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Financial Aid Policy and Procedures
2011 – 2012

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Adult & Community Education

Philosophy

The philosophy of the Eldon Career Center (ECC) is to produce students who are well rounded academically and prepared for the work world and to meet the ever changing needs of business and industry. Instructional programs strive to provide the opportunity to develop salable skills, attitudes and knowledge in order for the students to acquire a job and advance in their chosen career. Career technical education at ECC is an integral part of the total education program and is not intended to replace the general or academic curriculum. Knowing that a comprehensive education is necessary in today's world and recognizing that Career education has both cultural and utilitarian values, vocational programs are designed to supplement the general education program and build on the foundation it has provided.

Personnel

Willard Haley	Director
Gabe Branstetter	Coordinator, Adult Ed
Debbie Yarnell	Director, Practical Nursing
Kelli Engelbrecht	Placement Coordinator
Darla Schulte	Administrative Assistant
Amy Frank	Administrative Assistant/Financial Aid Officer

Purpose of Financial Aid

The primary purpose of financial aid is to provide assistance to students enrolled in an educational program, which leads to a career education certificate, who would otherwise be unable to attend school.

Non-discriminatory policy

No person shall be excluded from participation in, denied the benefit of or be subjected to discrimination under the educational programs or activities of the Eldon Career Center on the basis of race, religion, sex, national origin, or handicap. This policy is effective in all school controlled programs including admissions, retention and financial aid. All inquiries regarding Title IX, Section 504, etc. should be directed to:

Office of Administration
112 S. Pine Street
Eldon, MO 65026

Policy of Misrepresentation or Fraud

Submitting fraudulent information, or misrepresentation of facts relevant to your aid application, requires the school to initiate follow up action which may result in punishment, such as fine, loss of financial aid and or imprisonment by the U.S. Department of Education.

Financial Need

Federal student aid is awarded on the basis of financial need. Need is the difference between your cost of education (educational expenses such as tuition, fees, room, board, books, supplies, and other related expenses) and an amount that you or your family are expected to contribute toward your education. A standard formula used for all applicants determines this amount which is called Expected Family Contribution (EFC). The information you reported on your Free Application for Federal student Aid (FAFSA) is used in this calculation. The cost of education less the EFC is considered as financial need.

Student Eligibility

Any student accepted for admission or currently enrolled in an eligible program may be considered for financial aid. In general, you are eligible for federal aid at ECC if you meet the following requirements:

1. You are enrolled at least half-time (fifteen clock-hours per week, 525 clock-hours per year.)
2. You are enrolled as a regular student in an eligible program.
3. You are a U.S. citizen or an eligible non-citizen.
4. Show that you have financial need (see previous section).
5. You are making satisfactory progress (explained in later section).
6. You are not in default of a federal loan.
7. You do not owe a refund on a Pell Grant.
8. You must sign to attest to the following:
 - a. Statement that all information given is correct.
 - b. Statement that all student aid funds will be used for expenses related to attending ECC.
 - c. Statement that you are registered with selective Service or why you are not required to register.
 - d. Statement that you are drug free.

Coordination of Aid to Prevent an Over-Award

All aid, regardless of the source, must be coordinated with the Financial Aid Office to prevent an over-award. Should an over-award

occur the student is responsible to reimburse the amount of the over-award to ECC and/or the U.S. Department of Education. In no instance may the student receive more aid than the cost of education. A standard form (see appendix A) will be used to coordinate financial aid.

Financial Aid Office

The office that handles Title IV eligibility is located in the Main Office of Eldon Career Center. The financial aid office will have necessary financial aid forms and information. Contact Gabe Branstetter or Amy Frank for all of your financial aid questions.

Student Guide

Students are urged to review a copy of “The Student Handbook” available in the Financial Aid Office for more information on student aid programs.

Verification

By law, thirty percent of all Pell applications must be verified for accuracy before student aid can be calculated. All Student Aid Reports (SAR) with an asterisk by the EFC must be verified. This process is to confirm or double-check the information provided to the U.S. Department of Education on the Free Application for Federal Student Aid form. All students/ parents must provide a copy of all documentation required for the verification process to the ECC financial Aid Office within twenty one days of the request to be considered for aid. Students will be informed of the documentation required for verification, such as income tax returns, documentation from the Social Security Administration, Division of Family Services, etc. It will be the student’s and /or parent’s responsibility to provide the Financial Aid Office with the necessary documentation for verification. No Title IV aid will be calculated or disbursed until the required documentation is provided and verified as correct. A Pell Verification worksheet will be completed by the student and placed in the student’s file.

