



Emerald Coast Technical College

761 N. 20th Street
DeFuniak Springs, FL 32433
(850) 892-1240

School Code: 041462

Financial Aid Officer

Brooke Adam
850-892-1240, Ext: 5185



Registrar/Admissions
850-892-1240, Ext. 5182

Reception
850-892-1241

No person shall, on the basis of race, color, religion, gender, age, ethnicity, national origin, marital status, disability, political or religious beliefs be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity, or in any employment conditions or practices conducted by this School District, except as provided by law.

Emerald Coast Technical College **Financial Aid Instructions for 2018-2019**

Welcome to the ECTC Financial Aid office. Most of the financial assistance that we can offer involves the eligibility or ineligibility of the Federal Pell Grant. The Pell Grant is a government-sponsored program, and by filling out the application and sending it to the Federal Processing Center, you will receive the information that will help in determining your level of financial aid. If you are ineligible for the Pell Grant, there may be other assistance for you.

Completing your 2018-2019 FAFSA Online

Please remember that you should never be charged for any FAFSA related services.
Use the following free website www.FAFSA.ed.gov.

Applying online with *FAFSA on the Web* or Mobile App is faster and easier. We encourage you to use the online application at www.FAFSA.ed.gov.

Before you Begin

- **FSA ID:** The FSA ID, which consists of a user-created username and password, replaced the PIN effective May, 2015. It allows users to electronically access personal information on Federal Student Aid Web sites as well as electronically sign a FAFSA. The FSA ID allows students and parents to identify themselves electronically to access FSA Web sites.

A FSA ID is made up of a username and password and can be used to log into *FAFSA on the Web*.

While you are not required to have an FSA ID to complete and submit a *FAFSA on the Web* application, it is the fastest way to sign your application and have it processed. It is also the only way to access or correct your information online, or to pre-fill a *FAFSA on the Web* application with information from your previous year's FAFSA.

If you do not already have an FSA ID, you can [create an FSA ID](https://fsaid.ed.gov/npas/index.htm). (<https://fsaid.ed.gov/npas/index.htm>)

- ***You should elect to have your tax information transferred onto your FAFSA form from IRS, since this will decrease the amount of verification paperwork that you will have to supply to ECTC and prevent delays in processing.***
- Gather the documents you will need for your financial aid appointment–
 - Social Security Card
 - Driver's License
 - Alien Registration Number, if you are not a U.S. citizen
 - Federal Income Tax Returns and all W2s from 2015
 - Records of untaxed income such as Social Security 1099 or print-out, welfare benefits (e.g., TANF or AFDC) received in 2015 or 2016
 - Bank Statements and Investment records for 2015, if applicable
 - Child Support Paid or Received in 2015, if applicable
 - All Untaxed income received by student and or parents if dependent in 2016

Completing your FAFSA

- Go to the FAFSA home page at www.FAFSA.ed.gov. Click on *Start Here* and follow the instructions on the web site.
- Use your FAFSA on the Web Worksheet as a guide to complete your FAFSA online.
- When you have completed the application, you may sign it electronically (*recommended because this speeds the filing process along*) with your PIN number or print out a signature page. If you print a signature page, be sure to sign it and mail it immediately to FAFSA at the address on the signature page.
- Print out the confirmation page for your records.

After Completing your FAFSA

Bring all supporting documents needed including the completed forms that are in your ECTC financial aid packet, to the Financial Aid office at Emerald Coast Technical College for the verification process to begin. Please note that we verify all flagged files as required by Department of Education, so please complete all Financial Aid requirements early and submit **NO LATER THAN THE POSTED DEADLINE**. **Check for emails/voicemails often from ECTC requesting additional information for the verification process.**












Emerald Coast Technical College









Financial Aid 2018-2019

Rights and Responsibilities

You have the right to:

-  Be advised of what financial aid programs are available and how to apply;
-  Be advised of requirements for withdrawal, refunds, and repayment of financial aid;
-  Have all application information treated with the highest professional confidentiality;
-  Be advised of the procedures and deadlines for submitting application(s) for financial aid;
-  Be advised of the selection criteria for financial aid recipients;
-  Be advised of how and when financial aid funds are disbursed;
-  Self-correct your FAFSA.
-  View the contents of your financial aid file in accordance with the
 - Family Educational Rights & Privacy Act (FERPA);
-  Be advised of how the school determines whether you are making
 - Satisfactory Academic Progress for financial aid and what happens if you are not.

