



**First Coast  
Technical College**  
*Your Future Comes First*

**2018-2019  
Financial Aid  
Policies and Procedures**

**First Coast Technical College**  
**2018–2019 Financial Aid Policies and Procedures**

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**Federal Pell Grant**

**General**

The Federal Pell Grant requires a new application each academic year (July 1 – June 30). Applications are available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

First Coast Technical College (FCTC) is a clock hour school. The Federal Pell grant award is based on a student's enrollment hours and weeks. Program length must be a minimum of **600 hours**. All potential students must meet all FCTC's entry requirements, including appropriate testing and program selection.

It is the responsibility of the student to notify the Financial Aid office of any change in program and/or hours of enrollment prior to or at the time of any change. A change may result in an award adjustment, termination of aid, and/or an increase/decrease in the cost of tuition and fees. Pell awards are based on continuous enrollment without interruption up to the designated hours per program.

Pell disbursements (funds after all deferments are paid) are disbursed through checks. Pell disbursements will be processed and mailed to the student's address on file.

The person designated by FCTC to provide financial aid information to students is the Financial Aid Director or her designee. Office hours: 9:00 a.m.-4:00 p.m., Monday-Friday during the school year, and 7:00 a.m. -3:30 p.m. during the summer.

**Application Process**

1. Application

- a. Student must complete the Free Application for Federal Student Aid (FAFSA) online to apply for the Pell Grant at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
- b. Student is required to have a high school diploma or GED to qualify for the Pell Grant.
- c. The Financial Aid Officer will verify information provided on the FAFSA Application and student may need to provide additional documentation requested by the FAO to complete the verification process.

2. Registration

- a. Once student has been verified, FAO will provide an estimated student deferment based on their individual Pell Award and hours of enrollment. Student may use this deferment to register for classes, if applicable.
- b. The enrollment process is not complete until student has delivered all documentation to the Registration Office (Building A) to receive a student schedule, student ID, and a parking permit.

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**Terminology**

**Academic Year** – For Financial Aid purposes, FCTC defines an academic year as 900 clock hours and 30 weeks of instructional time.

**Week of Instructional Time** – A week of instructional time is a consecutive seven-day period that includes at least one day of regularly scheduled instruction or examinations. Days for orientation, vacation or homework are not included.

**Payment Period** – The payment period is defined not only in clock hours but also in weeks of instructional time. A student must successfully complete the clock hours and weeks of instructional time to progress to the next payment period.

<b>Program</b>	<b>Total Hours</b>	<b>Total Weeks</b>	<b>Billing</b>	<b>Pell Period 1</b>	<b>Pell Period 2</b>	<b>Pell Period 3</b>
HVAC Tech 1	750	25	Semester	375	375	N/A
HVAC Tech 2	600	20	Semester	300	300	N/A
Auto Tech 1	1050	35	Semester	450	450	150
Auto Tech 1	750	25	Semester	375	375	N/A
Culinary	1200	40	Course	450	450	300
Cosmetology	1200	40	Semester	450	450	300
Dental Assistant	1230	41	Course	450	450	330
Diesel Tech 1	1050	35	Semester	450	450	150
Diesel Tech 2	750	25	Semester	375	375	N/A
Medical Assistant	1300	43	Course	450	450	400
Practical Nursing	1350	45	Course	450	450	450
Welding Tech	1050	35	Semester	450	450	150
Welding Tech Advanced	750	25	Semester	375	375	N/A
Paramedic	1100	36	Course	450	450	200
EMT/Fire Combo	698	24	Course	349	349	N/A
Landscape & Turf Mgt*	900	30	Semester	450	450	N/A
Nursery Mgt*	900	30	Semester	450	450	N/A
Landscape or Nursery as Second Program	600	20	Semester	300	300	N/A

\* Students taking both Landscape & Nursery only have to complete 600 hours of the second program as Nursery Workers is taught in both programs.

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**Successful Completion** – A student is a successful completer if the institution considers the student to have passed the coursework associated with attended hours and the Basic Skills requirements.