Ability to benefit

ECC does not admit students by ability-to-benefit. All adult students must have a high school diploma or GED prior to acceptance. GED classes are available, at no cost at Eldon’s GED Classroom 201 E. 1st Street, Eldon, MO 65026.

Student Records

Attendance and academic records are kept in the ECC Office. Financial aid records are kept in the Financial Aid Office. Students may make an appointment to review their records at any time.

Student Aid Administrators

Student Aid Administrators, Inc. will be used to calculate and verify all necessary Title IV paperwork

Veterans Affairs

Student receiving Veteran's Affairs financial assistance are required to maintain eighty-five percent attendance and maintain a grade point average that is agreed upon with their V. A. counselor.

Completion Rate

The completion rate for ECC classes will be calculated yearly. The number of adult student listed on the VEDS Core Data will be compared to the number enrolled at the end of the school year.

Financial Aid Available

The following forms of financial aid are available to ECC. ECC accepts other types of aid but it is the student's responsibility to do necessary paperwork and secure the aid. For more information on the following types of aid, contact the Financial Aid Office.

1. Pell Grants
2. Displaced Homemaker Waiver
3. Veteran's Assistance (GI Bill)
4. Vocational Rehabilitation
5. Workforce Investment Act
6. Trade Readjustment Act
7. Rural Missouri, Inc. Grants
8. A+
9. Access MO Grant
10. Scholarships
11. Non-traditional

Course Completion

Each program has specific completion requirements. Many ECC programs are two year certificate programs with the exception of Practical Nursing and Computer Information Systems, which are one year programs.

Professional Judgment

ECC will perform a professional judgment if extenuating circumstances will greatly alter the student's income from the year used to compute the EFC. The student will be required to submit necessary information and paperwork to complete the process. A dependent student will be declared independent if they meet the following criteria: 1) have claimed themselves as a dependent for the previous two tax years and 2) have earned more than \$5000 in each of the previous two tax years.

Student Rights

Students have the right and are encouraged to ask questions about the following:

- ECC's programs – accreditation – faculty – costs – facilities - crime statistics and availability of financial aid
- Deadlines for submitting applications and verification of financial aid
- How financial aid is determined.
- How refund and repayment policies work.
- How your program of study determines whether you are making satisfactory academic progress and what happens if you are not.
- Ask about services for the disabled.
- Ask any other questions about financial aid.

How to Apply to ECC for Financial Aid / Admission

The application procedure for ECC and financial aid consists of the following steps:

1. Personal visit to ECC
2. Completion of Adult Application for Admission.
3. Interview with vocational counselor and completing necessary forms.
4. Tour of facility and meeting appropriate personnel.
5. Completing necessary financial aid forms.
6. Contacting appropriate outside agencies to obtain financial aid, if necessary.
7. Copy of High school diploma or GED on file.
8. Completion of necessary testing if required by program.

Student Responsibilities

The student has the responsibility to:

Pay special attention to application for student financial aid, complete it accurately and submit it on time to the correct place. Errors can delay or prevent receiving aid.

Know and comply with all deadlines for applying or reapplying for financial aid.

Provide all documentation, corrections, and /or new information requested by either the Financial Aid Office or the agency to which an application was submitted.

Notify ECC or appropriate agency of information (name, address, attendance status, phone, etc.) that has changed since you applied.

Read, understand and keep copies of all forms in the application process.

Maintain satisfactory academic progress

Understand ECC's refund policy

Payment Period

The payment period for full-time students is each 525 clock hour increment. Half-time student payment period is each 263 clock hour increment.

Satisfactory Academic Progress and Attendance

Students will receive a grade for each nine weeks of study. The grading system is as follows:

A	95-100
A-	90-94
B+	87-89
B	83-86
B-	80-82
C+	77-79
C	73-76
C-	70-72
D+	67-69
D	63-66
D-	60-62

F Below 60
P Pass
INC Incomplete
NC No Credit

Receiving a grade of D or below in an eighteen week period and / or missing 9 hours of the scheduled clock hours may result in the student being placed on academic probation for the next nine (9) week period. Receiving a grade of D or below and /or missing 9 hours of the scheduled clock hours for the succeeding nine week period can result in loss of financial aid. Each situation will be evaluated individually.

