



TENNESSEE COLLEGE
OF APPLIED TECHNOLOGY
— JACKSBORO —

2016-2017

**FINANCIAL AID
HANDBOOK**

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STUDENT FINANCIAL AID HANDBOOK

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FEDERAL AID PROGRAMS

The Financial Aid Office coordinates two basic types of assistance programs: grants and employment. Specific program information can be obtained from the following program descriptions. Financial assistance programs are extended either individually or in combination according to the needs of the student. You can apply for federal student aid using the FAFSA on the web worksheet. These applications are available in the Student Services Office. The website to apply online is www.fafsa.ed.gov. Title IV programs includes Federal Pell Grant (Pell), Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study (FWS). The Tennessee College of Applied Technology – Jacksboro (TCATJ) does not participate in the Federal Family Education Loan Programs (FFELP) (date of withdrawal 06/30/93).

****Grants***

Federal Pell Grant: This program is a direct grant from the federal government to eligible students with financial need. *Awards currently range from \$598 to \$5,815 for a full academic year. Pell Grant payments will be made on the basis of the regular academic year beginning July 1 and ending June 30. This grant is used as a base for all needy students who apply for assistance. All students applying for instructional assistance based on financial need must apply for this program. The school will use the Expected Family Contribution (EFC) that will best benefit the student if more than one EFC is calculated.

Federal Supplemental Educational Opportunity Grant (FSEOG): All applicants who demonstrate exceptional financial need will be considered for this award (Maximum of \$200 for a full academic year which is pro-rated and disbursed in equal installments for two payment periods beginning fall trimester. In selecting FSEOG recipients, Tennessee College of Applied Technology Jacksboro (TCATJ) will first award grants to those eligible students with the lowest expected family contribution in accordance with Part F Title IV of the HEA who are also recipients of a Pell Grant for that Year.

Tennessee College of Applied Technology Jacksboro (TCATJ) students are admitted on an on-going basis throughout the year. Prior to the beginning of the Fall term, all students who are Pell eligible, currently enrolled or expected to enroll Fall term with a completed file, are ranked according to the nine month Expected Family Contribution (EFC) as determined by the Student Aid Report (SAR). The school reserves the right to also rank by unmet need if there are more students with “0 EFC’s” than funds available for the trimester.

Students who miss the Fall deadline will be ranked at the beginning of Spring term and additional awards will be made at that time to students who have the lowest EFC’s until funds are exhausted. Pell recipients enrolled less-than-half time may be considered for a pro-rated amount if eligible. The FSEOG amount awarded to the student is 75% federal funds.

Any student that violates the satisfactory progress policy and files an appeal to have their grant re-instated does not automatically receive SEOG re-instatement. Re-instatement of SEOG is dependent upon available funds.

Tennessee Student Assistance Award Program: The purpose of this program is to provide non-repayable financial assistance to needy undergraduate students who are enrolled or plan to enroll in a public or an eligible non-public post-secondary educational institution in Tennessee. If the money appropriated by the Tennessee General Assembly is insufficient to help all eligible students, those whose EFC's are lowest will receive priority for awards. A priority deadline of Feb. 06th is usually set for this award by the Tennessee Student Assistance Corporation. Current maximum TSSA Awards are \$1000* for a full academic year at TCATJ, dependent upon the student's EFC and scheduled hours at the beginning of each term and only three payments may be made per academic year. TSSA is paid once a trimester. Fifty (50) percent of the term must fall into the financial aid award year being used.

*These amounts are subject to change by legislative action.

Wilder-Naifeh Technical Skills Grant (WNTSG)

The Wilder-Naifeh Technical Skills Grant is part of the Tennessee Educational Lottery Scholarship program (TELS). The WNTSG is a grant that is available only to Tennessee residents that attend a Tennessee College of Applied Technology. The program became effective for the Fall term 2005. The current maximum for the WNTSG is \$2000 per year. The priority deadlines for the 2016-2017 school year are July 1, 2016, November 1, 2016, and March 1, 2017.

Unlike the Federal Pell Grant, the WNTSG can be awarded to students who have previously earned a BA degree.

High School students may be eligible for \$600 per year under the Dual Lottery Grant.

To be eligible for the Tennessee Dual Enrollment Grant Program, a student must:

Be enrolled in an eligible high school. Be enrolled in an eligible postsecondary institution; be a Tennessee Resident for at least one year; be a junior or senior in high school; complete the Tennessee Dual Enrollment Grant Application and the Dual Enrollment Certification Statement; renew the Application prior to the beginning of each term; not have previously earned a high school diploma or GED; comply with Selective Service requirements; not have been convicted of possessing or selling drugs; not be in default on a federal Title IV education loan or Tennessee education loan; not owe a refund on a federal Title IV student financial aid program or a Tennessee student financial aid program and not be incarcerated.

STUDENT ELIGIBILITY

In order for a student to receive financial assistance from federal or state financial aid programs, the student must:

- Be enrolled as a regular student in an eligible program
- Be a US citizen/national or an eligible noncitizen
- Earn satisfactory progress in accordance with policy
- Not be in default on Federal Perkins/National Direct Student Loan, Federal Family Education Loan, Federal Direct Student Loan, Income Contingent Loan or a

Consolidated Loan or must provide the school with documented satisfactory repayment arrangements.

- Have a federal confirmation statement of registration compliance indicating either that the student has registered with the Selective Service or that the student is not required to register.
- Have completed a statement of educational purpose saying that the student will use the money only for expenses related to attending the school (usually collected on the FAFSA)
- Have a high school diploma, GED, approved Home School certification, or be beyond the age of compulsory school attendance in TN. A High school diploma/GED is not required for the Wilder Naifeh Technical Skills Grant (TN Lottery Grant)
- Must not have been convicted of any drug related offenses while receiving Title IV Aid.
- Students who are HOPE recipients are eligible for WNTSG.

Tennessee Promise

Covers Tuition and Mandatory Fees ONLY- For a TCAT that means that Promise covers the Maintenance Fee, Technology Access Fee and Student Activity Fee only! Promise does not cover the cost of special course fees, books, tools, testing fees, insurance, RODP fees, etc...

Last dollar scholarship- Tuition waivers and discounts are applied first then gift aid (TELS, TSAA, and PELL only) will be paid toward tuition prior to awarding Promise. All other financial aid may be used toward books, special course fees, tools, etc... and do not impact the Promise award.

Enrollment- Students must be enrolled in a full-time program. Supplemental programs are not eligible for Promise funds.

Fall enrollment requirement- By the fall semester immediately following high school graduation, students must be enrolled at TCAT or

1. Must be on the official waiting list.
2. Applying to a program that does not have a fall start.

If space is available, students may enter (a TCAT only) and receive Promise in the summer immediately following high school graduation.

Community Service Deadlines

- Fall- August 1
- Spring- December 1
- Summer- May 1

Verification- For Fall, the TCAT deadline will be October 1.

College Application Deadline- There is not a college application deadline. POs will encourage/recommend students to apply by February 15.

Promise Renewal Application- July 1 each year- <http://tnpromise.gov/>

Retaining Promise

1. Must maintain continuous enrollment in a full-time program (unless granted a personal or medical leave of absence for Promise purposes)
2. Maintain Satisfactory Academic Progress
3. Complete 8 hours of community service for each term enrolled by the established deadlines.
4. Complete Promise Renewal Application by July 1 each year.
5. Complete the FAFSA by January 17 each year.

