



Bellingham Technical College

Student Financial Aid Handbook

2021-2022

Bellingham Technical College

3028 Lindbergh Avenue

Bellingham, WA 98225-1599

finaid@btc.edu

Phone: 360-752-8351

Fax: 360-752-7151

Email: FinAid@BTC.edu

FAFSA School Code: 016227

Welcome to the BTC Financial Aid Handbook. The Student Financial Resources staff recognize 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.

TABLE OF CONTENTS

- Part 1 - [BTC Student Financial Resources Office](#)
- Part 2 - [What is Financial Aid?](#)
- Part 3 - [Aid Available at BTC](#)
- Part 4 - [Who is Eligible for Financial Aid?](#)
- Part 5 - [Aid Eligible Programs and Courses](#)
- Part 6 - [How and When to Apply](#)
- Part 7 - [Determining Your "Need" Amount](#)
- Part 8 - [Cost of Attendance](#)
- Part 9 - [Expected Family Contribution](#)
- Part 10 - [Awarding Aid](#)
- Part 11 - [Special Circumstances](#)
- Part 12 - [Verification](#)
- Part 13 - [Satisfactory Academic Progress](#)
- Part 14 - [Receiving Your Money \(Refund\)](#)
- Part 15 - [Returning Financial Aid Money \(for non-completion of quarters\)](#)
- Part 16 - [Financial Aid and Taxes](#)
- Part 17 - [Loan Responsibilities](#)
- Part 18 - [Glossary of Terms](#)
- Part 19 - [Financial Aid Websites and Resources](#)

All information contained within this handbook is accurate as of the time of publication. However, the Student Financial Resources 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 2021-2022 academic year, and are encouraged to review this publication annually.

Part 1 – BTC Student Financial Resources Office

Mission Statement

The Student Financial Resources 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-Thurs 8am-5pm, Fri 8am-4pm

Summer Hours- Mon-Thu 8am-5pm, Fri 8am-12pm

Phone - 360-752-8351

Fax - 360-752-7151

Email - finaid@btc.edu

School Code – 016227

Financial Aid Award Year Sessions

The 2021-2022 financial aid award year begins in summer 2021 and runs through spring 2022. Students must complete a new application for each year that they intend to attend college. FAFSA and WASFA applications are available beginning on October 1 for the following year.

This handbook covers the 2021-2022 academic year which includes the following sessions:

Summer 2021

Fall 2021

Winter 2022

Spring 2022

Students attending during any of these quarters must complete a 2021-2022 FAFSA or WASFA and a 2021-2022 BTC Financial Aid Data Sheet, as well as other possible required documents. Students who wish to attend summer 2022 or later will need to complete the 2022-2023 FAFSA or WASFA and BTC Financial Aid Data Sheet. The 2022-2023 FAFSA and WASFA will be available October 1, 2021.



Part 2 - What is Financial Aid?

Financial aid helps students and their families pay for college expenses, which may include direct expenses (tuition and fees) and indirect expenses (books, supplies, living expenses, and transportation to/from college). There are several types of financial aid including grants, scholarships, loans and work study. Financial aid awards may include a combination of various types of aid.

- **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

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](#)
- [Washington College 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](#)
- [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, and/or state financial aid, students must meet the following eligibility requirements:

- Be admitted to the college and declared in an aid-eligible program.
- Be a U.S. citizen or an eligible non-citizen, or
- Have DACA status (Deferred Action for Childhood Arrivals) which is given to students who:
 - Graduated (or will graduate before beginning college) from a Washington state high school, or obtained a GED,
 - Lived in Washington for three years prior to, and continuously since earning the high school diploma or equivalent.
- For Pell Grants, attend a minimum of one program-required credit, at the census date.
- For Washington College Grant (WCG), attend a minimum of three program-required credits.
- For federal loans, attend a minimum of six program-required credits, at the time of disbursement.
- Meet the requirements detailed in the Financial Aid Satisfactory Academic Progress (SAP) policy.
- Be registered with the Selective Service (students assigned the sex of male at birth).
- Not be in default on a federal student loan (applicable to federal aid only).
- Not owe a refund on any federal or 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.
- Students who previously earned a Bachelor's degree, are ineligible for most federal and state 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 Bachelor and Associate Degrees are eligible for aid:

TYPES

BAS	Bachelor of Applied Science
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:

TYPE	DEGREE TITLE
CERT	Accounting Assistant
CERT	Auto Non-Structural Repair
CERT	Automotive Vehicle Service Technician
CERT	Basic Welding Skills
CERT	Computer Network Support
CERT	Construction Technician
CERT	Culinary Arts
CERT	Dental Assisting
CERT	Diesel Drive Train/Brakes/Suspension/Electrical Systems
CERT	Diesel Engines & Electrical Electronic Systems
CERT	Diesel Hydraulics Preventative Maintenance
CERT	Diesel Vehicle Service Technician
CERT	Electronics Technician
CERT	Electrical Construction
CERT	General Automotive Repair
CERT	Machine Maintenance
CERT	Medical Coding & Billing Generalist
CERT	Medical Office Support
CERT	Office Assistant
CERT	Pastry Arts
CERT	Practice Nursing
CERT	Process Technology
CERT	Receptionist

Eligible Courses

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](#). Students are billed for repayment of aid they received for ineligible courses.

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 program selection(s) up to date with the Admissions office. Students may only receive funding for the two degrees indicated on their request form and must inform the Student Financial Resources office of any changes to their program(s). Please also note that some grants/scholarships are only able to fund a student until all the classes for an associate degree are completed, even if both degrees aren't completed, or even if a student hasn't applied for graduation from the degree. **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 Student Financial Resources Office to avoid delays or required repayment of aid.

Repeat Courses

Financial aid will cover a previously passed course one time. 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. DREAMer students cannot file a FAFSA, but can apply for Washington College Grant aid by completing the WASFA at www.readysetgrad.org.

Additional financial aid forms and scholarship information are available on the [BTC Student Financial Resources 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 or WASFA at www.readysetgrad.org
- 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 Student Financial Resources office asks for
- Review your financial awards and status by using your [Financial Aid Portal](#) (use your complete 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 Student Financial Resources 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 October 1 of the year before 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.

Processing an application file takes time, so even if you do not wish to receive priority for limited-funds, be sure to apply by the quarterly priority deadline and respond to all email requests from the Student Financial Resources 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.

Priority Application Deadlines

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

- 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 calculated need amount. A student is not guaranteed to receive this entire amount; this is the maximum amount of need-based aid a student is eligible to receive. Should a student receive aid in excess of their need, the Student Financial Resources office is required to reduce the student’s awards (starting with loans, then work study, then other awards) 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 (COA)

The COA is an estimate of the cost of your attending college at BTC. Your COA includes 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).

Bellingham Technical College Cost of Attendance 2021-2022

is based on Full-Time enrollment for 3 quarters

	Living with relatives	Not living with relatives	Non-Resident, Not living with relatives
Tuition & Fees*	\$6,000	\$6,000	\$9,900
Books & Supplies	\$942	\$942	\$942
Rent/Food/Utilities	\$3,516	\$10,650	\$10,650
Transportation	\$1,260	\$1,260	\$1,260
Personal Expenses	\$3,020	\$3,020	\$3,020
TOTAL	\$13,731	\$21,117	\$25,017

**Estimated for average for full-time enrollment (12+ credits). Amount may vary depending on program, credit load, and program fees.*

If you have educationally-related expenses in excess of the amounts listed above or an item not listed above, you may request an adjustment by completing a budget adjustment request form with adequate documentation. Remember that an increase in your COA does not always result in an increase in financial aid 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 or WASFA) must be complete, and a student enrolled in an [eligible program](#) at the college, before the application can be reviewed. After the Student Financial Resources 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 Student Financial Resources 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 request form must be completed in order to receive 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:

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.

Students may receive 4 quarters of Pell grant in a year, provided the final (spring) quarter the student is attending at least half-time. Otherwise, a student may only receive three full-time quarters or an equivalent combination.

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 \$333 per quarter or \$1,000 per academic year. 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.

Washington College Grant (WCG)

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 Washington College Grant (WCG). Students may receive 4 quarters of WCG in a year.

WCG eligibility is established by the [FAFSA](#) or [WASFA](#) (for undocumented/DREAMer students). Actual payments of WCG are based on eligibility and enrollment. Students must be enrolled in at least 3 credits per quarter to be eligible.

Lifetime Washington College 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 WCG at any college will have received the equivalent of 7 full-time quarters of WCG, and will be eligible for only 8 additional full-time quarters of eligibility at another college or colleges.

A student may not continue to receive WCG funding if the student has earned a bachelor degree.

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 student's 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 and WCG combined award amount per quarter for full-time enrollment in an associate degree or certificate. Awards are prorated based on enrollment level. All eligible students are awarded CBS and WCG.

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 Student Financial Resources office.