In the event of a student needing to miss more than 9 clock hours per 18 week period, the student must submit a written explanation to an attendance review panel. The review panel will determine if the reason for missing excess class hours is excusable.

A Financial Aid Clearance form will be completed on the student at the end of each eighteen week period until the student completes the program. The Financial Aid Clearance will be placed in the student's file. Students are not eligible to receive Title IV aid during the probation period. Students are encouraged to discuss their instructor's grading policy so they will be fully informed as to what is expected of them to make satisfactory academic progress.

Student Counseling

Students are encouraged to use the Guidance Office to help find solutions to academic, personal and / or vocational problems. If a student is having difficulty maintaining satisfactory academic progress, or if other problems arise, additional counseling sessions may be scheduled. The Director and Vocational Counselor are available to any student needing assistance with academic, personal, vocational and / or financial problems. It is the aim of ECC to assist each student in realizing the fullest personal growth and satisfaction from the training experience. The ECC Office is open from 8:00 a.m. to 3:30 when ECC is in session.

Refund Policies for Technical Programs (not including L.P.N.)

The pro-rata refund policy will be used for Title IV Financial Aid.

Examples of refunds at selected points in the instructional period are listed below:

1. After ten percent (10%) of the scheduled clock hours are completed, ECC may retain seventeen percent (17%) of the tuition for the instructional period.
2. After twenty percent (20%) of the scheduled hours are completed, ECC may retain Thirty-three percent (33%) of the tuition for the instructional period.
3. After thirty percent (30%) of the scheduled hours are completed, ECC may retain Fifty percent (50%) of the tuition for the instructional period.
4. After forty percent (40%) of the scheduled hours are completed, ECC may retain sixty seven percent (67%) of the tuition for the instructional period.
5. After fifty percent (50%) of the scheduled hours are completed, ECC may retain eighty-three (83%)
6. After sixty percent (60%) of the scheduled hours are completed, ECC may retain one hundred percent (100%) of the tuition for the instructional period.
7. Book rental, computer usage; tool usage and activity fees are non-refundable.

If there is a title IV refund, it will be returned in the following order:

1. Pell
2. Student

The following refund policy will be used for all non-Title IV Financial Aid:

1. Within the first week (half-time = 1 to 15 clock hours / full-time = 1 to 30 clock hours) of the instruction period, ECC may retain ten percent (10%) of the tuition payment.
2. Within the second and third weeks (half-time = 16 to 45 clock hours / full-time = 31 to 90 clock hours) of the instructional period, ECC may retain twenty percent (20%) of the tuition payment.
3. After the start of the fourth week (half-time = 46 clock hours / full-time = 91 clock hours) but prior to the end of the twenty five percent (25%) of the instructional period (half-time = 131 clock hours / full-time = 263 clock hours), ECC may retain twenty-five percent (25%) of the tuition payment.
4. After completing fifty percent (50%) of the instructional period (half-time = 263 clock hours / full time = 507 clock hours), ECC may retain fifty percent (50%) of the tuition payment.

5. After completing fifty percent (50%) of the instructional period (half-time = 263 clock hours / full-time = 525 clock hours), ECC may retain one hundred percent (100%) of the tuition payment.
6. Book rental, computer usage; tool usage and activity fees are non-refundable.

Students are billed for scheduled hours (all hours the student could have attended, up to and including their last day of attendance).

An instructional period is defined as half-time = 261 clock hours and full-time = 507 clock hours.

Student Status

Students must be enrolled at least one-half time to be eligible for financial aid at ECC. Half-time enrollment requires three periods per day, 175 days per school year. This will be 525 clock hours. Full-time status requires six periods per day, 175 days per school year or 1050 clock hours.

Placement Service

ECC maintains a placement service which is available to students and graduates. Although job placement cannot be guaranteed, an effort is made to assist all graduates in obtaining skill-related employment. Student placement assistance also includes resume development, interview tips, job applications, facts on individual employment opportunities and arranging employment interviews.

