



Come to learn . . . Leave to earn.

Financial Aid / Business Office *

The financial aid office is located at the main campus at 1165 Centre Parkway, Suite 120, Lexington, KY 40517. Contact phone number is 859.272.5225. Office hours are the same as they are with the administrative offices, Monday-Friday 8:30AM-4:30PM. Appointments may be required if wishing to meet with Financial Aid.

As an institution that may participate in the Title IV (if applicable), HEA loan programs, it is a requirement to inform all borrowers, both parent and student, that loans will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the NSLDS system.

Refund Policy

Refunds from Financial Aid shall be made within 30 days of either notice of withdrawal by the student to the school or from the date the school terminates the student. Refunds, when due, do not require a request from the student. Outstanding residual payments due to the student may be returned to Title IV.

Refund Schedule

The following refund schedule shall apply to students who leave CTE prior to completion of training:

- After the first day of classes and during the first 10% of the period of financial obligation, the institution shall refund 90% of the tuition;
- After the first 10% of the period of financial obligation and until the end of the first 25% of the period of obligation, the institution shall refund 50% of the tuition;
- After the first 25% of the period of financial obligation and until the end of the first 59% of the period of obligation, the institution shall refund 25% of the tuition; and,
- Upon 60% of the period of financial obligation, the institution may retain 100% of tuition.

Please note: All fees are non-refundable. In the event that a class is cancelled by the college, students will not be charged. Depending on the circumstances surrounding the cancellation, it may become necessary for students to meet with financial aid and admissions.

Federal Student Financial Aid (Title IV)



Come to learn . . . Leave to earn.

Financial Aid Process

Financial Assistance is available to those who qualify. Students must complete the Free Application for Federal Student Aid (FAFSA) to establish eligibility for Federal Financial Aid. Financial Aid includes Federal Pell Grant along with Federal subsidized and Federal unsubsidized student loans. All Federal Financial Aid (FFA) paperwork must be complete prior to the admissions deadline. To complete this application any student may go to this website: www.fafsa.ed.gov.

Students asked to provide verification for Federal Financial Aid (FFA) must be able to provide the requested documents. Failure to produce the requested documentation in a timely manner may result in the ineligibility or loss of FFA.

All students will sit with a Financial Aid Officer at the College for Technical Education upon completion of the initial process and subsequent applications to Federal Financial Aid to receive additional information in regards to repayment expectations, terms and conditions of the federal financial aid process and signature of the individual's award letter. It is understood that funds dispersed through the Federal Student Financial Aid (Title IV) program, must be repaid by the student after the allotted grace period. Students are advised on this during the application through FAFSA and also during new student orientation.

Students are personally responsible for additional payments of replacement materials, tuition costs and fees when applicable.

Types of Federal Title IV Student Financial Aid

Federal Title IV Student Financial Aid, if available to the student, comes in various forms. Upon determination of eligibility, students may qualify for any of the following recognized funding sources.

- Federal Subsidized Loans – These loans are those which must be paid back by the student. With a subsidized loan, no interest accrues on the loan and no principal will be due until after the 6-month grace period. Interest and grace period begins to accrue upon leaving the educational institution. These loans may be used in conjunction with unsubsidized loans.
- Federal Unsubsidized Loans - Interest on a Federal unsubsidized loan begins on the day that the loan is disbursed to the educational institution. Interest may be paid during the loan period if requested. Otherwise, interest may be paid during the 6-month grace period or allowed to accumulate until the end of the grace period. Waiting until the end of the grace period may increase the total cost of the unsubsidized loan.
- Federal Pell Grants - The Federal Pell Grant Program provides need-based grants to low-income undergraduate and certain post baccalaureate students. Pell grants are based

College for Technical Education

Come to learn . . . Leave to earn.

upon the students expected family contribution (EFC), the overall cost of attendance as determined by the educational institution and enrollment status (full-time vs. part time) and length of academic program.

- Direct PLUS Loans - Are unsubsidized loans for the parents of dependent students and for graduate/professional students. PLUS Loans help pay for education expenses up to the cost of attendance minus all other financial assistance. Interest is charged during all periods. Denial of a PLUS loan may also be of benefit to a dependent student as there is a potential option of increased Direct Unsubsidized loan limits associated with a PLUS loan denial

Students may choose to fund their education through private lending or cash payments to the college. Additional information regarding Federal Financial Aid funding sources is available through the financial aid office or at www.fafsa.ed.gov/.

