

Financial Resources Information For Students

You can go anywhere
from here...

Revised October 2009

GENERAL INFORMATION

The mission of the Financial Resources Office is to facilitate access to York Technical College by providing financial assistance, resource information and services to all prospects and students to assist them in completing their educational goals.

The Financial Resources Office is located in the Student Services Building. Office hours are 8 a.m. to 7 p.m., Monday through Thursday; 8 a.m. to 5 p.m. on Friday. (Note: The office closes at 3 pm on Friday during the months of May – August). If you have any questions, please contact the Financial Resources Office at financialresources@yorktech.com or (803) 327-8005.

HOW TO APPLY

New Applicants: You can apply for federal aid by completing the *Free Application for Federal Student Aid (FAFSA)* online at www.fafsa.ed.gov. A student should allow two to four weeks for processing. **You must complete a new FAFSA each academic year in order for the institution to determine your eligibility.**

If you do not have web access, you can use the computers in York Technical College's computer lab (A208) or in the Financial Resources Office to complete and transmit your application. **Remember:** You must mail a signature page before your application can be processed or submit an electronic signature with your PIN number.

Please include York Technical College's Title IV Code #003996 on the *FAFSA*. The number to call concerning application status, requesting a duplicate student aid report, or adding another college is 1-800-4FED-AID (1-800-433-3243). TTY users may call 1-800-730-8913. You can also check online at www.fafsa.ed.gov.

If you provide an email address on your financial aid application, the information will be sent to you electronically. If an email address is not provided, a **Student Aid Report (SAR)** will be mailed within four weeks from the time the *FAFSA* is submitted. Applicants should review the SAR carefully and let the Financial Resources Office know if corrections are needed. If no corrections are necessary, the SAR should be retained and financial aid will be awarded based on this information. The Financial Resources Office will receive the student's record electronically from the federal processor.

The Financial Resources Office **must** verify files for applicants selected by the Department of Education. (York Technical College's Financial Resources Office will verify at least 30 percent of the student files selected by the U. S. Department of Education). When corrections are made to the student aid report, the application could also be selected for verification by the federal processor, even though it was not previously chosen. The Financial Resources Office reserves the right to request verification of additional files with questionable or conflicting information. All verification documents must be received before awards are made.

Special Circumstances: If unusual or extenuating circumstances exist with the student and/or family, and are not reflected on the *Free Application for Federal Student Aid (FAFSA)*, please contact the Financial Resources Office. These circumstances could include a family's unusual medical or dental expenses or tuition expenses for children attending private elementary or secondary school. Also, an adjustment may be made if the student, spouse, or either parent (if applicable) has recently been unemployed, deceased, divorced or separated.

Electronic PIN Numbers: Electronic PIN numbers will be mailed to all students who file a FAFSA and successfully match with the Social Security Administration's database. The electronic PIN number may also be obtained for students and/or parent(s) at:

www.pin.ed.gov

Once an electronic PIN number is assigned, it may be used in future years. The electronic PIN number enables a student to access personal financial aid information and the National Student Loan Data System to review grant and loan history. PIN numbers may also be used to make corrections, if necessary, on the student aid report (SAR).

Transfer Students: Students transferring to York Technical College must request a duplicate Student Aid Report (SAR) if the results of the FAFSA have not been released to the College. To request a duplicate SAR or also request that York Technical College school code be added to your SAR call: 1-800-4-FED-AID.

ELIGIBILITY REQUIREMENTS

To receive Federal Title IV assistance and state assistance, students must do the following:

- ✓ demonstrate financial need;
- ✓ have a high school diploma or a General Education Development (GED) certificate on file with the College, or must have met specific test scores on a test (approved by the U.S. Department of Education).*
- ✓ be enrolled in an eligible program of study;
- ✓ be a U.S. citizen or an eligible non-citizen;
- ✓ have a valid Social Security number;
- ✓ make satisfactory academic progress;
- ✓ sign a statement on the FAFSA certifying that you will use federal student aid for educational purposes only;
- ✓ sign a statement on the FAFSA certifying that you are not in default on a federal student loan and that you do not owe money back on a federal student grant;
- ✓ register with Selective Service, if required;
- ✓ not have borrowed in excess of Title IV loan limits.

***Eligibility to Apply for Financial Assistance Under Ability-to-Benefit Criteria:** If you do not have a high school diploma or the recognized equivalent, you are eligible to apply for Title IV funds by taking a test (approved by the U. S. Department of Education), and achieving passing scores. The approved passing scores from the COMPASS Subtests are: Pre-algebra/Numerical (25), Reading (62), and Writing (32) and the approved passing scores for the ASSET Program are Reading (35), Writing (35), and Numerical (33). These scores must be achieved in a single test sitting. If you do not receive passing scores, you may still qualify for financial assistance after successfully completing 6 credit hours toward your program of study with a grade of C or better (2.0 GPA).

TYPES OF FINANCIAL RESOURCES

Federal Programs

Federal Pell Grant

The Federal Pell Grant provides financial assistance to undergraduate students who demonstrate a need for financial assistance to attend college. The U.S. Department of Education uses a standard formula, established by Congress, to evaluate the information reported on the **Free Application for Federal Student Aid** (FAFSA). The formula determines your Expected Family Contribution (EFC), an amount you and your family are expected to contribute toward your education (although this amount may not exactly match the amount your family will end up contributing). If your EFC is below 4618, you'll be eligible for a Federal Pell Grant, assuming you meet all other eligibility requirements. The **Student Aid Report** (SAR) contains the EFC number that determines eligibility.

