Bellingham Technical College
Student Financial Aid Handbook

2015-2016

Bellingham Technical College
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FAFSA School Code: 016227
Welcome to the BTC Financial Aid Handbook. The Financial Aid Office staff of Bellingham Technical College recognizes that education is an investment that will last a lifetime. We are committed to working with you to secure all eligible funding so that you can achieve your educational goals.

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All information contained within this handbook is accurate as of the time of publication. However, the Financial Aid Office may make changes at any time to comply with state, federal, or institutional policy changes. Students should note that some of the information contained in this handbook is specific to the 2015-2016 academic year, and are encouraged to review this publication annually.
Part 1 - BTC Financial Aid Office

Mission Statement
The Financial Aid Office provides access, aid, and advisory services for the BTC Community to facilitate student recruitment, enrollment, retention and completion at Bellingham Technical College.

Important Information
Location - 3028 Lindbergh Ave, College Services Building (CSB) Room 101
Hours - Mon-Thu 8am-5pm, Fri 8am-4pm
Summer Hours- Mon-Thu 8am-5pm, Fri 8am-12pm
Phone - 360-752-8351
Fax - 360-676-2798
Email - finaid@btc.ctc.edu
School Code – 016227

Workshops
Join us for a one hour workshop discussing the various types of aid and how to apply! Learn more about a variety of ways to finance college through grants, scholarships, and FAFSA by attending Paying for College in Building G (G) Room 102A. Check the Entry Services Calendar for upcoming sessions!

Financial Aid Sessions
The financial aid award year begins in summer and runs through spring. Students must complete a new application for each year that they intend to attend college. FAFSA applications are available for the next year beginning on January 1. FAFSA applications are accepted up until May 15 of the following year. This handbook covers the 2015-2016 academic year which includes the following sessions:
  - Summer 2015
  - Fall 2015
  - Winter 2016
  - Spring 2016
Students attending during any of these quarters must complete a 2015-2016 FAFSA and a 2015-2016 BTC Financial Aid Data Sheet, as well as other possible required documents determined on a case by case basis.
Students who wish to attend summer 2016 or later will need to complete the 2016-2017 FAFSA and BTC Financial Aid Data Sheet. The 2016-2017 FAFSA will be available January 1, 2016.
Part 2 - What is Financial Aid?
Financial aid helps students and their families pay for college expenses, both direct (charged to your college student account including tuition and fees) and indirect (including, but not limited to books, supplies, living expenses, and transportation to/from college). There are several types of financial aid including grants, scholarships, loans and work study.
• Grants – generally no repayment necessary; usually based on need
• Scholarships – no repayment necessary; based on merit and/or need
• Loans – repayment is required; loan type is based on need
• Work Study – work for an hourly rate; based on need
Financial aid awards may include a combination of various types of aid.

Part 3 - Aid Available at BTC
In order to meet your educational needs, there are many programs offering student financial aid. Here are some offered by BTC:
• Pell Grant
• FSEOG
• State Need Grant
• College Bound Scholarship
• BTC Foundation Scholarship
• BTC Admissions Scholarship
• Federal Work Study
• State Work Study
• Federal Direct Loans
• Opportunity Grant
• Passport to College
• Worker Retraining
• Basic Food Employment & Training
• WorkSource Scholarships
• Veteran’s Benefits

There are also many other need- and merit-based awards available for students who are willing to pursue them. See the Financial Aid Websites and Resources section of this handbook for more information. Be sure to carefully check for deadlines and eligibility requirements.
Part 4 - Who is Eligible for Financial Aid?
To receive federal, state, or most college funds administered by the BTC Financial Aid Office, you must:
- Be admitted to the college and declared in an aid-approved program
- Be a U.S. citizen or an eligible non-citizen.
  
  DREAMer (undocumented) students may be eligible for State Need Grant as well. They must:
  - Have graduated (or will graduate before beginning college) from a Washington state high school, or obtained a GED
  - Have lived in Washington for three years prior to, and continuously since earning the high school diploma or equivalent

- For Pell Grants, be attending a minimum of one (1) program-required credit, at the census date.
- For State Need Grant, be attending a minimum of three (3) program-required credits
- For federal loans, be attending a minimum of six (6) program-required credits, at the time of disbursement.
- Be meeting the Satisfactory Academic Progress for Financial Aid requirements, as defined by the Financial Aid Office
- Be registered with the Selective Service (male students only).
- Not be in default on a student loan.
- Not owe a refund on any federal (Title IV) or state aid (to receive state aid) due to a previous college withdrawal or overaward.
- Not have aid eligibility suspended or terminated due to a drug-related conviction that occurred while receiving Title IV assistance.
- Not be receiving federal or state financial aid from another institution for the same enrollment period.
* If you have a Bachelor’s degree, you are eligible for student loans, but you are not eligible for Pell or FSEOG grants.
- Most awards have a need requirement, typically determined by completing the FAFSA
Part 5 - Aid Eligible Programs and Courses

Eligible Programs of Study
This list is accurate as of the time of publication, and is subject to change

All Associate Degrees are eligible for aid:

**TYPES**

- **AAS**    Associate of Arts and Sciences
- **AAS DTA**    Associate of Arts and Sciences - Direct Transfer Agreement
- **AS-T**    Associate of Science - Transfer
- **AAS-T**    Associate of Applied Science - Transfer

The following Certificates are eligible for aid:

<table>
<thead>
<tr>
<th>TYPE</th>
<th>DEGREE TITLE</th>
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<tbody>
<tr>
<td>CERT</td>
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<td>CERT</td>
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<td>CERT</td>
<td>Diesel Engines &amp; Electrical Electronic Systems</td>
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<tr>
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<td>CERT</td>
<td>Mechanical Engineering Drafting</td>
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<tr>
<td>CERT</td>
<td>Medical Coding &amp; Billing Generalist</td>
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<tr>
<td>CERT</td>
<td>Medical Receptionist</td>
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<tr>
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<td>Office Assistant</td>
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<tr>
<td>CERT</td>
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<tr>
<td>CERT</td>
<td>Process Technology</td>
</tr>
<tr>
<td>CERT</td>
<td>Receptionist</td>
</tr>
</tbody>
</table>
Eligible Courses  IMPORTANT!!!
Students may only receive aid for classes required for their program(s) of study. Check with an academic advisor or use the Degree Audit function in your myBTC Portal. Every quarter, students are billed for repayment of aid they received for ineligible courses. BE SURE YOUR CLASSES ARE ELIGIBLE!!!

Pursuing Two Degrees
If you are pursuing two degrees simultaneously, you must complete a Funding for Dual Degrees Request form to be able to receive aid for both degrees. Please note that completion of this form is for financial aid funding only. Students must still keep their primary degree up to date with the enrollment office. Students may only receive funding for the two degrees indicated on their request form and must inform the Financial Aid Office of any changes to their program. NOTE: For maximum 150% time frame allowance for Subsidized Loans, only the program on file in the enrollment office will be calculated (see more in the loans section).

Developmental Ed Classes
Developmental education classes are courses often required as prerequisite to college-level (100 and higher) courses, but not college-level. Developmental education courses are numbered 85-99. A student is eligible for up to 45 credits of federal student aid in this category.

GED Courses
Students may not receive aid for GED courses. Students who are taking a combination of GED and eligible courses should inform the Financial Aid Office to avoid delays or required repayment of aid.

Repeat Courses
Financial aid will cover a repeated course previously passed once. For this purpose, passed means any grade higher than an “F”, regardless of any school or program policy requiring a higher grade.

Incomplete Courses
If a student received an incomplete in a prior quarter and is completing the coursework in the subsequent quarter, that course does not count as part of the enrollment for the subsequent quarter.
Part 6 - How and When to Apply

How to Apply
Complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov to apply for financial aid; you must also complete a BTC Financial Aid Data Sheet. Additional financial aid forms and scholarship information are available on the BTC Financial Aid webpage.
You will need to complete a new FAFSA and Data Sheet for each academic year you remain in college.

Aid Application Checklist:
- Apply for admission to BTC in an eligible certificate or degree program.
- Complete the FAFSA at www.fafsa.ed.gov
- Review your Student Aid Report (SAR) sent to you by the US Department of Education
- Complete the BTC Financial Aid Data Sheet and any other documentation the Financial Aid Office asks for
- Review your financial awards and status by using your Financial Aid Portal (use your SSN as your username and your six-digit date of birth as your password)
- Apply for student loans if desired. Complete Student Loan Entrance Counseling and sign your Master Promissory Note, then request a loan application from the BTC Financial Aid Office
- Register for APPROVED classes. Ask your advisor or use Degree Audit in myBTC to determine

When to Apply
Apply for financial aid as soon as possible after January 1 of the year you will begin college. Applications are accepted all year long, but since some aid is limited and awarded on a first-come, first-served basis, if you complete your application by May 1 you will receive priority for limited-funds scholarships.

Processing an application file takes time, so even if you do not wish to receive priority for limited-funds scholarships, be sure to apply by the quarterly priority deadline and respond to all email requests from the financial aid office in a timely manner to ensure your aid will be available at the start of the quarter.
IT IS THE STUDENT’S RESPONSIBILITY TO CHECK ALL CORRESPONDENCE AND CHECK THE FINANCIAL AID PORTAL to determine if information is still missing. A student’s financial aid file is not considered to have
been completed until all required items are received. Applications received after May 15 of the following year (during the final quarter of the academic year) will not be processed.

**Priority Application Deadlines**

We recommend you begin the process at least two months before the following deadlines:

- Annual application to be considered for limited-funds awards: May 1
- Summer Quarter: May 1
- Fall Quarter: July 1
- Winter Quarter: November 1
- Spring Quarter: February 1

Remember to check your email and your BTC Financial Aid Portal to ensure you have completed your application, or to determine what other steps might be needed.

**Part 7 - Determining Your “Need” Amount**

The following equation is used in determining your financial aid eligibility, or “need”:

\[
\text{Cost of Attendance (COA)} - \text{Expected Family Contribution (EFC)} = \text{Financial Need}
\]

A student is eligible to receive aid for UP TO their need amount. A student is not guaranteed to receive this entire amount, this is simply what they are eligible for. Should a student receive aid in excess of their need, the Financial Aid Office is required to reduce the student’s awards (starting with loans, then work study, then other awards, ending with Pell) until the student is receiving only their need amount. A student can request an increase to their need by requesting a budget adjustment.

**Part 8 – Cost of Attendance**

The COA (also called “budget”) is an estimate of the cost of your attending college at BTC, including tuition, fees, room and board, books and supplies, personal/miscellaneous expenses, and transportation. This amount is based on several factors including enrollment status, residency, and whether you are living on your own or with your parent(s). COA estimates are based on guidance from the state of Washington.