Upon completion, withdrawal or termination of the students program with the College for Technical Education, all students who receive Title IV Federal Financial Aid during their tenure, are requested to complete exit counseling with the financial aid department. This exit counseling is designed to ensure that all students understand their responsibilities to Federal Financial Aid.

Verification Policy

Each year, a certain percentage of all financial aid applicants are selected for “verification” by the US Department of Education (DOE). Verification is a process to confirm the accuracy of the information supplied by the applicant and/or parent(s) on the Free Application for Federal Student Aid (FAFSA). The College for Technical Education must resolve any discrepancies on a student’s FAFSA.

If a file is selected for the verification process, or if there are any discrepancies on application information, certain information must be verified. This includes:

- Household size
- Number of family members enrolled in a postsecondary educational institution
- SNAP benefits
- Child support paid by whom, to who, for whom, amount.
- Untaxed income

For tax filers:

- | | |
|---------------------------|--------------------------------------------|
| Adjusted gross income | Untaxed pensions |
| U.S. taxes paid | IRA deductions |
| Education Credit | Tax exempt interest |
| Untaxed IRA distributions | Any institutionally selected data elements |

College for Technical Education

Come to learn . . . Leave to earn.

Notification

If your FAFSA is selected for verification at any point in the process, you will be notified by the Financial Aid Office and advised of the outstanding requirements.

Follow the instructions on the Verification Worksheet carefully, as a failure to submit all required documents will cause processing delays. If you are a Dependent student you will also be required to obtain your parent(s) information. If you are Independent and married, you will be required to obtain your spouse's information. The Financial Aid Office has the right to request additional information in order to complete the verification process. The required verification forms are available in the Financial Aid Office. Only submit the verification worksheet if requested.

Acceptable documentation & forms that may be requested:

- Verification Worksheet (Dependent or Independent) completed and signed.
- Data retrieval from the IRS of income tax information when completing the FAFSA or an income tax transcript obtained from the IRS.
- If you need a copy of your tax return transcript, call the IRS at 1-800-908-9946 or go on line at www.irs.gov. Ask for tax transcript for the calendar year
- Untaxed income documentation (e.g., letters from the Social Security Administration to verify social security benefits, W-2 forms for contributions to retirement plans, etc.)
- Documentation of all Wages earned
- Other documents as needed

Corrections

If your (or parent's) tax information, or information listed on the verification worksheet, differs from the information you provide on your FAFSA application, a correction must be made. Once the correction is made, the new Student Aid Report will be sent to the student, and school. The correction may result in a change to your award(s). If so, the award(s) will be adjusted accordingly. Federal Title IV loans cannot be processed, nor can any grant funds be disbursed, until the verification requirements are satisfied and the process is complete.

Deadline for Verification Process to be completed

The College for Technical Education requires that all verification documentation be completed by the end of the cancellation period. Failure to do so may cause the student to be cancelled and re-scheduled for another start date. Please contact the Financial Aid Office with any questions about the deadline.

Cash Paying Students

Students, who are required to make cash payments towards their education, must make payments on time. After a payment is 14 days late, a student may be withdrawn from the college. Please see your Financial Aid advisor for any questions or concerns.



Come to learn . . . Leave to earn.

Payment for Failed and/or Repeated Modules

If any class is not successfully passed within a module based program, the student will be charged \$100 as a retake fee. This applies to all module based programs with the exception of Building Trades Technician. Due to the materials used in this program, a retake fee will be assessed of \$200.

A student may use Title IV financial aid funding for the retake fee, if funds are available. If no funds are available, the student will be required to make arrangements for payment prior to the start of the course being repeated. With student authorization, the student may have their stipend reduced for payment.

If when using Federal Funding, the number of repeated modules put the graduation date beyond the 150% maximum achievement timeframe, the student will be terminated.

Students, who do not pass the competency portions of their medical course, may receive a grade but will be considered not completed and zero credits will be earned for the module. In these cases, the student must repeat the course, and successfully pass all competencies, retake fees will apply.

