Bellingham Technical College

Student Financial Aid Handbook

2026-2027

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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

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 Student Aid Index (SAI)
Part 10 Verification
Part 11 Grants
Part 12 Work Study
Part 13 Student Loans
Part 14 Special Circumstances
Part 15 Satisfactory Academic Progress
Part 16 Receiving Your Money (Refund)
Part 17 Financial Aid Repayment Policy
Part 18 Financial Aid and Taxes
Part 19 Glossary of Terms
Part 20 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 2026-2027 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 2026-2027 financial aid award year begins in summer 2026 and runs through spring 2027. 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 2026-2027 academic year which includes the following sessions:

Summer 2026
Fall 2026
Winter 2027
Spring 2027

Students attending during any of these quarters must complete a 2026-2027 FAFSA or WASFA, as well as other possible required documents.

Part 2 - What is Financial Aid?

Financial aid helps students and their families pay 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

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

Program Change

To be eligible for financial aid, students must declare an aid eligible program before the start of the quarter they intend to enroll in. Students who choose to change their program mid-year must notify the Student Financial Resources Office before the start of the quarter to ensure that they will remain eligible for their aid.

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 assisting 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 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.

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 2026-2027 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 requests for Student Financial Resources listed in your ctcLink To-Do list.
- Review your financial awards and status by using your ctcLink student account (use your complete ctcID number as your username and your six-digit date of birth as your password)
- Apply for student loans for additional funding if needed. Complete Student Loan Entrance Counseling and sign your Master Promissory Note, request a loan application from the BTC Student Financial Resources office, and sign up for an IonTuition account.
- 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 complete 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 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).

2026-2027 Cost of Attendance

The amounts listed below are estimated averages for full-time enrollment (12+ credits). The amount may vary depending on the 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	$9,000
Books & Supplies	$528	$528	$528
Housing & Food	$9,444	$18,258	$20,084
Transportation	$2,580	$2,796	$2,796
Personal Expenses	$1,968	$1,968	$1,968
TOTAL	**$20,520**	**$29,550**	**$34,376**

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. If selected, the requirements will be listed in the ctcLink student account:

- Verification Worksheet
- 2024 IRS Tax Return Transcript for the applicant (available at www.irs.gov)
- 2024 IRS Tax Return Transcript for the applicant's parent, if the student is dependent
- All 2024 W2 forms
- Verification of Identity
- 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 FAFSA Submission Summary 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 a financial aid offered 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 six (6) full-time quarters and two (2) half-time quarters of Pell at any college will have received the equivalent of seven (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 four (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. 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 four (4) quarters of WCG in a year.

Amounts vary based on income, family size and enrollment level. Students must be enrolled in at least three (3) program 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 six (6) full-time quarters and two (2) half-time quarters of WCG at any college will have received the equivalent of seven (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 a 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.

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 funding. A list of open Work Study positions and an application to apply is available on our website. Bellingham Technical College does not discriminate on the basis of race, ethnicity, creed, color, sex, gender identity or expression, citizenship or immigration status, national origin, age, religion, disability, veteran or military status, sexual orientation, genetic information, the presence of any sensory, mental, or physical disability or the use of a trained dog guide or service animal by a person with a disability, pregnancy, marital status, or any other characteristic protected by federal, state, or local law in its programs, activities, and services. The following person has been designated to handle inquiries regarding the non-discrimination policies: Director for Human Resources, 3028 Lindbergh Avenue, Bellingham, WA 98225, 360.752.8354, or hr@btc.edu. For Title IX/Section 504 compliance, contact: Vice President of Student Services, 3028 Lindbergh Avenue, Bellingham, WA 98225, 360.752.8440, or title9@btc.edu. BTC publications are available in alternate formats upon request by contacting the Accessibility Resources office at 360.752.8576.