The Federal Pell Grant award amount depends on the student's financial need, the student's cost of attendance, whether the student is full-time, three-quarter time, half-time, less than half-time and whether the student attends school for a full academic year or less. Full-time is considered 12 or more hours, three-quarter time is 9-11 credit hours, half-time is 6-8 credit hours and less-than half time is less than 6 credit hours. Awards range from \$488 - \$5,350 per award year.

Federal Supplemental Educational Opportunity Grant (FSEOG)

A Federal Supplemental Educational Opportunity Grant (FSEOG) is for undergraduates with exceptional financial need. Students with the lowest Expected Family Contributions (EFCs) and who receive Federal Pell Grants will be given priority.

The Federal Supplemental Educational Opportunity Grant program is a campus-based program administered directly by the Financial Resources Office. The amount of aid awarded depends on the student's financial need, the amount of other aid the student receives, and on the availability of funds. Awards range from \$100 - \$800 per award year.

Federal Academic Competitiveness Grant (ACG)

The Federal Academic Competitiveness Grant (ACG) is a program to assist eligible students by helping to meet the cost of postsecondary education. ACG is available to Pell Grant recipients who completed a rigorous program of study in high school and graduated in 2007 or 2008. Awards range from \$750 - \$1,300 per award year.

Federal Work-Study (FWS)

The Federal Work-Study program utilizes federal funds to provide part-time employment for undergraduate students with financial need to help meet their educational expenses. Students who are enrolled may work up to 20 hours per week. FWS employment is determined by the student's total FWS award, the student's class schedule, and the student's academic progress. Awarded FWS funds are limited to availability of positions and funds and completion of the interview process. There are no term limitations on earnings, provided annual limits on the student's award letter are not exceeded. Funds from the award can be used until June 30 of each year. I-9's and W-4's must be on record prior to any funds being received. Students are paid on the 15th of each month, and the amount paid is according to the position; range is \$7.25 - \$9.25 per hour. Awards range from \$1,000 - \$5,000 per award year.

America Reads

In 1997, former President Clinton launched the **America Reads Challenge** to ensure that children learn to read on their grade level by the third grade. This work-study program provides students with employment to help meet their financial needs. The students gain work experience as reading tutors involved in service activities that play key roles in working with individual children and supporting classroom activities. YTC's Financial Resources Office works with area elementary schools to place these Federal Work-Study students.

Federal Stafford Loans

Student loans are now available to students at York Technical College. You must apply for financial assistance and have a completed file prior to requesting a Stafford Loan. For first-time borrowers, a mandatory entrance interview is required along with online entrance loan counseling. Students must be meeting the Satisfactory Academic Progress policy and have a minimum 2.0 cumulative GPA. We suggest that you borrow the minimum amount necessary. Loans are debt that must be repaid 6 months after you cease enrollment. There are loan limits based on your dependency status and your grade level. Further instructions are available in the Financial Resources Office.

SCHOLARSHIPS

Scholarships are provided through the York Technical College Foundation and the generosity of industries, businesses, professional organizations, civic clubs, and individuals. The donor or the Scholarship Review Committee selects the recipient for those scholarships awarded by the College. Scholarships are awarded on a competitive basis applying the following criteria: academic excellence, achievement, leadership qualities, need or other criteria as stipulated by the donor. Awards are usually restricted to tuition assistance and require the recipient to maintain a minimum GPA to continue the scholarship. Students are encouraged to apply in February and March. The deadline for application is March 31 of each year. Screening of applicants will begin in April. Contact the Financial Resources Office for applications and further information or visit the website at www.yorktech.com.

VETERANS' BENEFITS

YTC is approved by the South Carolina Commission on Higher Education (CHE) for training of eligible veterans and children and spouses of deceased or disabled veterans. Benefits for the following programs are available: Chapter 30 – Montgomery GI Bill, Chapter 31 – Disabled Veterans (Vocational Rehabilitation), Chapter 32 – Veterans Educational Assistance Program (VEAP), Chapter 33 – Post 9/11 GI Bill, Chapter 35 – Dependents and Survivors' Benefits, Chapter 1606 – Reservists and National Guard Benefits, Chapter 1607 – Reserve Educational Assistance Program (REAP), South Carolina Free Tuition for Vet Dependents, Work Study and Tutorial Assistance. Please contact the VA Coordinator in the Financial Resources Office for more information.