You have the responsibility to:

-  Submit and error free FAFSA
-  Submit all required verification paperwork if needed
-  Understand the disbursement policies of Emerald Coast Technical College
-  Notify Financial Aid of any major changes in your financial status
-  Commit to fulfilling attendance and SAP requirements
-  Be aware of penalties and consequences associated with receiving aid under false pretense
-  Keep all records pertaining to your financial aid
-  Be aware of attendance and satisfactory progress during your enrollment

EMERALD COAST TECHNICAL COLLEGE

POLICIES AND CONDITIONS FOR PELL GRANT / FINANCIAL AID AWARDS

1. All disbursement dates published are tentative. All awards are contingent upon receipt of funds from the Federal Title IV program. Disbursement dates may be changed if necessary. Initials _____
2. The Financial Aid office reserves the right to revise or cancel an award/scholarship at any time due to changes in financial or academic status of a student. In this event students will be notified in writing.
3. The amount of a Pell grant award is based on full-time enrollment. The Pell grant award will be reduced accordingly if a student attends less than full-time.
4. Enrolled students will be notified in their program of any award changes needed due to verification. If you are not yet an enrolled student you have the responsibility to maintain contact with our financial aid office regarding your verification status.
5. The financial aid award will be voided if and when it is determined that incorrect information has been given on either the application or the Student Aid Report. **False statements or misrepresentations on any financial aid application materials may subject the student to a fine and/or imprisonment under provisions of the U. S. Criminal Code.** Emerald Coast Technical College personnel have a responsibility to report suspected fraud or misuse of funds to the Inspector General or appropriate state or local law enforcement agencies.
6. Awards are based on continuous, uninterrupted enrollment. If a student withdraws from school, the award may become **null and void**, and Pell grant payments may need to be refunded to the Federal Financial Aid, Title IV. **(See Title IV Refund Policy for exceptions and payment information).** To re-enroll, the student must reactivate his or her financial aid in the Financial Aid office.
7. Financial aid awards become void if a student is determined ineligible to return to Emerald Coast Technical College because of unsatisfactory grades or for any other reason.
8. A mid-year transfer student may not receive more than 100% of his or her Scheduled Award during the award year based the award year of enrollment. The remaining eligibility will be determined by subtracting the amount received at the first school from the scheduled award that is calculated by our financial aid office. To avoid a potential overpayment situation, all midyear transfer students will be placed on the National Student Loan Data System (NSLDS) for monitoring. A seven day waiting period is necessary before disbursing or deferring any Title IV aid. This will allow NSLDS to perform the monitoring function.
9. Students must submit all required verification documents by posted deadlines. Failure to do so will result in forfeiting their opportunity to apply for/receive federal student aid. **Initials Required** _____.
10. If you are overpaid any federal student aid, you will be notified by mail of the overpayment. You will have 10 days to respond and make arrangements to repay the overpayment. If after 10 days we have not received a response from you, your name will be referred to the Department of Education for collection of said overpayment.

I have received a copy of and have read and understand these Pell Grant Award/Financial Aid Student Rights and Responsibilities and Policies and Conditions for Pell Grant/Financial Aid Awards.

Student Signature

Date

Emerald Coast Technical College

Statement of Intent for Program Completion

I, _____, do hereby state that I am entering
(Student's Full Legal Name)

Emerald Coast Technical College's _____ program
(Program of Interest)

with the full intention of completing the _____ hours required to earn a Certificate
(Total program hours)

of Completion. My personal goal is to gain Industry Certification in this program area and become successfully employed in this field once I attain my Certificate of Completion and Industry Certification(s) for this program. I understand that if I am eligible for Title IV funds, federal regulations require enrollment for the purpose of earning a Certificate of Completion in order to receive the eligible Title IV funds.

Signature

Date

Parent Signature (Required only if student is under the age of 18)

Date

Emerald Coast Technical College

School Refund and Return to Title IV Policies

Refund Policy

Full refund of appropriate tuition and lab fees for persons who fail to enter a PSAV program will be made within 45 days of the student's failure to enter the program/period start date. Withdrawals after three class meetings or five calendar days following the initial class meeting for the term will result in no refund of tuition. No refund is available for payments related to books, registration, and testing fees. No refunds will be issued for continuing workforce education or community education programs after two class meetings. Retention of tuition and fees collected in advance for a student who does not commence class will not exceed \$100.00.

In general, students will not be charged tuition and fees for classes officially dropped before the published drop deadline each term/period. Students who completely withdraw from all classes before the start of classes or after the first official day and before the fifth official day of class will be issued a complete refund of tuition, unused lab fees, and unused supply fees. Students whose classes are cancelled will be issued a complete refund of tuition and any paid lab, unused supply fees, and books that are in original packaging/new condition. Registration and testing fees are not refundable. _____ **Initials**

Refunds are issued after all financial obligations of the student to Emerald Coast Technical College have been cleared. For students who have received scholarships or other financial aid (e.g. community based scholarships, institutional scholarships), approved refunds will be made in accordance with the wishes of the institution initially awarding the financial aid. When a student withdraws and a refund is due, such refunds will be processed by the business office of ECTC and the Walton County School District within 45 days of official withdrawal or class cancellation.

