



Financial Aid Policy Manual

Mission Statement: Our mission is to provide the personal and professional development skills for our adult learners to obtain industry credentials for career employment in Northeast Ohio in-demand jobs, and future success in life.

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Statement of Philosophy

The objective of Federal Student Aid Programs (TITLE IV) is to assist students in overcoming economic barriers to attendance at postsecondary institutions.

The following are the guiding principles of the student aid programs at the ***Canton City Schools, Adult Career & Technical Education***:

The primary purpose of student financial aid is to provide assistance to qualified students who would be unable to attend this school without such aid. Students are expected to take primary responsibility for the financing of their education. Therefore, any aid a student may receive from our school should be regarded as supplemental to that which can be provided by the student.

This school believes in the principles of student self-investment. Students are expected to save and provide a portion of their earnings for their educational expenses. In selecting financial aid recipients, we place emphasis upon need, achievement, and promise.

The Financial Aid Advisor (hereinafter referred to as FAA) provides counseling for students who desire assistance in financial planning to meet educational expenses.

We admit students of any race, color, age, marital status, national or ethnic origin in administration of its educational policies, admission policies, scholarship and loan programs or other school administered programs.

Statement of Principles

The primary purpose of our financial aid program is to provide financial assistance to accepted students who, without such aid, would be unable to attend school.

We recognize our obligation to assist in realizing the national goal of equity in educational opportunity. We, therefore, work with schools, community groups, and other educational institutions.

We shall publish yearly cost of tuition, fees, books, supplies and loan fees, if applicable.

Financial aid is offered only after determining that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered should not exceed the amount needed to fund the difference between the student's total educational expenses and the family's resources

Because the amount of financial assistance awarded reflects the economic circumstances of the student and his/her family, we will refrain from any public announcements of the amount of aid awarded and encourage student and others to respect the confidentiality of this information.

All documents, correspondence, and conversations between and among the aid applicant and FAAs are confidential and entitled to the protection ordinarily arising from a counseling relationship.

This institution certifies that it has a chemical dependency policy as stated in the student handbook.

Rights and Responsibilities of Students Receiving Financial Aid

You have the right to know:

- What financial aid programs are available.
- Deadlines for submitting applications for aid.
- How your financial aid will be distributed.
- How your financial need was determined
- The school's refund policy.
- What portion of your aid package is "gift aid" and what must be repaid.
- The effect outside scholarships may have on your financial aid offer.
- If the aid is a loan, you have the right to know the interest rate, repayment amount and procedures, length of time to repay and when repayment begins.
- How the school determines you are making satisfactory academic progress, and what happens when you are not.
- You have the right to accept, decline or seek adjustment to your financial aid offer.
- Information you give to the financial aid office will be treated confidentially.
- You may contact the financial aid office if you believe that special conditions exist affecting your financial need that warrants an adjustment to your financial aid offer. If you experience a change in family circumstances, such as loss of employment, death, separation or divorce, extremely high medical expenses that affect your ability to pay for your educational costs, an appeal may be appropriate.

It is your responsibility to:

- Apply for financial aid.
- Complete the FAFSA application form accurately and submit it on time
- Provide correct information. Information found to be knowingly falsified may be referred to the U.S. Department of Education, Office of Inspector General.
- Read all forms you sign.
- Keep copies of all your financial aid records.
- If required, you must register with the Selective Service System.
- Complete the required entrance and exit counseling sessions.
- Repay all loans in accordance with the terms of your promissory note.
- Notify your lender if any of the following occurs before your loan is repaid: change of name or address.
- Notify the financial aid office if you change your enrollment status.

FINANCIAL ASSISTANCE PROGRAMS

Eligibility Requirements

To be eligible for Federal Student Aid programs a student must be a U. S. Citizen or National, a citizen of the Freely Associated States: The Federated States of Micronesia and the Republics of Palau and the Marshall Islands, a U.S. permanent resident, or other eligible non-citizen. In addition to citizenship requirements the student must not have prior student loans in Default status. The student must have a valid social security number. The student must not owe a Grant Overpayment from a previous school.