<table>
<thead>
<tr>
<th></th>
<th>Living with relatives</th>
<th>Not living with relatives</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
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<td>Tuition &amp; Fees*</td>
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<td>4500</td>
<td>11580</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
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<td>1080</td>
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<tr>
<td>Rent/Food/Utilities</td>
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<td>9780</td>
<td>9780</td>
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<tr>
<td>Transportation</td>
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<td>1620</td>
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<tr>
<td>Personal Expenses</td>
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<td><strong>TOTAL</strong></td>
<td><strong>11910</strong></td>
<td><strong>18840</strong></td>
<td><strong>25920</strong></td>
</tr>
</tbody>
</table>

*Estimated for average full-time student. Varies depending on actual credit load and program fees
If you have educationally-related expenses in excess of your COA, you may request a budget adjustment by completing a budget adjustment request form AND providing adequate documentation that the student’s actual budget exceeds the COA. Remember that an increase in budget/COA does not necessarily mean an increase in awards, just an increase in the overall award eligibility.

**Part 9 - Expected Family Contribution**

Your Expected Family Contribution (EFC) reflects your (and, if you are categorized as a dependent student, your family’s) ability to contribute to the Cost of Attendance. The calculations used to determine the EFC are based on the United States Department of Education’s mandated formula known as the federal methodology. The Department of Education applies the formula to the information you have provided on the FAFSA application and computes a figure for your Expected Family Contribution. This is the amount that the Federal Government has determined that you (and your family) can contribute to your educational costs.

Your financial aid award is based on both your demonstrated financial need and the availability of funds.

**Part 10 - Awarding Aid**

A financial aid application (FAFSA) must be complete, and a student enrolled in an eligible program at the college, before the application can be reviewed. After the Financial Aid Office has reviewed the application for eligibility requirements as determined by state or federal regulations, the student will receive an award notification. The award notification will disclose any aid amounts awarded.

A student has the right to accept or decline any portion of an offered financial aid award. If a student wishes to decline or cancel an offered award, they may submit a written statement to the Financial Aid Office indicating the award(s) they wish to decline.

Financial aid is applied to outstanding tuition and fee costs first. If there is a credit balance remaining, a financial aid refund will be disbursed to the student. Aid cannot be disbursed until the first day of the quarter or after.

If the student is not eligible for any other types of aid except student loans, he/she will receive a notification of “loans only” financial aid status. A BTC Loan application must be requested and completed in order to apply for a student loan.

Grant aid is typically awarded or pro-rated (reduced) according to the following enrollment levels:

- **Full Time:** 12 credits or more 100%
- **Three-quarter time:** 9 - 11 credits 75%
- **Half-time:** 6 - 8 credits 50%
- **Less than half-time:** 1 - 5 credits 25%

**Pell Grant**

All students that complete a FAFSA are first considered for the Federal Pell Grant, which is available to students with significant financial need, and who meet all other eligibility requirements.

Pell Grant eligibility is established by the FAFSA. Actual payments of Pell Grants are based on eligibility (EFC) and enrollment.

Students enrolled in 12 credits or more (full-time) receive 100% of the full Pell Grant for that quarter, with these exceptions:
Annual Pell Grants are limited to three full-time quarters, or the equivalent. For example, a student who received a full-time Pell award in the summer and the fall, and a half-time Pell award in the winter, would be eligible for, at most, a half-time award in the spring. Lifetime Pell Grants are limited to a maximum of 18 full-time quarters, or the equivalent. This maximum applies to all colleges the student attends. For example, a student who uses 6 full-time quarters and 2 half-time quarters of Pell at any college will have received the equivalent of 7 full-time quarters of Pell, and will be eligible for only 11 total additional full-time quarters of eligibility at another college or colleges.

**FSEOG**
In addition to the Pell Grant, a student with significant financial need may be awarded another federal grant, the **Federal Supplemental Educational Opportunity Grant (FSEOG)**. Availability is dependent on limited federal funding to the college. FSEOG is awarded to students with a 0 EFC, enrolled at least half-time (6 or more credits per quarter) who meet all other eligibility requirements, until funds are exhausted. If all students meeting these requirements have been awarded and funds remain, students with up to a 500 EFC will be considered. Award amount is typically $600 per quarter. This award is first-come, first-served, so applicants meeting the May 1 priority deadline will have first consideration. FSEOG is awarded for the fall, winter, and spring quarters only.

**State Need Grant (SNG)**
Students with financial need who are residents of Washington State (for over 1 year) and meet all other eligibility requirements may be considered for the State Need Grant (SNG). Availability is dependent on limited state funding to the college. This award is first-come, first-served, so applicants meeting the May 1 priority deadline will have first consideration, as do students who are in the College Bound Scholarship program. SNG is awarded in the fall, winter, and spring quarters only. SNG eligibility is established by the FAFSA or WASFA (for undocumented/DREAMer students). Actual payments of SNG are based on eligibility and enrollment. Students must be enrolled in at least 3 credits per quarter to be eligible. Lifetime State Need Grants are limited to a maximum of 15 full-time quarters, or the equivalent. This maximum applies to all state colleges the student attends. For example, a student who uses 6 full-time quarters and 2 half-time quarters of SNG at any college will have received the equivalent of 7 full-time quarters of SNG, and will be eligible for only 8 additional full-time quarters of eligibility at another college or colleges.

**College Bound Scholarship (CBS)**
The College Bound Scholarship program provides financial assistance to low-income students who want to achieve the dream of a college education. This early promise of financial aid is intended to alleviate the financial barriers that prevent low-income students from considering higher education as a possibility. The scholarship is available to 7th and 8th grade students who are eligible for the free and reduced price lunch (FRPL) program, are in foster care, or whose family's income meets the guidelines. The deadline to sign up is June 30 of students' 8th grade year. Students who enroll in the program, complete high school with a 2.0 GPA, and meet all other BTC financial aid requirements and income parameters will be eligible for the maximum CBS award amount of $1489 per quarter for full-time enrollment. Awards are prorated based on enrollment level. All
eligible students are awarded CBS and are given priority for SNG if they meet the priority deadline of May 1. CBS students also receiving SNG (and certain other State-funded scholarships) may only receive a combined total of $1489 for those funding sources per quarter for full-time students.