Terminating Events

1. Graduating with a Diploma or Associate Degree

- Students in certificate only programs may graduate and enroll in a diploma program and receive Promise (as long as all other requirements are met, and they have enough eligibility remaining)

2. After the student completes his/her 8th trimester at a TCAT

The TN Promise Scholarship Program became effective July 1, 2015. The TN Promise Scholarship covers eligible high school graduates. This program is a last-dollars scholarship to be applied to a participating student's tuition and mandatory fees after all other gift aid for which a student is eligible is applied first to tuition and mandatory fees. Information on this program may be obtained in the TCAT Financial Aid Office or TN Student Assistance Corporation's website at tn.gov/collegepays.

Transfers

- Students must work closely with the financial aid office if considering program or school transfers. There is an 8 trimester timeframe for the use of the TN Promise Scholarship. To maintain the scholarship, the student must be able to complete the Diploma or Associate Degree in the amount of time remaining before reaching a terminating event.

Satisfactory Progress

- The TN Promise Scholarship Program adheres to the same satisfactory academic policy as the Wilder Naifeh Technical Skills Grant (Lottery).

Tennessee Reconnect

Eligibility- Students must be Tennessee residents for (1) year and determined to be independent by the FAFSA. Students that have a certificate, diploma or degree that have never received a Reconnect Grant are eligible. All other eligibility rules of Wilder Naifeh apply.

Covers Tuition and Mandatory Fees ONLY- For a TCAT that means that Reconnect covers the Maintenance Fee, Technology Access Fee and Student Activity Fee ONLY! Reconnect does not cover the cost of special course fees, books, tools, testing fees, insurance, RODP fees, etc...

Last dollar scholarship- Tuition waivers and discounts are applied first then gift aid (TELS, TSAA, and Pell only) will be paid toward tuition prior to awarding Reconnect. All other financial aid may be used toward books, special course fees, tools, etc... and do not impact the Reconnect award.

Enrollment- Students must be enrolled in a full-time program. Supplemental programs are not eligible for Reconnect funds.

Application- The Reconnect “sign-up” form on the website is for marketing and planning purposes only. The annual “application” required for this program is the FAFSA only.

Deadlines- Students must complete the FAFSA by the same deadline as Wilder Naifeh for each term. There are no other deadlines for Reconnect.

Retaining Reconnect

1. Must maintain continuous enrollment in a full-time program.
2. Maintain Satisfactory Academic Progress for Title IV aid.
3. Complete the FAFSA annually.

Terminating Event- Graduating with a certificate or diploma. Students may receive only one Tennessee Reconnect Grant.

LOANS

Federal Family Education Loan Program (FELP): Effective July 1, 1993, Tennessee College of Applied Technology at Jaxsboro will not participate in the Federal Family Education Loan Programs.

EMPLOYMENT

Federal Word-Study (FWS): FWS is a federal work program whereby students may work, based on financial need. Students will be allowed to work up to 40 hours per week when school is between sessions only if the term award has not been exceeded. Students are placed in jobs on campus. This program provides employment payment on an hourly basis only. Currently, hourly rates are \$10.00 based on the prevailing wage for a comparable job in the community. Unless otherwise notified, students accepting employment should report to the financial aid coordinator for their job assignment and clearance to work. If there are more eligible students than positions the program will operate on a first-come, first-serve basis with awards being made to students who have requested a FWS position and meet job requirements until funds are exhausted. Less-than-half-time students may be considered for a pro-rated amount if eligible. Students awarded summer 2017 may only work July and August of the summer 2017 term if using the 16/17 award year.

At least 7% of the school’s federal allocation for FWS may be spent off campus on community service/reading tutor. Students interested in community service FWS should contact the counselor. (2016-2017 waiver in effect).

OUTSIDE ASSISTANCE

Vocational Rehabilitation: The Rehabilitation Division of the Tennessee Department of Human Services provides assistance to students who qualify under Vocational Rehabilitation Act. Names and addresses of Vocational Rehabilitation Counselors/Offices can be obtained in Student Services/Financial Aid Office.

Veteran's Benefits: Veterans, disabled veterans, and dependents of certain classifications of veterans are eligible for financial aid assistance to aid them while attending TCATJ. For more information, contact the Student Services Office or call the Veterans Affairs Toll Free Number 1-888-442-4551.

Workforce Investment Act

Information on Workforce Network funded programs can be obtained through the local job Training Offices. The number of the Campbell County Office is 566-3333, Anderson County 865-483-7474, Claiborne County 423-626-5331, and Scott County 423-569-9348.

Tennessee Opportunity Program for Seasonal Farm Workers, Inc.: This program is limited to students with income from seasonal farm work. The student receives an educational stipend of \$3.00 (07/95) per hour. Contact person is Cheryl Lewis, 865-673-3053.

FINANCIAL AID INFORMATION

How do I apply for assistance?

The Financial Aid Process

1. Application Procedures:

- Complete the Free Application for Federal Student Aid (FAFSA). The school code for TCATJ is 010700. Copies of the following records will speed the application process: U.S. Income Tax return (you and/or your parents as applicable) – The 1040, 1040A, or 1040EZ; statements of untaxed income such as veterans benefits, unemployment benefits, workman's compensation, & child support, etc. The FAFSA on the web site is www.fafsa.ed.gov.

Students must use the FAFSA to apply for the Wilder-Naifeh Technical Skills grant (Tennessee Lottery Program and the Tennessee Promise Program). This is a free application.

- Read the instructions carefully as you complete the FAFSA. Most errors result from not reading the instructions and listing incorrect information. It is simpler to submit correct and verifiable information than to re-submit the application for corrections.
- There is no fee for completion of the FAFSA. Be sure the application has **proper signatures**. Pay careful attention to the instructions as to signature; otherwise your application will be returned unprocessed. **REMEMBER YOU MUST ALWAYS SIGN YOUR OWN APPLICATION.**
- Within four weeks after mailing in your form (mailing is not recommended), the U.S. Department will send you a ***Student Aid Report (SAR)***. **YOU SHOULD SUBMIT ALL 3 COPIES OF THE SAR TO THE FINANCIAL AID OFFICE.** Those applying online will be processed and sent to the school usually within one week. A SAR must be submitted, even if the student is proven ineligible for the Federal Pell Grant Program, before other need based or TN Lottery awards can be made. If you are ineligible, but have special

circumstances please make the Financial Aid Coordinator aware of these circumstances.

- If you are selected for verification, please request a Verification Worksheet from the Financial Aid Office and turn in with documentation as requested.
- If it appears that you did not correctly or completely fill out your application for financial aid, the Department of Education will not be able to calculate your EFC. If this happens, your SAR will contain comments asking you to confirm, correct, or add information on the SAR and return it for processing. Please note that the Financial Aid Coordinator cannot officially accept your SAR until an EFC has been calculated. **Corrections can be made electronically – see the Financial Aid Coordinator for help.**
- Household size and the number in college must be updated when the SAR is turned into the Financial Aid Coordinator.
- You must complete all admission requirements unless currently enrolled. Only admitted students can be considered for student financial aid.
- You must be enrolled in an eligible preparatory program to be eligible for financial aid.
- You must certify that you do not owe the Department of Education a refund on any grant, are not in default on any student loan, and have not borrowed in excess of the loan limits under the Title IV programs, at any institution.
- You must be in a good academic standing and making satisfactory progress toward a certificate or diploma as described in this handbook.
- You must complete all verification requirements for Student Aid Report if required.
- Financial Aid is not automatically renewable. The FAFSA or a Renewal FAFSA (application) must be submitted each academic year (July to June).
- Less-than-half-time students (less than 15 hours per week) may apply for financial aid but may not be eligible because of the low budget allowed.

How do I know if I will receive Financial Aid?

1. NOTIFICATION OF AWARDS PROCEDURE:

- After the financial aid process has been completed, a Financial Aid Award Notification letter will be given to you from the Financial Aid Office. The letter will indicate the amount and type of aid for which you are eligible. The TN Student Assistance Corporation will send out tentative award letters for the Wilder-Naifeh Technical Skills Grant and the TN State Grant.

