Bellingham Technical College

Student Financial Aid Handbook

2024-2025

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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

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 2024-2025 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 enrollment, retention, and completion at Bellingham Technical College.

Important Information
Location - 3028 Lindbergh Ave, College Services Building (CS) Room 101
Phone - 360-752-8351
Fax - 360-752-7151
Email - finaid@btc.edu
School Code – 016227

Financial Aid Award Year Sessions
The 2024-2025 financial aid award year begins in summer 2024 and runs through spring 2025. 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 2024-2025 academic year which includes the following sessions:
> Summer 2024
> Fall 2024
> Winter 2025
> Spring 2025

Students attending during any of these quarters must complete a 2024-2025 FAFSA or WASFA, as well as other possible required documents.

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; some loans are 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 at BTC:

- Pell Grant
- Supplemental Educational Opportunity Grant
- Washington College Grant
- College Bound Scholarship
- BTC Foundation 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 scholarships available from outside providers. 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.
- Graduated with High school diploma, GED, or home school equivalent.
- 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 Grant, attend a minimum of one program-required credit.
- 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.
- 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 over award.
- 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 some 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 **-** Certain programs of study are eligible for federal and state financial aid.

All Bachelor and Associate Degrees are eligible including:

BAS	Bachelor of Applied Science
AAS	Associate of Arts and Sciences
AAS DTA	Associate of Arts and Sciences- Direct Transfer Agreement
AAS-T	Associate of Applied Science - Transfer

The following certificates are eligible for aid (this list is subject to change)**:**

Advanced Manufacturing		Industrial Technology	
CERT	Industrial Maintenance and Mechatronics	CERT	Electrical Construction
CERT	Machining – Principles of Machining and CNC Operation	CERT	Basic Welding Skills
CERT	Process Technology	**Information Technology**	
		CERT	Computer Support Specialist
Business		**Nursing and Allied Health**	
CERT	Accounting Assistant	CERT	Practical Nursing
CERT	Office Assistant	CERT	Dental Assisting
		CERT	Veterinary Assistant
		CERT	Medical Office Support
Culinary & Pastry Arts		**Transportation and Mechanical Technology**	
CERT	Culinary Arts	CERT	Automotive Collision - Non-Structural Repair
CERT	Pastry Arts	CERT	Automotive Technology - General Automotive Repair
Fisheries and Aquaculture Sciences		CERT	Diesel Technology - Diesel Drive Train
CERT	Fisheries & Aquaculture Techniques	CERT	Diesel Technology - Diesel Hydraulics Preventative Maintenance
CERT	Fisheries Field & Lab Techniques	CERT	Diesel Technology - Engines and Electronics Systems
CERT	Seaweed & Mollusk Culturing Techniques	CERT	Diesel Technology - Heavy Duty Chassis Maintenance
CERT	Salmon & Trout Culturing Techniques		

Eligible Courses

Students who enroll in a financial aid eligible program, may receive financial aid for classes that are required for their program of study. Students who choose to enroll in a course that is not required for completion of their program will not have the credits included in their enrollment level for financial aid purposes.

Dual Program

Financial aid is limited to assist with a student's primary program of study as indicated in the ctcLink system. The enrollment level associated with the student's primary program is utilized for determining financial aid eligibility. Courses associated with additional programs are not included in the number of eligible credits. See part 10 of this Handbook for the enrollment levels used for financial aid awarding purposes. Students are encouraged to consult with a College Navigator in the Admissions & Advising office if they wish to update their primary program of study.

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

Federal regulations limit the number of times students may repeat coursework. Students may repeat a previously passed course one time and have the credits included in their enrollment level for financial aid eligibility. Any grade higher than an "F" is a passing grade for repeat coursework purposes. If a student passed a course once then receives financial aid for their second attempt and fails the second time, that failure counts as their paid retake, and the student may not be paid for retaking the course a third time.