Work Study
Students who are Pell-eligible will be considered for Federal Work-Study (FWS) or State Work-Study (SWS), which allows them to earn an hourly wage for part-time jobs on campus and in select off-campus agencies. FWS/SWS Program eligibility is available to students enrolled at least half-time (6 or more credits per quarter) who meet all other eligibility requirements. Funds available are based on limited annual federal funding. Students must inquire with offices posting work-study positions or with the work-study coordinator in the Financial Aid office.

Federal Direct Loans
After Pell Grant, FSEOG, SNG, and workstudy consideration, students who complete a BTC Direct Student Loan application are considered for the Federal Direct Student Loan Program. Direct Student Loans are available to students enrolled at least half-time (6 or more credits per quarter) who meet all other eligibility requirements. Students must begin this process by completing the Master Promissory Note and the Loan Entrance counseling on www.studentloans.gov. After completing these steps, students may request a loan application from the Financial Aid Office. Loan applications (or changes) must be received at no later than two weeks before the last day of the quarter for which the loan is being requested. Students with remaining financial need are offered Subsidized Direct Student Loans, up to the annual maximum eligibility of $3,500 for first year students (45 or fewer college-level credits earned) and $4,500 for second year students (46 or more college-level credits earned.). This amount will be divided over the number of quarters a student chooses for the academic year.
All students, regardless of financial need, who meet all other eligibility requirements and who are enrolled in at least 6 credits in one or more quarters, are offered Unsubsidized Direct Student Loans. The maximum Direct Student Loan eligibility for first-year students (45 or fewer college-level credits earned) is $5,500 for dependent students and $9,500 for independent students. As noted above, for students demonstrating financial need on the FAFSA, up to $3,500 of this total will be Subsidized Direct Student Loan; the balance will be Unsubsidized Direct Student Loan. This amount will be divided over the number of quarters a student chooses for the academic year.
The maximum Direct Student Loan eligibility for second year students (46 or more college-level credits earned) is $6,500 for dependent students and $10,500 for independent students. As noted above, for students demonstrating financial need on the FAFSA, up to $4,500 of this total will be Subsidized Direct Student Loan; the balance will be Unsubsidized Direct Student Loan.

Direct Loan limits for 2015-2016 (subject to Federal regulatory changes)

Dependent Student:
First Year (0 to 45 college-level credits earned): $5,500 (up to $3,500 subsidized)
Second Year (46 or more college-level credits earned): $6,500 (up to $4,500 subsidized)

Independent Student:
First Year (0 to 45 college-level credits earned): $9,500 (up to $3,500 subsidized)
Second Year (46 or more college-level credits earned): $10,500 (up to $4,500 subsidized)
The student may accept or reject as much of the financial aid package as he/she wants. BORROW SMART! LOANS MUST BE REPAID AND IT IS RECOMMENDED THAT YOU BORROW THE MINIMUM YOU WILL NEED EACH QUARTER!

Loans must be paid back with interest! The current interest rate on Direct Loans is 4.66%. Direct Subsidized Loans begin to accrue interest once a student graduates or ceases to be enrolled at least half time. Unsubsidized Direct Loans begin to accrue interest upon the first day of disbursement.

We want students to be smart with their loans and repayments. Go to saltmoney.org to sign up for a free account to help with all money matters.

**Aggregate Federal Student Loan Limits**

There are aggregate federal loan limits. Students who qualify may borrow up to the following amounts to complete an undergraduate degree:

- Dependent Students – up to $31,000 of which only $23,000 can be subsidized;
- Independent Student – up to $57,500 of which only $23,000 can be subsidized.

As of July 1, 2014, borrowers are able to borrow subsidized Direct Loans only for 150% of the published timeframe for their program of study on file with the enrollment office. Borrowing beyond this limit will result in the loss of the subsidy of the original loan.

**NOTE:** As part of an initiative to reduce loan default rates, first-time borrowers must **wait 30 days** before receiving their first loan. Plan accordingly!

**Federal Parent Loan for Undergraduate Students (PLUS)**

Parent Loans for Undergraduate Students (PLUS) are loans made to parents of dependent undergraduate students. Parents may borrow up to the student’s cost of attendance less anticipated financial aid. Additional information is available through the Financial Aid Office or at studentloans.gov.

**Part 11 - Special Circumstances**

**Professional Judgment (PJ) Appeal**

If a student, upon completing the FAFSA, feels it does not accurately reflect the student’s financial standing, the student may appeal by completing a Petition for Special Circumstance. Each appeal is reviewed on a case-by-case basis and is documented in the student’s electronic file. There is no specific class of student for which a PJ is routinely applied. Each student requesting a PJ must file their own appeal, even if they share the same circumstance. The approval or denial of the appeal for a PJ is at the sole discretion of the financial aid director and the decision of the director is final and cannot be appealed. The director is not required to grant a PJ. If the director refuses to grant the PJ, the decision is not discriminatory and the student’s file is documented with the reason for denial. If a student is requesting a PJ based on a change in income, the student may only submit one appeal for the award year. Appeals apply to one award year only and decisions made in one award year will not carry over to the next year. If the situation which caused a student to appeal persists into the next award year, it is the student’s responsibility to file a new appeal.