**Disbursement** – Students are paid the first time (initial disbursement) based on their enrollment and good standing. Disbursements, thereafter, are based on satisfactory academic progress and upon completion of hours in the previous payment period.

**Verification**

Verification is a process required by the U.S. Department of Education for some applicants, to ensure the accuracy of information reported on the Free Application for Federal Student Aid (FAFSA). The verification process requires our office to verify or confirm certain data elements reported by you and/or your parents on your FAFSA.

You will be notified via email if you have been selected for verification. The email will indicate the information that is required to be provided including the First Coast Technical Verification Packet which will provide the procedures and document you need to complete.

If you were selected for verification, the documentation you submit will be compared to your original FAFSA and corrections may be made. These corrections may change your Expected Family Contribution (EFC), which could affect the amount of aid you may be eligible for. If corrections were made, you will receive a new Student Aid Report (SAR) from the Department of Education.

The verification process is not complete and federal financial aid will not be awarded or disbursed until all required documentation has been received and verified by the Financial Aid Office, and the U.S. Department of Education has received and accepted any changes to the FAFSA data.

**Enrollment Reporting**

In compliance with the Department of Education’s Higher Education Act and regulation 34 CFR 685.309(b), FCTC, is required to confirm and report enrollment status of student who receives Title IV student aid, including the Federal Pell Grant. This enrollment information is updated through the National Student Load Database System (NSLDS) continuously.

In addition, in order to ensure accurate reporting information is provided, it is highly recommended that students who have received any Title IV loans at previous institutions submit an In-School Deferment Request (available from your loan provider or guarantor) at the beginning of their enrollment at FCTC.

**Satisfactory Academic Progress (SAP)**

First Coast Technical College (FCTC) is required by Title 34 CFR 668.34 to establish reasonable standards to determine whether a student is making Satisfactory Academic Progress (SAP) in their educational program and may receive financial assistance under Title IV, HEA. SAP is measured through the use

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of qualitative and quantitative standards. FCTC’s SAP Policy is applied consistently to all students in each educational program.

**Satisfactory Academic Progress Standards**

The quantitative and qualitative standards listed below are used to evaluate the cumulative results of all periods of enrollment for the student’s educational program, including those payment periods during which they did not receive Title IV funds or other types of financial assistance. Thus, a student who has not previously received Title IV aid may be ineligible to do so at initial application.

Progress is measured by the following standards:

**Standard 1: The GPA Standard**

Standard 1 is a qualitative measure of progress determined by the student’s cumulative grade point average (GPA). To meet standard 1, students must maintain at least a 2.0 GPA.

The cumulative GPA includes all courses for the student’s declared educational program that have been graded, as well as any courses from other institutions that have been accepted and posted to the student’s record. Remedial courses and courses where the student withdrew or earned an “Incomplete” grade are not included in the GPA calculation. For any courses taken more than once, the highest grade received will be used.

**Standard 2: The Progress Grade Standard**

Standard 2 is a qualitative measure of progress in courses in which the student is currently enrolled, but have not been completed at the time of the SAP review. To meet standard 2, students must have a grade of 70%/C or higher in the gradebook.

The progress grade will include all graded assignments in the gradebook in Focus.

**Standard 3: The Maximum Time Frame Standard**

Standard 3 is a quantitative measure to determine if the student is completing the academic program within a reasonable overall time frame. FCTC requires financial aid recipients to complete their program within 120 percent of the published length of the program. (Note that a student in a clock-hour program cannot receive aid for hours beyond those in the program; the maximum timeframe applies to the amount of calendar time the student takes to complete those hours.)

Students become ineligible for Title IV aid in the current program of study when it becomes mathematically impossible to complete the program within 120 percent of the length of the program, even when the student has not yet reached 120 percent.

**Monitoring Satisfactory Academic Progress**

Satisfactory Academic Progress is monitored when the student has ~~at least~~ the required hours and weeks of instructional time for the payment period.

Students who fully meet all four standards above are considered in GOOD standing for SAP. Students who are not meeting the standards will be mailed a warning letter with their Satisfactory Academic Progress results and the impact on their aid eligibility.