Incomplete Courses

If a student received an incomplete grade of an "I" in a prior quarter and is completing coursework to earn a passing grade in the subsequent quarter, that course does not count as part of the enrollment level for the subsequent quarter. The credits are included in the enrollment level for the quarter in which they originally enrolled for the course. See part 10 of this Handbook for the enrollment levels used for financial aid awarding purposes.

Part 6 - How and When to Apply

Submit a financial aid application for each school year. There are two applications available, only one application is required for each student.

Free Application for Federal Student Aid (FAFSA)

Students who are a U.S. Citizen or eligible noncitizen should complete a 2024-2025 FAFSA at https://studentaid.gov.

Washington Application for State Financial Aid (WASFA)

Students who have HB1079 or DACA should complete the Washington Application for State Financial Aid (WASFA) at https//wsac.wa.gov/wasfa

Additional financial aid forms and scholarship information are available on the BTC Student Financial Resources webpage

Aid Application Checklist:

- Apply for admission to BTC in an eligible certificate or degree program. https://www.btc.edu/FutureStudents/AdmissionsSteps.html
- Complete the FAFSA at https://studentaid.gov/h/apply-for-aid/fafsa or WASFA at https//wsac.wa.gov/wasfa
- Review your FAFSA Submission Summary sent to you by the US Department of Education
- Complete documentation the Student Financial Resources office asks for.
- Review your financial awards and status by using your ctcLink student account (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 College Navigator for guidance on selecting courses within program.
- If you are enrolled in less than full time (12+ credits) for any quarter please fill out an Enrollment Revision form

When to Apply

Apply for financial aid as soon as possible after October 1 of the year before you 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 requirements and messages posted in the ctcLink student account. Any requirements for receiving financial aid will be posted in the ctcLink student account. 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: June 1
- Winter Quarter: October 1
- Spring Quarter: February 1

Remember to check your email and your ctcLink student account 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":

Cost of Attendance (**COA**) – Student Aid Index (**SAI**) = Financial Need

A student is eligible to receive aid 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 cost of attendance 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, food and housing, 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).

2024-2025 Cost of Attendance

The amounts listed below are estimated for average for full-time enrollment (12+ credits). Amount may vary depending on program, credit load, and program fees.

	Living with relatives	Not living with relatives	Non-Resident, Not living with relatives
Tuition & Fees	$6,000	$6,000	$9,900
Books & Supplies	$528	$528	$528
Living Expenses	$8,928	$17,310	$17,310
Transportation	$2,676	$2,898	$2,898
Personal Expenses	$1,848	$1,848	$1,848
TOTAL	**$19,980**	**$28,584**	**$32,484**

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 Cost of Attendance adjustment form with applicable documentation. Please be aware that an increase in your COA does not always result in an increase in financial aid eligibility.

Part 9 – Student Aid Index (SAI)

Your Student Aid Index (SAI) is an index number used to determine your eligibility for federal student financial aid. This number results from the financial information you provide in your Free Application for Federal Student Aid (FAFSA).

Your SAI is calculated according to a formula established by law and considers your family's federal tax information (FTI) that is retrieved directly from the Internal Revenue Service (IRS). Your SAI is used to determine the types and amount of financial aid you qualify for. We understand that there may be gaps in the amount of aid you need. Students are encouraged to contact the Student Financial Resources office to discuss funding options and affordability.

Part 10 - Verification

In some cases, a student's financial aid application may be selected for verification. This is a process in which we confirm that the information provided on the application is accurate. Students who are selected for verification can still receive financial aid after submitting the information requested. To complete verification, students may be required to submit one or more of the following. The requirements will be listed in the ctcLink student account:

- o Verification Worksheet
- o 2022 IRS Tax Return Transcript for the applicant (available at www.irs.gov)
- o 2022 IRS Tax Return Transcript for the applicant's parent, if the student is dependent
- o All 2022 W2 forms
- o Verification of Identity/Statement of Educational Purpose form
- o Verification of untaxed income

Documents required for verification 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 may 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.

