secure disposition of the shredding of paper records is handled by authorized personnel only. Additional information can be found in this handbook in the section titled "Confidentiality and Inspection of Financial Aid Records", as well as "Length of Time to Maintain Student Records."
Cybersecurity and the Gramm-Leach-Bliley Act (GLBA)
As a post-secondary educational institution entrusted with student financial aid information, SWTC continues to develop ways to address cybersecurity threats and to strengthen our cybersecurity infrastructure. Under the U.S. Department of Education’s Program Participation Agreement and the Gramm-Leach-Bliley Act (GLBA) (15 U.S.C. § 6801), SWTC protects student financial aid information, with particular attention to information provided to SWTC by the U.S. Department of Education or otherwise obtained in support of the administration of the Title IV Federal student financial aid programs. This includes, but is not limited to, developing, implementing, and maintaining a security program, limiting access to authorized users, and conducting risk assessments.

Identity Theft Prevention
SWTC strives to ensure compliance with the Fair and Accurate Credit Transaction Act, 15 USC. §1601 et seq. and the Federal Trade Commission’s rules regarding Identity Theft (the “Red Flag Rules”). The technology center is subject to the Red Flag rules if it is a “Creditor.” The technology center is a Creditor if it provides any goods or services for a fee and as a matter of course extends credit to its customers by offering them the ability to pay for those goods and services after they are provided as opposed to requiring prepayment or contemporaneous payment. The technology center is a creditor with respect to limited areas involving a low risk of identity theft. Areas in which the technology center allows a debtor to defer payment owed the technology center include, but are not limited to, adult education tuition, facility use charges, and similar accounts. SWTC has developed an Identity Theft Program designed to detect, prevent, and mitigate identity theft in connection with any covered accounts.

This information is presented as a summary and is intended to serve as a guideline for students and parents. Any questions should be referred to the Office of the Chief Financial Officer. Copies of the complete policy are available upon request and can be obtained in the Administrative/Business Office, Financial Aid Office, and the Counselor’s Office. For detailed information regarding the SWTC IDENTITY THEFT PREVENTION POLICY, please see the SWTC Board of Education Policy Manual available on our website at www.swtech.edu.

Family Educational Rights and Privacy Act (FERPA)
Southwest Technology Center maintains an educational record for each student who is or has been enrolled at the technology center in the Administrative/Business Office. In accordance with the Family Educational Rights and Privacy Act of 1974, as amended, the following student rights are covered by the Act and afforded to all eligible students at Southwest Technology Center.

All rights and protections given to parents under FERPA and this policy transfer to the student when he or she reaches age 18 or enrolls in a postsecondary school. The student then becomes an "eligible student."

Notification of Rights Under FERPA
The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that affords parents of minor students and "eligible students" over 18 years of age certain rights with respect to the student’s education records. They are:

1. The right to inspect and review the student’s education records within 45 days from the day the technology center receives a request for access.

Parents of minor students or eligible students must submit a written request to the Chief Operations Officer or appropriate technology center official that identifies the record(s) they wish to inspect. This administrator will make arrangements for access to the education records and will notify the parent of a minor student or eligible student of the time and place where these records may be inspected.
2. The right to request correction of the student’s education records that the parent of a minor student or eligible student believes inaccurate, misleading or otherwise in violation of the student’s privacy rights.

Parents of minor students or eligible students may ask the technology center to amend a record they believe is inaccurate, misleading or otherwise in violation of the student’s privacy rights. They must submit a written request to the Chief Operations Officer or appropriate technology center official, clearly identify the part of the record they want changed, and specify why it is inaccurate, misleading or otherwise in violation of the student’s privacy rights.

If the technology center decides not to make changes in the record as requested, the technology center must notify the minor student’s parent or eligible student of the decision and advise them of their right to a hearing regarding the request for correction. Additional information about hearing procedures will be provided to the minor student’s parent or eligible student at the time of this notification.

3. The right to consent to disclosures of personally identifiable information contained in the student’s education records, except to the extent that FERPA authorizes disclosure without consent (34 CFR § 99.31).

Technology center officials with legitimate educational interests are permitted disclosure without consent. An official is a person employed by the technology center as an administrator, supervisor, instructor, staff member, including health or medical staff and law enforcement unit personnel; a person serving on the board of education; a person or company with whom the technology center has contracted to perform a special task, such as an attorney, auditor, medical consultant or therapist; or a parent or student serving on an official committee, such as a disciplinary or grievance committee, or assisting another official in performing his or her tasks.

An official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility.

Upon request, the technology center will disclose education records without consent to officials of another technology center in which a student seeks or intends to enroll.

Technology centers may disclose, without consent, “directory” information; however, the technology center must inform parents and eligible students about directory information, allowing them a reasonable amount of time to request that the technology center not disclose directory information about that student.

Technology centers must notify parents of minor students and eligible students annually of their rights under FERPA by means of a special letter, bulletin, student handbook and/or other means left to the discretion of each technology center.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the technology center to comply with the requirements of FERPA. The name and address of the Office that administers FERPA are:

   Family Policy Compliance Office
   U.S. Department of Education
   400 Maryland Avenue, SW
   Washington, D.C. 20202-5901

Directory Information Notice
The Family Educational Rights and Privacy Act (FERPA), a federal law, requires that the technology center, with certain exceptions, obtain your written consent prior to the disclosure of personally identifiable information from your or your minor child’s education records. However, the technology center may disclose appropriately designated “directory information” without written consent, unless you have advised
the technology center to the contrary in accordance with technology center procedures. The primary purpose of directory information is to allow the technology center to include this type of information from education records in certain school publications. Examples include:

- Recognition lists
- Graduation programs
- Press releases

Two federal laws require local educational agencies (LEAs) receiving assistance under the Elementary and Secondary Education Act of 1965 (ESEA) to provide military recruiters, upon request, with three directory information categories – names, addresses and telephone listings – unless parents have advised the LEA that they do not want their minor child’s information disclosed without their prior written consent. Directory information will not be released to outside organizations for commercial or non-commercial purposes.