Satisfactory Academic Progress-Financial

Process Overview & Responsibilities

To be eligible for Title IV aid, a student must maintain satisfactory academic progress (SAP) as per section 668.16(e) of HEA 1965. New SAP definitions were created in 668.34 that went into effect on July 1, 2011. The College for Technical Education (CTE) developed policies to determine the academic standards that students are expected to meet and built a means and schedule of measuring the achievement of those pace and quantitative standards. If the student has made acceptable pace and quantitative progress for that particular increment, then CTE reviews the 150% of the maximum allowable time frame criterion to measure student's SAP.

SAP standards are established by the CTE's administration. The relevant SAP policies are summarized below.

All students must maintain Satisfactory Progress according to the following standards in order to continue enrollment. Satisfactory Progress is measured at the end of each payment period, and will be reviewed prior to disbursement of aid.

Same As or Stricter Than

CTE's SAP policy for Title IV students is the same as the school's standards for students enrolled in the same educational programs who are not receiving Title IV aid.

The Director of Financial Aid office reviews the Title IV SAP policy to ensure it meets all federal requirements. The College Director notifies the financial aid office if the school changes its academic policies.



Come to learn . . . Leave to earn.

Financial Aid Probation

CTE evaluates SAP at the end of each payment period. If a student falls below a 2.0 GPA or if the student is not completing the required amount of hours/credits to keep Pace with the requirements for graduation within the 150% time frame; the student will be placed on financial aid warning for one payment period. If they are still not meeting SAP at the end of the probation period, the student may be placed on Financial Aid Probation. (See "Financial Aid Warning" below.) A student who is put on a Financial Aid Probation can continue to receive Title IV aid for the next payment period after they receive the probation status. The status will be conferred automatically without the student appealing their SAP status.

Financial Aid Warning

When the student does not achieve SAP at the end of the next payment period following Financial Aid Probation, they are placed on warning. The student is now informed that they can appeal the probation status and must win the appeal to be placed on Financial Aid Warning. The student must advise the school as to why his/her grades have fallen below SAP and devise a plan to improve grades during the next payment period. A plan must be developed to assist a student to achieve success in the coming payment period.

If a student becomes Financial Aid ineligible due to a death in the family, illness, or other serious reasons, they may file an appeal with the Director of Financial Aid. The student would have to submit how circumstances have changed that will allow him/her to attain satisfactory academic progress once the warning period is over.

The student will be notified as to the status of their appeal and any SAP plan that may be attached to it.

Students who win their appeal and are placed on financial aid probation, and who fail to achieve SAP by the next payment period, will lose their financial aid eligibility.

Pace Measure of Satisfactory Academic Progress (SAP)

The school's satisfactory academic progress policies must contain a Pace (quantitative) measure. The policy defines the pace that our students must progress to ensure educational program completion within the maximum timeframe of 150%. For a certificate program measured in credit hours, the maximum time frame would be 150% of the published length of the educational program as measured in credit hours. For clock hour programs, the maximum time frame is no longer than 150% of the published length of the educational program as measured in the cumulative number of clock hours the student is required to complete.

College for Technical Education

Come to learn . . . Leave to earn.

Timeframe

For Financial Aid purposes, all students must satisfactorily complete their program within 150% of the normal timeframe.

<u>Certificate Program</u>	<u>Normal Timeframe</u>	<u>Maximum Timeframe</u>
Building Trades Technician	36 weeks	54 weeks
Business Office Administration	36 weeks	54 weeks
Cosmetology	43 weeks	64 weeks
Cosmetology Apprentice Inst.	29 weeks	43 weeks
Early Childhood Education	36 weeks	54 weeks
Medical Assistant	39 weeks	58 weeks
Medical Billing and Coding	36 weeks	54 weeks

At the midpoint of the maximum timeframe, students must have successfully completed 1/2 of the program's credit hour requirements.

For example: The maximum timeframe for the Building Trades Technician is 36 weeks. The total credit hours needed for completion of this program is 46 semester credit hours. By the time the student has been in the program for 18 weeks (1/2 of the maximum time frame), they must have earned at least 23 credits. This time frame is applicable for all students including those who did not receive financial aid.

To calculate Pace CTE takes the cumulative number of hours the student successfully completed divided by the cumulative number of hours the student attempted. For example, a clock hour program with an 1800 hour program, at the end of each payment period the student is expected to have attempted 450 hours and completed 450 hours to complete the program within the allotted normal time frame of 53 weeks. If the student only completed successfully 300 hours we would divide 300 by 450 or 67%. Based on this, we must determine if a student could complete the program within 150% of the time allotted for the program, or 79 weeks. The student has 30 weeks remaining and could complete the remaining 600 hours within the time frame. So the student is making satisfactory pace progress.