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 2026-2027

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 only one quarter 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

Schedule of Reductions

Beginning with the 2026–27 aid year, financial aid regulations require that the annual Direct Loan eligibility be reduced for students who are enrolled less than full-time. At Bellingham Technical College, full-time enrollment is defined as 36 credits per academic year. Your loan amount will be reduced in direct proportion to the degree to which you are not enrolled full-time. For example, if you are enrolled at half-time (18 credits for the year), you would only be eligible to borrow approximately half of the standard annual loan limit. It's also important to know that the Schedule of Reductions must account for any enrollment changes that occur after your loan has already been disbursed, including courses for which you receive a grade of W or F grade. This means that if you drop or withdraw from classes after receiving your loan funds, your remaining loan eligibility may be reduced and an adjustment may be made to future disbursements. We encourage you to speak staff in the Student Financial Resources office before making any changes to your enrollment to understand how it may affect your loan eligibility.

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 $20,000 per student, per year, or up to the cost of attendance less

anticipated financial aid, whichever is less. 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 agree 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 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 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, pending 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 the 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 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, pending 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 circumstance(s) 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)

To remain eligible for financial aid at Bellingham Technical College, students must maintain Satisfactory Academic Progress (SAP) as outlined in this policy in addition to all other applicable eligibility requirements. This policy ensures that students receiving financial aid progress toward completion of their degree or certificate program. This policy applies to all students receiving federal, state and institutional financial aid in addition to students who have not yet received financial aid but are in the process of applying. SAP is reviewed for all periods of enrollment regardless of whether the student received financial aid.

SAP Measures

Satisfactory Academic Progress is measured according to the following three categories. Progress is reviewed at the end of each quarter and at the time that a student's eligibility for financial aid is being determined for future quarters.

Grade Point Average (GPA)

Students must maintain a cumulative 2.0 GPA. When the cumulative GPA falls below a 2.0, students are placed in warning status for their next quarter of enrollment. If the cumulative GPA does not increase to 2.0 or above during the warning quarter, students are placed in suspension status and are ineligible for aid until they regain eligibility.

Pace

Students must successfully complete 67% of all attempted credits each quarter to stay on pace with meeting graduation requirements.

Pace = (completed credits) / (attempted credits) X 100%

When calculating the pace percentage, completed credits include courses with the following grades: "A", "B", "C", "D" or "P". Attempted credits include all credits that the student is enrolled in on the 10th day of the quarter (census date). Grades of "F", "I", "NP", and "W" count as attempted credits in the pace calculation.

Pace example: A student took 12 credits during one quarter. They withdrew from a 4-credit class and passed 8 credits by the end of the quarter. Their pace is 58% (8 credits/12 credits=58%). Since this is below the minimum of 67%, the student did not meet the pace requirement and will be placed in Warning status for the next quarter.

Maximum Timeframe

Students' eligibility for financial aid ends once they have attempted 150% of the minimum number of credits required for completion of their program. All attempted credits are included in the Maximum Timeframe calculation, including credits attempted for prior programs and transferred credits. Students who choose to change programs may reach their maximum timeframe before completing their program. When changing programs, students are encouraged to consult with the Student Financial Resources office to assess the impact on eligibility. Students who are not able to complete their program within the 150% timeframe may appeal for continued eligibility by submitting an academic plan to Student Financial Resources listing the remaining courses needed for completion of the program.

SAP Statuses

At the end of each quarter, or at the time of determining eligibility, students will be placed in one of the following statuses. All students who enroll at BTC for the first time begin in good status. The quarterly status is not reassessed when grade changes occur.

Good: Students will be placed in good standing when they have earned a minimum cumulative GPA of 2.0 and a minimum pace percentage of 67%. Students in good standing are eligible for financial aid per this SAP policy.

Warning: Students will be placed in warning when their pace percentage is less than 67% or cumulative GPA falls below a 2.0 but completed at least 50% of their cumulative credits. Students in warning are eligible for financial aid per this SAP policy. During the warning quarter, students must earn a 67% pace and cumulative 2.0 GPA to return to good standing otherwise, they will be in suspension.

Suspension: Students who complete fewer than 50% of their cumulative credits will be placed in suspension. Students in suspension status are not eligible for financial aid but may regain eligibility as described in the section below.

Probation: Students who were in suspension and successfully appealed are placed in probation for one quarter. Students in probation are eligible for financial aid per this SAP policy. While in probation, students are required to meet the 67% pace and cumulative 2.0 GPA requirements to return to good standing. Students in probation who do not meet these standards at the end of the quarter will be placed in suspension.