If you do not want the technology center to disclose directory information from your or your minor child’s education records without your prior written consent, you must notify the superintendent in writing. The technology center has designated the following information as "directory information," and it will disclose that information without prior written consent:

1. The student’s name
2. The student’s address
3. The student’s telephone listing
4. The student’s date and place of birth
5. The student’s dates of attendance
6. The student’s grade level (i.e., 11th grade, 12th grade, etc.)
7. The student’s degrees, honors and awards received
8. The most recent educational agency or institution attended
9. The student’s photograph
10. The student’s electronic mail address

This information is presented as a summary and is intended to serve as a guideline for students and parents. Any questions concerning the student's rights and responsibilities under the Family Educational Rights and Privacy Act should be referred to the Office of the Chief Operations Officer. The FERPA policy in its entirety can be viewed in the SWTC Board of Education Policy Manual. Copies of the complete Family Educational Rights and Privacy Act policy are available upon request and can be obtained in the Administrative/Business Office, Financial Aid Office, Counselor’s Office and on our website at www.swtech.edu. For detailed information regarding the SWTC STUDENT RECORDS POLICY including FERPA, please see Section 9 of the SWTC Board of Education Policy Manual available on our website at www.swtech.edu.

FEDERAL STUDENT FINANCIAL AID PENALTIES FOR DRUG LAW VIOLATIONS

Drug Law Violations
A student that is convicted of any drug offense during a period of enrollment for which the student is receiving Federal Title IV Pell Grant aid, under any federal or state law involving the possession or sale of illegal drugs, will lose eligibility for any federal financial aid. For students that have lost eligibility, the Southwest Technology Center Financial Aid Office will provide a separate, clear, and conspicuous notification of Title IV eligibility loss, along with advisement on how eligibility may be regained. A student who has been convicted of drug related offenses that occurred while receiving Title IV aid may not be eligible to receive additional federal financial aid for a period of time. All financial aid students receive a separate written notice of the SWTC Drug Free School Policy. Please see the Financial Aid Director for further information.
AUDITS

Audit Requirements
Independent auditors conduct an annual compliance audit of SWTC's administration of Title IV programs as well as an audit of the school's general purpose financial statements. Audits are conducted no later than six months after the last day of the fiscal year and are completed by the standards established by the U.S. General Accounting Office's Government Auditing Standards and include all Title IV, HEA program transactions that have occurred since the period covered by the institution's last compliance audit. The results of the audit are then submitted through E-Z Audit.

Preparation for Audit
Financial aid records and student files are audited every year. The independent auditors ensure that SWTC and the Financial Aid Coordinator are in compliance with federal, state, and institutional policies. The Financial Aid Coordinator prepares for an audit by cooperating with the auditor's requests. Any additional assistance requested is responded to promptly. If any revisions need to be made they are resubmitted within 15 calendar days.

OTHER ASSISTANCE PROGRAMS AVAILABLE AT SWTC

Oklahoma Tuition Aid Grant (OTAG)
Purpose of the Oklahoma Tuition Aid Grant Program
The Oklahoma Legislature enacted the Oklahoma Higher Education Tuition Aid Grant Act authorizing and directing the Oklahoma State Regents for Higher Education to implement a program of Oklahoma Tuition Aid Grants. The purpose of these grants is to assist Oklahoma post-secondary students with demonstrated financial need to meet the cost of attendance at Oklahoma post-secondary institutions. Student State Incentive Grants (SSIG) are known as Oklahoma Tuition Aid Grants (OTAG) in this state. These grants pay up to 75% of the cost of tuition and fees for 10 months to eligible residents of Oklahoma.

Application Procedures
Students desiring to apply for OTAG should follow the application procedures for Title IV funds by completing a Free Application for Federal Student Aid (FAFSA) at https://fafsa.ed.gov. The student must complete the Oklahoma residency section in order to qualify. For best consideration, the student needs to have filed a FAFSA as soon as possible after October 1st.

Eligibility Requirements
To be eligible for a grant and to receive payments a student must:
- Meet Federal Pell Grant eligibility requirements
- Be enrolled or accepted for enrollment as post-secondary (undergraduate) student.
- Have substantial financial need as determined annually in accordance with OTAG criteria.
- Be a legal resident of Oklahoma
- Maintain satisfactory progress and attendance in his/her course of study.
- Not be in default on a student loan for undergraduate students received for attending any institution.
- Not owe a refund on a Title IV grant received from any institution.
- Sign the statement on the FAFSA that money received will be used solely for expenses related to attendance or continued attendance at SWTC.

Criteria for Selecting Recipients from Group of Eligible Applicants
Eligible applicants are funded to the limit of available funds on a first come, first served basis. Deadlines for application are established yearly. All students who meet the eligibility requirements receive
scholarships. Criteria for continued eligibility and re-establishing eligibility are based upon the same satisfactory progress requirements for PELL.

Criteria for Determining the Amount of Student’s Aid

Grant amounts are based on:
- Financial need: awards run from 5 to 75% of tuition and fee costs for 10 months depending upon applicant's financial strength.
- Costs at the school applicant attends
- The Oklahoma Board of Regents makes final decisions.

Method and Frequency of Disbursement

Students are advised of awards by the Financial Aid Coordinator after receipt of a list from OSRHE of eligible recipients who are attending SWTC. Payment is by check, usually twice during a ten-month enrollment period. Checks are disbursed by the PELL Activity Fund Custodian in the Business Office.