Federal Direct Loans

After Pell Grant, FSEOG, WCG, and Work Study 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 <https://studentaid.gov/h/manage-loans>. After completing these steps, students may pick up a loan request form from the Student Financial Resources office, or by requesting one via phone or email. Loan applications (or changes) must be received no later than two weeks before the last day of the quarter for which the loan is being requested.

Students with financial need are offered **Subsidized Direct Student Loans**, up to the annual maximum eligibility amount (see below). 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 also offered **Unsubsidized Direct Student Loans** (see amounts below). Unsubsidized loans begin to accrue interest from the day they are disbursed.

Annual Direct Loan limits for 2021-2022 (subject to Federal regulatory changes)

Note: These amounts are for the entire academic year.

Note: If a student is taking loans for one quarter only during an academic year, the loan amount must be split into two amounts, one to be awarded after the midpoint of the quarter.

Dependent Student:

First Year (0 to 45 *college-level* credits earned):

\$5,500 (no more than \$3,500 of this amount may be in subsidized loans)

Second Year (46 or more *college-level* credits earned):

\$6,500 (no more than \$4,500 of this amount may be in subsidized loans)

Third or higher year (only for BAS students with 91 or more *college-level* credits earned):

\$7,500 (no more than \$5,500 of this amount may be in subsidized loans)

Independent Student:

First Year (0 to 45 *college-level* credits earned):

\$9,500 (no more than \$3,500 of this amount may be in subsidized loans)

Second Year (46 or more *college-level* credits earned):

\$10,500 (no more than \$4,500 of this amount may be in subsidized loans)

Third or higher year (only for BAS students with 91 or more *college-level* credits earned):

\$12,500 (no more than \$5,500 of this amount may be in subsidized loans)

EXAMPLE:

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. Loans are generally divided evenly over the three quarters of the academic year.

The student may accept or reject as much of the financial aid package as he/she wants. **BORROW WISELY! LOANS MUST BE REPAID AND IT IS RECCOMENDED THAT YOU BORROW THE MINIMUM YOU WILL NEED EACH QUARTER!**

Loans must be paid back with interest. 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 <https://www.iontuition.com> to sign up for a free **IonTuition** 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, 2017, 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: First-time borrowers must wait 30 days from the first day of the quarter before receiving their first loan. Plan accordingly!

NOTE: Single-quarter borrowers will receive half of their disbursement on the first day (or 30th day if also first-time borrower) of the quarter and the second half on the 50% point of the quarter.

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 Student Financial Resources office or at <https://studentaid.gov/h/manage-loans>.

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 Professional Judgment (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.

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 are independent for financial aid purposes. Students in this situation should contact the Student Financial Resources office for an appointment for assistance with their financial aid application. If the student is able, they should 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.

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):

- [2021 – 2022 Verification Worksheet](#) (the Student Financial Resources office will inform you which one)
- 2019 Federal Tax Return Transcripts for the applicant (available at www.irs.gov)
- 2019 Federal Tax Return Transcripts of the applicant’s parents if the student is considered dependent for financial aid purposes (available at www.irs.gov)
- 2019 W2s
- 2021 – 2022 Verification of Identity/Statement of Educational Purpose
- Verification of untaxed income from 2019

Applicants should be aware that until all required documentation has been received and reviewed by the Student Financial Resources 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 Student Financial Resources Office. The student will receive a revised Student 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 of Education

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 (SAP)

The Satisfactory Academic Progress (SAP) policy intends to ensure students' progress toward completion of their degree or certificate program. To maintain eligibility for all aid programs, students must meet the Satisfactory Academic Progress (SAP) measures and fulfill reinstatement steps when required each quarter. All quarters of a student's enrollment in an aid-eligible program are considered including quarters in which a student did not receive financial aid. Attempted credits include repeated, failed, incomplete, and withdrawn credits after census. Students who do not meet the SAP measures are notified by email. Students who experience extenuating circumstances may regain eligibility by completing an appeal or by fulfilling the requirements listed below.

Satisfactory Academic Progress Measures

1. **Grade Point Average:** Students must maintain a 2.0 cumulative grade point average (GPA).
2. **Credit Completion:** Students must complete the required number of credits based on their enrollment level as of the quarterly census date and complete a minimum of 66.67% of all attempted credits.
3. **Maximum Timeframe:** Eligibility is limited to 150% of the number of credits required for completion of a student's current program(s).

Satisfactory Academic Progress Statuses

At the end of each quarter, SAP measures are reviewed and students are placed on Good, Warning or Suspension status for the following quarter. After successfully appealing, students are placed on Probation.

Good: Students who met both the qualitative and quantitative measures are placed on good status. Students in good status remain eligible for financial aid for the following quarter.

