

FEDERAL AID @ TULSA TECH / Q&A on Consumer Information

What Federal Aid is Available @ Tulsa Tech?

Tulsa Tech offers the following federal (Title IV) and state need-based aid to those who complete the Free Application for Federal Student Aid (FAFSA) and qualify:

Federal Pell Grant

Federal Supplemental Educational Opportunity Grant (FSEOG)

Oklahoma Tuition Aid Grant (OTAG); complete the FAFSA as early as possible after October 1st for priority consideration

Tulsa Tech does NOT participate in the Federal Direct Loan program. Students will not be able to receive federal subsidized, unsubsidized, PLUS or Perkins loans for attendance at Tulsa Tech.

Who is Eligible?

Students admitted by Tulsa Tech as a regular student in an eligible career major* that leads to a certificate and is at least 600 clock hours in length, may apply for Title IV aid. (*A career major must be accredited by the Oklahoma Board of Career and Technology Education and eligible for Title IV funding).

You must also meet the following requirements:

1. Be qualified to study at the postsecondary level, which includes one of the following:
 - a. Have a high school diploma
 - b. Have a GED certificate
 - c. Home schooled students
 - d. Ability to Benefit (ATB) students who are or were enrolled in a Title IV eligible program of study any time prior to July 1, 2012 may continue to qualify under one of the ATB alternatives:
 - Pass an independently administered, approved ATB test (Tulsa Tech uses the Compass)
 - Successfully completed at least 225 clock hours in a Title IV program of study
2. Must be a U.S. citizen or national; or U.S. permanent resident or other eligible noncitizen; or citizen of the Freely Associated States: the Federated States of Micronesia and the Republics of Palau and the Marshall Islands to be eligible to receive funds under the Federal Pell Grant and FSEOG programs.
3. Have a valid Social Security Number, except students from the Republic of the Marshall Islands, the Federated States of Micronesia or the Republic of Palau
4. Register with the Selective Service (males only, at least 18 years of age and born after December 31, 1959).
5. Not exceeded 600% of the Lifetime Eligibility Used for Pell Grant.
6. Must not be in default on any federal student loan or be in overpayment on any federal student aid grant.
7. Must be making Satisfactory Academic Progress (SAP) as explained in the 'What Is Satisfactory Academic Progress?' section of this document.
8. Sign the Statement of Educational Purpose on the FAFSA stating that all funds received through the Title IV programs will be used solely for educationally-related purposes.

If you have a Bachelor's Degree you are not eligible for a Federal Pell Grant, Federal Supplemental Opportunity Grant, or the Oklahoma Tuition Aid Grant. Title IV funding can only be used at one institution at a time.

How Do I Apply?

Fill out your FAFSA on the internet at www.fafsa.gov. The federal financial aid award year starts July 1st and runs through June 30th, you may file your FAFSA online starting October 1st for the upcoming award year. Include Tulsa Tech's school code on your FAFSA – **012572**. Or you may complete a paper application (instead of applying online); however, the processing time will be much longer. Contact the Department of Education, at **1.800.433.3243** to request a paper FAFSA application.

Tulsa Tech has representatives available to assist students in completing the FAFSA online. Please contact the financial assistance office at **918.828.5280** for more information.

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How Do I Find Out if I Am Eligible? Approximately one week after your FAFSA is submitted online, you will receive an email response from the Department of Education informing you of the status of your application. If you did not include an email address on your FAFSA, a Student Aid Report (SAR) will be mailed to your home address. If you entered Tulsa Tech's school code, the school will also receive a copy of the report within three weeks after you submitted your FAFSA online.

The Verification Process

If you are chosen for verification by the Department of Education and you are eligible for a Pell Grant, you will receive a letter from Tulsa Tech's financial assistance office requesting the documents that must be verified. You must submit the requested documents within 30 days of the date on the letter or Tulsa Tech has the right to forfeit Federal Financial Aid awards for the year.

Tulsa Tech verifies 100% of the applicants selected by the Department of Education's Central Processing System (CPS) eligible for a Pell Grant, FSEOG, and OTAG. Tulsa Tech may also require verification documents from students not selected by CPS if there is a reason to believe the student has falsified information on their FAFSA.

All students chosen for verification will be required to submit an Institutional Verification Worksheet. Additional requested documentation may include: a signed copy of federal tax transcript, proof of citizenship, a letter from the Selective Service, and/or additional information that may be required to resolve conflicting information.

After the verification process has been completed your eligibility will be re-evaluated. If you are not eligible for a Pell Grant you will receive a letter from Tulsa Tech's financial assistance explaining that corrections were made to your FAFSA.