Professional Judgments can NOT:

- Be used to circumvent the law or regulations
- Make an otherwise independent student dependent
- Be made without documentation
- Be processed if a student is selected for verification and has not been verified
- Use generally prevailing circumstances as a basis for decision
Documents Required for Professional Judgment

All students must provide a written, signed statement stating the circumstances surrounding their wish to appeal. Students must also complete as thoroughly and accurately as possible the Petition for Special Circumstance.

A student requesting a PJ is required to provide reasonable documentation. This could include:

- Tax transcripts for most recent tax year
- Birth or death certificates
- Unemployment compensation information
- Parent taxes or financial information
- Any other documents requested

The form, signed statement, and all documents must be submitted together as a complete package. The office will not accept paperwork piecemeal. Incomplete appeals may not be reviewed.

Complete appeals will be reviewed and a decision made within 2-4 weeks. Students will be notified by email of any change to their eligibility based on the outcome of their appeal.

Verification of file required before Appeal Decision

If selected for Verification, the student must provide all required documents so that the office can process the verification before a decision regarding the appeal will be determined.

Dependency Override

If a student who does not meet the qualifications for “independent status” upon completing the FAFSA feels they qualify for a dependency override, the student may appeal by completing a Petition for Independent Status. Each appeal is reviewed on a case-by-case basis and is documented in the student’s electronic file. The approval or denial of the appeal is at the sole discretion of the financial aid director and the decision of the director is final and cannot be appealed. The director is not required to grant a dependency override. Appeals apply to one award year only and decisions made in one award year will not carry over to the next year. If the situation which caused a student to appeal persists into the next award year, it is the student’s responsibility to file a new appeal.

Dependency Overrides can NOT be requested for the following reasons:

- Parents refuse to contribute to the student’s education
- Parents are unwilling to provide information required for the FAFSA or verification
- Parents do not claim the student as a dependent for income tax purposes
- Student demonstrates total self-sufficiency
- Student is not on speaking terms with parent

Unaccompanied Youth or Homeless (or at risk)

Students who are homeless or at risk of homelessness can appeal for a change from dependent to independent. Students must complete the Petition for Special Circumstance form, write and sign a statement of circumstance, and provide documentation of homelessness or risk such as a signed testimony from the director or designee of a homeless youth center, a transitional living program, a high school counselor, or clergy. If the student is under the age of 22 or still in high school, the student is classified as an unaccompanied youth and does not need to provide parental information. A student who is 22 or 23 is classified as homeless or at risk of homelessness.
Deadlines for Special Circumstance requests
Petitions for special circumstances will not be accepted after May 15 of the academic year (the last half of the final quarter of the year).

Part 12 - Verification
Any student completing a FAFSA may be required, by the US Department of Education, to "verify" the information provided on the FAFSA. Students whose FAFSAs have been "Selected for Verification" are required to complete the verification process with their individual college. The verification process is mandatory and must be complete before financial aid can be awarded or disbursed. Students will be advised of the documentation needed to meet verification requirements. This documentation may include some or all of the following (read the appropriate form for details on what you must submit):

- **2015 – 2016 Verification Worksheet** (the Financial Aid Office will inform you which one)
- 2014 Federal Tax Return Transcripts of the applicant’s parents if the student is considered dependent for financial aid purposes (available at [www.irs.gov](http://www.irs.gov))
- 2014 W2s
- 2015 – 2016 Verification of Supplemental Nutrition Assistance Program (SNAP – formerly known as Food Stamps)
- 2015 -2016 Verification of Child Support Paid
- 2015 – 2016 Verification of Identity/Statement of Educational Purpose
- Verification of untaxed income from 2014

Applicants should be aware that until all required documentation has been received and reviewed by the Financial Aid Office, no Title IV money will be awarded and/or disbursed. This documentation must be submitted within 30 days of request or by June 1 at the end of the academic year, whichever comes first. Failure to meet this deadline will result in the office putting a stop on the processing of your application. Applications received after June 1 will not be processed. If the documentation verifies the information submitted on the original application, financial aid will be awarded and disbursed as soon as admission, registration, and class attendance can be confirmed. If the documentation indicates the need for corrections, the corrections will be submitted electronically to the Department of Education by the Financial Aid Office. The student will receive a revised Student Aid Award Letter.
Aid Report from the Department of Education. Financial aid will be awarded and disbursed as soon as admission, registration, and class attendance can be confirmed.

Referring cases to the Department
If after conducting the review of an application, any credible information indicating that an applicant for Title IV program assistance may have engaged in fraud or other criminal misconduct in connection with his or her application, the school must refer the student to the Office of Inspector General of the Department of Education for investigation. The type of information that an institution must refer is that which is relevant to the eligibility of the applicant for Title IV program assistance, or the amount of the assistance. Examples of this type of information are:

- False claims of independent student status
- False claims of citizenship
- Use of false identities
- Forgery of signatures or certifications
- False statements of income

**Part 13 - Satisfactory Academic Progress**
The Financial Aid Office is required by federal regulations to periodically review financial aid recipients to ensure that they are making academic progress towards the completion of their program of study. Satisfactory academic progress for financial aid recipients is measured by both qualitative and quantitative standards and is an assessment of a student’s cumulative academic record while in attendance at the institution.

1. **Qualitative Standard: Cumulative GPA Component**
   A student must maintain a minimum cumulative grade point average of 2.0 in order to be making satisfactory academic progress.