Application Process

The application process for all Federal Student Aid programs (Title IV of the Higher Education Act of 1965) begins with the FAFSA (Free Application for Federal Student Aid). Students should complete their FAFSA at www.studentaid.gov. The school code for Canton City Schools Adult Career & Technical Education is **015029**. Students and parents (if student is under 24 years of age, unmarried, and no dependent children) will first apply for a FSA ID. When the FAFSA is completed student will receive a confirmation email. When processing is complete they will receive an email with the SAR (Student Aid Report). If the FAFSA is incomplete the details will be listed in the Comment section of the SAR. The financial aid office will receive a corresponding document titled the ISIR. If further processing is required, the Financial Aid Advisor will contact the student with instructions on how to complete the application process. The SAR and confirmation email will have an SAI (Student Aid Index). This number is key in determining what awards the student is eligible for.

Students may be required to supply additional information to the Financial Aid Office. The U. S. Department of Education and or the school may select a student for ***Verification***. If the student is selected, they will have to provide documentation in support of various answers on the FAFSA. The following are some items, but not limited to, that may be requested: Student's and Parent's (if applicable) Federal Income Tax Return, either electronic via FAFSA, paper 1040 form or a Tax Return Transcript (Student should refer to www.irs.gov if one is requested); Photo identification, a signed statement of the number in the Student's and or Parent's household; high school transcript; a signed attestation of the student's identity, citizenship status.

Cost of Attendance

Cost of Attendance is a comprehensive dollar amount that reflects the student's total cost of attending school. This cost includes the amount charged by the school (Tuition, fees, books, supplies), an estimate of housing, transportation, and personal expenses for the period the student is enrolled in the program. Student need is also based on this number and is presented and explained to each student during their mandatory meeting with the Financial Aid Advisor.

Federal Pell Grant Program

The Federal Pell Grant is awarded to students who display an exceptional need and have not earned a bachelor's, graduate, or professional degree. A Federal Pell Grant is gift aid and does not need to be repaid in most circumstances. Early withdrawal or dismissal from a program may lead to a student owing Pell Grant funds to the government or the school.

The amount of Federal Pell Grant is based on the SAI. The U. S. Department of Education determines an annual Pell Grant award schedule annually. The web page with the link to the award schedule can be found at the following (<https://studentaid.gov/understand-aid/types/grants/pell>).

A school has to define the length of its academic year as the number of clock hours and number of weeks in an instructional year a student must complete to receive a Schedule Award. However, a full time academic year must be a minimum of 900 clock hours and 26 weeks. A "Payment period" is defined as 1/2 (one half) of the eligible academic program, or for the Practical Nurse Program, 1/3 (one third) of the eligible academic program.

To calculate a disbursement for a payment period, the following formula is used:

Use the lesser of the following

$$\begin{array}{l} \text{Full-time} \\ \text{Scheduled Award} \end{array} \times \frac{\text{Clock hours in Payment Period}}{\text{Clock hours in Academic Yr.}} = \text{Expected Disbursement}$$

$$\begin{array}{l} \text{Full-time} \\ \text{Scheduled Award} \end{array} \times \frac{\text{Weeks of Instruction in the Payment Period}}{\text{Weeks of Instruction in an Academic Year}} = \text{Expected Disbursement}$$

The following examples illustrate the payment of Federal Pell Grant for students with a “-1500” or “0” SAI in full-time classes.

