



Emerald Coast Technical College
Main Campus – DeFuniak Springs

Emerald Coast Technical College
@ Magnet Innovation Center – Watersound

School Code:

041462

Financial Aid Officer

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NOTICE OF NONDISCRIMINATION

The Walton County School District does not discriminate on the basis of race, color, national origin, gender, gender orientation, age, disability or marital status in its educational programs, services or activities, or in its hiring or employment practices. The district also provides equal access to its facilities to the Boy Scouts and other patriotic youth groups, as required by the Boy Scouts of America Equal Access Act.

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Financial Aid Instructions for 2022-2023

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 2022-2023 FAFSA Online

Please remember that you should never be charged for any FAFSA related services.
Use the following free website <https://studentaid.gov/>

Applying online with *FAFSA on the Web* or Mobile App is faster and easier. We encourage you to use the online application at <https://studentaid.gov/>

Before you Begin

- FSA ID: The FSA ID (account username and password) allows students and parents to identify themselves electronically to access Federal Student Aid websites.

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

While you aren't required to have an FSA ID to complete and submit a FAFSA form, it's the fastest way to sign your application and have it processed. It's also the only way to access or correct your information online or to prefill an online FAFSA form with information from your previous year's FAFSA form.

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 2020
- Records of untaxed income such as Social Security 1099 or print-out, welfare benefits (e.g., TANF or AFDC) received in 2019 or 2020
- Bank Statements and Investment records for 2020, if applicable
- Child Support Paid or Received in 2020, if applicable
- All Untaxed income received by student and or parents if dependent in 2020

Completing your FAFSA

- Go to the FAFSA home page at www.studentaid.gov.
- 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*) 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

You will receive a Student Aid Report (SAR)

Your *Student Aid Report* (SAR) is a paper or electronic document that gives you some basic information about your eligibility for federal student aid. It also includes your answers to the questions on the *Free Application for Federal Student Aid* (FAFSA®) form. The school(s) you listed on the FAFSA form will use your information to determine your eligibility for federal—and possibly nonfederal—financial aid.

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 the 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.**

Rights and Responsibilities

Students have the right to know:

- What financial aid programs are available at the school
- The deadline for submitting applications for each program
- How financial aid will be distributed, how decisions on distributions are made, and the basis for those decisions
- How the cost of attendance or financial aid budget was determined
- What resources (student's current assets, parental contribution, other financial aid, etc.) were considered in calculating the student's need
- How much of the student's financial need, as determined by the school, has been met
- The details of the various programs in the student aid package
- What portion of the financial aid received must be repaid and what portion is grant aid
- For any aid that is a loan, the interest rate, the total amount that must be repaid, the payback procedures, the length of time to repay the loan, and when the repayment is to begin
- How the school will determine if students are making satisfactory progress and what happens if a student does not



Students are responsible for:

- Applying for federal student aid, if interested
- Completing all required forms accurately and submitting them on time to the proper place
- Keeping personal financial aid records
- Reading, understanding, and complying with the information that appears on all forms that the student signs
- Reading and understanding the published Satisfactory Academic Progress (SAP) policy for aid recipients
- Reading and understanding the school's Return to Title IV funds policies
- Reporting changes in name, postal mailing address, email address, and phone number to the Financial Aid Office

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 the 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 on 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 understood these Pell Grant Award/Financial Aid Student Rights and Responsibilities and Policies and Conditions for Pell Grant/Financial Aid Awards.

Student Signature

Date

Statement of Intent for Program Completion

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

Technical College's _____ program with the full intention
(Program of Interest)

of completing the _____ hours required to earn a Certificate of Completion. My personal goal
(Total Program Hours)

is to gain an 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

2022-2023 Affirmation & Authorization Form

Student's Name: _____ Last 4 digits of SSN: _____

Program: _____

List all post-secondary schools/colleges you have attended since high school (if none, list "none").