STATE PROGRAMS

South Carolina Need-Based Grant (SCNBG)

The South Carolina Need-Based Grant (SCNBG) is derived from a calculated need as determined through the **Free Application for Federal Student Aid** (FAFSA). It is designed to provide additional financial assistance to South Carolina's needy students. **To be eligible for the SCNBG, the student must:**

1. Be a legal resident of South Carolina and a U.S. citizen or an eligible non-citizen.
2. Complete the **Free Application for Federal Student Aid** (FAFSA) each academic year and meet all eligibility requirements annually.
3. Demonstrate a financial need as established for Title IV programs when determining eligibility for federal student financial aid.
4. Be enrolled at least half-time as an undergraduate student seeking a first-time associate, baccalaureate, or Title IV eligible one-year program, authorized by CHE at an eligible two-year or four-year public college or university in South Carolina. **(Students who have obtained a two-year or four-year degree are NOT eligible for the South Carolina Need-Based Grant).** Students enrolled in an eligible program of study may include remedial courses as part of the minimum number of required credit hours for full-time or part-time status, as long as such courses carry semester credit hours and meet Title IV limitations on remedial coursework.
5. Certify that he/she has no criminal record, has never been convicted of a felony, and is of good moral character by submitting an affidavit to the institution testifying to the fact.
6. Certify that he/she does not owe a refund or repayment on a State Grant, a Pell Grant or a Supplemental Educational Opportunity Grant and is not in default on a loan [verification obtained from the **Institutional Student Information Report** (ISIR) and/or the National Student Loan Database (NSLDS)].
7. A student is eligible to receive the grant up to four full-time semesters while in an associate degree program.

To continue eligibility for the SCNBG, the student must:

1. Maintain satisfactory academic progress,
2. Complete at least 24 hours for a full-time student and a minimum of 12 hours for a part-time student for fall/spring of the previous academic year,
3. Maintain a cumulative GPA of 2.0 ("C") or above annually.

The South Carolina Need-Based Grant is dependent upon action by the General Assembly and amounts are contingent upon the availability of funds to be appropriated for the program. Also, the award is based on your enrollment status and may be adjusted according to the number of credit hours you register for each term and must be adjusted to prevent any over-award in the event additional aid is received. Award decisions are made annually and are not automatically guaranteed.

LIFE Scholarship

The State of South Carolina has established the **LIFE Scholarship** program for students graduating from high school with a minimum cumulative grade-point average of 3.0 on the SC Uniform Grading Scale ("B" average). Students who have earned a minimum of thirty credit hours or an annual equivalent for students who began mid-year at an eligible institution and who earned a cumulative 3.0 grade-point average on a 4.0 scale at the end of the academic year may also be eligible to receive the **LIFE Scholarship** as continuing students.

South Carolina residents attending two-year colleges who qualify for the **LIFE Scholarship** are eligible to receive the cost-of-tuition plus a \$300 book allowance per year for a maximum of four terms for an Associate's Degree Program and two terms for a One-Year Certificate or Diploma Program.

To satisfy the requirements for receiving the scholarship for attendance at York Technical College, a student must:

1. Be admitted, enrolled full-time, and classified as a degree, diploma or certificate seeking student;
2. Have earned a 3.0 cumulative high school grade-point average on the SC Uniform Grading Scale **or** have earned a minimum of thirty collegiate credit hours or an annual equivalent for students who began mid-year at an eligible institution with a cumulative 3.0 grade-point average on a 4.0 scale;
3. Be a South Carolina resident for in-state tuition purposes at the time of enrollment at the institution and graduated from high school;
4. Be a United States citizen or a permanent resident that meets the definition of an eligible non-citizen under State residency statutes;
5. Not have been adjudicated delinquent, convicted of any felonies, alcohol, or drug related offenses under the laws of this or any other State or under the laws of the United States except that a high school or college student who has been adjudicated delinquent, convicted, or pled guilty or nolo contendere of an alcohol or other drug related misdemeanor offense is only ineligible for the next academic year of eligibility after the date of the adjudication, conviction or plea;
6. Submit an official, final high school transcript and official transcripts from each college or university where credit was attempted;
7. Be enrolled in a minimum of 12 credit hours of **non-remedial** coursework. Ineligible remedial courses: ACC 100, ENG 031, ENG 100, ENG 150, ESL 031, ESL 033, ESL 034, MAT 011, MAT 012, MAT 031, MAT 032, MAT 150, RDG 031, RDG 100.
8. Any credit hours attempted or earned before high school graduation, hours exempted by examination, or Advanced Placement (AP) credit hours do not count against the terms of eligibility but may be used toward the credit hour requirement for continuation.
9. Students are not required to complete the Free Application for Federal Student Aid (FAFSA).

Continuing eligibility and new student 2nd year enrollment for the LIFE Scholarship is based on the following conditions:

1. Earn a minimum of thirty, non-remedial semester hours annually or an annual equivalent for students who begin mid-year;
2. Earn a minimum 3.0 collegiate cumulative grade-point average each academic year;
3. Meet all eligibility requirements as stated in 1 thru 8 above.
4. The LIFE GPA is a cumulative grade-point average that includes credit hours and grades earned at all eligible institutions (in-state and out-of-state) based on a 4.0 scale. Eligible credit hours and grades for courses that do not transfer based on an institution's policy are also included as well as credit hours and grades earned through dual enrollment prior to high school graduation. The calculation of the LIFE GPA does not include: exempted credit hours (including AP and CLEP), remedial/developmental/non-degree credit, Pass/Fail credit, or non-penalty withdrawal credit hours. Applicants and recipients of the LIFE Scholarship Program may view their collegiate LIFE GPA by logging into their Campus Cruiser accounts at www.yorktech.com > select Students tab > Under the Educational Information menu, select LIFE GPA Summary.