For the **Practical Nurse** Program, Canton City School District-Adult Career & Technical Education defines an Academic Year as 900 Clock Hours and 34 weeks of instruction. The Practical Nurse Program is 1200 Clock Hours in length and 44 weeks of instruction.

$$\$7,395 \quad \times \quad \frac{450}{900} \quad = \quad \$3,697.50 \quad \text{1}^{\text{st}} \text{ Disbursement}$$

$$\$7,395 \quad \times \quad \frac{450}{900} \quad = \quad \$3,397.50 \quad \text{2nd Disbursement}$$

-or-

$$\$7,395 \quad \times \quad \frac{17}{34} \quad = \quad \$3,697.50 \quad \text{1}^{\text{st}} \text{ Disbursement}$$

$$\$7,395 \quad \times \quad \frac{17}{34} \quad = \quad \$3,697.50 \quad \text{2nd Disbursement}$$

The **Practical Nurse** student is also eligible for a third disbursement based on the remaining 300 Clock Hours and 10 Weeks of Instruction in the program and the Year Round Pell Rule.

Use the lesser of the two calculations.

$$\$7,395 \quad \times \quad \frac{300}{900} \quad = \quad \$2,495.00 \quad \text{3}^{\text{rd}} \text{ Disbursement}$$

-or-

$$\$7,395 \quad \times \quad \frac{10}{34} \quad = \quad \$2,175.00 \quad \text{3rd Disbursement}$$

For the **Welding** program, Canton City School District-Adult Career & Technical Education defines an Academic Year as 800 Clock Hours and 40 weeks of instruction.

Example:

$$\begin{array}{rcccccc} \$7,395 & & X & & \frac{400}{900} & = & \$3,286.67 & & 1^{\text{st}} \text{ Disbursement} \end{array}$$

$$\begin{array}{rcccccc} \$7,395 & & X & & \frac{400}{900} & = & \$3,286.67 & & 2^{\text{nd}} \text{ Disbursement} \end{array}$$

For the **Medical Assistant** program, Canton City School District-Adult Career & Technical Education defines an Academic Year as 1040 Clock Hours and 40 weeks of instruction.

Example:

$$\begin{array}{rcccccc} \$7,395 & & X & & \frac{520}{1040} & = & \$3,697.50 & & 1^{\text{st}} \text{ Disbursement} \end{array}$$

$$\begin{array}{rcccccc} \$7,395 & & X & & \frac{520}{1040} & = & \$2,820.00 & & 2^{\text{nd}} \text{ Disbursement} \end{array}$$

For the **Medical Insurance Billing & Coding** and the Automotive Service Technician program, Canton City School District-Adult Career & Technical Education defines an Academic Year as 1020 Clock Hours and 40 weeks of instruction.

Example:

$$\begin{array}{rcccccc} \$7,395 & & X & & \frac{510}{1020} & = & \$3,697.50 & & 1^{\text{st}} \text{ Disbursement} \end{array}$$

$$\begin{array}{rcccccc} \$7,395 & & X & & \frac{510}{1020} & = & \$3,697.50 & & 2^{\text{nd}} \text{ Disbursement} \end{array}$$

Federal Direct Loan Program

Direct Loans refer to the William D. Ford Federal Direct Loan Program. There are three types of loans available in this program: Subsidized Direct Loan, Unsubsidized Direct Loan, PLUS Loan.

Students must complete the following to be eligible. ***Loan Entrance Counseling, a Master Promissory Note, Annual Student Loan Acknowledgement, Loan Exit Counseling*** (before graduation or withdrawal). These forms can be found at www.studentaid.gov, under the “Loans and Grants” tab. For Exit Counseling please go to www.studentaid.gov, under the “Loan Repayment” tab.

Direct Subsidized Loan is a need based loan. The student must have remaining need in their Cost of Attendance calculation. See ***Cost of Attendance*** section. The interest charges on this loan are subsidized by the U. S. Department of Education while the student is in attendance and in the initial six- month grace period after the student graduates or otherwise ceases attendance.

Direct Unsubsidized Loan is a non-need based loan. Interest begins to accrue after the first disbursement. Students have the option to make “interest only” payments on their Direct Unsubsidized Loan while they are in school.