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 11 – Grants

A financial aid application (FAFSA or WASFA) must be complete, and a student must be enrolled in an aid 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 a Financial Aid Offer. The aid offer 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 refunded until the first day of the quarter or after.

If the student is not eligible for any other types of aid except student loans, they 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 awarded or pro-rated (reduced) according to the number of credits a student is enrolled in:

Credit Hours	Enrollment Intensity*	Credit Hours	Enrollment Intensity*
12+	100%	6	50%
11	92%	5	42%
10	83%	4	33%
9	75%	3	25%
8	67%	2	17%
7	58%	1	8%

*Enrollment Intensity is the percentage of full-time enrollment at which a student is enrolled, rounded to the nearest whole percent. Full-time enrollment is 12 or more credits.

Pell Grant

All students who 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. Students can receive the published Maximum Pell, Published Minimum Pell, or a Calculated in-between Pell. Actual payments of Pell Grants are based on eligibility (SAI), income, and enrollment intensity.

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 if enrolled Summer through Spring quarter in at least one program required credit.

Federal Supplemental Educational Opportunity Grant (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 first awarded to students with a -1500 – 0 SAI who submit their FAFSA early and who meet all other eligibility requirements. Funds are limited and not all eligible students will receive FSEOG. If all students meeting these requirements have been awarded and funds remain, students with an SAI greater than zero 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 priority deadline will have first consideration.

Washington College Grant (WCG)

Students who submit a FAFSA or WASFA are considered for Wahington College Grant. Grants are awarded to students with financial need who are residents of Washington State (for over 1 year) and meet all other eligibility requirements. Students may receive 4 quarters of WCG in a year.

Amounts vary based on income, family size and enrollment level. Students must be enrolled in at least 3 credits per quarter to be eligible. The maximum WCG award amount will cover full tuition at BTC. Students may use the Financial Aid Calculator for an estimate of their WCG award.

Lifetime Washington College Grants are limited to a maximum of 18 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 11 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's 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.

Students enroll in the program while in 7th and 8th grade. Eligibility is for 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 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 enrollment in an associate degree or certificate. Awards are prorated based on enrollment level. All eligible students are awarded CBS and WCG.

Washington Bridge Grant (WBG)

The Washington Bridge Grant program provides financial assistance to students who are receiving the maximum Washington College Grant (WCG) award and are not eligible for College Bound Scholarship (CBS). Eligibility continues as long as the student remains eligible for the maximum WCG award based on income and remaining quarters of eligibility.

Students will receive an annual award of $500 divided evenly across their quarters of attendance. The grant is a fixed amount and not pro-rated based on enrollment. If the full or partial award amount was already received at another institution within the same award year, the student will not receive an additional award past the allowed annual amount.

Part 12 – Work Study

Students who meet eligibility requirements may pursue employment opportunities through the **Federal Work-Study (FWS) or State Work-Study (SWS) programs.** Work study allows a student to earn an hourly wage for part-time jobs on campus. Work Study 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. A list of [open Work Study positions and an application](#) to apply is available on our website.

Part 13 – Student Loans

After considering all other grant and scholarship funding programs, FAFSA-filers may wish to pursue loan options through the Federal Direct Loan program or a private lender. Loans are money that students can borrow, they accrue interest, some include fees and must be repaid.

Federal Direct Loans

Direct Loans are available to students enrolled at least half-time (6 credits per quarter) who meet all other eligibility requirements. Students with financial need may borrow a **Subsidized Direct Student Loan.** Students, regardless of financial need, may borrow an **Unsubsidized Direct Student Loan.** Direct Subsidized Loans begin to accrue interest once a student graduates or ceases to be enrolled at least half-time (6 credits). Unsubsidized Direct Loans begin to accrue interest upon the first day of disbursement.

To borrow, students must complete a loan request form, Master Promissory Note and Entrance Counseling on https://studentaid.gov/h/manage-loans. 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.