Overpayments and Referrals

Referral of Overpayments: If the verification process reveals an overpayment has occurred, Tulsa Tech will make every effort to collect the overpayment. If Tulsa Tech is not able to collect Federal Pell Grant overpayments (which were not the result of an Institutional error); Tulsa Tech will refer the overpayment case to the Department of Education for collection. If a case is referred to the Department of Education, the student will be ineligible to receive federal student aid funds at any school until the overpayment is resolved.

Referral of Fraud Cases: If Tulsa Tech suspects an applicant, employee, or other individual has misreported information and/or altered documentation to fraudulently obtain federal funds, Tulsa Tech will report the suspected activities to the Department of Education's Office of the Inspector General (OIG).

Tulsa Tech uses the Federal Needs Analysis Methodology to determine the Expected Family Contribution (EFC), as well as the student's Cost of Attendance (COA).

How is Federal Student Aid Need Determined?

The COA is the total amount it will cost to attend Tulsa Tech. The COA includes tuition, fees, books and supplies, as well as, an allowance for room and board, transportation, personal and miscellaneous expenses.

The EFC is the amount that indicates how much of a student's family financial resources should be available to help pay for school. It is determined by the Department of Education based on the information you submitted on your FAFSA. The EFC can include a parental contribution, for dependent students, and a student contribution and spouse if applicable, for an independent student.

If an agency will be paying your tuition, fees, etc., it is your responsibility to notify the financial assistance office of any awards you will be receiving.

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How is Federal Student Aid Need Determined?

continued

Professional Judgment

Professional Judgment is a discretionary decision or professional opinion reached on the basis of the experience of the financial aid administrator. The professional judgment decisions at Tulsa Tech will be made on an individual basis to determine eligibility for Federal Pell Grant only. Professional judgment may be requested for death or disability of student/spouse/parent, involuntary loss of employment, or other special circumstances that may have led to changes in income. A Request for Professional Judgment form must be submitted to the financial assistance office, along with supporting documentation. This process may take up to 45 days to complete once all required documentation has been received. You will be notified if the request has been denied. If the request is approved, you will receive an award letter indicating the amount of your Pell Grant award. Verification will be completed before the financial assistance office will make any adjustments for your special circumstances. Data used in professional judgment decisions will be used to re-evaluate your eligibility. Professional Judgment to override a dependent student's status will be made on an individual basis.

The Awarding Process

Federal Pell Grant

After enrolling in an eligible career major you need to notify the financial assistance office and submit all required documents (if applicable). The financial assistance office will then determine your eligibility. If you are eligible an award letter, an explanation of disbursements, and a Pell Grant Authorization form will be mailed to you.

If determination of your Pell Grant award is made more than ten days prior to the first day of class, you may not be required to make a payment toward your tuition and required fees. Check with your campus for payment arrangements.

Your Pell Grant award will be based on the following:

- » Expected Family Contribution and full-time entitlement award from the Federal Pell Grant schedule
- » Federal Pell Grant cost of attendance
- » Career major you are enrolled in
- » Number of hours enrolled for the school year

The academic year definition for calculating Federal Financial Aid eligibility is 900 hours and 26 weeks.

- » All programs that are 900 hours would have a payment period of 450 hours and 13 weeks. OR
- » For programs less than 900 hours, the payment period is one half of the total hours and weeks of the career major.

Charging Books and Supplies

Tulsa Tech students who have been awarded a Pell Grant will have the option of using Pell Grant funds to purchase books and supplies at the Tulsa Tech bookstore within the first ten days of your start date. If your Pell Grant is more than your student account charges, and you do not have another scholarship or sponsorship covering your books and supplies, you need to inform the bookstore attendant that you would like to use your Pell Grant to purchase your books and supplies. It is your responsibility to inform the bookstore attendant; by not doing so you will be considered to have opted-out of the process.

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How is Federal Student Aid Need Determined? *continued*

Federal Supplemental Education Opportunity Grant (FSEOG)

Tulsa Tech has a limited amount of FSEOG funds. FSEOG will be awarded to students as follows:

- »Must be receiving a Federal Pell Grant
- »Have a zero EFC
- »Priority consideration will be based on the original FAFSA processing date
- »Priority consideration will be given to students not eligible for institutional scholarships, outside scholarships or other types of financial aid resources
- »Qualifying students will be awarded up to \$400.00 per year (\$200.00 for each payment period)
- »Funds not awarded and disbursed during the first half of the academic year will be reserved to be awarded in the second half of the academic year.

If Tulsa Tech has remaining FSEOG funds to award after disbursements have been made to eligible students meeting the requirements above, awards may be made to students based on next lowest EFC.

Oklahoma Tuition Aid Grant (OTAG)

Every fall and spring, the Oklahoma State Regents for Higher Education will send Tulsa Tech a list of students that are eligible for Oklahoma Tuition Aid Grant (OTAG) funds. You must be a legal resident of Oklahoma as determined by the current Policy on Resident Status of Enrolled Students in the Oklahoma State System of Higher Education. OTAG funds are limited, so you need to complete your FAFSA as early as possible, after January 1st for the upcoming award year. OTAG funds are awarded to the neediest students first, based on the EFC from your FAFSA.