Direct PLUS Loan is non-need based for the benefit of a ***dependent student*** (under 24 years of age, unmarried, and no dependent children) that a parent may apply for. This loan is a credit based loan. On initiation of the PLUS loan application the individual parent’s credit record will be accessed by U. S. Department of Education to ascertain the parent’s eligibility for the Direct PLUS Loan. The Direct PLUS loan cannot exceed the remaining need of a student’s Cost of Attendance after all other grants and loans.

There is a limit to the amount of Subsidized and Unsubsidized Direct Loans a student may receive, both on an annual basis and lifetime basis. An independent and dependent student (under 24 years of age, unmarried, and no dependent children) may receive a total of \$3,500.00 in Direct Subsidized Loan per award year but may not exceed \$23,000.00 over the student’s lifetime. The student will be ineligible for a Direct Subsidized loan if they have received Direct Subsidized Loan for over 150% of time it usually takes to complete a particular program or degree. The total award year limit for student loans is \$5,500.00 for a dependent student and \$9,500 for an independent student. The total lifetime limit on Total Combined Direct Loans are set at \$57,500.

Workforce Initiative Grants

Student funding under the Workforce Innovation and Opportunity Act (WIOA) is available through Ohio Means Jobs centers throughout Ohio. ***Canton City Schools Adult Career & Technical Education*** deals predominantly with Ohio Means Jobs Stark and Tuscarawas Counties. Funding is also available from other Ohio Means Jobs centers, including but not limited to, Summit County, Mahoning and Columbiana Counties, Carroll County, and Wayne County. Students must apply for funding through these centers by the deadline dates set by the center. Students are given the deadline dates for OMJ-Stark and Tuscarawas after they complete and pass their admissions testing. If the student resides outside of Stark or Tuscarawas, the Financial Aid Advisor will direct them to the appropriate agency in their county of residence.

Scholarships

Although rare, there are scholarships available for career training centers. Students should pursue these opportunities that may be available through their employer, their high school, civic organizations etc. When the Financial Aid Office is aware of additional funding opportunities they will disseminate the information to current and/or prospective students.

Veteran's Education Benefits

- **Chapter 30 Montgomery GI Bill Active Duty Educational Assistance**
- **Chapter 31 Vocational Rehabilitation**
- **Chapter 32 Veterans' Education Assistance Program**
- **Chapter 33 Post 911**
- **Chapter 35 Survivors' and Dependents' Educational Assistance**
- **Chapter 1606 Montgomery GI Bill Selected Reserve Educational Assistance Program**
- **Chapter 1607 Montgomery GI Bill Selected Reserve Educational Assistance Program**

How to Apply for VA Education Benefits

Applying for your VA education benefits can be done in just a few steps:

- Apply online at <https://www.va.gov/education/how-to-apply/>.
- Visit your nearest VA [regional office](#) to apply in person.
- Call 1-888-GI BILL-1 (888-442-4551) to have the application mailed to you.
- Contact the VA Certifying Official at **Canton City Schools Adult Career & Technical Education** at (330)-438-2556.

To Apply for VA Education Benefits You Will Need to Provide the Following:

- DD-214 Discharge papers (Certified Copy)
- VA Certificate of Eligibility (COE)
- DD-2348 Notice of Basic Eligibility (NOBE) for members of Selective Reserve (See Commanding Officer for this document)

To be certified for VA Education Benefits through CCS-ACTE, students must submit all required documentation/forms to the Financial Aid Office and complete the enrollment process.

To comply with the Veterans Benefits and Transition Act of 2018, CCS-ACTE will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries or other institutional facilities, or the requirement that a Chapter 31 or Chapter 33 recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of payment by the U.S. Department of Veterans Affairs.

Prior Credit Evaluation Form

The Prior Credit Evaluation form is applicable to new students who wish to use VA educational benefits or those using benefits who change programs. The VA requires all prior courses, credits and military training/experience should be evaluated for transfer credit appropriate to the student's program.