Annual Direct Loan limits for 2024-2025

The amounts listed below are for the entire academic year. Loans are generally divided evenly over the three quarters of the academic year. Students who borrow a Direct Loan for one quarter only will have their loan split in half. The first half is disbursed that the start of the quarter and the second half is disbursed at 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 Fourth Year	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 Fourth Year	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)

Aggregate Federal Student Loan Limits

There are aggregate federal loan limits. This is the maximum amount of loan a student can borrow.

Dependent Students	Up to $31,000 of which only $23,000 can be subsidized
Independent Students	Up to $57,500 of which only $23,000 can be subsidized

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.

Tips for Borrowing Responsibly

- 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.
- 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

Inform your 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 14 - Special Circumstances

After submitting a financial aid application (FAFSA or WASFA) and satisfying all requirements, students may request an adjustment to their application. Adjustments may be requested to more accurately reflect the student's ability to contribute toward their educational expenses. Students 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. Appeals are either approved, pended for additional information or denied. If a student is requesting a professional judgement based on a change in income, the student may only submit one appeal for the award year. Appeals apply to one academic year only and do 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 has outstanding requirements

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 Professional Judgement 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

Dependency Override

If a student who does not meet the qualifications for "independent status" upon completing their financial aid application feels they qualify for a dependency override, the student may appeal by

16

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. Appeals are either approved, pended for additional information or denied. The approval or denial of the appeal is at the sole discretion of the Executive Director of Student Financial Resources. 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

Unaccompanied Youth or Homeless (or self-supporting and 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 15 - 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 the quarterly census date. 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 (quantitative):** Students must complete at least half of the minimum number of credits for their enrollment level as of the quarterly census date (10th day).
3. **Pace (quantitative):** Students must complete a minimum of 66.67% of all attempted credits.
4. **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 on 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 (Petition for Reinstatement of Aid) to Student Financial Resources as soon as possible. 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, pended 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. When students fall into suspended status it may take several quarters until their percentage of completion rate meets standard again. It is important that students continue making upward progress with class completion rates.

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 16 - 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 ctcLink student account 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 17 – Financial Aid Repayment Policy

State Grant Aid

For the purposes of this policy State Aid refers to Washington College Grant, College Bound Scholarship, Washington Bridge Grant, and Passport to College Scholarship. An "award" references the amount of aid the student was eligible for and received at the time of disbursement. Disbursements that applied towards the student account or refunded directly to the student are both taken into consideration.

Washington College Grant & College Bound Scholarship

The award amount of Washington College Grant (WCG) and College Bound Scholarship (CBS) is earned by the student when attendance in all courses is confirmed. Students who initiate attendance in courses and later withdraw will not be required to return funds, as they are considered to be earned. If academic attendance cannot be confirmed, WCG and CBS award amounts are reduced to reflect the enrollment level for courses the student attended. The remaining award reflects the enrollment level for courses in which the student commenced attendance. These adjustments are made after the quarterly Census date (10th day of the quarter) in conjunction with other aid adjustments or upon notification from faculty that a student has not commenced attendance. Students whose award amount is decreased based on a new enrollment level must repay unearned funds that had previously disbursed.

Washington Bridge Grant & Passport to College

Awards will not be adjusted based on partial withdrawals. For students who did not initiate attendance in any courses, aid will not be earned and will need to be repaid.

No-Show Repayments

If a state grant aid recipient never initiates attendance in any courses for the term in which they received state aid, the student has not earned their award, and the repayment amount is 100% of the award.

Students who received a financial aid refund for state grant aid they did not earn funds by attending courses, will owe funds to either the institution or the Washington Student Achievement Council (WSAC) depending on the award adjustment and prior award refunds. For students who did not receive a financial aid refund, the state aid will be canceled from the student's award. This adjustment occurs after the quarterly Census date (10th day of the quarter) in conjunction with other aid adjustments or upon notification from faculty that a student has not commenced attendance.