What is Financial Need?

Most Federal Student Aid is awarded on the basis of financial need. Need is the difference between your cost of education (educational expenses such as tuition, fees, room, board, books, supplies, and other related expenses) and an amount you and your family are expected to contribute toward your education. A standard formula used for all applications determines this amount, which is called the Expected Family Contribution (EFC). This information you report on your aid application is used in calculating your contribution. Factors such as income, assets, and some benefits are all considered in this calculation.

The amount left over after subtracting the expected contribution from your cost of education is considered your financial need.

If you are a handicapped student, your educational expenses may be high and your need, therefore, greater because of costs associated with the handicap. To make sure these extra expenses are recognized, the Financial Aid Coordinator at the TCATJ will work with a representative from your State Vocational Rehabilitation Agency. They will coordinate resources so that your Department of Education and Vocational Rehabilitation Aid will go as far as possible toward meeting your expenses.

DETERMINATION OF FINANCIAL NEED: The calculation of need is a relatively simple step. After selecting the appropriate student expense budget for a particular student, the family contribution, as indicated on the SAR, which includes both the parents' and the students' expected contribution (if applicable) is subtracted from the budget. The basic formula, therefore, is this:

$$\begin{aligned} & \text{COST OF EDUCATION (STUDENT BUDGET)} \\ & \text{- EXPECTED FAMILY CONTRIBUTION} \\ & \text{= FINANCIAL NEED} \end{aligned}$$

If the family's resources are sufficient to meet the anticipated costs, the student has no financial need. If those resources are insufficient, however, the student does have financial need. It is important to keep in mind that "expected family contribution" is not the amount a family must pay in order to be eligible to receive financial assistance. It is a reasonable expectation of that family's ability to contribute toward a student's education cost based on the information reported on the financial aid application. Students are the direct beneficiary of their education and should normally share in the responsibility to pay for it.

SPECIAL CIRCUMSTANCES: In some cases, the Financial Aid Coordinator may adjust data elements of your EFC to take into account circumstances that might affect the amount you and your family would be expected to contribute toward your education. If your income and/or your spouse or parent's income has been drastically reduced in 2016 due to unemployment, change in employment, etc., please see the Financial Aid Coordinator. Remember, there has to be a very good reason for the aid administrator to make any adjustments, therefore you will have to provide adequate proof to support those adjustments. Forms are available in the financial aid office for those who want to request a professional judgment. A financial aid committee will determine if a Professional Judgment is granted. Also remember that the committee's decision is final and cannot be appealed to the U.S. Department of Education.

PACKAGING: "Packaging" refers to evaluating a student's financial need and awarding campus based aid in an equitable and consistent manner.

Evaluating a student's financial need consists of the institution's budget minus family/student contribution(s) equals estimated need. After estimated need is established, the Financial Aid Coordinator will look at all available aid resources from which he/she can award aid for that student. The Financial Aid Coordinator will also take into account any aid received from other sources and subtract this from the need. These amounts will be pro-rated according to amount of time the student is enrolled for the fiscal year.

COST OF ATTENDANCE

The cost of attendance is based upon both institutional and non-institutional costs:

1. INSTITUTIONAL COSTS:

A. Student Maintenance Fees

THE FEE ASSESSMENT WILL BE AS FOLLOWS:

- 1) **Full-Time Students:** All full-time students enrolling for the 341 plus hours, whether resident or non-resident will pay a maintenance fee of \$1139.00 per trimester. Students enrolling or completing between trimester beginning and ending dates will pay a pro-rated fee for that trimester based upon the fee schedule. Fees must be paid during registration before a student will be officially admitted to class. Thereafter, the fee must be paid at the beginning of each term.
- 2) **Part-Time Students:** Students enrolling in short-term, part-time, or supplemental programs will be assessed a fee based on the length (number of hours) of the program in which he or she is enrolled. The fee is collectible at the beginning of the program. Note: If a full-time student enrolls in a part-time program, the student will pay the full-time fee and the part-time fee. Full-time and part-time fees are to be considered as two separate operations.
- 3) **Technology Access Fee:** Assessed per class at a maximum of \$67 per Trimester. This fee is non-refundable.
- 4) **Special Academic Fees:** Truck Driving: \$300.00. Licensed Practical Nursing & Welding: \$100.00 per trimester.
- 5.) **Student Activity Fee:** \$10.00 per trimester.

2. NON-INSTITUTIONAL COSTS:

These costs include transportation allowances, living maintenance allowance, and personal expense.

Each training area requires the student to purchase textbooks and work books as needed. In addition to books there will be other items needed as specified by each shop, including supplies, safety equipment, uniforms, tools, etc., as listed on *Cost Sheets for each individual program. These cost sheets are on file in the Student Services Office and are furnished to the student on request.

See page 32 for 2016-2017, 12-Month Budget Figures

DISBURSEMENT PROCEDURES

Credit Memo and Cash Disbursement for Pell and FSEOG

Pell & FSEOG disbursement will be made by payment periods. State grants will be paid by trimester. These checks may come separate from the Federal Aid.

The first disbursement made to a student will be done in the form of a “Credit Memo”. This memo allows the student to request that payment for fees be deducted from his eligible Pell disbursement for the term. Students that are eligible for the Wilder-Niafeh Technical Skills grant will have fees and books charged to the Skills Grant before charges are made to the Pell grant.

The Aid Coordinator will calculate the student’s awards and prepare the memo for the business office. The student will present it to the “Fee Collector” who will deduct the maintenance fee from the total authorized amount. If more than one fee is due during the payment period, both fees will be deducted. The student and the “Fee Collector” will sign the memo. A copy of the Credit Memo is then returned from the TCATJ “Business Office” to the Financial Aid Office.

After the school refund period has passed, the Financial Aid Coordinator will make all the necessary adjustments to the student’s total authorization and request that a check be cut for the remaining differences between the student’s charges and disbursements for the term. This will be done after the business office prepares and sends an invoice to the lead institution. The lead institution for TCAT Jacksboro is Roane State Community College. RSCC must have at least ten days to cut the check after receiving the check requested. Please remember that once checks are requested no further changes can be made until the following term.

If a Federal Pell calculation requires multiple disbursements within the academic year, the Financial Aid Administrator must ensure that the hours scheduled for the first disbursement have been satisfactory completed before the second payment is disbursed.

Tennessee Colleges of Applied Technology Fee Schedule				
Effective Fall Trimester, 2016				
TRIMESTER SCHEDULE				
TRI	FY 16-17	TRI	TRI	TRI
Hours	<u>Maintenance</u>	<u>SAF</u>	<u>TAF</u>	<u>TOTAL</u>
	\$	\$	\$	\$
* 1 - 40	183.00	10.00	41.00	234.00
* 41-80	247.00	10.00	41.00	298.00
* 81-135	372.00	10.00	41.00	423.00
*136-217	631.00	10.00	67.00	708.00
218-340	1,019.00	10.00	67.00	1,096.00
341-432	1,139.00	10.00	67.00	1,216.00

* The TTC has the option of charging \$2.50 per hour within this range.

Special Academic Fees:

Truck Driving	\$ 300.00	Per trimester
Licensed Practical Nursing	\$ 100.00	Per trimester
Welding Technology	\$ 100.00	Per trimester
RODP CNA Lab Fee	\$ 75.00	Per trimester

Tennessee Colleges of Applied Technology RODP Fee Schedule			
Effective Fall Trimester, 2016			
TRIMESTER SCHEDULE			
<u>TRI Hours</u>	<u>FY 16-17 Fee</u>	<u>35% RODP Fee \$</u>	<u>TRI TOTAL</u>
* 1 - 40	183.00	64.00	\$ 247.00
* 41-80	247.00	86.00	333.00
* 81-135	372.00	130.00	502.00
*136- 217	631.00	221.00	852.00
218-340	1,019.00	357.00	1,376.00
341-432	1,139.00	399.00	1,538.00
* The TTC has the option of charging \$2.50 per hour within this range.			