Jobs and Family Services

Dependent on funding, programs exist for education and training through county departments of jobs and family services throughout Ohio. If you are already receiving food assistance and or cash assistance, please contact your case manager for further information on available programs.

Trade Adjustment Assistance (TAA)

Financial assistance may be available for students who have lost jobs or had hours and wages reduced because of foreign trade. Contact your employer or your local county Jobs One-Stop center for more information and eligibility requirements. For more information, please visit

http://jfs.ohio.gov/ouio/TradeAdjustAssist_FAQ.stm.

Educational Training Voucher

Students that were in foster care on their 18th birthday and timed out of the system or students; students that were in guardianship, kinship care, or legal custody at or after age 16; students that were adopted out of foster care at age 16 or older may be eligible to participate in the Ohio ETV program. Students may apply at <https://fosteredservices.org>.

The American Opportunity Credit & Lifetime Learning Credit

Canton City Schools Adult Career & Technical Education is a qualified institution for the American Opportunity Credit & Lifetime Learning Credit. These are federal tax credits for certain payments and student loan disbursements applied to the eligible tuition and fees. The school will issue Form 1098-T if the student has made an eligible payment. The Form 1098-T will be issued on or about January 31st of the year following the calendar year in which the payment was made.

Opportunities for Ohioans with Disabilities (OOD) (BVR-Bureau of Vocational Rehabilitation) (BVI-Bureau of Services for Visually Impaired)

Students with disabilities may be eligible for assistance through this agency. Please contact them at <https://ood.ohio.gov/wps/portal/gov/ood/individuals-with-disabilities/find-us/canton>.

Financial Aid Offer

The Financial Aid Office will present the prospective student with a Financial Aid Offer sheet when the amount of student aid is determined. The student will meet with the Financial Aid Advisor to discuss the aid package and advise student on loan amounts and or further action required. This occurs before the start of classes.

OTHER FINANCIAL AID POLICY

Satisfactory Academic Progress (SAP) Policy

CCS-ACTE is required to ensure that students receiving federal student aid are making adequate progress toward completing their program. Official Satisfactory Academic Progress (SAP) will be calculated at the conclusion of each payment period. The number of payment periods is based upon the number of hours in the program.

The following are examples of payment periods:

- Practical Nurse Program - 1200 Clock-Hours: two payment periods (600,600)
- Medical Assistant Program - 1040 Clock-Hours: two payment periods (520, 520)
- Medical Insurance Billing & Coding Program, Automotive Service Tech. Program 1020 Clock Hours: two payment periods (510, 510)
- Welding Program 800 Clock-Hours: two payment periods (400, 400)

In order for the student to continue receiving federal student aid, the student must maintain SAP according to the following standards.

Qualitative

Students in the Practical Nurse Program must maintain an average grade of 80% and a grade of passing in the lab and clinical portion of the program. (*Refer to program specific grading policy for additional information.*)

Students in the Medical Assistant Program, Medical Insurance Billing & Coding Program, and Welding Program must maintain an average grade of 77%

Maximum Time Frame

Students must complete the program within 150% of the published length of the program.

Example: 43-week program (43 x 150% =64.5 weeks)

Students must be working toward completion on a specific program

Second Certificate

Students may choose to enroll in a second certificate program to advance their career goals. (*Example: Returning student enrolls in the Practical Nurse Program after successfully completing the Medical Assistant Program.*) Second certificates are approved by the Director of CCS-ACTE and the specific program director.

Change in Program

CCS-ACTE allows a change in program on a case by case basis. The Director of CCS-ACTE and the Program Coordinator will determine the course work that can be transferred. The student's weeks of instruction in the old course will be counted towards Maximum Time Frame.

Repetition

When a course is repeated, the new grade replaces the old grade. The hours in both courses are counted in the time frame and for attendance percentage. Students that repeat coursework will be allowed to receive financial aid for one repeat and must meet all SAP requirements to be eligible. Any coursework that was part of the program that was passed before but repeated to improve grades or as a refresher will not be eligible for financial aid for that portion. All repeated coursework will be applied toward the maximum timeframe.