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**Failure to Meet Satisfactory Academic Progress**

Students who have reached the Maximum Time Frame (Standard 4) are immediately ineligible to receive additional financial aid assistance.

Students who are not meeting Standard 1 (GPA), Standard 2 (Progress Grade), or Standard 3 (Pace) are first placed on financial aid WARNING if they were in GOOD status the prior term. Students on financial aid warning remain eligible for financial aid for one payment period.

After the warning period, students must meet all four standards to be deemed eligible for continued assistance. Students who remedy their deficiency and are fully meeting the SAP standards will be considered in GOOD standing for SAP again. If the GPA, Progress Grade, or Pace standard is still deficient, the student becomes INELIGIBLE for financial aid. There will be no appeal process or probation period.

**Re-Establishing Financial Aid Eligibility**

Students may regain financial aid eligibility by meeting all satisfactory academic progress standards. Financial Aid will not fund any payment periods while the student is attempting to re-establish eligibility.

**Appeals Process**

There is not a student appeal process to reestablish financial aid eligibility within the academic year, students who re-enter the same program more than a year later will be considered a new student.

**Changes in Program of Study**

Students are permitted to make changes to their program of study in accordance with their academic goals. SAP standards are evaluated based on the student's declared program. As long as students are meeting all SAP standards, changes of program alone will not disqualify them for financial aid eligibility.

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**Attendance**

First Coast Technical College encourages and expects all students enrolled in programs to attend regularly, to derive maximum benefit from the instructional program, and develop habits of punctuality, self-discipline and responsibility. Our faculty and staff are committed to prepare our students with the diverse skill set necessary to be successful in the workforce. Effective work habits are paramount to students' success.

In addition to maintaining satisfactory progress according to the course contract and curriculum calendar, it is expected that students will also maintain attendance/activity in the program. A student is expected to be in attendance at least 90% of scheduled hours for his/her program/course per grading period. First Coast Technical College is a clock-hour institution, and it is necessary for program instructors to daily monitor and document the attendance of all students enrolled in postsecondary technical programs. Curriculum delivery and awarding terminal credentials and Occupational Completion Points (OCPs) to students are based on actual number of hours present in the classroom and mastery of competencies. Decisions to withdraw students for excessive time out of class will be based on the total number of hours absent from class, regardless of whether those hours were accumulated for tardies, absences, or a combination of both. In addition to the required attendance hours students are also required to have accomplished mastery of the competencies. Attendance requirements in programs that lead to board licensure may be stricter which takes precedence over the district wide attendance policy. After the sixth consecutive absence, adult education students will be withdrawn from their class.

**Tardy**

A student is expected to be in class in their seat ready to learn at the start of the class. If a student is late the tardy will count against their employability grade.

**Absences**

Students are expected to contact the instructor when absent according to departmental policy. The instructor will intervene with the student on the first two absences. After the third absence, within a nine-week term, the student will be referred to the counselor or school official for intervention. After the 4th absence within a nine-week term, the instructor will consult the Assistant Principal. Failure of a student to comply with intervention recommendations may result in withdrawal from the program. Written documentation for absences is necessary when the student is receiving financial assistance from an outside agency. Additional documentation is required for participation in an approved program, activity or class of instruction held at another site, observance of a religious holiday, and/or is absent because of a legal matter, illness, injury, jury duty or military duty.

**Federal Program Eligibility**

Student must attend at least 83% of class schedule to maintain their Pell benefits and must attend 80% of class schedule to maintain VA benefits.



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**Student Absence Procedure**

Step 1) 3% missed instructional hours of class including late arrivals or leaving early requires the Teacher to meet with the student to review the student handbook attendance policy and include a clear discussion to ensure that the student understands the need to be on time and attend classes to be successful learners. The instructor should be pro-active in supporting the learner and problem-solving options to encourage and provide support for the student to be on time and attend to their classes. The instructor should make the Career Specialist and the Advisor aware of the discussion and plan to support successful attendance.