Special Academic Fees:

RODP CNA Lab Fee	\$	Per
	75.00	trimester

Bad Check Collections:

A student paying enrollment fees with a check that is dishonest must redeem the check within 10 calendar days from receipt of the notice. Notice should be sent by the technology center to the student no more than three (3) working days from receipt of notice of a bad check from the bank. Notice by certified mail is optional. The technology center will have five (5) working days after the expiration of the 10 calendar days to pursue any additional collection efforts deemed necessary. Immediately after the 5 working days, the student will be deleted if the check has not been redeemed in full. If the student pays the bad check within the allotted time period, he/she

will be assessed a return check fee in accordance with TBR Guideline B-060 in addition to his/her fee payment. Enrollment fees including returned check fee for students de-enrolled for bad checks should be reversed.

Federal Work-Study Disbursement

The Federal Work-Study payroll is monthly. The time sheets are submitted to Roane State Community College where the checks are processed. Checks are delivered by direct deposit to the student's bank account.

Tennessee Student Assistant Award

This award is disbursed each trimester. A roster of eligible students must be certified to TSAC each trimester before a check is issued to the student. This check is deposited and individual checks are requested from RSCC. These awards may be received at the same time as PELL to eligible students. Financial aid checks are disbursed by the TCAT business office. Students are required to have picture identification.

Wilder-Naifeh Technical Skills Grant (WNTSG)

This award is disbursed each term. A roster of eligible students must be certified to TSAC. A check will be issued for funds not used to pay for initial costs. Students are required to have a picture ID.

STUDENT RIGHTS

The following information is either distributed or made available upon request to students at the Tennessee College of Applied Technology at Jacksboro.

YOU HAVE THE RIGHT TO:

- Know what financial aid programs are available at TCATJ and the person(s) designated to provide financial aid information.
- Know the procedures for applying for aid: what forms are required, method and dates forms and instructions are available, eligibility requirements for each of the programs and priority dates for submitting applications.
- Know the criteria for determining that you are maintaining satisfactory progress in your course of study and how you may regain eligibility if you fail to maintain satisfactory progress.
- Know the criteria for determining the amount of your award, criteria for selecting recipients for campus based funds, how disbursements of awards will be made and the frequency of such disbursements.
- Know the conditions and terms applicable to FWS employment.

- Appeal to the School's Director any decisions made by the Director of Financial Aid.
- Know the cost of attendance at the Tennessee College of Applied Technology at Jacksboro.
- Know your school's refund and repayment policy.
- Know the academic programs offered and the placement and completion rate of each program.
- Information regarding physical access for the handicapped and any special programs for handicapped students.
- Information regarding the various types of accreditations and licenses under which the Tennessee College of Applied Technology at Jacksboro operates and, upon request review all accreditations, state approval or license documents and reports.
- The Tennessee College of Applied Technology at Jacksboro's drug abuse prevention program and drug-free workplace and campus information.
- Student Right to Know data and Campus Security Information (including sexual offenses information)
- Know the rights and responsibilities of students on financial aid.

STUDENT RESPONSIBILITIES

- You must submit all applications accurately and on time.
- You must submit verifiable information. Misreporting, in most instances, is a violation of the law and considered a criminal offense punishable by fine or imprisonment.
- You must furnish all additional documentation, verification, corrections, and/or new information requested by the Financial Aid Office, the U.S. Office of Education, or the agency to which you submitted your application.
- You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
- You must accept responsibility for fulfilling the obligations of all agreements that you sign.
- You must perform the work in a responsible manner that is agreed upon when you accept employment under the Federal Work-Study Program. The terms and conditions of employment for consideration for FWS include, but are not limited to:
 - 1) Enrollment status as a regular student
 - 2) Citizenship requirements as set forth by the Title IV governing regulations

3) Achieving and maintaining satisfactory academic progress

- You must reapply for financial aid each Spring Trimester if planning to attend the following SUMMER trimester. Both student aid reports must be on file each May to determine which award would benefit the student the most during the summer trimester.
- You must be aware and comply with the deadline for applications and re-application for aid.
- You are responsible for understanding the criteria for determining that you are in good standing and for fulfilling the requirements for maintaining satisfactory progress.
- You are responsibly for reporting to the Business Office to sign for receipt of financial aid and present positive identification (preferably a picture I.D.)
- You are responsible for reporting to the Student Services Office for an exit interview prior to your termination.
- In order to be eligible for most federal and state aid programs, you must owe a refund on a previously awarded grant or be in default on payments for loans in repayment status.
- You must notify the Financial Aid Office of any change of name or address.
- You must sign a statement of Educational Purpose stating that you will use funds received for education purposes only. This is on your FAFSA.
- You must notify the Financial Aid Office of any changes in your financial aid resources. Increases as well as decreases must be reported.
- You must have a REGULAR high school diploma or a GED. (This is not required for the Wilder-Naifeh Technical Skills Grant).
- You must meet any Draft Registration requirements and sign a statement that you have met these requirements or are not required to register for the draft.

GAINFUL EMPLOYMENT DISCLOSURE

For more information about our graduation rates, the median debt of students who completed the program and other important information, please visit our website www.tcatjacksboro.edu.

GENERAL POLICIES

Enrollment Status:

For purposes of awarding aid the following are the definitions of enrollment status:

- Full-time: any student enrolled and attending classes for a minimum of 30 hours a week.

- ¾ time: any student enrolled and attending classes for a minimum of 23-29 hours a week.
- ½ time: any student enrolled and attending classes for a minimum of 15-22 hours a week.
- Less than 15 hours per week (less than half time).

Academic Year Definitions:

For financial aid purposes, July 1 to June 30 represents the academic year.

An academic year is represented by 1,296 hours = with a minimum of 43.2 weeks. A term represents 432 clock hours.

Program Eligibility:

Students enrolled in regular programs at the Tennessee College of Applied Technology are eligible for financial aid. Certain contract programs, training programs for business and industry, night supplemental, high school programs or high school students enrolled in adult programs, or any special training programs are ineligible for Federal Financial Aid Programs (Title IV).

Refund/Repayment:

An overpayment is any amount greater than a student is entitled to receive. This may occur, for example, when awards or disbursements are made incorrectly, when a student reports incorrect information on his/her financial aid application, when a student withdraws from school or takes a “Leave of Absence”. Any information that the aid administrator discovers to be incorrect must be corrected according to procedures outlined in federal regulations.

The student will be notified in writing regarding the amount of overpayment he/she received. This amount will be *due in full* within 30 days of notification. Students that owe the school or Title IV overpayments cannot receive further IV funds at this school until the over-payment is paid. If the overpayment is due to the Department of Education, the student cannot receive future Title IV funds at any school.

The TCATJ has developed the following repayment policy to determine the amount of overpayment/repayment for non-institutional charges when a student receives a grant disbursement and subsequently withdraws from school.

- When a student withdraws from school, a refund/repayment calculation is made. Students that have completed 60% or more of the payment period and have received payment shall be considered to have used the funds for educational related expenses. Normally no repayment will be necessary. Those withdrawing prior to 60% completion may owe the school or Title IV a repayment. Students will be notified of overpayment. The Department of Education will be notified if the student owes Title IV to the Department of Education.