Satisfactory Academic Progress Appeal

Students have the right to appeal the suspension of their federal student aid eligibility by submitting an appeal in the form of a letter along with any supporting documentation describing circumstances beyond the student's control that may have caused a failure to meet the Satisfactory Academic Progress standards. Students may appeal the suspension based on injury or illness, the death of a relative, or other special circumstance. The appeal must explain why the student failed to make satisfactory progress and what has changed in their situation that will allow the student to make satisfactory progress at the next evaluation.

The appeal will be reviewed by the Financial Aid Advisor, Program Coordinator and Director of Adult Career and Technical Education within 3 weeks of receipt. Appeals will be reviewed on a case-by-case basis and the student will be notified of the outcome of their appeal. The student will receive a written notification from the financial aid office through email and/or written documentation regarding the outcome of the appeal.

Withdrawal

Withdrawal from a program means: 1) Dismissal from a program due to not meeting grades and or attendance requirements. 2) Student voluntarily withdrawing from a program and giving notice to the school. 3) Student ceases to attend the program and not giving notice. 4) Dismissal from a program based on not meeting Student Code of Conduct Policy. (see Student Code of Conduct Policy in Student Handbook)

Refunds, if any, are based on the student's last day of attendance in the program.

Return of Title IV (Effect of Withdrawal on Financial Aid)

Students who receive Title IV Funds (Pell Grants, Direct Loans) and leave the program, for any reason, prior to completed 60% of the scheduled clock hours in the payment period will be required to return a portion of their Federal Student Aid. The percent of the Title IV funds not earned must be returned per Federal Student Aid regulations. This will likely result in students owing money to the school, the U. S. Department of Education, or the Direct Loan program.

The amount of financial aid returned is calculated by taking the total of amount of aid that was disbursed or the total amount of aid that could have been disbursed and applying that number to the percentage of the scheduled clock hours completed. The withdrawn student will receive a detailed account of the financial aid the school returned and what, if any, financial aid the school kept. Students should consult with the Financial Aid Office before the student officially withdraws from the program.

Institutional Refund Policy

Full-Time Programs (Practical Nurse, Medical Assistant, Medical Insurance Billing & Coding, Welding)

Should CCS-ACTE determine that a program will not run, all tuition and fees paid will be refunded to the student within 45 days. (With the exception of testing fees.)

Admissions testing fees, books, BCI/FBI background check fees, insurance, CPR fees, and drug test fees are non-refundable if the program begins and the student withdraws.

Any tuition paid in advance will be fully refunded within 45 days if the student withdraws before the first day of class.

Refund of tuition charges are based on a prorated calculation by days enrolled

After the student has been enrolled in over 50% of a payment period, no refunds will be issued.

EXAMPLE 1: Student in Practical Nurse Program withdraws after attending 30 class days of Payment Period #1 (Fall term).

Original Charges		Refund Calculation		Revised Charges	
Tuition	\$6,940.00	Tuition per clock hour: \$6940/600	\$11.56	Tuition	\$2,080.00
Books ^{1.}	\$382.50*	Clock Hours per day	6	Books*	\$765.00
BCI/FBI	\$53.00	Days Completed	30	BCI/FBI	\$53.00
Medical Exam	\$185.00	Total Clock Hours	180	Med. Exam	\$185.00
Lab Supplies	\$200.00	Revised Tuition	\$2,080.00	Lab Supplies	\$200.00
Insurance	\$20.00	Refunded Tuition	\$4,860.00	Insurance	\$20.00
CPR	\$60.00			CPR	\$60.00
Uniforms	\$80.00			Uniforms	\$80.00
TOTAL	\$7,920.50			TOTAL	\$3,443.00

- Books and laptop are provided to the student at the beginning of the program. They cannot be returned. Total book cost is apportioned over both payment periods to allow for an even financial aid fund disbursement. If the student withdraws they owe the entire book charge amount for the program.