The following limitations apply to LIFE Scholarships:

- No funds may be applied to the cost of remedial courses, developmental courses, non-degree courses or continuing education;
- The **LIFE Scholarship**, in combination with all other grants and scholarships, may not exceed the cost of attendance;
- Students who qualify under the Americans with Disabilities Act (ADA) must meet all eligibility requirements except for the full-time enrollment requirement.
- The student must be a ***“degree seeking undergraduate student.” (Degree-seeking undergraduate student is defined as any full-time student enrolled in an undergraduate program at an eligible institution, which leads to the first one-year certificate, first one-year diploma, or associate degree or to the first baccalaureate degree. Upon completion of the first award, the student cannot use scholarship funds to pursue a program in the same or preceding level.)***
- Students receiving a Palmetto Fellow Scholarship, SC Hope Scholarship or Lottery Tuition Assistance are **not** eligible for a **LIFE Scholarship**.

Lottery Tuition Assistance Program

The purpose of the Lottery Tuition Assistance Program is to provide resources that supplement, not supplant, existing resources for educational purposes to South Carolina students. The Program will assist students who wish to attend two-year public or independent colleges in the State. For 2009-2010, students may receive a maximum of **\$900** for 12 or more credit hours or **\$75** per credit hour for 6-11 hours each term. Adjustments to the Lottery Tuition Assistance Award will be made when a Federal Pell Grant, FSEOG, and SCNBG are part of the student's financial aid package.

Eligibility Requirements:

1. File the Free Application for Federal Student Aid (FAFSA) form and complete the process to determine eligibility for federal student aid each academic year;
2. Be a U.S. citizen or a permanent resident that meets the definition of an eligible non-citizen under State residency statutes;
3. Be enrolled or accepted for enrollment as a part-time or full-time degree-seeking student in an eligible program at an eligible two-year public or independent college in South Carolina and be making satisfactory academic progress towards completion of the requirements of the program. A student enrolled in less than six credit hours during one term may not receive Lottery

Tuition Assistance for the term in question but is eligible for reapplication for the award upon return to part-time or full-time status;

4. Be enrolled or have completed at the time of funds disbursement a minimum of six credit hours for the term of eligibility;
5. Does not owe a refund or repayment on a State Grant, a Pell Grant, or a Supplemental Educational Opportunity Grant and is not in default on a loan under the Federal Perkins Loan or Federal Stafford Loan programs;
6. Not be eligible for or a recipient of a LIFE Scholarship during the academic year;
7. Meet all eligibility requirements annually;
8. Students with a prior degree, diploma or certificate may qualify.
9. Students shall not be eligible to receive Lottery Tuition Assistance for more than one certificate, diploma, or degree earned within any five-year period unless the additional certificate, diploma, or degree constitutes progress in the same field of study.
10. Students enrolled in an eligible program of study may include remedial courses as part of the minimum number of required credit hours for part-time or full-time status, as long as such courses carry credit hours.
11. After attempting 24 credit hours for continued eligibility, the student is required to earn a minimum 2.0 grade point average.

The following limitations apply to the Lottery Tuition Assistance Program:

- Students wishing to appeal any award decision must submit a written request to the Financial Resources Director.
- LIFE Scholarship, HOPE or Palmetto Fellows recipients are not eligible.
- Sufficient funding each semester is dependent upon the number of eligible students and the amount of funding available from the South Carolina Education Lottery Account.
- A sponsored program in which a government agency pays a student's tuition and fees will not be eligible for Lottery Tuition Assistance.

South Carolina National Guard College Assistance Program

The SCNG CAP is a new program of financial assistance to members of the South Carolina Army and Air National Guard. Benefits cover the cost of attendance up to a maximum of \$4,500 each award year. This assistance in combination with all other gift aid, including Federal, State, private and institutional funds, shall not exceed the cost of attendance as defined in Title IV regulations for any academic year. Students should apply through their unit. The Commission on Higher Education (CHE) will notify institutions of eligible members.

FINANCING OPTIONS

Leroy Springs Student Loan Program

The Leroy Springs Student Loan Program is sponsored by the Springs Foundation, Inc. to aid students in need of financial assistance to attend York Technical College. Preference will be given to applicants who are residents of Lancaster County, Fort Mill Township, and Chester Township.

Each applicant must complete a Leroy Springs Student Loan application form. Applications for the Fall Semester are available April 1 and must be submitted no later than May 1. Applications for the Spring and Summer terms are available November 1 and must be submitted by December 1.

Application forms and general information concerning the Student Loan Program may be secured from the Financial Resources Office, Office of the Springs Foundation, Inc. (201 West Gay Street, Lancaster, South Carolina 29720), or one of the Springs recreational complexes.

Loans must be applied directly to tuition expenses.

Tuition Payment Plan

York Technical College has a tuition payment plan for students available through Tuition Management Systems. For more information on this option, please contact the Business Office or review the information online at www.yorktech.com/afford.

Alternative (Private) Student Loans

York Technical College offers alternative student loans for our students. You may stop by the Financial Resources Office to obtain the information about these programs and instructions on how to apply. This option should only be used if you've exhausted all other means of financial assistance, including Federal Stafford Loans.

