

WHAT FEDERAL AID IS AVAILABLE AT TULSA TECH?

Tulsa Tech is approved to offer the following federal Title IV financial aid to those who complete the FAFSA application and qualify:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study (work on campus for minimum wage)
- Oklahoma Tuition Aid Grant (OTAG); complete the FAFSA as early as possible after January 1st for priority consideration

Note: 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 that is at least 600 clock hours in length, may apply for Title IV aid. (*A Career Major must be accredited for Title IV aid by the Oklahoma Board of Career and Technology Education and approved by the Department of Education).

You must also meet the following requirements:

1. Have a High School Diploma, GED or pass an approved ability-to-benefit test (ATB). This test is offered in Tulsa Tech's Assessment Office, free of charge.
2. Be a U.S. Citizen, or Permanent Resident with an Alien Registration ID Number, or an Eligible Non-Citizen.
3. Have a valid Social Security Number.
4. Register with the Selective Service, if required.
5. Must not be in default on any federal student loan or be in overpayment on any federal student aid grant.

Note: 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?

1st step: Apply for a PIN (Personal Identification Number) or access an existing PIN at www.pin.ed.gov. If you are required to include your parents' income, one of your parents will also need a PIN. Your PIN represents your electronic signature; do not share it with anyone.

2nd step: Fill out your FAFSA on the internet at www.fafsa.ed.gov. The federal financial aid award year starts July 1st and runs through June 30th, you may file your FAFSA online after January 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.

The FAFSA will be based on your (and your spouse or parents') prior year income. If you filed a federal tax return, have a copy of your (and your spouse or parents') federal tax return(s) in front of you when you complete your FAFSA.

Tulsa Tech has representatives from the Federal TRIO Program to assist students in completing the FAFSA online. A representative will be available at the Career Services Center's Financial Assistance Office on a part-time basis. Please contact the Financial Assistance Office at 918-828-5280 for more information.

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 approximately three weeks after you submitted your FAFSA online.

The Verification Process

If you are chosen for verification by the Department of Education, 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), but 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.

Items that are required to be verified are:

- a. Household Size
- b. Number in College
- c. Adjusted Gross Income
- d. Federal Income Tax Paid
- e. Certain Untaxed Income and Benefits

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 returns, proof of citizenship, 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 Office explaining the corrections that were made to your FAFSA.

If you indicate on your FAFSA that you do not have a High School Diploma or GED Certificate, you will be required to provide proof of HS graduation or GED or you must pass an approved ability-to-benefit test (ATB).

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).

How Is Federal Student Aid Need Determined?

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).

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.

Note: 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.

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 in writing 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. Data used in professional judgment decisions will be used to re-evaluate your eligibility.

Note: Professional Judgment will not be used to override a dependent student's status.

The Awarding Process

Federal Pell Grant

After enrolling in an eligible Career Major and submitting all required documents (if applicable), the Financial Assistance Office will determine your eligibility. If you are eligible, an award letter, an explanation of Pell Grant awards, and a Pell Grant Authorization form will be mailed to you.

If you are not eligible, you will be mailed a letter directing you to Tulsa Tech's website listing other financial aid sources that may be available to you.

If determination of your Pell Grant award is made at least ten days prior to the first day of class, you might 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

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

- All Career Majors that are 900 hours would have a payment period of 450 hours and 13 weeks.

OR

- For Career Majors less than 900 hours, the payment period is one half of the total hours and weeks of the Career Major.

Crossover Payment Period

For the 2009-2010 award year, if a payment period crosses over July 1, 2010, Tulsa Tech will pay the Federal Pell Grant out of the 2009-2010 award year, but reserves the right to use the 2010-2011 FAFSA on a case by case basis for the benefit of the student.

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
- Must have a zero EFC number
- 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.

Note: 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 number.

Federal Work Study (FWS)

You may apply for FWS by submitting a Tulsa Tech Work-Study Interest Form, which is available at Tulsa Tech's Financial Assistance Office. You must meet the requirements listed under the 'Who is Eligible?' section of this document, as well as, the requirements listed below:

- Have a valid FAFSA on file with Tulsa Tech
- Complete the verification process, if required.
- Complete an online job application with Tulsa Tech's Human Resources Department at <http://www.tulsatech.com/Contact/Employment.aspx> Select the Work-Study category and location.