EXAMPLE 2: Student in Automotive Service Technician program withdraws after attending 60 class days of Payment Period #2 (Spring term).

Original Charges ¹

Refund Calculation

<i>Tuition</i>	<i>\$4,392.50</i>	<i>Tuition per clock hour: \$4,392.50/510</i>	<i>\$8.61</i>		
<i>Books</i>	<i>\$190.00</i>	<i>Clock Hours per day</i>	<i>6.75</i>		
<i>Cert. Exam</i>	<i>\$45.00</i>	<i>Days Completed</i>	<i>60</i>		
<i>Uniforms</i>	<i>\$20.00</i>	<i>Total Clock Hours</i>	<i>405 ²</i>		
<i>Supplies</i>	<i>\$50.00</i>				
		<i>Refunded Tuition</i>	<i>\$0</i>		
TOTAL	\$4,697.50				

1. *Payment Period #1 has been successfully completed charges have been paid in full, no refund on Payment Period #1 See Program Charge sheets on website for further detail.*
2. *405 Clock Hours are completed and therefore exceeds 50% or the term. No Refund.*

Short Term Program (State Tested Nurse Assistant)

For programs with required pre-registration fees, these fees will be non-refundable, unless CCS-ACTE determines that the program will not run.

Required payment schedules will be shared with prospective students by program upon acceptance.

Special Academic Progress for Veterans

Canton City Schools Adult Community Education Adult Career & Technical Education is required to ensure that students receiving Veteran's Administration (VA) Education Benefits are making adequate progress toward completing their program. Students receiving VA Education Benefits are required to meet the following standards:

Attendance

Attendance for students receiving VA Education Benefits will be calculated every 30 days during the student's program. Students are required to maintain, at minimum, 90% monthly attendance.

Grades

Grades for students receiving VA Education Benefits will be reviewed every 30 days during the student's program. Students are required to maintain, at minimum, a monthly grade of "Average". (Refer to Program Specific Grading Scales above)

Warning

Students receiving VA Education Benefits who do not maintain the above attendance and/or grade requirements will be placed on Satisfactory Academic Progress Warning Status. Students placed on Warning Status are required to meet the above attendance and/or grade requirements by the next 30-day review to prevent termination.

Termination

Students receiving VA Education Benefits who do not meet the above attendance and/or grade requirements by the next 30-day review, or a subsequent review, after being placed on Satisfactory Academic Progress Warning Status will be terminated from their program.

Default Management Policy (Loan Repayment)

The purpose of the Default Management Plan is to promote student and school success by reducing delinquency and default of loans through the William D. Ford Federal Direct loan program and any other federal student loan program. Students will benefit by retaining eligibility for Title IV loan programs and avoiding penalties and fees associated with delinquency and default. Canton City Schools Adult Career and Technical Education will avoid limits on participation in the Title IV Federal Student Aid programs due to excessive default rates.

Incoming Students

Students are required to complete Loan Entrance Counseling and a Master Promissory Note by logging into their Federal Student Aid account with their FSA ID and password at www.studentaid.gov

Students and parents will be required to complete the Annual Student Loan Acknowledgement. The Acknowledgement will be required for subsidized, unsubsidized, Parent PLUS and Grad PLUS loans. The requirement applies to both student and parent borrowers. First time borrowers will review information about loan debt and repayment of loans. Returning borrowers will review their current loan debt and loan servicer information.

All students are required to meet with the Financial Aid Advisor individually to discuss their Cost of Attendance and financial aid package which is detailed on the Financial Aid Offer sheet. Students are explained the advantage of limiting their borrowing. Interest rates and loan fees are discussed. Students are also presented with their total student loan indebtedness based on NSLDS data.

A payment schedule and directions is presented to the student on the amount they are borrowing for the current award year. Students are directed to log into www.studentaid.gov to review their loan information on NSLDS.