Oklahoma’s Promise / Oklahoma Higher Learning Access Program (OHLAP)

Purpose of the Oklahoma’s Promise
This is an Oklahoma Scholarship for students that take a required list of academic classes in high school and meet a GPA of 2.5. Student eligibility is determined by the Oklahoma State Regents of Higher Education (OSRHE). Students will be required to file FAFSA for each year of attending a post-secondary education institution which will provide the required income verifications.

Application Procedures
This scholarship is applied for by the student at their high school when they are in the 8th, 9th or 10th grade.

Eligibility Requirements
Eligibility is dependent upon enrollment in a financial aid approved career option. Criteria for continued eligibility and re-establishing eligibility are based upon the same satisfactory progress requirements for PELL. Students who believe they may qualify should contact the Financial Aid Office to ensure proper procedures are taken for the student to receive their benefit.

Criteria for Selecting Recipients from Group of Eligible Applicants
Student eligibility is determined by the Oklahoma State Regents of Higher Education (OSRHE). Students must maintain required standards set by the OSRHE for the scholarship. All students who meet the eligibility requirements receive scholarships.

Criteria for Determining the Amount of Student’s Aid
The amount of aid is determined annually by the OSRHE and is dependent upon enrollment in a financial aid approved career option.

Method and Frequency of Disbursement
Oklahoma’s Promise funds are credited to a student’s account each semester and if there is a credit balance a check is made and disbursed to the student.

The following program courses have been approved for Oklahoma’s Promise/OHLAP computer science credits by the State Board of Regents. Since courses are self-paced, it is important to note that the recommended time for completion is a two-year period.

Medical Information Services Program
- 8101 Business and Computer Technology Core ½ credit
- 8103 Fundamentals of Administrative Technology 1 credit

Administration and Information Support Program
- 8101 Business and Computer Technology Core ½ credit
8103  Fundamentals of Administrative Technology  1 credit
8104  Administrative Technology II  1 credit
8105  Office Administration and Management  1 credit

Business Financial Management and Accounting Program
8101  Business and Computer Technology Core  ½ credit
8103  Fundamentals of Administrative Technology  1 credit
8104  Administrative Technology II  1 credit
8109  Computerized Accounting  1 credit

**Otha Grimes Memorial Scholarship**

**Purpose of Otha Grimes Memorial Scholarship**
The Oklahoma CareerTech Foundation administers the Otha Grimes Memorial Scholarships which are reserved for adult students who have initiated formal training to achieve technology career objectives.

**Application Procedures**
Applicants must use the authorized application form provided online at [http://www.swtech.edu/financial-aid-2/](http://www.swtech.edu/financial-aid-2/) or in the Financial Aid Coordinator’s office, fill it out as directed and return it to the Financial Aid Coordinator’s Office by the stated deadline.

**Criteria for Selecting Recipients from Group of Eligible Applicants**
Scholarships are reserved for adult students who may not qualify for other scholarships or student assistance programs. Scholarships are awarded on the basis of need and commitment, rather than on grades. Scholarships are determined by the Oklahoma CareerTech Foundation. The scholarship stipulates that the award be used toward books, tuition, and other direct expenses incurred for technology training.

**Method and Frequency of Disbursements**
Scholarships are awarded once each semester (Fall and Spring). Funds are issued to the school and are applied first toward tuition and fees. If tuition and fees have been paid by other sources, a check is then issued by the Business Office Activity funds custodian to the student for approved expenses.

**Southwest Technology Center Foundation Scholarship**

**Purpose of Southwest Technology Center Foundation Scholarship**
The Southwest Technology Center Foundation Board administers the Southwest Technology Center Foundation Scholarships which are reserved for adult students who have initiated formal training to achieve technology career objectives at Southwest Technology Center.

**Application Procedures**
Applicants must use the authorized application form provided online at [http://www.swtech.edu/financial-aid-2/](http://www.swtech.edu/financial-aid-2/) or in the Student Services Director’s office, fill it out as directed and return it to the Student Services Director’s office by the stated deadline.

**Criteria for Selecting Recipients from Group of Eligible Applicants**
Scholarships are reserved for adult students who may not qualify for other scholarships or student assistance programs. Scholarships are awarded more on the basis of need and commitment, rather than on grades. Scholarships are determined by the Southwest Tech Foundation. The scholarship stipulates that the award be used toward books, tuition, and other direct expenses incurred for technology training.

**Method and Frequency of Disbursements**
Scholarships are awarded once each semester (Fall and Spring). Funds are issued to the school and are applied first toward tuition and fees. If tuition and fees have been paid by other sources, a check is then issued by the Business Office Activity funds custodian to the student for approved expenses.
Next Experience in Training Scholarship

Next Experience in Training (NEXT) Scholarship is for students in full time programs only. It covers up to 1000 hours of tuition for students who meet the qualifications and start the program prior to their 21st birthday. Student will be responsible for the balance if any of tuition and for all books, fees, equipment, tools, uniforms, and supplies.

Applicants must have been awarded a high school diploma from any in-district, public, home school and maintained a 2.5 GPA. (Transcript required for application). Or documentation of successfully completing the high school equivalency exam.

Applicants must have completed the FAFSA application identifying SWTC school code 030087.

Application Procedures
Applications may be obtained online at www.swtech.edu in the Administrative/Business Offices or in the Counselors’ Offices.

Criteria for Selecting Recipients from Group of Eligible Applicants
Student eligibility is determined by a Student Services Director and School Counselor.

1. Must reside in the Southwest Technology Center School district and provide proof of residency per the SWTC policies and Consumer Information Handbook.
2. Eligibility for a scholarship does not guarantee admission into an occupational program at SWTC. Applicants must complete all admission requirements, be accepted for admission, and be enrolled before this scholarship can be awarded. There are only 2 scholarships available in each full time program.
3. Applicant must either have a high school diploma from any of the in-district public or home schools and have maintained a 2.5 GPA on their transcript or obtained high school equivalency diploma and reside in the SWTC district.
4. Applicants must provide SWTC a final high school transcript with their date of graduation or a high school equivalency diploma.
5. Applicants must complete a Free Application for Federal Student Aid (FAFSA) identifying SWTC school code 030087 each year by going to www.fafsa.gov. Application must be turned in 45 days prior to start date of program to be eligible for consideration.