Federal (Title IV) Aid

For the purpose of this policy Federal Aid or Title IV Aid refers to Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Direct Loans, and Direct PLUS Loans. Students who officially withdraw from all courses in the term may be required to return some or all of the received Title IV funds. Students who officially withdraw after completing 60% of the payment period are not subject to this policy.

If a student partially withdraws from courses prior to the Census date, aid will be adjusted to match enrollment level. Students who make partial withdrawals after the Census date will not have to return funds if they remain enrolled in other Title IV eligible courses and successfully pass at least one course during the payment period.

R2T4 Calculation

The repayment amount is determined by the Return of Title IV Funds calculation. The date the student beings the official withdrawal process or the date the student indicated the intent to withdraw is used as the date of withdrawal. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned by the College and repaid by the student. Any amount of unearned grant funds a student must repay is an overpayment. Students must pay the institution within 45 days from being notified of the balance. Students who do not pay within 45 days will have their overpayment sent to Federal collections.

A calculation must also be completed for students who fail to earn at least one passing grade during the term. These students are unofficial withdrawals as they stopped ceasing attendance during the quarter. The midpoint of the quarter is used as the withdrawal date for these students.

Return of Funds

Funds are returned in the following order: Direct Unsubsidized Loan, Direct Subsidized Loan, Direct PLUS Loan, Federal Pell Grant, Federal Supplemental Education Opportunity Grant.

Students are billed for the amount the institution returned to the Title IV programs and any grant overpayment the student must return. Students who owe grant overpayments and do not pay within 45 days of being notified of the overpayment are not eligible for additional federal aid once the 45-day period concludes.
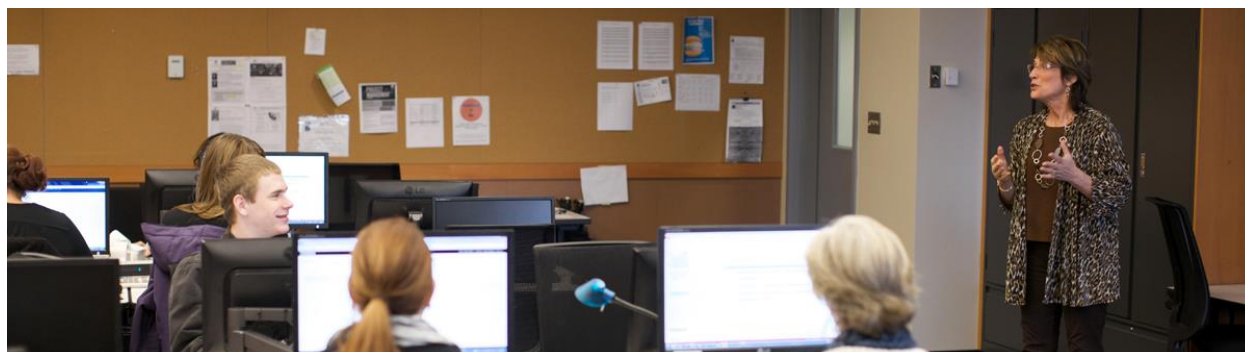
Part 18 - Financial Aid and Taxes

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 19 - 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.
DL   Direct Student Loan – repayment is required
FAFSA   Free Application for Federal Student Aid
FSA   Federal Student Aid
FSEOG   Federal Supplemental Educational Opportunity Grant
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.
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.
SAI Student Aid Index – number derived from tax information to determine eligibility for aid
SAP   Satisfactory Academic Progress
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 20 - 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 https://studentaid.gov
- Complete the WASFA (DREAMer students) at https://wsac.wa.gov/wasfa
- Learn more about BTC Foundation Scholarships.
- Find a variety of scholarships on https://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.
- College Board Scholarship Search - Locate scholarship and other information that matches your educational level, talents, and background.
- Plan your finances, education, and future at https://wsac.wa.gov/#college/financial-aid-101
- Check your financial aid status and awards in the ctcLink student account.
- Check your BTC schedule and verify your program or check that your classes are eligible.