The refund policy for the Wilder-Naifeh Technical Skills grant is the same as the school’s refund policy. There is no refund for books and if a student has completed 20% of the term there is no refund on the WNTSG that has been applied to fees. Refunds for WNTS grant are returned to the TN Student Assistance Corporation.

Students, who withdraw prior to being certified for WNTSG or TSAC funds, will not receive a post withdrawal payment. Students must be enrolled to be certified for the lottery. Students that

have charged books to the WNTSG and withdraw will not owe the book amount back. Students that withdraw after having received lottery funds will lose eligibility after they have been withdrawn one complete trimester (non-continuous enrollment).

Post-withdrawal Disbursement Policy:

A student eligible for Title IV aid that withdraws from school prior to receiving funds may be due a post-withdrawal disbursement. The amount of the disbursement will be calculated and the student notified. The student will have 14 days to accept or decline the funds. If accepted, a check will be requested.

The refund/repayment will be applied back in the following order: Federal Pell, FSEOG, TELS, TSAA, and Student (cash).

The incurring of the obligation of repayment of funds prevent continued enrollment for students who are otherwise eligible to register. Of course, there would be no financial aid funds available to student owing a repayment if allowed to enroll.

The Statute of Limitations does not apply to money owed to the Title IV Programs.

Federal Refund Policies:

The HEA defines a “fair and equitable refund policy” as one that provides for a refund in an amount of at least the largest of the amounts provided under:

- 1) Requirements of applicable State Policy (guideline AVTS-080);
- 2) Requirements established by institution’s nationally recognized accrediting agency and approved by the Secretary; or;
- 3) Refund/Repayment calculation

Note: A Refund/Repayment policy must be utilized for students who:

- 1) Withdraw before completing the payment period’s scheduled hours.
- 2) Received Title IV Aid.

The Tennessee Board of Regent’s Refund of Maintenance Fees and Technology Access Fee Policy:

A. Eligibility for Refunds:

1. Change in full-time student’s schedule, which results in reclassification to a part-time student.
2. Change in a part-time student’s schedule, which results in a class load of fewer hours.
3. Voluntary withdrawal from the school.
4. Cancellation of a class by the school.
5. Death of a student.
6. Students administratively dismissed will not eligible for refunds.
7. The Technology Access Fee is non-refundable unless a pro-rated refund applies.

B. Calculation of the Refund:

1. Full Trimester Refund

- a. 100% of fees will be refunded for classes cancelled by the school.
- b. 100% of fees will be refunded for drops or withdrawals prior to the first official day of classes.
- c. 100% of fees will be refunded in the case of death of the student during the term.

2. Partial Trimester Refund

- a. A refund of 75% will be allowed if a course is dropped or the student withdraws within the first 10% of the class hours.
- b. A refund of 50% will be allowed if a course is dropped or a student withdraws within the first 20% of class hours.
- c. No refunds will be permitted after 20% of the class hours have been completed.

3. There will be no refund after the first official day of classes when a minimum fee is collected.

(Students enrolled in the Regents On-Line Degree Program are to use the refund policy as described above.)

Tennessee Colleges of Applied Technology **do not** refund bookstore purchases.

The TCATJ's Financial Aid State Refund Policy for Title IV monies (reference GEN-88-32-Dear Colleague Letter)

Step 1: Determine if a refund is due according to the TCAT's policy.

Step 2: Determine the amount of refund attributable to the various Title IV accounts.

Step 3: Determine the allocation of Title IV refunds to Title IV account(s).

Financial aid is considered to be used first for direct education costs – tuition and fees. Therefore, if a student withdraws and is scheduled to receive a refund of fees, all or part of this refund will be used to reimburse the financial aid program(s) from which the student received funds.

Anytime a student's direct expenses were paid from a single fund, the amount of the refund will be restored to that account only.

Any student receiving financial aid will not receive a cash refund until all Title IV funds disbursed have been applied back to the respective account(s) from which they were issued in this order: Pell; FSEOG; TSAA; Student.

Title IV Federal Refund Policies:

Refund/Repayment calculations apply for any student who:

- Withdraws before completing the hours scheduled for the payment period.
- Received Title IV aid.

If all of the above conditions apply to the student, the institution should perform a refund/repayment calculation.

First determine the amount of aid disbursed and the amount that could have been disbursed for the payment period. Compute the percentage of Title IV aid earned. Based on percentage earned, calculate aid to be disbursed or returned. Determine if aid is to be returned by school and bill student or if to be returned to Title IV and notify student and Title IV – (Department of Education).

The student must return unearned aid by repaying funds to Title IV up to the total amount, after subtracting the amount the school is to return. Amounts to be returned to Title IV DOE are reduced by 50%. Amounts of \$25.00 or less are not reported to Title IV DOE. The student must also repay the school in some cases for the amount the school had to return to Title IV.

When the refund/repayment applies, the refund will be applied in the following order:

1. Federal Pell
2. FSEOG
3. TSAA
4. TELS

Examples of refunds are available upon request.

WNTSG Refund Policy

If the student owes a refund to the WNTSG, the school will notify the student and TSAC of the student's obligation to return the funds. The student will be ineligible to receive additional funds administered by TSAC until the refund is paid.

If the student withdraws before the WNTSF funds have been disbursed, the school will apply the institutional refund policy for fees and books. Students cannot receive a cash check if they are no longer enrolled. The school will inform the student that acceptance of a disbursement will make them ineligible for further WNTSG funds should they return to school at a later date. The school will use the same notification requirements as are followed for Title IV funds.

SATISFACTORY PROGRESS AND ATTENDANCE FOR FINANCIAL AID

Policy for Financial Aid is different from the school's policy.

To make satisfactory progress for financial aid, a student must:

1. Maintain at least a "C" average for each payment period. (Qualitative measurement)
2. Complete 75% of the cumulative schedule clock hours and the full amount of weeks scheduled for the payment period with a grade average of 77.
3. Satisfactory progress will be evaluated at the end of each payment period. At the end of a payment period a student that has not maintained satisfactory progress will be placed on warning for the following payment period. If a student is on warning and does not meet satisfactory progress at the end of the warning period, they will be put on financial aid probation at the end of the period. A student on financial aid probation, who fails to maintain satisfactory progress when the probationary period ends will result in suspension of financial aid. The student may not receive Federal Financial Aid until the next payment period is completed satisfactory.
4. Any hours over the allowable hours that can be missed in a payment period must be made up before the next payment period begins. The allowable hours are 9.7% of the

payment period or 63 hours for a 648 hour payment period and 42 hours for a 432 hour payment period.

NOTE: A student previously enrolled in a full-time program, who withdrew and returns within 180 days, is held accountable for the remaining clock hours in the payment period before the next disbursement can be made. However if the student *returns after 180 days*, the student may again be paid for the entire program (less prior credit that may be received).

Students transferring from another institution or a supplemental student's progress will not be checked because of difference in school policies and objectives. Supplemental students are not subject to satisfactory progress criteria.

REMEDIAL COURSES

Any courses considered 'remedial' are included in the student's normal program of study and are included in the students SAP calculation.

COURSE REPEATS

Any student who completes an entire clock hour program and later re-enrolls to take that same program again or to take another program may be paid for repeating coursework regardless of the amount of time between completion of the first program and beginning the same program or another program.

The repeated course grade will be counted along with the previously assigned grade. Repeated course hours will count toward total cumulative hours (pace of progression).

TRANSFER CREDIT

Students who receive credit for hours completed for previous education (other institutions, life experience, work credit, dual enrollment, etc.) will have their program length reduced. These transfer hours will not be included in cumulative grade average or pace of completion.

No Title IV will be paid to a student after they have successfully completed the maximum number of clock hours in a program.