2. **Quantitative Standard: Completion Rate Component (Pace)**
   **Federal Requirement:**
   A student must successfully complete at least two-thirds (66.67%) of the quarterly and cumulative credits he/she attempts throughout his/her academic career at the college. All attempted credits resulting in either an academic grade or administrative transcript notation will be included in the quantitative calculation. For example, a student who has enrolled in 36 credits throughout his or her academic career at the college must pass at least 24 credits in order to be making Satisfactory Academic Progress.

   **State Requirement:**
   To meet minimum satisfactory progress standards, a student must complete at least one-half of the original amount of credits for which the aid was calculated and disbursed.

   Full details of the SAP policy, including credit breakdowns, are available on the BTC Financial Resources website under “forms”.

**Maximum Timeframe Component**
A student may receive federal student aid for any attempted credits towards his or her program of study as long as those credits do not exceed 150% of the published length of the student’s program of study.
A student may receive state student aid for any attempted credits towards his or her program of study as long as those credits do not exceed 125% of the published length of the student’s program of study.

For example, a student enrolled in a program of study that requires 64 credits to earn the degree may receive federal student aid for a maximum of 96 credits attempted and may receive state aid for up to 80 credits.

If a student changes programs or graduates and requests a second degree, a degree audit will be completed and evaluated to determine what portion of the requirements for that curriculum has been satisfied. Only credits satisfying the new degree’s requirements will count toward that degree’s maximum timeframe.

**SAP Review**
The qualitative and quantitative components of the SAP policy will be reviewed at the end of each quarter.
Students who meet SAP standards will be coded as making Satisfactory Academic Progress and will retain eligibility for student aid for their next semester.
Students not meeting both the qualitative and quantitative requirements will be placed on warning for federal aid. They will still be able to receive aid in warning status.

**Students Placed on SAP Warning**
At the end of the warning period, SAP standards will be reviewed. If the student meets SAP standards, he/she will once again be coded as making satisfactory academic progress and will retain eligibility for student aid for their next quarter.
If the student is still unable to meet SAP standards, he/she will be suspended from aid and will no longer be eligible to receive student aid at the institution until such time that he/she is able to meet SAP standards. Students may still continue to take classes at BTC (unless they also receive BTC academic suspension), but must pay for them using other resources. Once a student has completed at least 6 credits under alternative funding and is back in good standing, he/she must inform the Financial Aid Office to review his/her file.
Students who have special mitigating circumstances leading to their suspension may petition for an appeal of their status. Petitions are reviewed individually, and if granted, the student will be placed on one quarter of probation during which he/she must regain SAP or return to suspension status.

**Repeat Courses**
Financial aid will cover a repeated course previously passed once. For this purpose, passed means any grade higher than an “F”, regardless of any school or program policy requiring a higher grade. Only the highest grade for a course that has been repeated will count towards a student’s GPA. Therefore, grades from other attempts will be excluded from the student’s cumulative GPA. However, all attempts including the most current will be included in the calculation for the completion rate and maximum timeframe components.
Transfer Credits
Credits that are transferred in from another institution and apply to the most current major will be excluded from the student’s cumulative GPA. However, they will be included in the calculation for the maximum timeframe and completion rate components and year in college loan amounts.

Developmental Ed Classes
Credits from these courses will be included in the calculations for all three components of the satisfactory academic progress review.

Part 14 - Receiving Your Money (Refund)

Financial aid (grants and student loans) will be credited to outstanding tuition and fees first. If you have been awarded more financial aid than outstanding tuition and fees, the difference will be disbursed to you as a financial aid refund. Your award letter will give you an estimate of how much aid you have been awarded each quarter.

After you have been awarded aid, here is how you may receive up your financial aid refund:

- BTC has partnered with Higher One, an institution that specializes in assisting colleges with financial aid disbursements. Students with a complete financial aid application will be mailed a debit card from HigherOne (please note that receipt of a HigherOne card does not necessarily indicate that a student is eligible for financial aid or will receive a financial aid refund). Make sure your address is up to date with Registration/Enrollment. Students expecting a financial aid refund can go to the HigherOne website upon receipt of their card and select one of the following methods to receive funds:
  1. A checking Account with Higher One: aid refunds may be accessed through the card as a debit card, or withdrawn fee-free at the HigherOne ATM machine located in the G Building on campus (aid usually available first day of the quarter).
  2. HigherOne will deposit your refund directly into your checking account with another bank (aid available in 2-3 business days)
  3. You may receive your refund as a paper check (please note that paper checks will be mailed directly from HigherOne; mail time is approx. 5-7 days)

For more information on your options, visit the myBTCcard website.
- Students who drop from classes before or on the 10th business day of the quarter (census date), but after aid has been disbursed, may owe a repayment of financial aid.
- Students who registered for classes not required for their degree program may owe a repayment of financial aid.
- Students with questions about their financial aid refund should consult the Financial Aid Office.

Students must attend classes to be eligible for financial aid. Students who do not attend a class, or withdraw early from classes, may owe a repayment of the aid that was awarded. Students that owe a financial aid repayment may not be eligible to receive additional financial aid from any college, and may be subject to collection activity from federal, state or institutional sources.

Tuition Refunds
If a student drops within the timeframe allowable for a 100% refund or a 50% refund of tuition costs AND the student received financial aid for the dropped classes, the difference between the financial aid
allocated and the tuition refund due may take up to 30 days to process. Sometimes a student who drops classes will be eligible for a partial tuition refund, but sometimes the student will owe

**Part 15 - Returning Financial Aid Money (for non-completion of quarters)**

**Return of Title IV (Federal) Aid**
Title IV funds are awarded to a student under the assumption that the student will complete all courses he/she is scheduled to attend during the period financial aid assistance is awarded. When a student ceases attendance and/or does not complete all courses he/she was scheduled to attend, the student may no longer be eligible for the full amount of Title IV funds that the student originally received.