Step 2) 6% missed instructional hours of class including late arrivals and leaving early requires a meeting with guidance to review the attendance policy and support the learner. The Student Advisor will provide necessary outreach information to support student attendance success. The Student Advisor will notate in Focus referral tab the summary of the meeting and plan of action. Student Advisor will communicate the attendance plan/referral with the instructor and the career specialist.

Step 3) 10% missed instructional hours will result with the Instructor placing a withdrawal request to registration and a written letter to the student. After the sixth consecutive absence, the Instructor will work with the Career Specialist to determine that the attendance policy was followed, and that the student will be withdrawn from their class.

**Withdrawal and Re-enrollment**

Student Withdrawal for excessive time out of class will be entered into the attendance record by the instructor when students exceed allowable time out of class. Students withdrawn for nonattendance but desiring to continue in their program or another program, must have a re-enrollment meeting with a Student Advisor and Career Specialist prior to reentry. Programs may be entered only at next course start dates. A student who wishes to re-enter a previous attended program may have to take a written assessment and or a hands-on application assessment to determine where the student will be placed within the program.

**Student Leave of Absence Policy (LOA)**

For students enrolled in a career certificate program, First Coast Technical College (FCTC) may grant a student a leave of absence during which the student is not considered withdrawn. Each Leave of Absence Request will be considered on a student by student basis and will only be considered for extenuating circumstances. The school will grant only one leave of absence to the student in a 12-month period. The leave of absence must be for at least one week and no longer than a month.

Steps for a LOA to be reviewed.

1. The student discusses their LOA with their instructor and it must be approved by their instructor. The Instructor will discuss the LOA request with the Career Specialist. If the instructor approves the LOA request, the instructor agrees to provide the necessary support for the student to return to their course and complete the curriculum they missed during their LOA.

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2. LOA form is completed by the student and all required supported medical documents are provided and submitted to the Student Advisor for their careful review.
3. The Student Advisor will compile the supporting documents and provide the forms to FA for approval within Federal Student Aid Programs.
4. The Leave of Absence is submitted to the Career Specialist, Assistant Principal and Principal for administrative approval.
5. If the LOA is approved the Student Advisor scans the LOA form into to FOCUS referral section
6. The Student Advisor sends an email regarding the approved LOA to the Career Specialist, Instructor, Business Office, AP, FA
7. An approval of the LOA will then be entered into FOCUS by the instructor with the appropriate withdrawal code.

**If the LOA is approved the student**

- The student is considered enrolled at the FCTC during their leave dates
- All students must return to the school on the date indicated on the leave of absence
- For students receiving financial aid the clock hours during the approved leave of absence will not apply to their Pell Grant disbursement.
- The Financial Aid Specialist will keep track of eligible FA students Leave of Absence timeframe.
- If the student does not return at the agreed upon date, the student will be withdrawn from the program.
- For financial aid purposes, a Return of Title IV calculation must be completed by the Financial Aid Specialist.

When the financial aid student is considered withdrawn, outstanding fees resulting from a Return of Title IV calculation become the responsibility of the financial aid student.

**Emergency Leave of Absence**

FCTC may grant a student a leave of absence for a legitimate unforeseen circumstance during which the student is not considered withdrawn. Students receiving Veterans' benefits are not eligible for a leave of absence. The following conditions must be met:

- The student must make a written request in advance to Student Services with a Leave of Absence Request form. Approval is needed. Valid reasons may include: emergency health condition, family emergencies, death in immediate family (includes – parents, spouse, children, siblings and grandparents only) and **must include documentation**. In extreme time-sensitive cases when it is impossible to notify using proper request procedure, students must contact LTC Student Services within 24 hours of emergent situation.
- The leave of absence must not exceed 30 scheduled days except for mitigating circumstances that are well-documented.
- The leave of absence must be complete within the same school year. The leave may not be carried over to another school year.
- The school will grant only one leave of absence in any 12-month period.
- Additionally, subsequent leaves may be granted for jury duty, military reasons or circumstances covered by the Family Medical Leave Act of 1993.