Financing Options for Summer Term Enrollment

Some financial aid programs are not available for the Summer term; therefore, students who plan to attend the Summer term need to plan ahead by reserving or securing funds to pay for their expenses. The Financial Resources Office offers the following options if summer attendance is desired or required:

1. Students who were enrolled less than full-time during the Fall or Spring term **or** students who did not attend Fall or Spring term may have Pell eligibility or Stafford Loan eligibility for the Summer term.
2. Pell Grants are now available during the summer term. You must let the Financial Resources Office know that you plan to attend in order for the award to be available.

3. York Technical College offers a Tuition Payment Plan, which allows students to pay for their tuition in installments.
4. Founders Federal Credit Union has agreed to offer eligible York Technical College students a short-term financing plan for payment of their tuition and fees.
5. Alternative (private) student loans are available for those who qualify. Contact the Financial Resources Office for more information.

AWARDS

In order to provide adequate time for processing and awarding financial assistance to students prior to class starting, priority dates are identified for each semester. If you submit your financial aid application after the established priority dates, be prepared to pay for tuition, fees, and books. Your award notification will be mailed in approximately two weeks once your file is complete. The award notification will list the type(s) and amount(s) of assistance.

Priority Dates

Fall Semester – June 1

Spring Semester – November 1

Summer Term – March 1

Students should have their financial aid package completed before registration. Late applicants must come prepared to meet all their expenses. The Financial Resources Office reserves the right to adjust a financial aid package when an over-award is made. Students must notify the Financial Resources Office if any additional gift aid assistance is received for educational expenses. Furthermore, the Financial Resources Office will void any award if it is determined that the student provided incorrect or false information on the financial aid application. All financial aid awards are subject to change if the information on which they were based changes, federal regulations require a change, or an over-award occurs. Students who receive state aid will be required to sign a certification/affidavit form and return it to the Financial Resources Office prior to disbursement.

York Technical College's Financial Resources Office adjusts student awards after the last day of drop of the latest session within the term (census date). After the census date, awards are adjusted based on the number of credit hours in which you are enrolled. You are advised to register for all courses prior to the census date. Special consideration should be taken if you are less than full-time and charge to your bookstore account without knowing your financial aid eligibility based on your current enrollment status after census date. Any overcharges must be covered by the student. The award letter is based on full-time enrollment for an entire year. Full-time status consists of enrollment in a minimum of 12 credit hours. Three-quarter time status consists of enrollment in 9 to 11 credit hours. Half-time status consists of enrollment in 6 to 8 credit hours. Less than half-time status consists of enrollment in 1 to 5 credit hours. Any changes in enrollment status must be reported to the Financial Resources Office. Awards will be divided into two payments: Fall and Spring. Students who were enrolled in for the Summer term may have Pell eligibility for the Summer term. Students must continue to meet the Satisfactory Academic Progress Standards to receive funds.

A student who applies in time and is eligible will have his/her direct educational expenses of tuition, books, and supplies deducted from the financial assistance (unless the student notifies the Financial Resources Office otherwise) that has been awarded (excluding Federal Work-Study awards). The Accounting Office (after these expenses have been paid) will disburse funds no earlier than the end of October (for Fall semester), end of March (for Spring semester) and end of July (for Summer term).

Financial aid awards cannot be automatically transferred from one college to another. Students must have the results of the **FAFSA** released to the new college. All documents in the student's financial aid file are the property of York Technical College and cannot be released. **Financial aid cannot be utilized simultaneously at two or more colleges.**

WebAdvisor

Financial Aid award information and required documents needed to complete the file can be accessed through *WebAdvisor*.

FINANCIAL AID FILE STATUS

LOG IN TO THE YORK TECH WEBSITE AT www.yorktech.com

- CLICK ON "WebAdvisor"
- LOG IN (Follow Directions Listed)
- CLICK ON "STUDENTS"
- SEE FINANCIAL AID MENU
- CLICK ON "REQUIRED/MISSING DOCUMENTS" TO SEE IF YOU NEED TO SUBMIT ANY FORMS
- IF FORMS ARE NEEDED, CLICK ON "STUDENT FORMS"
- PRINT FORMS REQUIRED BY THE FINANCIAL RESOURCES OFFICE AND FILL OUT COMPLETELY
- SUBMIT FORMS TO THE FINANCIAL RESOURCES OFFICE AS SOON AS POSSIBLE

AWARD STATUS

To find out your award status follow these steps:

- CLICK ON "STUDENTS"
- SEE FINANCIAL AID MENU
- SELECT FINANCIAL AID BY TERM OR BY YEAR
- SELECT DESIRED AWARD PERIOD (Example: 09FA-2009-2010 Fall Award Period)
- CLICK ON SUBMIT

YOU SHOULD SEE YOUR AWARD INFORMATION FOR 2009-2010 ON THE SCREEN

WebAdvisor user name and password: It is your first initial, your last name, and the last four digits of your student ID number. (Example: John Smith 0991252 ~ jsmith1252). If you have never logged into WebAdvisor before, your password is your birth date in MMDDYY format. Include leading zeros on months and days, and do not use any hyphens or slashes.

STUDENT BUDGETS

The Financial Resources Office utilizes budgets to give students a projection of the cost of attending York Technical College and in determining a student's yearly financial aid package. These are estimates and may not reflect actual costs.