Any credit balances from a period resulting from a change in course scheduling prior to the last day to drop a course will be applied to the current registration term. For example, a student who enrolls in patient care technician and then enrolls in practical nursing may withdraw from patient care technician within the prescribed drop period and have the tuition and fees previously credited to patient care technician subsequently credited to practical nursing.

NOTE: Any student who wishes to withdraw from a class must do so **officially** through a formal process which includes meeting with the Admissions Specialist to sign appropriate paperwork. No refunds will be considered unless the withdrawal is official.

Return of Title IV Funds Policy

When students who have been awarded Title IV financial aid withdraw from, are administratively withdrawn from, or discontinue attendance in **all** PSAV credit classes/programs **before** completing 60 percent of the hours for the term/period in which they are enrolled and charged, the student may be required to return a portion of the financial aid received. A Return of Title IV Funds (R2T4) calculation must be performed to determine the amount of unearned funds the student and/or school must return to the appropriate financial aid program. The unearned portion is calculated based on the percentage of the clock hours the student was scheduled to have completed as of the withdrawal date; i.e., the clock hours scheduled to have been completed is divided by the total clock hours in the term/period. If this calculation yields a result greater than 60%, the student will be considered to have earned the total award (100%). In the event that earned Title IV funds have not been disbursed as of the withdrawal date, the school will credit any current outstanding (unpaid) charges for educationally related expenses remaining on the student's account as of the withdrawal date. ECTC may also apply up to \$200.00 to prior year charges on the student's account. These charges will be subtracted from the student's post-withdrawal disbursement (PWD) of financial aid. Any remaining funds will be disbursed according to federal requirements. Funds included in the Title IV Return of Funds process include unsubsidized Federal Stafford Loans, Subsidized Federal Stafford Loans, Federal Perkins Loans, Federal PLUS Loans, Federal Pell Grants, Federal supplemental Opportunity Grants (FSEOG), and other Federal programs/grants. Students who incur a liability of over \$50.00 for Return of Title IV funds will be notified by the financial aid department. Students who do not return the required funds within the specified time period (usually 45 days) or enter into a repayment agreement with the U.S. Department of Education, can lose Title IV eligibility. Emerald Coast Technical College is currently participating in the following Title IV Programs:

- Pell Grant

As determined from ECTC official attendance records, the withdrawal date used in calculating the portion of unearned financial aid to be returned is the **last day** of attendance in an approved and eligible PSAV career education program at ECTC. Continuing workforce education courses, community education courses, adult general education courses and programs (adult high school, adult basic education, applied academics for adult education, and remedial courses) are **not** eligible for Title IV assistance and are **not** considered as approved PSAV courses for determining this calculation.

Students who are receiving Title IV financial aid should contact the Office of Financial Aid **prior to withdrawing from** or discontinuing attendance in any or all classes. Students are encouraged to use available support services to help them achieve successful program completion.

Student Signature

Date

Emerald Coast Technical College

Satisfactory Academic Progress (SAP) Policy

Emerald Coast Technical College provides postsecondary as well as secondary career education programs. PSAV (Post-secondary Adult Vocational) program grading standards may be higher than that of the approved K-12 system. Students must maintain satisfactory academic progress (SAP) toward completion of their certificate in order to receive financial aid. The following is a sample listing (non-inclusive) of areas in which a student in PSAV career education programs may be graded: safety, work habits, projects, class participation, cooperation, attitude, punctuality, attendance (per general and program policy), completion of projects, objective tests, written and oral reports, comprehensive evaluations, skill proficiency/competency, skill demonstration, and professional ethics. Student grades may be reduced due to excessive absences especially in specific licensure programs (e.g., Cosmetology, Practical Nursing), failure to make up missed work, and academic dishonesty (cheating and/or plagiarism). Satisfactory academic progress is evaluated upon admission to ECTC and prior to each subsequent disbursement while enrolled at ECTC. The Practical Nursing program determines satisfactory academic progress at the end of each course.

The following satisfactory academic progress standards apply to students who receive financial aid:

- (1) A student must maintain a 2.0 cumulative grade point average on a 4.0 grading scale on all courses attempted in PSAV programs, including all transfer credit.