For complete guidelines see the application for NEXT scholarship at www.swtech.edu

Method and Frequency of Disbursements
The waiver will be applied before any tuition or fees charges are assessed to the student’s account.

Veteran’s Affairs (VA) Educational Assistance Programs
VA assistance is available for veteran’s, or in some cases family members, who meet eligibility requirements and attend VA approved daytime classes at SWTC. Benefits information for each educational program, method and frequency of benefits, a list of approved training options, along with application procedures can be found at www.gibill.va.gov. Individuals who attend SWTC and expect to receive monthly educational stipends must present a copy of VA Form DD214, a Military Transcript, and a VA Certificate of Eligibility. Both half and full-time benefits are available. Contact the Financial Aid Coordinator or the Veteran’s Administration at 1-888-GI-BILL-1 for more information. Veterans who have been determined by the Veteran’s Administration to possess at least 20% service-related disability may be eligible for special benefits under the VA/VCR program. Tuition assistance and purchase of required supplies may be available to the qualified veteran. Contact the Financial Aid Office for more information.
Practical Nursing Assistance

Physician’s Manpower is a nursing student scholarship/loan assistance program that is forgiven/repaid by a work obligation. Applications must be made by June 30th at http://pmtc.ok.gov/nurses.

Workforce Innovation and Opportunity Act (WIOA)

WIOA is a federal program managed by ODLE which provides employment information, job search support, financial aid, training, and educational programs to eligible persons enrolled in a program leading to high demand occupations (Automotive, Aviation, Business Computer, Construction, Welding and License Practical Nursing). The Office of Workforce Development has programs that assist individuals who are economically disadvantaged, youth (16-24 years of age) facing employment barriers, and/or qualify as a dislocated worker in need of training to obtain productive employment. Applicants must meet WIOA economic, employment, and geographical guidelines which are determined by a WIOA counselor. SWTC is on the approved list of training providers in the state of Oklahoma. A WIOA Case manager holds office hours at the Workforce Oklahoma Office at 1115 N. Spurgeon, Altus, OK. For more information, contact the Financial Aid Coordinator or the WIOA Case manager at the Workforce Oklahoma Office at (580) 482-3262.

ORO Development Corporation

ORO is a federal program which is committed to provide access to opportunities and information for migrant and seasonal farm workers and other low-income families to gain the ability to achieve a more sufficient and productive lives within their social and economic environment. They provides employment information, job search support, financial aid, training, and educational programs to eligible persons. Applicants must meet ORO economic, employment, and geographical guidelines which are determined by an ORO counselor. SWTC is on the approved list of training providers in the state of Oklahoma. An ORO Case manager holds office hours at the Workforce Oklahoma Office (OESC) at 1115 N. Spurgeon, Altus, OK. For more information, contact the Financial Aid Coordinator or the ORO Case manager at the Workforce Okla Office at (580) 482-3262.

Department of Rehabilitative Services (DRS Voc-Rehab)

Vocational Rehabilitation assists individuals who have barriers to employment. Services include testing, psychological evaluation, medical examination, and counseling services. In some cases, DRS pays tuition, fees, books, and supply costs. Eligibility, application, and funding is determined by the Oklahoma Department of Human Services. Contact a local Vocational Rehabilitation Counselor at 580-482-8605 for more information.

Bureau of Indian Affairs (BIA)

BIA grants may provide tuition, supplies, and living expenses to individuals who are at least 1/4 Indian and listed on tribal rolls. Contact your tribal agency educational office or the American Indian Education & Training Employment Center at 1-405-521-9047 for application information.

Oklahoma HB 3350 Career Technology Tuition Waiver

HB 3350 waives tuition at career techs for children of peace officers, fire fighters, military personnel, and Oklahoma EMT’s who died in the line of duty and children of members of Oklahoma Law Enforcement Retirement System who were catastrophically injured or killed in the line of duty. The law states “Such waiver of resident tuition and nonresident tuition shall be limited to a period of five (5) years.”

Administration of Other Scholarships

Other scholarships at SWTC are administered following the policies and regulations as stated by the agencies awarding said scholarships.
IN-SCHOOL LOAN DEFERMENT AND NSLDS

In-School Loan Deferment
SWTC does not offer loans or participate in any loan programs. Students may, however, defer payments on educational loans previously received at other institutions while attending school on at least a half-time basis at SWTC. Contact the Financial Aid Office for more information and in-school loan deferment forms.

National Student Loan Data System (NSLDS)
The National Student Loan Data System (NSLDS) is a database of information about loans and grants awarded to students under Title IV aid. Students may view their personal student loan or grant information on the website https://www.nslds.ed.gov by logging in with their FSA ID. Students must never share their FSA ID with any other entity. For more information, contact the Financial Aid Office.

NON-DISCRIMINATION STATEMENT

There will be no discrimination by the district because of race, color, sex, pregnancy, gender, gender expression or identity, national origin, religion, disability, veteran status, sexual orientation, age, or genetic information in its programs, services, activities and employment. The district also provides equal access to community groups for utilization of facilities. The following people have been designated to handle inquiries regarding the district’s non-discrimination policies:

The persons designated to coordinate efforts to comply with and carry out responsibilities under Title VI of the Civil Rights Act, Title IX of the Education Amendments of 1972, Title II of the Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act and any other state and federal laws addressing equal educational opportunity are the Chief Operations Officers and counselors at each site. Contact information:

RaChel Crume, Director of Student Services  
Title IX/Section 504 Compliance Coordinators  
Southwest Technology Center  
580-480-4730  
711 W. Tamarack Rd  
Altus, OK 73521

Christie Rogers, School Counselor  
Title IX/Section 504 Compliance Coordinators  
Southwest Technology Center  
580-480-4733  
711 W. Tamarack Rd  
Altus, OK 73521

Any individual, who has experienced some other form of discrimination, including discrimination not listed above, may contact:

Dale Latham, Superintendent  
Southwest Technology Center  
580-480-0344  
711 W. Tamarack Rd  
Altus, OK 73521

Outside Assistance may be obtained from:

U.S. Department of Education  
Office for Civil Rights  
One Petticoat Lane  
1010 Walnut Street, Suite 320  
Kansas City, MO 64106  
(816) 268-0550 (877) 521-2172 (TTY)  
(816) 268-0599 (Fax)  
E-mail: OCR.KansasCity@ed.gov

This notice is available in additional alternative formats upon request.