WITHDRAWALS will not impact a student's satisfactory academic progress unless they return after 180 days. Reentry within 180 days – A student who withdraws from a clock hour program and reenters within 180 days is considered to remain in the same payment period when he/she returns and is subject to the conditions imposed by Department of Education and is eligible to receive FSA funds for which he/she was eligible prior to withdrawal, including funds returned. Reentry after 180 days and transfer students will have a new payment period calculated if it is the same program or a new program.

RODP SATISFACTORY PROGRESS

A student enrolled in the online program must adhere to the same satisfactory progress guidelines as an on ground student.

If an RODP student receives a grade of “I” incomplete, they may with permission from their instructor only, complete the course the following term. This would be allowed only under extenuating circumstances. If at the end of the following term the course has not been completed and a grade assigned, the course grade will be considered an F for financial aid purposes. The grade of “F” zero will be calculated with the other grades.

TIME FRAME

Students may continue to receive Title IV financial aid until they have been enrolled 133% of their scheduled hours. The student cannot receive federal financial aid after he/she has completed 100% of the program’s clock hours. Any extra hours required to complete the program do not qualify for financial aid. The lottery may be paid for five years depending upon continuous enrollment and the student cannot have received the highest completion level from any program. Pell Grant lifetime eligibility is 600%.

PAYMENT PERIODS

For financial aid purposes, the payment period for programs that are one academic year or less in length will be half an academic year or half the length of the program respectively. For any remaining portion of a program that is more than half an academic year but less than a full academic year, the payment period will be half of the remaining hours in the program. If the remaining portion of the program is less than half an academic year, the payment period will be the remainder of the program. Multiple disbursements may be made within the payment period. Payment periods may continue into the next trimester. Students would not be eligible for another Pell disbursement until they have successfully completed both hours and weeks in the first payment period.

Prior to the second payment period and subsequent periods, satisfactory progress will be checked.

APPEALS OF SATISFACTORY PROGRESS

Any student who wishes to appeal the satisfactory progress standards due to mitigating circumstances encountered during the term must submit his/her appeal request in writing to the Financial Aid Administrator within five days of notification of the failure to make satisfactory progress or within 5 days of the start of a new term.

If the student is not satisfied with the appeal decision of the Aid Administrator, the student may appeal the decision to the Director of the School WHO MAY REFER IT TO THE Financial Aid Appeal Committee. Any supporting documentation requested for the appeal is to be supplied by the student making the appeal.

APPEAL AND EXCEPTION PROCESS FOR WILDER-NAIFEH TECHNICAL SKILLS GRANT

The Institutional Review Panel (IRP) is established for the purpose of hearing appeals from decisions denying or revoking an applicant’s Wilder-Naifeh Technical Skills Grant. A violation of the attendance policy cannot be appealed.

The following items are allowed for appeals:

Denial of a Change in Status Request

Denial of a Leave of Absence Request

Denial of Reinstatement of Eligibility after a Change in Grade

Denial of Reinstatement of Eligibility after the Grade for an Incomplete Course is reported.

The IRP will be designated by the institution administrator and may be composed, but not limited to the following: two faculty members, two students, one administrator, and one support staff. An alternate will be designated for any IRP member who is personally involved in a particular case or is otherwise unable to attend. No eligible institution official rendering a decision to deny or revoke a WNTSG award shall participate in the appeal process.

IRP Appeals Process and Timeline:

Any student wishing to appeal to the IRP must provide a written appeal within five (5) calendar days of notification of denial.

The IRP may review the student's appeal with or without a hearing and shall make a determination no later than fourteen (14) calendar days after the student properly files an appeal.

The IRP shall render a written decision no later than (7) calendar days after considering an appeal, except for exigent circumstances.

Appeal of IRP'S Decision

A student seeking an appeal of a decision rendered by the IRP shall request in writing an appeal outlining the basis for the appeal with the TN Student Assistance Corporation TELS Award

Appeals Panel within fourteen (14) calendar days from the date the decision was delivered to the student.

Tennessee Student Assistance Corporation
TELS Award Appeal Panel
404 James Robertson Parkway, Suite 1950
Nashville, TN 37243

SCHOOL POLICIES

Organization: The school is governed by the State Board of Regents for the State of Tennessee and is accredited by the Accrediting Commission of the Council on Occupational Education. All of the programs are approved for the training of veterans.

The Tennessee College of Applied Technology at Jacksboro is one of 46 institutions in the Tennessee Board of Regents system, the seventh largest system of higher education in the nation. The Tennessee Board of Regence is the governing board for this system, which is, comprised of six universities, fourteen community colleges, and twenty-six-area technology centers.

Equal Opportunity Statement: In compliance with Title IX: 34 C.F.R., Section 106.8 (b), Section 504:34 C.F.R., Section 104.7 (a), Title II: 28 C.F. R., Section 35.107(a) and Guidelines IV-O: The Tennessee College of Applied Technology at Jacksboro does not discriminate on the basis of race, sex, color, religion, national origin, age, disability, or veteran's status in provision of educational opportunities or employment and benefits. TCATJ does not discriminate on the basis of sex, or disability in its educational programs and activities, pursuant to requirements of Title IX of the Education Amendments of 1972, Pub. L92-318 and Section 504 of the Rehabilitation Act of 1973, Pub. L93-112, and the Americans with Disabilities Act of 1990, Pub. L101-336 respectively. This policy extends to both employment and admission to the Tennessee College of Applied Technology at Jacksboro. Inquiries concerning Title IX should be directed to the ADA Coord. The following person has been designated to handle inquiries regarding the non-discrimination policies:

Rita Broyles
Student Services Coordinator
P.O. Box 419, 265 Elkins Road
Jacksboro, TN 37757
(423) 566-9629 ext. 117
rita.broyles@tcatsjacksboro.edu

Payment of Awards: The total amount of financial aid, as outlined in the award letter, will be paid in installments of payment periods. Students receiving FWS wages will be paid the 31st of each month. There can be no guarantee that earnings will equal exactly the award amount as students are paid for each hour worked.

Awards Made in Error: When a WNTSG has been awarded in error, the school will cancel the award and inform the student of the error and the amount that must be repaid.

The school will notify TSAC by completing an e*GrandS adjustment roster. The school must return the funds to TSAC within 30 days of discovering the error. The school is then responsible for collecting the repayment from the student.

The student will be ineligible for additional state-funded assistance until the amount has been repaid to the school.

Overawards: A WNTSG over award is defined as the total of all financial assistance awards greater than the cost of attendance. (EFC is not used in determining an overaward for WNTSG.) In the event of an overaward, the school may reaward aid prior to disbursement, or charging to the student's account to eliminate the overaward. However, after disbursement or charging to the student's account, Title IV and state aid must be reduced until the overaward is eliminated in the following order:

1. FFELP/Direct Loans/Perkins Loans
2. FSEOG
3. FWS
4. WNTSG
5. TSAA
6. Institutional aid
7. Other aid

IRS Taxable Income: Contact the Internal Revenue Service to determine what grants are considered taxable income. *The full Federal Work Study earned is normally reported as taxable income.*

Changes of Program: At each program change, the student will establish a new time frame for completion of that program. Student's may transfer from one program to another at the same TCATJ and retain Pell and WNTSG eligibility as long as they maintain continuous enrollment and maintain satisfactory progress. They may retain WNTSG only if they did not receive a diploma in the prior program.

Change in Status

After the census date, students receiving a WNTSG award will normally not be allowed to change status during the term. The census date is defined as the first day of the term or the first day of the student's enrollment for the term.

A student may be allowed to change status from full-time to part-time during the term only when there are documented medical or personal reasons. Such medical or personal reasons shall include, but not be limited to, illness of the student, illness or death of an immediate family, or other extraordinary circumstances beyond the student's control where continued full-time attendance by the student creates a substantial hardship.