Maximum Timeframe: Students who are nearing or have exceeded 150% of the minimum number of credits required for their program are placed in Maximum Timeframe status. Before additional financial aid is disbursed, students are required to submit an academic plan listing the coursework remaining for completion of their program. The appeals committee may approve or deny additional quarters of eligibility upon review of the academic plan.

Regaining eligibility after suspension

Students placed in suspension status are ineligible for financial aid but may regain eligibility. The first and most common option is to submit a written appeal. Appeals must provide specific details regarding the unusual circumstances that prevented the student from completing their coursework and a plan for success. Appeals are approved when there are circumstances outside of the students' control impacting academic progress and the student has an achievable plan for success. Appeals are reviewed by a committee and are either approved, pended for additional information or denied. Upon approval, the student is placed in probation status. If the appeal is pending, the student must submit the requested information in a timely manner for further consideration, and they remain in suspended status. When an appeal is denied or if the student chooses not to appeal, a student may regain eligibility by successfully completing a quarter without financial aid and notify the Student Financial Resources office once they have completed the quarter successfully.

Notification to students

Each student's SAP status is available for the student to review in their ctcLink account. The Student Financial Resources office will notify students by email of their SAP status when they are in suspended or probation status. The notification will inform the student of actions they need to take to maintain or regain eligibility for financial aid. Notification is sent to the preferred email account listed in ctcLink. Students are responsible for checking their email or accessing the self-service ctcLink account to remain informed about their quarterly SAP status.

Repeat Coursework

Financial aid may be limited when students repeat a course that they previously enrolled in. Once a student who received financial aid passes a class, they may repeat the course only one additional time and receive financial aid for the second attempt. For the purposes of repeat coursework, passed means any grade higher than an "F" even if the academic program requires a higher grade.

If a student enrolled in a course for the second time, and withdraws <u>before</u> the 10th day of the quarter, the withdrawal does not count as their second attempt.

If a student enrolls in a course for the second time, and withdraws <u>after</u> the 10th instructional day, the withdrawal counts as their second attempt and the student may no longer receive financial aid for that particular course in the future.

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 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.

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 Title IV funds received. 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

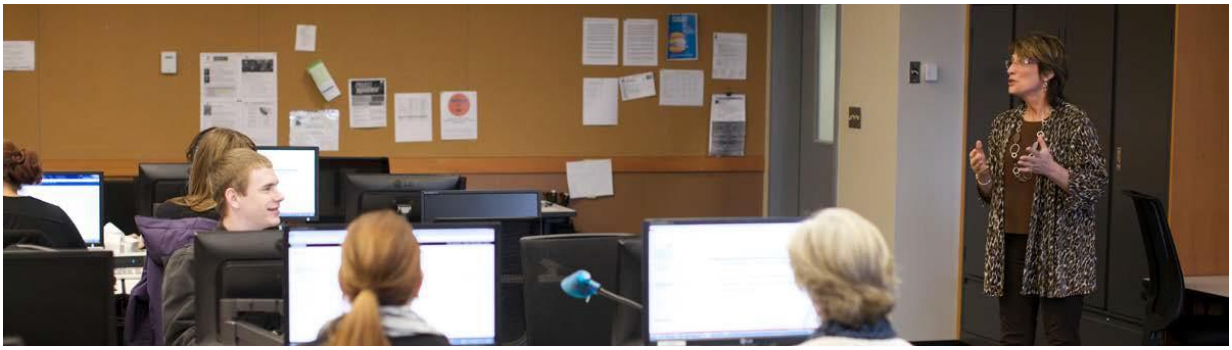
The repayment amount is determined by the Return of Title IV Funds calculation. The date the student beings the official withdrawal process or the date the student indicated the intent to withdraw is used as the date of withdrawal. If the amount disbursed to the student is greater than the amount the 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's tax forms. Qualified educational charges include tuition, fees, and books (undergraduate only), but exclude room and board, and other non-academic 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 made available electronically in ctcLink student accounts and/or 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 of 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.