Communications

Based on the assumption that a successful student is more likely to pay their student loans in a timely manner, every effort is made to assist students in this goal. Program coordinators, instructors, and student support specialist continually monitor student progress in the programs. Life skills classes are integrated into the curriculum of all CCS– ACTE programs.

Individual counseling is offered to students by the student support specialist regarding community social service resources either public or private.

Outgoing Students

Students will be required to complete Exit Counseling at www.studentaid.gov. Certificates and Diplomas will be withheld until the student has completed the Loan Exit Counseling. Students are informed of their estimated first payment date and total loan indebtedness. Students are provided with the name and contact information for their loan service provider. Students are given information regarding alternate repayment schedules and information on public service loan forgiveness programs.

Enrollment Reporting

All required enrollment information is reported to NSLDS within 15 days or receiving the enrollment report. Withdrawals of students who are Title IV recipients are reported with 14 days of their withdrawal from a program. On a bi-monthly basis the Financial Aid Advisor reviews the NSLDS Date Entered Repayment report to match the current enrollment list.

Late Stage Delinquency Assistance (LSDA)

The Financial Aid Office contacts borrowers that are delinquent on their loan by more than 240 days but less than 360 days to help them avoid default. The Financial Aid Office also contact borrowers by email and/or by telephone to let them know they may have other options and that help is available. They are instructed to contact their loan service provider to discuss Income Dependent Repayment plans. They are also directed to the www.studentaid.gov website under "Loan Repayment."

FERPA

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
 - School officials with legitimate educational interest;
 - Other schools to which a student is transferring;
 - Specified officials for audit or evaluation purposes;
 - Appropriate parties in connection with financial aid to a student;
 - Organizations conducting certain studies for or on behalf of the school;
 - Accrediting organizations;
 - To comply with a judicial order or lawfully issued subpoena;
 - Appropriate officials in cases of health and safety emergencies; and
 - State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory information".

The following is student "directory information": a student's name; address; telephone number; date and place of birth; major field of study; dates of attendance; date of graduation; or awards received. Students may refuse to allow Canton City Schools - ACTE to disclose any or all of such "directory information" upon written notification to the Director within fourteen (14) days after receipt of the FERPA notice. Schools must notify parents and eligible student annually of their rights under FERPA. The FERPA information is presented at student orientation and summarized in the student handbook. Student are given a disclosure form if they choose to allow disclosure of information to another individual.

For additional information, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may use the Federal Relay Service. Or you may contact us at the following address: Family Policy Compliance Office U.S. Department of Education 400 Maryland Avenue, SW Washington, D.C. 20202-8520 Health and Safety Exemption FERPA permits non-consensual disclosure of education records, or personally identifiable, non-directory information from education records, in connection with a health or safety emergency under § 99.31(a)(10) and § 99.36 of the FERPA regulations. The health or safety exemption permits the disclosure of personally identifiable information from a student's education record without the written FERPA- Family Educational Rights & Privacy Act

Safety and Security (Clery Act)

Students and staff are sent notification on an annual basis of the updated Campus Security Report. The current report and Campus Safety and Security Survey Certificate can be found at <https://www.ccsdistrict.org/site/default.aspx?PageID=189> the report will be under "ACTE LINKS". The Campus Health and Safety Plan can be found at the same location.

Statistics for Comparison

Students are encouraged to research the school's retention and graduation rate. Information about our school can be found by selecting the link below and at the Canton City School District website www.ccsdistrict.org - DEPARTMENT - ADULT EDUCATION - ADULT CAREER & TECHNICAL EDUCATION.

Net Price Calculator

The link below will take you to the school webpage where interested parties can complete the Net Price Calculator. Click on the link and the calculator will give you an estimate of how much students similar to you paid to attend Canton City School Adult Career and Technical Education in 2021-2022.

<https://nces.ed.gov/collegenavigator/?s=OH&zc=44710&zd=0&of=3&l=91&id=201539#outcome>