Warning: Students who were in good status but have not met the qualitative measure are placed on warning. Students who did not complete all credits attempted but successfully completed at least half of the minimum number of credits required for their enrollment level are placed on warning for one quarter. Students on warning remain eligible for financial aid for the following quarter.

Suspension: Students who do not meet both qualitative and quantitative standards while on warning or probation are placed in suspension. Students who do not complete at least half of the minimum number of credits required for their enrollment level are placed in suspension. Suspended students are not eligible for financial aid until they have been reinstated.

Probation: Students who were in suspension and gained reinstatement of aid eligibility are placed on probation for one quarter. Students on probation remain eligible for financial aid.

Reinstatement of Eligibility

Students in suspension may regain eligibility by submitting an appeal to Student Financial Resources by the deadline provided. Appeals must include a written statement detailing the circumstances beyond the student's control that occurred and what actions the student has taken for academic success. Appeals are either approved, pending for additional information or denied and results are provided by email. Students in suspension who choose not to appeal or have their appeal denied may regain

eligibility by successfully completing a full-time quarter without the assistance of financial aid and must notify Student Financial Resources upon completion of the quarter.

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. Students must submit a repeat form to the registration office at the beginning of the term. 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.

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 financial aid offer as displayed in the Financial Aid portal will give you an estimate of how much aid you have been awarded each quarter.

Receiving your financial aid refund

BTC delivers your refund with BankMobile Disbursements, a technology solution, powered by BMTX, Inc. Visit this link for more information: <https://bankmobiledisbursements.com/how-it-works/>.

Make sure your mailing and email addresses are up to date with Registration.

- 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 Student Financial Resources 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 a complete or partial repayment of aid disbursed.

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 of 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 arrange 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

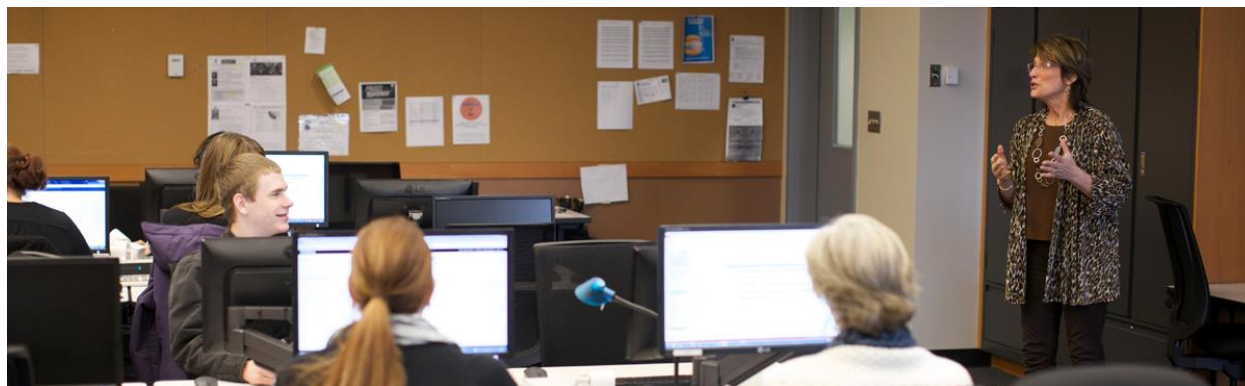
Recipients of a WA College Grant or College Bound Scholarship who fail to commence attendance in any one of their classes are subject to have their eligibility recalculated and may be required to repay all or a portion of the WA College Grants and/or College Bound Scholarship funds. Awards are based on a student's enrollment level and will be recalculated for students who do not begin attendance in all of the classes for which their enrollment level is calculated. The resulting award will be based on the number of credits a student attended. All monies, whether disbursed to the student account or directly to the student, shall be included in the repayment calculation.

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 do not 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 <https://www.iontuition.com>, a loan and money-management service provided for free by Bellingham Technical College.

Signing a Master Promissory Note (MPN) 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 do not 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 do not receive a bill or repayment notice.
- Billing statements are sent to you as a convenience. You are obligated to make payments even if you do not 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. Often, 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 do not continue to make payment, 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.
- 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

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.

WASFA Washington Application for Student Financial Aid- available for non-citizens to apply for State Aid eligibility

Part 19 - Financial Aid Websites and Resources

- Visit the BTC [Student Financial Resources](#) page
- Manage your debt, find resources for budgeting, and take control of your finances at <https://www.iontuition.com> (Free to all 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 Portal page](#).