If a student ceases attendance prior to completing more than 60% of the payment period (quarter), the amount of Title IV grant or loan assistance earned by the student must be determined using a specific formula. This is known as the Return to Title IV Funds calculation. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned by the College and/or the student to the appropriate program. The exact amount to be returned by the College and/or repaid by the student will vary depending on the amount of financial aid earned and the date the student ceased attendance.

When a student fails to earn at least one grade in at least one course in a quarter, this calculation must also be performed. The repayment percentage is determined by the number of days remaining in the term from the student’s last date of attendance (if known) or the midpoint of the term, whichever is later in the quarter. The amount of assistance earned is determined on a prorated basis. For example, if the student completed 30% of the payment period, he/she would earn 30% of the assistance he/she was originally scheduled to receive. If the student completes more than 60% of the payment, all the assistance that he/she was scheduled to receive for that period is earned.

Any loan funds to be returned by the student (or student’s parent for a PLUS Loan) are to be repaid in accordance with the terms of the promissory note.

Any amount of unearned grant funds that a student must return is called an overpayment. The student must make arrangements with the school to return the unearned grant funds, or the student’s account may be sent to Federal collections.

The school will use the federal policy to determine the amount which must be returned by the student to Title IV programs. The procedure is:
1. Determine withdrawal date (for “W” grades) or last date of attendance (for “F” or “I” grades)
2. Determine Amount of Unearned Title IV Aid
3. Invoice Student for overaward

Students that fall into the Return of Title IV Funds obligation category will be notified with a letter explaining the results of the school’s calculation process.
The College will return funds to the appropriate aid programs as prescribed by law and regulation in the following order:

1. Federal Direct Unsubsidized Stafford Loan
2. Federal Direct Subsidized Stafford Loan
3. Federal Direct PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Education Opportunity Grant (FSEOG)

If a student owes federal financial aid repayments or Return of Title IV Funds, the student will be denied federal aid eligibility at any institution and will not be able to enroll until full payment arrangements are made.

Satisfactory Academic Progress (SAP) requirements apply to all financial aid recipients regardless of the funding status due to a Return of Title IV Funds calculation. Repayment of part of a student’s federal financial aid does not release the student from the SAP requirements.

**Return of State Aid**

State Grant recipients, who withdraw from the institution, are expelled, or otherwise complete zero credits in any given term must repay state grants and College Bound Scholarship funds on a prorated basis.

For the purposes of this policy, "Award" is the amount of state grant or College Bound Scholarship funding for which the student was eligible during the enrollment period, after the school made any required adjustments for need and enrollment level. All monies, whether disbursed to the student account or directly to the student, shall be included in the repayment calculation.

Known Last Date of Attendance

- If a student’s last date of attendance can be verified and is prior to or on 50% of the term, the state grant repayment will be based on the percentage of the term not completed.
- If the last date of attendance occurs after 50% of the term, the state grant award is considered 100% earned and no state grant repayment is due.

Unknown Last Date of Attendance

If a student attends a portion of a term and withdraws with no verified last date of attendance, the state grant repayment will be 50% of the grant amount with no additional adjustments.

No-Show Repayments

If a state grant recipient never attends courses in the term for which they received a state grant award, the state grant repayment is 100% of the award. If a school is unable to distinguish between a no-show and an unofficial withdrawal, the no-show policy shall apply.

The school will use the following procedure to determine the amount which must be returned by the student to the State.

1. Determine withdrawal date (for “W” grades) or last date of attendance (for “F” or “I” grades)
2. Determine Amount of Unearned State Aid
3. Invoice Student for overaward
Failure to repay overawards
If students do not pay their overawards, their accounts will be sent to collections and the students will be responsible for any additional fees thereby incurred. They will be unable to receive any further aid at BTC or any other school until Federal repayment is made and they will be unable to receive any state aid at any Washington State college until state repayment is made.

Part 16 - Financial Aid and Taxes

Any amount of grants and scholarships above and beyond the cost of tuition, fees, and required books and equipment is considered taxable income under the Tax Reform Act of 1986. It is the responsibility of the student to properly report this income to the Internal Revenue Service. Visit the IRS Publication 970 site for more information on tax benefits for education.

Information on Tax Credits
Many taxpayers are eligible to claim educational tax credits through the Lifetime Learning Credit or the American Opportunity Tax Credit. Eligibility for these tax credits is affected by family adjusted gross income, amounts of qualified educational charges paid and enrollment status. Only payments made for the appropriate tax year for qualified educational charges will be eligible for tax credits on your current year tax forms. Qualified educational charges include tuition, fees, and books (undergraduate only), but exclude room and board, and other nonacademic fees. In addition to the credits, taxpayers may be eligible to claim a student loan interest deduction and/or a tuition and fees deduction. Please note, BTC does not provide personal tax advice. We suggest you contact a qualified tax professional for additional information. In late January 1098-T forms are mailed to students. These forms show eligible charges billed, and grants and/or scholarships processed in the applicable year. Additional information is available at www.irs.gov
Part 17 – Loan Responsibilities

When you obtain a federal student loan you have certain responsibilities. It is important to consider the following:

Think about how much you’re borrowing
- Think about what your repayment obligation means before you take out a student loan.
- If you don't repay your student loan on time or according to the terms in your Master Promissory Note, you could default on this legal obligation, which has serious consequences and will adversely affect your credit rating.
- Contrary to popular belief, loans are not forgiven for declaration of bankruptcy
- For assistance with managing your loan and your budget, visit www.SALTmoney.org, a loan and money-management service provided for free by Bellingham Technical College.