Standard (9-Month) Budgets:

YORK COUNTY W/PARENTS

\$3,352 Tuition & Fees
\$1,082 Books & Supplies
\$4,514 Room & Board
\$2,500 Transportation
\$1,854 Misc. Personal Exp.
\$13,302 TOTAL

YORK COUNTY OFF CAMPUS

\$3,352 Tuition & Fees
\$1,082 Books & Supplies
\$7,295 Room & Board
\$2,500 Transportation
\$1,854 Misc. Personal Exp.
\$16,083 TOTAL

OUT OF COUNTY W/PARENTS

\$3,664 Tuition & Fees
\$1,082 Books & Supplies
\$4,514 Room & Board
\$4,300 Transportation
\$1,854 Misc. Personal Exp.
\$15,414 TOTAL

OUT OF COUNTY OFF CAMPUS

\$3,664 Tuition & Fees
\$1,082 Books & Supplies
\$7,295 Room & Board
\$4,300 Transportation
\$1,854 Misc. Personal Exp.
\$18,195 TOTAL

OUT OF STATE W/PARENTS

\$7,528 Tuition & Fees
\$1,082 Books & Supplies
\$4,514 Room & Board
\$4,300 Transportation
\$1,854 Misc. Personal Exp.
\$19,278 TOTAL

OUT OF STATE OFF CAMPUS

\$7,528 Tuition & Fees
\$1,082 Books & Supplies
\$7,295 Room & Board
\$4,300 Transportation
\$1,854 Misc. Personal Exp.
\$22,059 TOTAL

INSTRUCTIONAL PROGRAMS INELIGIBLE FOR FINANCIAL ASSISTANCE

The requirements for program eligibility may restrict some diploma or certificate programs. Although the Financial Resources Office will make every effort to monitor these programs, it is the responsibility of the student to assure acceptance into a program that is eligible for assistance. The following is a current list of programs that are **ineligible** for financial assistance; this list is subject to change as new programs are added to the curriculum:

Advanced Telecommunications Cert.
Auto Brakes, Steering & Suspension Cert.
Auto Electrical & Air Conditioning Cert.
Engine & Engine Repair Cert.
Motors & Controls Cert.
Network Operations Cert.
Programmable Controllers

Basic Electricity Cert.
Central Service Cert.
Auto Electrical Cert.
MIG/TIG/Pipe Welding Cert.
Basic Welding Cert.
Biomedical Equipment Tech. Cert.
Basic Telecommunications Cert
General Studies – High School Students

Industrial Electronics Cert.
Inert Gas Welding Cert.
Auto Fuel Systems Cert.
Auto Power Trains Cert.
HVAC Installer Cert
HVAC Service Technician Cert
HVAC Systems Design Cert

In addition to the above, Career Development, Continuing Education, GED, and audited courses are not eligible for financial assistance.

Less than Half-time Attendance

Federal regulations require a less than half-time budget calculation that is restricted to tuition, books, and transportation for students who are enrolled less than half-time. This would reduce a student's Pell eligibility, and, if this enrollment status is a result of dropped classes, an over-award could occur. It is the responsibility of the student to satisfy any balance before receiving additional federal aid.

Developmental Studies (Remedial coursework)

Students enrolled in eligible programs of study may receive financial aid (except for the LIFE Scholarship) while taking required developmental studies. Such students are considered to be making satisfactory academic progress while taking up to 30 semester hours, or one year of developmental studies, provided they receive a grade of **S** or **SC**.

STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

All recipients of financial aid are required to meet satisfactory academic progress guidelines established by York Technical College to comply with federal regulations. The intent of the policy is to ensure that students who receive federal and state financial assistance are making measurable progress toward completion of a program of study. The policy is separate from the institution's standards of progress and is monitored each semester for all students who have applied for financial aid and have been enrolled.

Satisfactory academic progress must include both qualitative (GPA) and quantitative (maximum time frame). These three criteria are applied to determine progress at York Technical College:

1. The maximum length of time for which the student may receive financial aid. (150 Percent)
2. The percentage of attempted credit hours the student must earn. (70 Percent)
3. The minimum grade point average (GPA) the student must maintain. (2.0 Minimum GPA)

Financial Aid Satisfactory Academic Progress will be reviewed at the end of each semester for all students who have a financial aid record and are enrolled. Results of that review will be used to determine the subsequent semester's eligibility for financial aid. Students are responsible to ensure that they maintain the minimum semester and cumulative GPA and to ensure that they complete the required minimum number of credits each semester.

Satisfactory academic progress must be maintained even during semesters in which assistance is not received.

Grades/Coursework reviewed in Cumulative GPA

Grades of F, U, I, W and WF indicate unsatisfactory completion of courses for financial aid purposes. Failure of a student to satisfactorily complete the required number of credits during the semester may result in the probation or suspension of financial assistance.

Incomplete Grades: Incomplete courses will not be considered complete until official confirmation has been received in the Financial Resources Office showing satisfactory completion of the incomplete course.

Repeat Courses: Repeated courses count as attempted credit hours.

Remedial Coursework: Students who enroll in remedial coursework may receive financial assistance for a maximum of 30 hours.

Telecourses and Distance Delivered Courses: These courses count toward the credit hour load and may be used to fulfill credit hour requirements for financial assistance if the courses are required for a student's degree program.

Initial Eligibility:

First-time freshmen are considered to be making satisfactory academic progress for the first semester of enrollment.