A reduction in hours may cause the permanent loss of WNTSG. Students may change status between terms prior to the census date. However, approval for the change in status must be granted prior to registration.

If approved, the amount of Pell Grant, TSAC, and WNTSG being received will be adjusted based on the revised scheduled hours for the term. If the student has already been paid WNTSG and the school refund period has passed, the student will not owe the WNTSG back. This could result in loss of future WNTSG payments. Any amount that the student owes for Pell or SEOG financial resources already received must be paid prior to the effective date of the change. The institutional refund policy will be applied to determine if a refund is due.

In the event that the Student Services Coord. Or Financial Aid Administrator denies a student's request to change status; the student has the right to appeal the WNTSG decision to the Institutional Review Panel (IRP).

Leave of Absence (LOA)

For rare and unusual circumstances, a student may request a leave of absence (LOA). This would protect eligibility for Wilder-Niafeh Technical Skills Grant. A LOA may be approved for documented medical or personal reasons, such as serious extended illness of the student, serious extended illness or death of an immediate family member, extreme financial hardship of the student or the student's immediate family, or other extraordinary circumstances that are beyond the student's control where continued enrollment creates a substantial hardship.

A student must submit a written request in advance for a leave of absence unless an unforeseen circumstance prevents the student from doing so. The student's signed and dated request must include the reason for request, beginning and ending dates for leave and supporting documentation.

The student will be readmitted as space is available upon completion of the LOA.

An approved LOA will be treated as a withdrawal for all financial aid programs including VA if the student is not returning during the term. This may cause other awards to be recalculated and in some cases a Return of Title IV funds calculation may be necessary.

If the student's request for a leave of absence is denied, the student may appeal the decision to the Institutional Review Panel (IRP).

Military Mobilization of Eligible Students: Members of the United States Armed Services, National Guard, or Armed Forces Reserves receiving a WNTSG who are mobilized for active duty during a term that is already in progress shall be granted a personal leave of absence and shall not have their WNTSG eligibility negatively impacted.

Additional Awards: Students anticipating receiving funds from sources other than the Financial Aid Office should notify the Financial Aid Coordinator as soon as the award is made. The Financial Aid Coordinator has the right to adjust campus-based funds when additional awards affect the unmet need.

Review: The Financial Aid Coordinator reserves the right on behalf of the Tennessee College of Applied Technology to review and cancel any award at any time because of changes in financial or academic status, or because of recipients failure to observe reasonable standards of citizenship and conduct.

Withdrawal: Students withdrawing from school must notify their instructor and the Student Service/Financial Aid Office of their intent. If the withdrawal results in the student not completing 91% of the scheduled hours for the term, the student will not receive financial aid for the subsequent term of enrollment and will lose eligibility for WNTSG permanently.

Re-application: Receipt of financial aid does not automatically renew an application for aid in subsequent years. You must reapply for financial aid for each academic year (July-June).

Federal Funds: Commitment involving the use of federal funds is tentative and conditional upon subsequent congressional appropriation and actual receipt of the funds. All regulation governing federal financial aid programs are subject to change by federal legislative action.

Student Retention Data: This information is on file in the Student Service Office or may be found at the schools website: www.tcatjacksboro.edu

Handicapped Facilities: Parking and rest rooms are available to accommodate the handicapped student.

Drug and Alcohol Abuse Prevention: Brochures on drug abuse prevention are on display for students to take. The Student Services Coordinator or assistant discusses the drug abuse program during orientation. Detailed information may be obtained from the Coordinator. As set out more fully in Section 5301 of the Anti-Drug Abuse Act of 1988, conviction of drug distribution or possession may result in the court suspending student's eligibility for Title IV financial aid. The Tennessee College of Applied Technology Jacksboro has adopted/implemented a program

to prevent illicit use of drugs and the abuse of alcohol by students and employees and has been submitted this in writing to DOE as outlined in GEN 90-9.

Student Right-to-Know and Campus Security Act: The Tennessee College of Applied Technology Jacksboro will disclose, upon request, crime statistics and security policies for the Tennessee College of Applied Technology Jacksboro campus. Effective June 1, 1993, graduation or completion rates are made available in the Student Services Office and discussed during orientation. This disclosure is to be made annually for the one-year period ending on June 30 of the preceding year. Placement and completion rates are also available on the school website.

Verification: Verification means you must prove that certain items you reported on your financial aid application are correct. You will be notified in your SAR if you have been selected by the Secretary of the Department of Education via the federally approved edits.

Professional Judgment: Professional judgment will be exercised by the Financial Aid Coordinator on a case-by-case basis. The decision of the Financial Aid committee is final and cannot be appealed.

Since the formula used to determine eligibility for the Federal Pell Grant is basically the same for all applicants, students who have experienced extenuating circumstances beyond their control may request “Special Conditions” or “Professional Judgment”.

There must be rare and unusual reasons for the financial aid administrator to request a financial aid committee meeting on students’ behalf. In addition, the student must provide adequate documentation to support any adjustments before the committee will meet.

Possibly extenuating circumstances could include the following:

- Divorce or separation of student, spouse, or parent;
- Death of spouse or parent;
- Loss of untaxed income of student, spouse, or parent;
- Disability of student, spouse, or a parent;
- Unusual medical expenses of student, spouse, or parent;
- Tuition expenses of student, spouse, or parent;
- Or loss of a job by either student, spouse or the parent; (Through no fault of their own.)

The Financial Aid Committee’s decision regarding special circumstances is final and cannot be appealed.

A Financial Aid “Request for Special Conditions” form can be obtained in the Financial Aid Office.

Student’s requesting an independent override (Change from dependent to independent), may request the form to apply from the financial aid office. Once the form has been completed and the proper documentation submitted, the financial aid committee will meet and decide to approve or disapprove the request.

Disclaimer Statement: TCATJ provides the opportunity for students to increase their disciplines and programs through faculty who, in the opinion of TCATJ, are qualified for

teaching at the post-secondary level. The acquisition and retention of knowledge by any student is, however, contingent upon the student's desire and ability to learn and his or her application of appropriate study techniques to any course or program. Thus, TCATJ must necessarily limit representations of students preparedness in any fields of study to that competency demonstrate at that specific point in time at which appropriate academic measurements were taken to certify course of program completion.

% of Students without High School Diploma or Equivalent: Less than 1% Report (15/16 yr.)

% of Incarcerated Student: Incarcerated students are not eligible for Title IV financial aid or the Wilder-Naifeh Skills Grant. There were no incarcerated students enrolled 2015/2016.

VERIFICATION POLICIES

The Tennessee College of Applied Technology at Jacksboro adheres to the following verification principles developed by the National Association of Student Financial Aid Administrators (NASFAA). Student's qualifying for the TELS that are selected for verification must be verified.

A. Who must be verified?

1. The Tennessee College of Applied Technology at Jacksboro will verify applicants selected by the Secretary via the federally approved edits. This applies to TELS only and TN Promise applicants also.
2. The Tennessee College of Applied Technology at Jacksboro selection policy will be applied consistently to all applicants not selected or required to be selected by the Secretary.
3. The Tennessee College of Applied Technology at Jacksboro will require transfer students previously selected for verification to verify their information unless they are excluded under the provision of 34 CFR Part 668.

B. Verification Items

1. For applicants selected under A-1, the Tennessee College of Applied Technology at Jacksboro will verify the items specified in 34 CFR Part 668.
2. The Tennessee College of Applied Technology at Jacksboro will resolve and document discrepant application information for all applicants in compliance with 34 CFR Part 668.