Note: You DO NOT have to be eligible for a Federal Pell Grant to qualify for FWS. Also, if you have a Bachelor's Degree you MAY STILL BE eligible for FWS funds.

A representative from the Human Resources Department will contact you if you qualify for a job opening. You must meet the same requirements as a Tulsa Tech part-time employee. HR will make a job offer to you if you are selected for a work-study position.

The following types of jobs are usually available during the school year:

- a. Clerical Support
- b. Lab Assistant
- c. Reading Tutor

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 have been determined 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 number 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 to the student account approximately six weeks after starting class, providing you have received your award letter. These funds will be applied to the tuition and required fee charges for the current school year. If there is a credit balance after the funds have been applied, you will receive a refund check at your campus.

If you are eligible for two or more Pell Grant disbursements for the award year, you must successfully complete the hours in the first payment period to be eligible for a disbursement in the next 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 and required fee charges for the current school year.

The Business Office processes Pell Grant refund checks once a month, for eligible students. **You will not receive a check every month.** Once you have been determined eligible for your federal aid disbursement, your 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 according to the following schedule:

July 29, 2010	January 20, 2011
August 19, 2010	February 17, 2011
September 16, 2010	March 24, 2011
October 14, 2010	April 21, 2011
November 18, 2010	May 19, 2011
December 16, 2010	June 16, 2011

Note: Tulsa Tech will make every effort to adhere to this schedule but reserves the right to make adjustments if extenuating circumstances arise.

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 and 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 and required fee charges for the current school year.

The Business Office processes FSEOG refund checks once a month, for eligible students. **You will not receive a check every month.** Once you have been determined eligible for your federal aid disbursement, your 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 according to the schedule above.

Federal Work-Study (FWS)

FWS recipients will be paid minimum wage and payroll checks will be mailed at the end of each month.

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. Your OTAG funds will be applied to your student account and 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.

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 (qualitative measure) and pace of progress (quantitative measure) requirements for your program of study. Both the qualitative and quantitative measures are cumulative.

Qualitative Measure

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 Career Majors 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.
3. If your cumulative grade is "D", you will be placed on a Financial Aid warning period for the next payment period. You may continue to receive financial aid for the payment period during which you are in the warning period, provided you are otherwise eligible.
4. If your cumulative grade is "F", all Title IV aid will be terminated for the next payment period in which you are enrolled. See 'How is My Financial Aid Reinstated?' section of this document.

Quantitative Measure

1. You may take up to 150% of the 'normal time frame' to complete a Career Major. However, you may only receive Title IV financial aid through 100% of hours for which the Career Major is accredited.

Example: The normal time frame to complete a 900 clock hour Career Major is 8 months (26 weeks of instruction). Tulsa Tech allows a maximum time frame of 12 months to complete the Career Major. Tulsa Tech divides the time frame 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 month maximum time frame.
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.

These qualitative and quantitative measures will be checked at the end of each payment period. Transcribed grades and completed seat hours will be checked at the beginning of the month after the payment period was scheduled to be completed. If the minimum requirements have been met, you will receive your scheduled financial aid disbursement.

If the minimum requirements have not been met, the qualitative and quantitative measures will be checked again the following month. If you still have not met the minimum requirements you will be notified in writing that your payment is being held due to unsatisfactory progress. You will be given forty-five days, from the date of the letter, or the end of the program (whichever comes first) to re-establish eligibility. If you have not re-established eligibility within the required timeframe,

you will 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.

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 quantitative 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.

NOTE: Changing Career Majors: If the hours in your previous Career Major count toward your new Career Major (do not have to be repeated) you will continue in the same payment period. Your attendance and grades earned in the previous Career Major will count toward the new Career Major. If the hours in your previous Career Major do not count toward the new Career Major, you will begin a new payment period and your Satisfactory Academic Progress will start over.

How Is My Financial Aid Reinstated?

If your financial aid has been terminated you are responsible for all 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 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.

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 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.

Note: 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?

For information on other types of financial assistance available visit our website at: http://www.tulsatech.edu/Financial_Aid/default.aspx