If you have met the requirements for a Federal Pell Grant, your OTAG funds will be requested from the Oklahoma State Regents office. Once the funds have been received an award letter will be mailed to you indicating your OTAG award.

How Will Funds Be Disbursed?

Federal Pell Grant Funds

Federal Pell Grant funds will be applied directly to your student account for the current school year. The Explanation of Disbursements form, which you will receive with your award letter, lists the estimated date(s) of your disbursement or disbursements for each corresponding payment period. All charges, including tuition, books, etc., for the current school year must be paid in full before any refund will be issued to you. If there is a credit balance after the funds have been applied, you will receive a refund check at your campus.

Please keep in mind that in order to be eligible for your Pell Grant disbursements, you must successfully complete all the clock hours and curriculum associated with the hours in each corresponding payment period. These requirements are described in the 'What is Satisfactory Academic Progress?' section of this document.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG will be divided into two disbursements. The first disbursement will be applied to your student account after you have been awarded FSEOG, which is usually at least 30 days after the first day of class. The second disbursement will be applied to your student account once you have successfully completed the hours in the first payment period by meeting the requirements described in the 'What is Satisfactory Academic Progress?' section of this document. These funds will be applied to the tuition, fees, books, etc., for the current school year.

Tulsa Tech will mail you an award letter notifying you when your FSEOG funds will be applied to your student account. If the funds create a credit balance, a refund check will be issued to you at your campus on the date provided in the award letter.

Oklahoma Tuition Aid Grant (OTAG)

Tulsa Tech will mail you an award letter notifying you when your OTAG funds have been received from the Oklahoma State Regents office. These funds will be applied to the tuition, fees, books, etc., for the current school year. If the funds create a credit balance, a refund check will be issued to you at your campus on the date provided in the award letter.

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What is Satisfactory Academic Progress?

For Title IV Federal Financial Aid, Satisfactory Academic Progress (SAP) means that you are proceeding in a positive manner toward fulfilling certificate requirements in a normal length of time. All students are considered to be making SAP when initially starting an educational program. After the first disbursement, SAP means that you are meeting the minimum grade and pace of progress requirements for your program of study. Both of these measures are cumulative.

Grades

1. You are considered to be making SAP if you maintain a cumulative grade of "C" or better. In some cases, SAP may be defined differently in programs or courses for which special grading scales exist to meet state or national certifications or other special requirements. Requirements are defined in the applicable instructors' syllabi.
2. You must successfully complete the clock hours in the payment period to be eligible for your second or subsequent federal aid disbursements. "Successfully completed the clock hours" means that you have passed the coursework associated with the clock hours in the payment period and those hours have been posted on your academic transcript.

Pace of Progress

1. You may take up to 150% of the career major's published time frame. However, you may only receive Title IV financial aid through 100% of hours for which the career major is accredited.

Example of a student attending at least 24 hours per week and considered to be attending full-time: If the normal time frame to complete a 900 clock hour career major is 8 months (26 weeks of instruction).

A financial aid student attending full-time would have a maximum time frame of 12 months to complete the career major. The time frame is divided into increments of 4 months. You must "successfully" complete the minimum number of clock hours in each four month increment:

- a. 1st increment = 300 hours in the first 4 months
- b. 2nd increment = 600 hours by the end of 8 months
- c. 3rd increment = 900 hours by the end of 12 months, the maximum time frame for a full-time student.

Example of a student attending 12 to 23 hours per week and considered to be attending part-time: If the normal time frame to complete a 900 clock hour career major is 8 months (26 weeks of instruction).

A financial aid student attending part-time would have a maximum time frame of 24 months to complete the career major. The time frame is divided into increments of 4 months. You must "successfully" complete the minimum number of clock hours in each four month increment:

- a. 1st increment = 150 hours in the first 4 months
- b. 2nd increment = 300 hours by the end of 8 months
- c. 3rd increment = 450 hours by the end of 12 months
- d. 4th increment = 600 hours by the end of 16 months
- e. 5th increment = 750 hours by the end of 20 months
- f. 6th increment = 900 hours by the end of 24 months, the maximum time frame for a part-time student.

2. If you are not progressing at a pace which will fall within the 150% time frame, you are not making SAP and your financial aid will be terminated, even if your cumulative grade is a "C" or above. See 'How is My Financial Aid Reinstated?' section of this document.

The grade and pace of progress measures will be checked after your scheduled clock hours for your payment period have elapsed, regardless of whether you have attended them. Your cumulative period of enrollment, as a regular student, will be evaluated; even periods of enrollment for which you did not receive financial aid.