SWTC STUDENT POLICIES
All enrolled students receive a copy of the Student Policies and Consumer Information along with this handbook with a list of required disclosures. The contents are reviewed with students during an orientation meeting scheduled at the beginning of each school year. Additional copies of all handbooks including the
Student Policies and Consumer Information Handbook and Financial Aid Policies and Procedures Handbook or a separate paper copy of each disclosure are available upon request from the Administrative/Business Office, the Counselor's Office, or the Financial Aid Office, and on our website at www.swtech.edu.

Each student should use the handbook as a ready reference to questions that may arise during the school year. Student policies apply to all students enrolled at SWTC. No Student Policies and Consumer Information can anticipate every situation or question about policies. Therefore, SWTC reserves the right to revise, supplement, or rescind any policies or portions of this handbook as needed.

The SWTC Board of Education is responsible for adopting policies and procedures to implement each of the required disclosures and consumer information. For detailed information regarding all SWTC policies, please refer to the SWTC BOARD OF EDUCATION POLICY MANUAL available in the Chief Operations Officer's Office and on our website at www.swtech.edu.
# NOTICE OF AVAILABILITY OF CONSUMER INFORMATION

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<th>What to Disclose, When, and to Whom</th>
<th>Annual Notice of Required Disclosures of Student Consumer Information</th>
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<th>Where to Find Information</th>
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<tr>
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<td></td>
<td></td>
<td><strong>Student Policies and Consumer Information Handbook</strong></td>
</tr>
<tr>
<td>To: Enrolled Students</td>
<td></td>
<td>• Cost of attending school i.e., tuition and fees</td>
<td><strong>SWTC Website</strong> <a href="http://www.swtech.edu">www.swtech.edu</a></td>
</tr>
<tr>
<td>When: Annually the 1st week of class</td>
<td></td>
<td>• Institutional Refund Policy/Requirements for officially withdrawing from school</td>
<td></td>
</tr>
<tr>
<td>To: Enrolled Students</td>
<td></td>
<td>• Information regarding the school’s academic support and career tech career options</td>
<td></td>
</tr>
<tr>
<td>When: Upon Request</td>
<td></td>
<td>• Copyright/peer to peer</td>
<td></td>
</tr>
<tr>
<td>To: Prospective Students</td>
<td></td>
<td>• Entities that accredit, license, or approve the school and its career options and procedures for reviewing school’s accreditation, licensing, or approval documentation</td>
<td></td>
</tr>
<tr>
<td>When: Upon Request</td>
<td></td>
<td>• Description of any special services and facilities for disabled students</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Titles and availability of employees responsible for dissemination of institutional and financial assistance disclosure information and how to contact them</td>
<td><strong>Student Policies and Consumer Information Handbook</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Net Price Calculator</td>
<td><strong>SWTC Website</strong> <a href="http://www.swtech.edu">www.swtech.edu</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Grievance Procedures, Constitution Day, Voter Registration</td>
<td></td>
</tr>
<tr>
<td><strong>What: Financial Assistance Information</strong></td>
<td></td>
<td></td>
<td><strong>Student Policies and Consumer Information Handbook</strong></td>
</tr>
<tr>
<td>To: Enrolled Students</td>
<td></td>
<td>• Description of all available federal, state, local, private and institutional financial assistance, and a description of: (1) application form and procedures; (2) student eligibility requirements; (3) selection criteria; and (4) criteria for determining the amount of a student’s award</td>
<td><strong>Financial Aid Policy &amp; Procedures Handbook</strong></td>
</tr>
<tr>
<td>When: Annually the 1st week of class</td>
<td></td>
<td>• Rights and responsibilities of students receiving Title IV and other financial aid, including: (1) criteria for continued eligibility; (2) satisfactory academic progress (SAP) standards; (3) criteria for re-establish eligibility if student fails to maintain SAP; (4) method &amp; frequency of financial aid disbursements; (5) books &amp; supplies policy</td>
<td><strong>SWTC Website</strong> <a href="http://www.swtech.edu">www.swtech.edu</a></td>
</tr>
<tr>
<td>To: Prospective Students</td>
<td></td>
<td>• Procedures for the Return of Title IV Aid and Repayments by withdrawn students</td>
<td></td>
</tr>
<tr>
<td>When: Upon Request</td>
<td></td>
<td></td>
<td><strong>Student Policies and Consumer Information Handbook</strong></td>
</tr>
<tr>
<td><strong>What: Family Education Rights and Privacy ACT (FERPA)</strong></td>
<td></td>
<td></td>
<td><strong>SWTC Website</strong> <a href="http://www.swtech.edu">www.swtech.edu</a></td>
</tr>
<tr>
<td>To: Parents of enrolled students under the age of 18</td>
<td></td>
<td>• Right to and procedures for inspecting and reviewing student's education records</td>
<td><strong>Paper copy available upon request in the Financial Aid Office</strong></td>
</tr>
<tr>
<td>When: Annually 1st week of class, upon request, and annually in local newspapers</td>
<td></td>
<td>• Right to and procedures for requesting amendment of student's education records believed to be inaccurate, misleading, or in violation of student's privacy rights</td>
<td><strong>U.S. Dept of Ed's College Opportunities On-Line website:</strong> <a href="http://nces.ed.gov/collegenavigator">http://nces.ed.gov/collegenavigator</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Right to File a complaint with Dept of Ed for alleged school's or educational agency's failure to comply with FERPA requirements</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Right of school to disclose personally identifiable information contained in student's education records without prior consent</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Students right for directory information to not be disclosed</td>
<td><strong>Student Policies and Consumer Information Handbook</strong></td>
</tr>
<tr>
<td><strong>What: Completion/Graduation Rate, Retention Rate, and Transfer Out Rate</strong></td>
<td></td>
<td></td>