Determining Eligibility of a Relative:

To preclude any impropriety in administering financial aid, the following statement reflects the current position of the Tennessee College of Applied Technology at Jacksboro as related to awarding financial aid to family members/relatives.

In regard to the formal review of financial aid application materials and otherwise in determining financial aid eligibility for federal/state/institutional programs, it is the responsibility of the Financial Aid Coordinator to notify his/her supervisor (Assistant Director and/or Director) in the event he or she will be unable to formally review or determine financial aid eligibility for a specified student due to his or her relationship to the student. In such cases, the Financial Aid Coordinator will contact the Financial Aid Assistant at TCAT. The Financial Aid Assistant will formally review or determine financial aid eligibility in conjunction with the TCATJ Financial Aid Coordinator.

C. Application Responsibility

1. Applicants selected for verification by the Secretary are required to provide requested information or documentation in order to be eligible to receive Title IV student aid funds.
2. If a Pell grant or campus-based program applicant's dependency status changes during the award year, or the original application was filled incorrectly, the applicant must make a correction reflecting the changed status unless the change results from a change in marital status.
3. Selected applicants must certify and/or update the household size and number in post-secondary education to reflect accuracy data as of the date of verification.
4. **Non-selected Pell Grants applicants cannot update household size and number in college.**
5. The Applicant must return to Title IV any overpayment discovered during verification.

D. Documentation

1. The Tennessee College of Applied Technology at Jacksboro will require applicants to submit acceptable documentation as specified under 34 CFR Part 668.
2. For verification of independent student status for the campus-based programs, the Tennessee College of Applied Technology at Jacksboro adheres to the Pell Grant documentation requirements specified in 34 CFR Part 668.
3. The Tennessee College of Applied Technology at Jacksboro will follow guidelines under 34 Part 668 with respect to the "ability" of parent(s) to provide documentation.

E. Time Period

1. Applicants selected for verification either by the Secretary or the school must provide the requested information or documentation no later than:

Three (3) months from the date of the notification letter.

F. Consequences for failure to provide documentation information within the specific time period.

1. The Tennessee College of Applied Technology at Jacksboro will not disburse any Pell, FSEOG funds, TELS, or FWS employment for applicants who fail to provide requested documentation within the time frame.
2. The Tennessee College of Applied Technology at Jacksboro will accept requested documentation after the specified time period and will award aid to such applicants when an extension of time has been issued.

G. Tolerances

1. For the Federal Pell Grant Program, the Tennessee College of Applied Technology at Jacksboro will not recalculate the EFC for an applicant. The student will resubmit his/her SAR if the application information changes as a result of verification. (See Verification Guide for Tolerance Levels and Options)
2. The institute will have the student resubmit the SAR if there are any errors in non-dollar items used to calculate the EFC. A \$25 net tolerance option (which applied only to AGI, Taxes Paid and Untaxed Income) exists for Pell, campus based programs, Federal Stafford, William D. Ford, Federal Direct Loans for 00-01.

H. Notification

1. The Tennessee College of Applied Technology at Jacksboro will inform the applicants for verification procedures and verification procedures through written and/or verbal communication. (See Appendix II)
2. The school will notify the applicant of the results of verification through written or verbal communication.
3. For the Federal Pell Grant Program, the Tennessee College of Applied Technology at Jacksboro will notify the student if a dollar error in his/her application information would increase his/her Pell Grant award. The Tennessee College of Applied Technology may pay on the student's original SAR and should encourage the student to resubmit the SAR.

I. Referral Procedures

1. The Tennessee College of Applied Technology at Jacksboro will forward to the secretary, the name, social security number, and other relevant information of an applicant who has received funds based on possibly incorrect information, after the school has made a reasonable effort to resolve the discrepancy.

FSEOG-FIRST DAY OF EACH TERM

First-come, first-serve basis. Students who have requested a CWS position and meet the guidelines.

February 06, 2017 (priority Deadline). TSAA. For TELS, each term will have a cut-off date set by the Tennessee Student Assistant Corporation, usually at the end of the second month of the term.

May 30, 2017. This is the deadline for submitting your SAR to the Financial Aid Office. However, the SAR should be turned in as soon as possible.

****IMPORTANT TELEPHONE NUMBERS TO REMEMBER****

1 (800) 4-FED AID.....The Information Center will help you file an application or correct a SAR....Check on whether a school takes part in Federal student aid programs or if a school has a high default rate.....Explains student eligibility requirements.....Explains the process of determining financial aid awards.....Mails applications.

1 (319) 337-5665.....You must call this number at the Information Center if you want to find out if your application has been processed, or if you want a copy of your Student Aid Report (SAR). **Please note that you will have to pay for this call.**

1 (301) 419-3518.....If you are hearing-impaired, you may call this TTD number for help with Federal student aid questions you may have. This number is not toll-free, and the Center cannot accept collect calls.

1 (800) MIS-USED.....This number is the hotline to the U.S. Department of Education's Inspector General's Office. You may remain anonymous, if you wish.

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at www.tcatacksboro.edu.

TN College of
Applied
Technology 12
Month Budget
2016-2017

INDEPENDENT, OR STUDENTS WHO DO NOT LIVE WITH PARENTS

Transportation Avf. 28 miles round trip. Institutional Educational Costs:	COS/PTP/AOT MTT/PWR/let	Welding	PN	Auto/CIT	RODP
Maintenance Fees	3417	3417	3417	3417	3417
Technology Access Fees Trimester	201	201	201	201	1197
Clinical Fee for PN & Welding Tech. Fee	0	300	300	0	0
Student Activity Fee	30	30	30	30	0
TOTAL FEES	3648	3948	3948	3648	4614
Non Instructional Educational Costs:					
Living Mt. Allowance	4935	4935	4935	4935	4935
Transportation Cost/RODP Internet Access (47 cents)	2843	2843	2843	2843	660
Personal expenses of \$750	750	750	750	750	750
Books, Supplies, Tools, etc.	2100	1200	3000	2600	1876
Sub Total Non Instr.	10628	9728	11528	11128	8221
TOTAL BUDGET	14276	13676	15476	14776	12835

5 DAY CLASSES

DEPENDENT, OR STUDENT, WITHOUT DEP. & LIVE WITH PARENTS

Instructional Educational costs:					
Maintenance Fees	3417	3417	3417	3417	3417
Technology Access Fees Trimester	201	201	201	201	1197
Clinical Fee for PN & Welding Tech Fee	0	300	300	0	0
Student Activity Fee	30	30	30	30	0
TOTAL FEES	3648	3948	3948	3648	4614
Non Instructional Educational Costs:					
Living Mt. Allowance of \$	2940	2940	2940	2940	2940
Transportation Cost/RODP Internet Access (47 cents)	2843	2843	2843	2843	660
Personal expenses of \$750	750	750	750	750	750
Books, Supplies, Tools, etc.	2100	1200	3000	2600	1876
Sub Total Non Instr.	8633	7733	9533	9133	6226
TOTAL BUDGET	12281	11681	13481	12781	10840

LESS THAN HALF TIME BUDGET:

Institutional Educational Cost:					
Part time mt. fees based on 136-217 bracket	1893	1893	0	1893	1893
Technology Access Fees	201	201	0	201	1197
Welding Technology Fee	0	150	0	0	0
Student Activity Fee	30	30	0	30	0
TOTAL FEES	2124	2274	0	2124	3090
Non Institutional Educational Costs:					
Transportation/ RODP Internet Access (47 cents)	2843	2843	0	2843	660
Personal Expenses	750	750	0	750	750
Books, Supplies, Tools, etc.	2100	1200	0	2600	1876
Sub Total Non Instr.	5693	4793	0	6193	3286
TOTAL BUDGET	7817	7067	0	8317	6376

Revised July 2016