The students who have failed to meet the Pace standards are placed first on Financial Aid Warning; if no improvement over the next payment period, they may appeal the decision and be placed on financial aid probation. The Director of Financial Aid in coordination with the Registrar monitors Pace progress

Qualitative Measure of Satisfactory Academic Progress (SAP)

As per sections 668.16(e) (2) (i) and 668.34 of HEA 1965, CTE follows a qualitative measure. The financial aid office receives quantitative information about Title IV recipients from the Registrar. The quantitative SAP is reviewed manually and a copy of the latest transcript is kept on student file. The student must be at a high enough grade point average to be able to reach graduation standards.

College for Technical Education

Come to learn . . . Leave to earn.

Credits/hours transferred will show as credit earned towards completion. Transfer credits/hours apply toward the student's current program in determining SAP.

The Cosmetology/ Cosmetology Apprenticeship programs use a percentage scale for grading. In order to pass, a student must achieve a cumulative 70% or higher.

The student must maintain a 2.0 CGPA or 70%, whichever is applicable, at the end of each payment period to maintain Qualitative academic progress.

The students who have failed to meet the Qualitative standards are placed first on Financial Aid Warning; if no improvement over the next payment period, they may appeal the decision and be placed on financial aid probation. The Director of Financial Aid in coordination with the Registrar monitors qualitative progress

Financial Aid Probation may be for one term or multiple terms based on an academic plan.

Withdrawals

Upon withdrawal from the college, either through formal methods or lack of attendance, the student will receive an F for the course in the module which the last date of attendance is recorded. Students who attain completion status may receive a grade if within a module at the time of completion. This is determined on an individual basis depending on module progress.

Repeated Courses

If a student repeats a course only the highest grade will be counted and previous grades will be deleted. The previous grades will be excluded when considering the qualitative progress standard, the credits will be counted when determining the Pace SAP standard.

Increments

To ensure the student is making sufficient progress both quantitatively and qualitatively, the school's SAP policy divide the maximum time frame into equal evaluation periods called increments. These increments generally coincide with payment periods. In any case, it cannot be longer than half the program or one academic year, whichever is less. For example, in a 22 credit program, an increment must not exceed 11 credit hours. See sections 668.16(e) (2) (ii) (B) and 668.34(e) of HEA 1965 for details on the federal regulations.

CTE requires that student attendance be recorded. Any student in a module based program who is not in attendance for 14 consecutive calendar days will be withdrawn. For programs falling under licensure by the Kentucky State Board of Hairdressers, the policy states that students must be withdrawn from the Kentucky State Board of Hairdressers system within 10 school days absent. Whichever guideline is reached first, the student will be withdrawn under that guideline.



Come to learn . . . Leave to earn.

Student Appeal Procedures – SAP

A student, who wished to appeal a disciplinary action and/or decision made in reference to the Satisfactory Academic Progress policy, must submit a typed letter to the CTE Board within two (2) business days of notification. This letter must contain information about the student’s reason regarding the action and/or decision and reasons why the student is wishing to appeal. Students must provide supportive documentation from a third-party along with their letter in order to support their position and any mitigating circumstances that may have existed. The SRB will hear any student who disagrees with a SAP decision, on an appointment basis only.

The student will be notified of the CTE Board’s decision within two (2) business days following the CTE Board, additional time may be taken to thoroughly review/verify student’s appeal. A student, who wishes to appeal any SAP decision made by the CTE Board, must submit a typed letter to the Chief Executive Officer (CEO) with supportive documentation explaining the reason why the student is wishing to appeal the decision. The CEO will notify the student within fifteen (15) business days of the receipt of the letter, additional time may be taken to thoroughly review student’s appeal. The CEO’s decision shall be final.

All documentation provided with the appeal will be verified.

Graduation

There is a \$100 non-refundable, graduation fee included in student fees. The fee is non-refundable and is charged to all students at the beginning of their program, regardless of whether or not the student participates in the graduation ceremony.

All outstanding fees are owed prior to the first graduation ceremony meeting. Dates of these meetings are communicated with all possible graduates/completers by way of United State Postal Service. The school is not responsible for communication lost in the mail. It is the responsibility of the student to ensure that the college has updated information for the student at all times.

Citation: CTE Catalog May 17, 2018