<td><strong>SWTC Website</strong> <a href="http://www.swtech.edu">www.swtech.edu</a></td>
</tr>
<tr>
<td>To: Enrolled Students</td>
<td></td>
<td>• The institution's completion/graduation rate for full-time, first-time, certificate seeking students enrolled at the post-secondary level who graduated or completed their career option within 150% of the normal time (scheduled length of career option) for graduation or completion</td>
<td><strong>Paper copy available upon request in the Financial Aid Office</strong></td>
</tr>
<tr>
<td>When: Upon Request</td>
<td></td>
<td>• Cohort for non-traditional schools (Technology Centers): Students who enter between 9/1 and 8/31 and are enrolled at least 15 days if their career option is less than or equal to 1050 clock hours, or 30 days if their career option is longer than 1050 clock hours</td>
<td><strong>U.S. Dept of Education</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Transfer-out rate is not applicable to Technology Centers since it applies to schools whose mission includes providing substantial preparation for students to enroll in another eligible institution</td>
<td><strong>No report to the Community Hub</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Information on student body diversity in the categories of gender and ethnicity of enrolled, full-time students who receive Federal Pell Grants</td>
<td><strong>SWTC Website</strong> <a href="http://www.swtech.edu">www.swtech.edu</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Retention rates of certificate or degree-seeking first-time full-time undergraduate students as reported to the Integrated Postsecondary Education Data System (IPEDS)</td>
<td><strong>Paper copy available upon request</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong><a href="http://ope.ed.gov/security">http://ope.ed.gov/security</a></strong></td>
</tr>
<tr>
<td><strong>What: Campus Security Report</strong></td>
<td></td>
<td></td>
<td><strong>Student Policies and Consumer Information Handbook</strong></td>
</tr>
<tr>
<td>To: Current Students &amp; Employees</td>
<td></td>
<td>• Crime statistics for 3 most recent school years concerning the occurrence on campus, in or on non-campus buildings or property and public property related to campus security authority or local police. Policies concerning the security of and access to campus facilities and procedures to report campus crimes</td>
<td><strong>SWTC Board of Education Policies</strong></td>
</tr>
<tr>
<td>When: Annually by Oct 1 &amp; upon request</td>
<td></td>
<td>• Disciplinary actions imposed for the possession, use and sale of alcoholic beverages and illegal drugs and enforcement of state underage drinking laws and federal and state drug laws</td>
<td><strong>Campus Safety &amp; Security Annual Report to the Community Hub</strong></td>
</tr>
<tr>
<td>To: Prospective Students &amp; Employees</td>
<td></td>
<td>• Emergency Response and Evacuation Procedures</td>
<td><strong>SWTC Website</strong> <a href="http://www.swtech.edu">www.swtech.edu</a></td>
</tr>
<tr>
<td>When: With application &amp; upon request</td>
<td></td>
<td>• Campus Sexual Violence Elimination Act and Violence Against Women Reauthorization Act information, policies, and procedures</td>
<td><strong>Paper copy available upon request</strong></td>
</tr>
<tr>
<td>To: U.S. Dept of Education</td>
<td></td>
<td></td>
<td><strong><a href="http://ope.ed.gov/security">http://ope.ed.gov/security</a></strong></td>
</tr>
<tr>
<td>When: Annually by Oct 1st</td>
<td></td>
<td></td>
<td><strong>Drug Free School and Workplace Policy found in the Student Policies and Information Handbook</strong></td>
</tr>
<tr>
<td><strong>What: Drug and Alcohol Abuse Prevention</strong></td>
<td></td>
<td></td>
<td><strong>Paper copy available upon request in the Financial Aid Office</strong></td>
</tr>
<tr>
<td>To: Enrolled Students</td>
<td></td>
<td>• Information on preventing drug and alcohol abuse</td>
<td><strong>SWTC Website</strong> <a href="http://www.swtech.edu">www.swtech.edu</a></td>
</tr>
<tr>
<td>When: Annually 1st week of class &amp; upon request</td>
<td></td>
<td>• Standards of conduct that clearly prohibit, at a minimum, the unlawful possession, use, or distribution of drugs and alcohol by students and employees on the school's property, or as part of the school's activities</td>
<td></td>
</tr>
<tr>
<td>To: Current Employees</td>
<td></td>
<td>• A description of the sanctions under local, state and federal law for unlawful possession, use or distribution of illicit drugs and alcohol</td>
<td></td>
</tr>
<tr>
<td>When: Annually &amp; upon request</td>
<td></td>
<td>• A description of any drug and alcohol counseling, treatment, or rehabilitation programs available to students and employees</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• A description of the health risks associated with the use of illicit drugs and alcohol</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• A clear statement that the school will impose sanctions on students and employees for violations of the standards of conduct (consistent with local, state and federal law) and a description of these sanctions, up to and including expulsion, termination of employment, and referral for prosecution</td>
<td><strong>Student Policies &amp; Consumer Information Handbook</strong></td>
</tr>
<tr>
<td><strong>What: Gainful Employment</strong></td>
<td></td>
<td></td>
<td><strong>Paper copy available upon request</strong></td>
</tr>
<tr>
<td>To: Prospective &amp; Enrolled Students</td>
<td></td>
<td>• Information on graduation rates, the median debt of students completing the program, program costs, placement, types of employment, etc.</td>
<td><strong>SWTC Website</strong> <a href="http://www.swtech.edu">www.swtech.edu</a></td>
</tr>
<tr>
<td>When: Annually the 1st week of class</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>upon request</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-------------</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
This notice is distributed annually to all current and prospective students. It is also located on the SWTC website, in the Student Handbook, and in Student Consumer Information Handbook.
Additional paper copies of this notice and all handbooks are available in the Financial Aid Office, the Administrative/Business Office, the Counselor's Office, and on the SWTC website at www.swtech.edu.
### Treatment Of Title IV Funds When A Student Withdraws From A Clock-Hour Program