Signing a promissory note means you agree to repay the loan
- When you sign an MPN, you are agreeing to repay your loan according to the terms of the note.
- The note states that except in cases of loan discharge (cancellation), you must repay the loan, even if you don’t complete your education.
- The U.S. Department of Education does not guarantee the quality of education you receive or that you will find a job in your field of study.

Make payments regardless of receiving billing notices
- You must make payments on your loan even if you don't receive a bill or repayment notice.
- Billing statements are sent to you as a convenience. You're obligated to make payments even if you don't receive any reminders.
- You must also make monthly payments in the full amount required by your repayment plan. Partial payments do not fulfill your obligation to repay your student loan on time.
- If you cannot make your full monthly payment, contact your lender. Many times lenders will work with the borrower if they are experiencing economic hardship.

Continue to pay while waiting for deferment or forbearance approval
- If you apply for a deferment or forbearance, you must continue to make payments until you have been notified that your request has been approved
- If you don't you might end up in default
- Keep a copy of any request form you submit, and document all contact you have with the holder of your loan

Your six month payment grace period begins when you:
- Graduate
- Withdraw from school
- Drop below half-time status (6 credits)

Inform the lender if you:
- Change your name, address or Social Security number
- Transfer to another school

Entrance and Exit Counseling
- For Direct Loans, you must complete a Loan Entrance Counseling session before your loan will be originated at BTC. This tutorial session provides you with useful tips and tools to help you develop a budget for managing your educational expenses and helps you to understand your loan responsibilities.
- You must complete a Loan Exit Counseling Session when you leave school or drop below 1/2 time (6 credits) to make sure you understand your rights and responsibilities as a borrower. You will receive information about repayment and your loan provider will notify you of the date loan repayment begins (usually six months after you graduate, leave school or drop below half-time enrollment).

Programs that Help with Loan Repayment
- **AmeriCorps** is a national network of programs that engages more than 70,000 Americans each year in intensive service to meet critical needs in communities throughout the nation. AmeriCorps offers several ways to get involved, from part-time local service programs to full-time residential programs. Members receive guidance and training so they can make a contribution that suits their talents, interests, and availability. Serve for 12 months and receive up to $7,400 in stipends plus $4,725 to be used towards your loan or future education costs.
- The **PeaceCorps** is a federal agency that provides volunteers to foreign countries. Peace Corps Volunteers work in the following areas: education, youth outreach, and community development; business development; agriculture and environment; health and HIV/AIDS; and information technology. Within these areas, the specific duties and responsibilities of each volunteer can vary widely. Volunteers may apply for deferment of and partial cancellation of certain types of student loans.
- There are other state and federal programs that help you repay your student loans after college if you agree to meet certain conditions, like teaching in a school district without enough qualified teachers, or becoming a nurse or doctor in an area without adequate medical services. Information on many of these programs can be found at www.fedmoney.org

**Part 18 - Glossary of Terms/Acronyms**

| CBS  | College Bound Scholarship |
| COA  | Cost of Attendance |
| Census Date | The date attendance is confirmed for each course and each student. Usually the 10th day of classes. After this date, changes to student schedule are not permitted. |
| DL   | Direct Student Loan – repayment is required |
| EFC  | Expected Family Contribution – determined by the FAFSA. The amount a student and/or family is expected to be able to contribute to the student’s education. |
| FAFSA| Free Application for Federal Student Aid |
| FSA  | Federal Student Aid |
| FSEOG| Federal Supplemental Educational Opportunity Grant – repayment is not required |
| FWS  | Federal Work Study Program |
| GPA  | Grade Point Average |
| MPN  | Master Promissory Note |
| PELL | A Federal program where funds are awarded to students with the highest amount of financial need – repayment is not required. |
| PJ   | Professional Judgment. A determination made by the financial aid director based on documented extenuating circumstances |
| PLUS | Federal Parent Loan for Undergraduate Students – repayment is required. |
| SAP  | Satisfactory Academic Progress |
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SAR  Student Aid Report – received by the student and the school after the student completes the FAFSA
SWS  State Work Study

TITLE IV  Federal financial aid programs authorized under Title IV of the Higher Education Act of 1965 regulated and administered by the U.S. Department of Education.

Part 19 - Financial Aid Websites and Resources

- Visit the BTC Financial Resources page
- Manage your debt, find resources for budgeting, and take control of your finances at www.SALTmoney.org (Free to all current and past BTC students)
- Complete your FAFSA at www.FAFSA.gov
- Complete the WASFA (DREAMer students) at http://www.readysetgrad.org/wasfa
- Learn more about BTC Foundation Scholarships.
- Find a variety of scholarships on theWashBoard.org, the Washington Scholarship Coalition’s website.
- Apply for need and merit-based scholarships for Washington State residents from the Washington Student Achievement Council (WSAC)
- Federal Student Aid - US Department of Education financial aid and scholarship information.
- SallieMae - Scholarship Search - College Answer features over 600,000 scholarships, grants, tuition waivers, internships and fellowships.
- College Board Scholarship Search - Locate scholarship and other information that matches your educational level, talents, and background.
- Learn about Workforce Funding and Support Programs at BTC
- Learn about scholarship scams and how to protect yourself
- Plan your finances, education, and future at ReadySetGrad
- Check your financial aid status and awards in the BTC Financial Aid Portal. Your username is your Social Security Number and your password is your six-digit date of birth.
- Check your BTC schedule and verify your program or check that your classes are eligible using the tools available on your myBTC page.