If the grade and pace of progress measures have not been met, you will be placed on a Financial Aid Warning Status and will be notified in writing that future disbursements will be withheld because you are not making SAP. You will be given sixty days, from the date of the letter, or the end of the program (whichever comes first) to re-establish eligibility.

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What is Satisfactory Academic Progress? *continued*

Pace of Progress / continued

If you re-establish eligibility within the time frame given in your Financial Aid Warning Status letter, your financial aid disbursement will be reinstated and you will be eligible for your next disbursement.

If you have not re-established eligibility within the time frame given in your Financial Aid Warning Status letter, your financial aid will be terminated. You will then be mailed a Letter of Termination, explaining why you failed to meet the requirements along with information on how your financial aid can be reinstated. See 'How is My Financial Aid Reinstated?' section of this document.

Student's enrolled in the Aviation Maintenance Technology career major may have more than two disbursements scheduled throughout the year to coincide with the multiple tuition payment dates.

This SAP policy is effective July 1, 2011 for all Title IV students, even if you started your career major prior to that date.

Additional Information

- »For incomplete courses with "I" grades, you have 10 school days from the end of the grading period to correct the "I" grade or it will be recorded as an "F".
- »Course drops or withdrawals will count as hours attempted but not successfully completed. You will be responsible for paying to retake these courses.
- »Course repetitions will not be covered by federal financial aid. You will be responsible for paying to retake a course.
- »Noncredit remedial courses are not eligible for federal financial aid at Tulsa Tech.
- »Transfer credit accepted by Tulsa Tech will be taken into consideration in regard to satisfactory academic progress.
- »During summer and other periods that you are not scheduled to attend you are still considered enrolled and continuing the career major unless you fail to start the next scheduled period of enrollment. This time frame is excluded from the SAP policy. If you do not start your next scheduled period of enrollment, you will be considered to be withdrawn and a Return to Title IV funds calculation will be completed based on your last date of attendance.

How is My Financial Aid Reinstated?

If your financial aid has been terminated you are responsible for any remaining tuition and fee charges. You may ask for your aid to be reinstated after you have earned a grade of "C" or better once you have completed the number of hours in the payment period for which your aid was terminated. You must notify the financial assistance office in writing once you have met these requirements.

What Happens If I Withdraw?

The law specifies how Tulsa Tech must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law at Tulsa Tech are: Federal Pell Grants and Federal Supplemental Educational Opportunity Grants (FSEOGs).

When you withdraw during your payment period, the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or Tulsa Tech received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a prorata basis. For example, if you could have completed 30% of your payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you could have completed more than 60% of the payment period, you earn all the assistance that you were scheduled to receive for that period.

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What Happens If I Withdraw?

continued

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. Tulsa Tech may automatically use all or a portion of your post-withdrawal disbursement of grant funds for the current school year's tuition and fees. The school needs your permission to use the post-withdrawal grant disbursement for all other school charges. If you do not give your permission, you will be offered the funds. However, it may be in your best interest to allow Tulsa Tech to keep the funds to reduce your debt.

If you receive (or Tulsa Tech received on your behalf) excess Title IV program funds that must be returned, Tulsa Tech must return a portion of the excess equal to the lesser of:

- »1. Your institutional charges multiplied by the unearned percentage of your funds,
or
- »2. The entire amount of excess funds.

Tulsa Tech must return this amount even if it did not keep this amount of your Title IV program funds. If Tulsa Tech is not required to return all of the excess funds, you must return the remaining amount.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with Tulsa Tech or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that Tulsa Tech may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Tulsa Tech may also charge you for any Title IV program funds that the school was required to return. Detailed information about Tulsa Tech's refund policies can be reviewed in the **FIN-05 Tuition Refund Policy**.

Tulsa Tech can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243).

TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Leave of Absence and Reentry into the Same Career Major

Tulsa Tech does not have a leave of absence policy, as defined by the Department of Education. If you withdraw and reenter the same career major within 180 days after initially withdrawing and before the deadline for the award year published, Tulsa Tech may request administrative relief to disburse your Pell Grant by the earlier of 30 days after you reenroll or the deadline for the award year published in the Federal Register.

Student Loan Deferments

Tulsa Tech does not participate in federal student loan programs. However, a student may qualify for an in-school deferment for those who qualify. Contact the financial assistance office for more information.

What Other Kinds of Aid are Available?

Tulsa Tech offers several institutional scholarships, as well as opportunities for funding from outside agencies. For information on other types of need-based and non-need-based financial assistance and how to apply, visit our website at: <https://tulsaitech.edu/admissions/financial-aid/>

Who Do I Contact if I Have Questions About Consumer Information?

Contact the financial assistance office if you have any questions about information in this document or other consumer information posted on the Tulsa Tech website.

If you have any additional questions, please contact:
Tulsa Tech's Financial Assistance Office
PO Box 477200 / Tulsa, OK 74147.7200