<table>
<thead>
<tr>
<th>Student's Name</th>
<th>Social Security Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date form completed</td>
<td>Date of school's determination that student withdrew</td>
</tr>
<tr>
<td>Period used for calculation (check one)</td>
<td>Period of enrollment</td>
</tr>
</tbody>
</table>

Monetary amounts should be in dollars and cents (rounded to the nearest penny). When calculating percentages, round to three decimal places. (For example, .4486 = .449, or 44.9%)

### STEP 1: Student's Title IV Aid Information

<table>
<thead>
<tr>
<th>Title IV Grant Programs</th>
<th>Amount Disbursed</th>
<th>Amount That Could Have Been Disbursed</th>
<th>E. Total Title IV aid disbursed for the period</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Pell Grant</td>
<td></td>
<td></td>
<td>A.</td>
</tr>
<tr>
<td>2. Academic Competitiveness Grant</td>
<td></td>
<td></td>
<td>+ B.</td>
</tr>
<tr>
<td>3. National SMART Grant</td>
<td></td>
<td></td>
<td>C.</td>
</tr>
<tr>
<td>4. FSEOG</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. TEACH Grant</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Iraq Afghanistan Service Grant</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Subtotal</th>
<th>Subtotal</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Title IV Loan Programs</th>
<th>Net Amount Disbursed</th>
<th>Net Amount that Could Have Been Disbursed</th>
<th>F. Total Title IV grant aid disbursed and that could have been disbursed for the period</th>
</tr>
</thead>
<tbody>
<tr>
<td>7. Unsubsidized FFEL/Direct Stafford Loan</td>
<td></td>
<td></td>
<td>+ A.</td>
</tr>
<tr>
<td>8. Subsidized FFEL/Direct Stafford Loan</td>
<td></td>
<td></td>
<td>+ C.</td>
</tr>
<tr>
<td>9. Perkins Loan</td>
<td></td>
<td></td>
<td>+ D.</td>
</tr>
<tr>
<td>10. FFEL/Direct PLUS (Graduate Student)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. FFEL/Direct PLUS (Parent)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Subtotal</th>
<th>Subtotal</th>
</tr>
</thead>
</table>

### STEP 2: Percentage of Title IV Aid Earned

H. Determine the percentage of the period completed:

Divide the clock hours scheduled to have been completed as of the withdrawal date in the period by the total clock hours in the period.

\[
\text{H. } \frac{\text{Hours scheduled to complete}}{\text{Total hours in period}} = \%\]

- If this percentage is greater than 60%, enter 100% in Box H and proceed to Step 3.
- If this percentage is less than or equal to 60%, enter that percentage in Box H, and proceed to Step 3.

### STEP 3: Amount of Title IV Aid Earned by the Student

Multiply the percentage of Title IV aid earned (Box H) by the Total Title IV aid disbursed and that could have been disbursed for the period (Box G).

\[
\text{I. } \% \times \frac{\text{Box H}}{\text{Box G}} = \text{I.}$
\]

### STEP 4: Title IV Aid to be Disbursed or Returned

- If the amount in Box I is greater than the amount in Box E, go to Item J (Post-withdrawal disbursement).
- If the amount in Box I is less than the amount in Box E, go to Title IV aid to be returned (Item K).
- If the amounts in Box I and Box E are equal, STOP. No further action is necessary.

#### J. Post-withdrawal disbursement

From the Amount of Title IV aid earned by the student (Box I) subtract the Total Title IV aid disbursed for the period (Box E). This is the amount of the post-withdrawal disbursement.

\[
\text{Box I} - \text{Box E} = \text{J.}$
\]

If there's an entry for "J," stop here, and enter the amount in Box 1 on Page 3 (Post-withdrawal disbursement tracking sheet).

#### K. Title IV aid to be returned

From the Total Title IV aid disbursed for the period (Box E) subtract the Amount of Title IV aid earned by the student (Box I). This is the amount of Title IV aid that must be returned.

\[
\text{Box E} - \text{Box I} = \text{K.}$
\]

You should use this form when the withdrawal date is on or after 7/1/2010
### Student's Name

### Social Security Number

#### STEP 5: Amount of Unearned Title IV Aid Due from the School

<table>
<thead>
<tr>
<th>L. Institutional charges for the period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
</tr>
</tbody>
</table>

**Total Institutional Charges (Add all the charges together) = L.$**

#### M. Percentage of unearned Title IV aid

\[
\text{Percentage of unearned Title IV aid} = \frac{100\% - \text{M. \%}}{\text{Box M}}
\]

#### N. Amount of unearned charges

Multiply institutional charges for the period (Box L) by the Percentage of unearned Title IV aid (Box M).

**Box L \times \% = N.$**

#### O. Amount for school to return

Compare the amount of Title IV aid to be returned (Box K) to Amount of unearned charges (Box N), and enter the lesser amount.