School Name: _____ Year Attended: _____

School Name: _____ Year Attended: _____

Please circle "Yes" or "No" to the following questions:

Have you received Pell Grant funds from any of the above-listed school(s) for the 2019-2020 award year? Yes No

Do you owe a repayment of Pell Grant funds or any other federal (Title IV) or state grant? Yes No

To your knowledge, are you in default of a federal student loan at any prior school attended? Yes No

Please read and initial EACH statement below:

Initial: _____ I authorize Emerald Coast Technical College at both campuses to deduct all outstanding tuition, fees, and required first term books **ONLY** which were deferred to my school account from my Pell Grant and/or any other grant/scholarship, etc. before disbursement to me.

Initial: _____ I understand that I can only receive Pell Grant for enrollment at ONE post-secondary institution at a time, and attest that I am not currently nor intend to enroll at any other institution. I also understand that if I have already received any Pell grant funding for the same award year that I am enrolling in at Emerald Coast Technical College (both campuses), that my award will be reduced by the amount of funding already received.

Initial: _____ I understand that if I am not awarded enough funding to cover full tuition/fees that I will be responsible for paying the balance owed to any campus of Emerald Coast Technical College.

Initial: _____ I understand that all campuses of Emerald Coast Technical College tuition/fees are for scheduled clock hour and that Pell Grant funding pays for actual attended & completed clock hours, and that I must pay for any additional hours needed due to my unexcused absences or course progression.

Initial: _____ I understand that if I withdraw, voluntarily or involuntary, that it is my responsibility to pay any debt owed to any Emerald Coast Technical College campus and/or the federal government due to my withdrawal.

Initial: _____ If my program crosses over academic years, it is my responsibility to complete an error-free FAFSA for each school year I am enrolled.

Initial: _____ If you complete a program and wish to enroll in another program before the academic year is completed, you understand that my award will be reduced by the amount of funding already received. You will need to meet with the Financial Aid office to receive your new Award Letter.

Student Signature: _____ Date _____

Note: Authorization is required and valid for the entire program enrollment periods. It may be cancelled at any time by contacting the Financial Aid Office

School Refund and Return to Title IV Policies

Refund Policy

A 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 without requiring a request from the student and 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. Refunds will be processed by the business office of ECTC and the Walton County School District within 45 days of the last day of attendance if written notification has been provided by the student, or from the date ECTC terminates the student or determines the student to be withdrawn.

Any credit balances from a period resulting from a change in course scheduled before 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 Student Services Dean to sign the appropriate paperwork. No refunds will be considered unless the withdrawal is official.

Student Signature

Date

Return of Title IV Funds Policy

Federal financial aid (“Title IV funds”) is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible to receive the full amount of Title IV funds originally awarded.

When students who have been awarded Title IV financial aid withdraw from, are administratively withdrawn from or discontinue attendance in **all** PSAV clock hour 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 Business Office. 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.

Title 34 CFR 668.22(i) specifies the order in which Title IV funds must be returned if multiple types of funds were granted. The only Title IV funding administered by ECTC is the Federal Pell grant. Therefore, the order of the return of funds is not applicable.

Students who are receiving Title IV financial aid should contact the Office of Financial Aid **before 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

Satisfactory Academic Progress (SAP) Policy

Emerald Coast Technical College campuses 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 the 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.

Emerald Coast Technical College does allow for up to 10% excused absences per payment period for the purposes of Federal Financial Aid.

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			
*Students who do not maintain a 2.0-grade point average are dismissed from the program. NG (No grade) and I (Incomplete) grades revert to a grade of "F" 10 days following the end of the term.							

- (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 term to resolve the unsatisfactory progress or may be recommended for dismissal from the program. Students who have left the program due to a 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	\$1.75 PN/HVAC/ Welding	\$4.67 PN/HVAC/Welding	\$4,203.00
						\$1.25 Other	\$4.17 All other PSAV	\$3,753.00 All other PSAV
Non-Resident	\$2.44	\$6.99	\$0.93	\$0.47	\$0.47	\$1.75 PN Welding	\$13.05 PN/HVAC/Welding	\$11,745.00 PN/HVAC/Welding
						\$1.25 Other	\$12.55 All other PSAV	\$11,295.00 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 the 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 agency 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 the student will be removed from the class.

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

All PELL recipients can 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 the Code of conduct for drug, alcohol, and firearms policy and consequences www.walton.k12.fl.us

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

Student Signature

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 Signature

Date