The following numeric grading scale is used in calculating grade point average for all students who enroll in PSAV programs at ECTC:

Practical Nursing* & Cosmetology	All other ECTC PSAV Programs
94 - 100 A 4.0	93 - 100 A 4.0
85 - 93 B 3.0	84 - 92 B 3.0
77 - 84 C 2.0	70 - 83 C 2.0
0 - 76 F 0	0 - 69 F 0
NG (No Grade) F	NG (No Grade) F
<p>*Students who do not maintain a 2.0 grade point average are dismissed from the program.</p> <p>NG (No grade) and I (Incomplete) grades revert to a grade of "F" 10 days following the end of the term.</p>	

(2) A student must maintain a successful completion rate and pace of progression on all PSAV courses attempted. This rate must provide for the student to successfully complete the program in a maximum of 150% of the time (clock hours) usually allocated for such successful program completion. For example, a student enrolled in a 900 clock hour program must complete the program in a maximum of 1350 clock hours. Most programs (exception is Practical Nursing and some additional Allied Health programs) will provide for a minimum of 150 clock hours to be earned in a course each semester, and a maximum of 450 clock hours to be earned in a program each semester. Practical Nursing usually provides for a maximum of 675 clock hours to be earned in a semester.

Students who are applying for or receiving financial aid should discuss their educational progress and plans with admissions and the financial aid office to help ensure that they will complete their programs in a timely manner.

Probationary SAP status

Any initial enrollees/transfers to ECTC not meeting SAP upon enrollment may receive one PELL disbursement while on probationary status. If the student is not successful in meeting SAP for the following period of enrollment then PELL will be denied due to lack of making SAP.

Appeals

Students who do not demonstrate satisfactory academic progress are referred to student services for counseling to determine if there is a reasonable possibility of successful program completion. Students who do not demonstrate satisfactory academic / program progress may be placed on academic probation for a minimum of one semester to resolve the unsatisfactory progress or may be recommended for dismissal from the program. Students who have left the program due to lack of satisfactory academic progress may re-apply one time to the program. After two* unsuccessful attempts in a program in a two year period, the student must submit an appeal to the appeals committee in order to be considered for re-enrollment into a program.

*The Practical Nursing program permits only **ONE** re-enrollment attempt in the Practical Nursing program within a two year period unless the student submits a written notice. Students are encouraged to review the handbook of the specific program in which they enroll.

In signing below, I am indicating that I have received, read and understand my Satisfactory Academic Progress (SAP) responsibilities as they relate to Financial Aid. I realize that without meeting SAP my financial aid monies may be placed on hold during the next disbursement period. If I have any questions regarding SAP I should talk with my academic counselor, teacher and/or the financial aid office for assistance.

Student Signature

Date

Important Student Financial Aid Information

Cost of Attendance

Student Fees per Contact Hours for PSAV Career Certificates

Program	Tuition	Out-of-State	Student Financial Aid Fee	Capital Improvement Fee	Technology Fee	Lab Fee	Total Tuition Fees Per Hour	Total Tuition Fees for Academic Year (900 hrs)
Resident	\$2.44	-	\$0.24	\$0.12	\$0.12	\$1.25 PN Welding \$0.75 Other	\$4.17 PN \$3.67 All other PSAV	\$3,555.00 PN \$3,195.00 All other PSAV
Non-Resident	\$2.44	\$6.99	\$0.93	\$0.47	\$0.47	\$1.25 PN Welding \$0.75 Other	\$12.38 PN \$11.98 All other PSAV	\$11,106.00 PN \$10,746.00 All other PSAV

ECTC's cost of attendance to include tuition fees, lab fees, books and supplies for a 900 clock hour year is on average \$4,800.00. Please note the actual cost of attendance varies by program due to program length and books/supplies needed for the specific program.

Student as Guarantor of Program Costs

I understand that it is my sole responsibility for the total amount of my program's cost, it is my financial responsibility and must be paid or deferred for payment by an outside at the time of registration or I will be dropped off the class roster. I also understand that ECTC agrees to draw down Title IV (PELL) funds from the Department of Education on my behalf, if I am eligible, and these funds are credited towards my student account balance for tuition, fees, and books/supplies until such time that my debt to ECTC is cleared, at which time a refund will be generated to the student for any remaining Title IV funds. The refund process may take up to 45 days for completion. Deferment or payment is due within 5 days of class starting or removed from class.

Opting out of Books, Supplies, etc. being covered by PELL monies:

All PELL recipients have the ability to opt out of disbursement monies covering expenses such as books, supplies, and exams which are part of program costs. If you wish to **opt out** please indicate this in writing and submit it to the Financial Aid office located in Building 100 **before the official start date of your program.**

PELL Lifetime Eligibility Maximum

Please be advised that the Department of Education has a Lifetime PELL Eligibility maximum. This amount is 600% with each award year not to exceed 150%.

Safety and Security Reports

Please be advised that ECTC's Safety and Security Report is made available online to students and the general public at www.ectc.edu. See Code of conduct for drug, alcohol and fire arms policy and consequences. www.walton.k12.fl.us

In signing below I am acknowledging that ECTC has disclosed to me the above Important Student Financial Aid Information.

Student Name

Date

- There will be no disbursements without completed verification, if required.
- Attendance and grades are checked before financial aid is disbursed.
- I understand that absences can negatively affect grades and delay financial aid.

Student Name



Date