To establish initial eligibility for financial aid as a current student, procedures require a review of the past academic record even if the student paid for the courses. Transfer credits will be counted in cumulative hours attempted and the student must have a minimum 2.0 GPA.

Academic Fresh Start

The Academic Fresh Start Program is an institutional program for students returning to York Technical College after a two-year absence. This program **does not apply** to the calculation for determining satisfactory academic progress for financial assistance. Refer to the current college catalog for additional information.

Probation:

Students who receive financial assistance but fail to maintain satisfactory academic progress as stated in the *Financial Resources Information for Students* brochure will be placed on financial aid probation and are eligible to receive financial assistance during their probationary term.

Suspension: Financial aid suspension will result from **failure to:**

1. Complete 100% of the attempted credits during a probationary semester.
2. Maintain a term GPA of at least 2.0 during a probationary semester.
3. Graduate prior to exceeding the maximum number of credits allowed for the student's published program length.
4. Meet the requirements of an appeal approval. A student, who is suspended again after failing to meet these requirements, **MUST** attend on his/her own without financial aid and earn the required cumulative GPA in order to regain eligibility. Subsequent appeals may be considered if a student has experienced unusual, extenuating circumstances.

Students who are deemed on financial aid suspension will not be awarded financial assistance for the next term of enrollment. If you are deemed ineligible within an award year any financial aid awards for the next term will be canceled. Continuation of course work will be at the student's expense.

Reinstatement:

1. **Appeals:** A student whose financial aid has been suspended may appeal that decision. Appeal forms are available in the Financial Resources Office. Written documentation is required for appeals for financial aid reinstatement. A Financial Aid Appeals Committee and the Financial Resources Director reviews each appeal on a case-by-case basis to determine whether reinstatement of aid will be granted and all decisions are final. **Submission of an appeal does not guarantee reinstatement of financial aid.** If the appeal is approved, the student will be placed on financial aid probation and the student must meet the condition(s) of her/his appeal. Failure to regain good standing status within the probation semester will result in the suspension of future financial aid.

Criteria #1: Federal regulations mandate a maximum time frame in which a student must complete their program as 150% of the published length of the educational program. **The assessment of hours is cumulative and includes previous hours attempted (regardless of grade); transfer credits, repeat classes, incomplete and grades of withdrawal (W) and (WF).** Previous credits will be included in the cumulative total whether or not financial assistance was received. The 150% time frame will be monitored each semester. **Once the maximum 150% of the program has been attempted, the student is no longer eligible for financial aid.**

Examples of Maximum Timeframe

| <u>Academic Program</u> | <u>Hours Required In Program</u> | | | <u>Maximum Allowable Hours (150%)</u> |
|---|----------------------------------|----------|---|---------------------------------------|
| Engineering Graphics Technology Degree | 71 | (x 1.5) | = | 106.5 |
| Associate in Arts Degree | 61 | (x 1.5) | = | 91.5 |
| Early Childhood Development Diploma | 43 | (x 1.5) | = | 64.5 |

Students pursuing multiple programs of study through York Technical College will be limited to a maximum timeframe of 180 hours attempted (150 percent of what is required to earn a bachelor's degree at most four-year institutions). A first degree may be earned before a recipient has attempted the maximum of 150 percent of the semester hours required for the program originally enrolled. The Financial Resources Office will run a program evaluation to determine how many courses are required to complete the program of study. The student must submit an appeal and have it approved before this determination is made. If the student has 6 courses (18 credit hours) or less to finish their program he/she will be approved. The Financial Resources Office will notify a student of the decision. A student must be reviewed at the end of each semester before any financial aid funds are applied to the account.

Change of Major(s): A student who changes his or her major is still responsible for maintaining satisfactory academic progress in accordance with the procedure as outlined. A review of satisfactory academic progress will be based on the student's current program of study. A student changing from an associate program into a diploma or certificate program of study, may lose federal and state eligibility immediately upon making the change based on the cumulative academic history review for the 150% maximum time frame requirement.

Criteria #2: In order to assure progress toward the completion of a program, students receiving financial assistance at York Technical College policy must complete 70% of all attempted hours. **Attempted hours include all courses the student has enrolled in as of the census date for each term. Attempted hours, for determination of financial aid eligibility, also include courses transferred and exempted. The census date is the end of the drop period for the latest term within the session—approximately mid-October for Fall, mid-March for Spring , and mid-July for Summer.**

Criteria #3: The student must maintain a minimum and cumulative 2.0 grade point average (GPA) to receive financial aid. If the cumulative GPA falls below a 2.0 at the end of the semester, the student will be placed on financial aid probation.

Check Release Information

Federal Pell, ACG, FSEOG, South Carolina Need-Based, LIFE Scholarship, and loan checks are written at least once per term and will be mailed to students from the Accounting Office no earlier than the end of October (for fall), end of March (for spring) and end of July (for summer). You must still be enrolled at least half-time in order to receive these funds. Checks that are returned to the school for any reason will be held until the 20th day after the last day of the term and then canceled. It is the responsibility of the student to notify Academic Records of any change in name or address. Work-Study checks are disbursed in the Business Office on the 15th day of each month for work done in the prior month.

REFUNDS

General

It is the policy of the State Board for Technical and Comprehensive Education that students or appropriate sponsoring parties receive a fair and equitable refund of tuition charges upon withdrawal or reduction of course load below 12 credit hours.