Current placement statistics are available in the Guidance Office. Students are encouraged to view these statistics prior to enrollment.

Right to Privacy

Under the authority of the Family Educational Rights and Privacy Act of 1974, students have the right to examine certain files, records or documents maintained by ECC which pertain to them. ECC must permit student to examine such records which pertain to them. ECC must permit student to examine such records within seven days after submission of a written request.

Students may request that ECC amend their educational records on the grounds that they are inaccurate, misleading or in violation of the rights of privacy. In the event that the school refuses to so amend the records, student may, after complying with the ECC's complaint procedure, request a hearing.

Drug Free Workplace

Staff members are expected and required to report to work on time and in appropriate mental and physical condition for work. It is the district's intent and obligation to provide a drug-free work environment.

The unlawful manufacture, distribution, dispensation, possession or use of a controlled substance on ECC premises is absolutely prohibited. Violations of the policy will result in disciplinary action, up to and including termination, and may have legal consequences.

All Pell Grant recipients must follow the federal Financial Aid regulations which include but are not limited to the following:

(Section 5301 of the Anti-Drug Abuse Act of 1988) If you are convicted of drug distribution or possession, the court may suspend eligibility for Title IV financial aid. If convicted three or more times for drug distribution, you may become permanently ineligible to receive Title IV financial aid. Violations of this policy will result in disciplinary action, up to and including termination, and may have legal consequences.

Student should consult the General Rules and Regulation for penalties concerning possession, use or sale of controlled substances at ECC or on ECC premises.

Career Education Classes Offered to Adults

Adults are allowed to enroll in any of the courses listed below at ECC if there is space available after high school enrollments. No final decision on adult enrollment can be made until enrollments from our sending schools have been finalized.

- Automotive Technology
- Building Trades
- Collision Repair
- Power Sports Technology
- Design Drafting
- Computer Information Systems

Student Aid Delivery

After completion and acceptance of all financial aid applications, Title IV aid will be delivered by check to all eligible students in two payments per school year. The first payment will occur in November for the first eighteen week period. The payment for the second eighteen week period will occur in February. These are tentative dates and subject to change. Consult the Financial Aid Office for the date's funds will be delivered for the current year. Funds will be delivered by ECC staff.

Cost For Career Education Classes

The tuition and fees charged for Career Education classes at ECC are subject to change each year. Standard budgets have been established for adult students. These are subject to change along with tuition and fees.

Students must plan for expenses other than tuition and fees. Transportation, room and board, personal necessities, child care, medical expenses and other unexpected costs must be considered when planning a budget. These costs will vary for each student but must be considered by all. It is recommended that students consider part-time employment during the school year to ease the financial burden.

Calculation of Title IV Aid

Title IV student aid will be calculated by using the appropriate ECC standard budget and information from the Student Aid Report (SAR). Student Aid Administrators will determine the amount of Title IV aid.

Complaint Procedure

The policies of ECC require that complaints be handled in an orderly manner. These policies require that all complaints first go to the person about whom the complaint concerns. Therefore, all complaints at ECC should first go through communication channels at the building level.

Any person having a complaint shall follow the steps outlined below:

1. If a student's concern is in regard to a classroom situation or a teacher, the first step is to contact the Director of ECC to arrange a conference with the teacher.
2. If the concern is about any matter other than a teacher or classroom situation, the matter shall first be brought to the attention of the Director of ECC. Any matter taken up at step 1 but not resolved shall also be referred to the Director of ECC. Complaints at this level shall be submitted in writing.
3. All matters not resolved in step 2 shall be referred to the appropriate central office administrator for review of the facts and resolution.
4. All matters not resolved at the Superintendent level may be appealed to the Eldon R-1 Board of Education. The Board of Education will be the final judicial authority on matters concerning

ECC policy, policy interpretation, procedures and student, parent, employee or community complaints.

Standard Budgets for Cost of Attendance

The following budgets will be used when calculating financial aid for Title IV:

Dependent student who lives with parents

Tuition	\$2800
Fees	\$100
Expenses	<u>\$7266</u>
	\$10,166

Independent students

Tuition	\$2800
Fees	\$100
Expenses	<u>\$12465</u>
	\$15365

Note: Child care and handicapped expenses will be calculated on an individual basis.