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- Student will not receive tuition reimbursements, credits or refunds for an approved leave of absence.
- Clock hours accrued during approved leave of absence will not apply to Pell Grant disbursement.
- Student’s failure to return to school after approved leave of absence will result in withdrawal as of last date of attendance.
- 

**Award Letter**

Award letters are generated with mail merges between Microsoft Word and Microsoft Excel. If corrections are necessary, Financial Aid will ensure an updated award letter is generated.

Students who have completed all necessary documentation and are deemed eligible will be provided an award letter that will detail a student’s anticipated award amounts from each Title IV funded program. Awards are based on program payment periods.

Initial disbursement is anticipated after 30 days of confirmation of enrollment. Subsequent disbursements are reliant on a student’s successful completion of their payment period hours, weeks, and maintaining the SAP policy.

Financial aid awards are based on continuous enrollment and are subject to change if a student alters their schedule or ceases enrollment. Updated award letters will be provided after confirmation of change and recalculation of award.

Any refunds due to students after deferment charges are satisfied, are disbursed in the form of a check issued by the Business Office.

**FORM 1098-T**

**What is Form 1098-T?**

The 1098-T form contains information to assist a student in filing the education tax benefits/tax credit deductions, such as the American Opportunity Credit (a modification of the Hope Credit) and Lifetime Learning Tax Credits. The 1098-T form is based on payments made during a calendar year (January 1 – December 31).

FCTC is required to furnish Form 1098-T to all students who have incurred qualified tuition and related expenses during a calendar year. This form is mailed from FCTC to the address students have on file with LTC Registration. If your total financial aid for a calendar year was equal to or greater than your qualified tuition and related expenses, you will not receive a 1098-T.

Per IRS guidelines: *If you pay qualified education expenses with certain tax-free funds, you cannot claim a credit for those amounts. You must reduce the qualified education expenses by the amount of any tax-free educational assistance and refund(s) you received.*

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A 1098-T is, therefore, not issued for the portion of tuition paid with tax-free educational assistance including:

- Pell grants
- The tax-free part of scholarships and fellowships
- Employer-provided educational assistance
- Veterans' educational assistance and/or
- Any other nontaxable (tax-free) payments (other than gifts or inheritances) received as educational assistance (FSAG, FSEOG, or FAFT grants)

**Are there education tax credits I may qualify for? How do I learn more about tax guidelines regarding education?**

- Students may be eligible for a number of tax credits when filing a federal tax return. We encourage you to read IRS guidelines such as IRS Publication 970, Tax Benefits for Education, regarding any tax benefits for which you may qualify and to consult your tax preparer. Publication 970 may be downloaded from the IRS web site at <http://www.irs.gov/publications/p970/ar01.html>

**Please note, that FCTC cannot offer tax advice.**

**Student Withdrawal and Return to Title IV Funds Procedures (R2T4)**

When a student departs from school it must be determined the amount of Title IV program assistance that the student has earned at the time of the withdrawal.

When a student withdraws during a payment period, the amount of Title IV program assistance that the student has earned up to that point is determined by a specific formula. The amount of assistance that a student has earned is determined on a prorated basis. (For example, if you completed 30% of your payment period, you earn 30% of the assistance you were originally scheduled to receive). Once a student has completed more than 60% of the payment period that student is entitled to the full amount of assistance that the student was scheduled to receive for that pay period.

If a student did not receive all of the funds that were earned, there may be a Post-withdrawal disbursement due to the student. FCTC may automatically use all or a portion of the Post-withdrawal disbursement of grant funds for tuition, fees, or Bookstore charges. FCTC requests the student's permission to use the Post-withdrawal grant disbursement for all other school charges in the Financial Aid Application/Authorization to Use Title IV Funds.

If a student receives excess Title IV program funds (overpayment), it must be returned. Your school must return a portion of the excess equal to the lesser of: the institutional charges multiplied by the unearned percentage of your funds or the entire amount of excess funds.

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The school must return this amount even if the school did not keep this amount of your Title IV program funds. Any amount of unearned grant funds that you must return is called an overpayment. The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return.

Additional information is available on Student Aid on the Web at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).