Tuition charges for a semester term will be refunded at the following rates:

| <u>Refund %</u> | <u>Withdrawal or net reduction of credit hours:</u> |
|-----------------|--|
| 100% | 1 st – 7 th calendar day of the term |
| 75% | 8 st – 14 th calendar day of the term |
| 50% | 15 th – 21 th calendar of the term |
| 25% | 22 nd – 28 th calendar day of the term |
| 0% | After the 28 th calendar day of the term |

Refunds for terms that vary in length from the semester term will be in proportion to the semester term refund schedule delineated above.

Students reducing course load or withdrawing from the College prior to the 29th calendar day of the semester are entitled to a pro-rated refund less the \$20 registration fee (mini-terms will be pro-rated in proportion to the length of the mini-term). Pro-rated refunds are computed from the last date of class attendance. No cash refunds will be made. The refund process takes approximately two weeks.

The South Carolina Need-Based Grant, Lottery Tuition Assistance Program, and the LIFE Scholarship will adhere to the Institutional refund policy.

Return of Title IV Funds

Complete withdrawal from school: As part of Section 484B of the Higher Education Act, Congress passed provisions governing what must happen to your Federal financial assistance if you completely terminate enrollment (i.e., cancels his/her registration, withdraws, or is dismissed). If a student withdraws from York Technical College (YTC), the College or the student may be required to return some of the federal aid funds awarded. The student may also be eligible for a refund of a portion of the tuition and fees paid to YTC for the semester.

In general, new Federal and State regulations assume that you “earn” your Federal financial aid awards directly in proportion to the number of days of the term that you attended until you withdrew. If you completely withdraw from school during a term, the College must calculate, according to a specific formula, a portion of the total scheduled financial assistance you have “earned” and are entitled to receive up to the time you withdraw. If you or YTC received more assistance than you “earn”, the “unearned” excess funds must be returned to the Department of Education. On the other hand, if you or YTC receives less assistance than the amount you have “earned”, you may be able to receive those additional funds.

The portion of your Federal student aid you are entitled to receive is calculated on a percentage basis by comparing the total number of days in the semester by the number of days you completed before you withdrew. For example, if you complete 30% of the semester, you earn 30% of the assistance you were originally scheduled to receive. This means that 70% of your scheduled award remains unearned and must be returned to the Department of Education.

Once you have completed more than 60% of the semester, you have earned all (100%) of your assistance. If you withdraw from YTC before completing 60% of the semester, you may have to repay any unearned financial aid funds that were already disbursed to you.

If you received excess funds on this calculation, YTC must return a portion of the excess equal to the lesser of:

- The student's institutional charges multiplied by the unearned percentage of funds, or
- The entire amount of the excess funds.

The responsibility for returning unearned aid is allocated between York Technical College and the student according to the portion of disbursed aid that could have been used to cover York Technical College charges and the portion that could have been disbursed directly to the student once York Technical College charges were covered. York Technical College will distribute the unearned aid back to the Title IV programs as specified by law. The student will be billed for the amount the student owes to the Title IV programs and any amount due to York Technical College resulting from the return of Title IV funds used to cover charges.

Federal financial aid includes the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG), the Federal Academic Competitiveness Grant (ACG), and Federal Stafford Loans.

Withdrawal Date is defined as the student's last date of recorded attendance.

STUDENT RIGHTS

Students have the right to know:

- 1) what financial assistance is available, including information on all federal, state, and institutional financial aid programs;
 - 2) the deadline for submitting applications for each program;
 - 3) how financial aid will be distributed and the criteria used by the College to select financial aid recipients;
 - 4) how financial need is determined - this includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in the budget;
 - 5) the amount of financial need that has been met;
 - 6) the school refund policy;
 - 7) what portion of the financial aid package received must be repaid and what portion is grant;
 - 8) what resources (such as parental contribution, other financial aid, assets, etc.) are considered in the calculation of your need;
 - 9) how the school determines if students are maintaining satisfactory progress, including the 150% rule, and how to reestablish progress.
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STUDENT RESPONSIBILITIES

Students are responsible for:

- 1) reading, understanding, signing, and accepting responsibility for all forms they are asked to provide;
- 2) completing all application forms accurately and submitting them on time to the appropriate office;
- 3) returning additional documentation, verification, corrections, and/or new information requested by the Financial Resources Office;
- 4) informing the Financial Resources Office of any additional assistance received for educational expense;
- 5) accepting responsibility for all agreements and/or certifications signed;
- 6) notifying the lender, if a prior loan was received at another institution, of changes in name, address, or school enrollment status;
- 7) knowing and complying with the College's refund policy and the return of Title IV funds;
- 8) notifying the Financial Resources Office of changes in enrollment status, including a complete withdrawal from the College;
- 9) covering any costs not covered by financial aid.

STUDENTS WITH DISABILITIES

The Special Resources Office disseminates information concerning accessible facilities and special accommodations for students with disabilities on campus. Please contact the Special Resources Office if you need assistance in this area.

DISCLAIMER

The Financial Resources Office reserves the right to adjust a financial aid package when an over-award is made and will void any award if it is determined that the student provided incorrect or false information.

Visit York Technical College online for updated information:

www.yorktech.com