**O.$**

#### STEP 6: Return of Funds by the School

The school must return the unearned aid for which the school is responsible (Box O) by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

<table>
<thead>
<tr>
<th>Title IV Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Unsubsidized FFEL/Staff Stafford Loan</td>
</tr>
<tr>
<td>2. Subsidized FFEL/Staff Stafford Loan</td>
</tr>
<tr>
<td>3. Parking Loan</td>
</tr>
<tr>
<td>4. ffel/Direct PLUS (Graduate Student)</td>
</tr>
</tbody>
</table>

**Total loans the school must return = P.$**

#### STEP 7: Initial Amount of Unearned Title IV Aid Due from the Student

From the amount of Title IV aid to be returned (Box K) subtract the Amount for the school to return (Box O).

**Box K - Box O = Q.$**

**If Box Q is less than or equal to zero, STOP. If greater than zero, go to Step 8.**

#### STEP 8: Repayment of the Student's loans

- From the Net loans disbursed to the student (Box R) subtract the Total loans the school must return (Box P) to find the amount of Title IV loans the student is still responsible for repaying (Box Q).
- These loans consist of loans the student has earned, or unearned loan funds the school is not responsible for repaying. They are repaid to the loan holders according to the terms of the borrower's promissory note.

**Box R - Box P = R.$**

- If Box Q is less than or equal to Box R, STOP.
- If Box Q is greater than Box R, proceed to Step 9.

#### STEP 9: Grant Funds to be Returned

- **S. Initial amount of Title IV grants for student to return**
- From the initial amount of unearned Title IV aid due from the student (Box Q) subtract the amount of loans to be repaid by the student (Box R).

**Box Q - Box R = S.$**

- **T. Amount of Title IV grant protection**
- Multiply the total of Title IV grant aid that was disbursed and that could have been disbursed for the period (Box P) by 50%.

**Box P \times 50\% = T.$**

- **U. Title IV grant funds for student to return**
- From the initial amount of Title IV grants for student to return (Box S) subtract the Amount of Title IV grant protection (Box T).

**Box S - Box T = U.$**

- If Box U is less than or equal to zero, STOP. If not, go to Step 10.

#### STEP 10: Return of Grant Funds by the Student

Except as noted below, the student must return the unearned grant funds for which he or she is responsible (Box W). The grant funds returned by the student are applied in order as indicated, up to the amount disbursed from that grant program minus any grant funds the school is responsible for returning to that program in Step 6.

Note that the student is not responsible for returning funds to any program to which the student owes $50.00 or less.

<table>
<thead>
<tr>
<th>Title IV Grant Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Pell Grant</td>
</tr>
<tr>
<td>2. Academic Competitiveness Grant</td>
</tr>
<tr>
<td>3. National SMART Grant</td>
</tr>
<tr>
<td>4. SREBG</td>
</tr>
<tr>
<td>5. TEACH Grant</td>
</tr>
<tr>
<td>6. Iraq Afghanistan Service Grant</td>
</tr>
</tbody>
</table>

You should use this form when the withdrawal date is on or after 7/1/2010.
# POST-WITHDRAWAL DISBURSEMENT TRACKING SHEET

**Student's Name**

**Social Security Number**

**Date of school's determination that student withdrew**

I. Amount of Post-withdrawal Disbursement (PWD)

Amount from "Box J" of the Treatment of Title IV Funds When a Student Withdraws worksheet

<table>
<thead>
<tr>
<th>Box 1</th>
<th>$ .</th>
</tr>
</thead>
</table>

II. Outstanding Charges For Educationally Related Expenses Remaining On Student's Account

Total Outstanding Charges Scheduled to be Paid from PWD

(Note: Prior-year charges cannot exceed $200.)

<table>
<thead>
<tr>
<th>Box 2</th>
<th>$ .</th>
</tr>
</thead>
</table>

III. Post-withdrawal Disbursement Offered Directly to Student and/or Parent

From the total Post-withdrawal Disbursement due (Box 1), subtract the Post-withdrawal Disbursement to be credited to the student's account (Box 2). This is the amount you must make to the student (grant) or offer to the student or parent (Loan) as a Direct Disbursement.

<table>
<thead>
<tr>
<th>Box 1</th>
<th>$ .</th>
</tr>
</thead>
<tbody>
<tr>
<td>Box 2</td>
<td>$ .</td>
</tr>
<tr>
<td>Box 3</td>
<td>$ .</td>
</tr>
</tbody>
</table>

IV. Allocation of Post-withdrawal Disbursement

<table>
<thead>
<tr>
<th>Type of Aid</th>
<th>Loan Amount School Seeks to Credit to Account</th>
<th>Loan Amount Authorized to Credit to Account</th>
<th>Title IV Aid Credited to Account</th>
<th>Loan Amount Offered as Direct Disbursement</th>
<th>Loan Amount Accepted as Direct Disbursement</th>
<th>Title IV Aid Disbursed Directly to Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grant</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>ACG</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>National SMART Grant</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>FSEOG</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>TEACH Grant</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Iraq Afghanistan Svc. Grant</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Perkins</td>
<td></td>
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<tr>
<td>Subsidized FFEL / Direct</td>
<td></td>
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<tr>
<td>Unsubsidized FFEL / Direct</td>
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<tr>
<td>FFEL / Direct Grad Plus</td>
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<tr>
<td>FFEL / Direct Parent Plus</td>
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<td><strong>Totals</strong></td>
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</tbody>
</table>

V. Authorizations and Notifications

Post-withdrawal disbursement loan notification sent to student and/or parent on

| Date | / / |

Deadline for student and/or parent to respond

| Date | / / |

☐ Response received from student and/or parent on

| Date | / / |

☐ School does not accept late response

| Date | / / |

VI. Date Funds Sent

<table>
<thead>
<tr>
<th>Date Direct Disbursement mailed or transferred</th>
<th>Grant</th>
<th>Loan</th>
</tr>
</thead>
</table>

You should use this form when the withdrawal date is on or after 7/1/2010