

JEFF TECH

STUDENT FINANCIAL RESOURCE HANDBOOK

2025/2026



WWW.JEFFTECH.EDU

STUDENT FINANCIAL RESOURCE HANDBOOK

The administration and faculty of Jefferson County-DuBois AVTS believe that education is a family investment. Therefore, the primary responsibility for financing a student's education rests with the student and the student's family. Financial aid is intended to supplement, not replace, a family's resources. Jefferson County-DuBois AVTS strives to assist qualified students needing financial assistance in obtaining aid to meet the economic responsibilities to attend school. This assistance includes counseling students to understand the financial expenses of attending school, informing students of the kinds of aid available and how to apply, and assisting students with the application process.

NONDISCRIMINATION STATEMENT

Jeff Tech is an equal opportunity education institution and will not discriminate on the basis of race, color, national origin, sex, or handicap in its activities, programs, or employment practices. For information regarding civil rights or grievance procedures, contact our Title IX Coordinator Sherry Hasselman by email shasselman@jefftech.edu or at (814) 653-8265, ext. 117. Additional information can be found at www.jefftech.edu.

JOC Approved 3/24/2025

TABLE OF CONTENTS

Program Eligibility.....	4
Student Eligibility.....	4
Citizenship Requirements.....	4
Special Circumstances Affecting Aid Eligibility	5
How Financial Need is Determined	5
Satisfactory Academic & Attendance Progress	6
Academic Year Definition	6
Advanced Placement	6
Verification Policy.....	7
Federal Pell Grant.....	7
PHEAA PA State Grant	8
Federal Direct Loan Programs	8
Entrance Counseling.....	8
Exit Counseling	8
Federal Subsidized Direct Loan	9
Federal Unsubsidized Direct Loan	9
Federal Direct PLUS Loan	10
Loan Limits.....	10
Third Party Loans/Alternative Loans	10
Loan Cancellation	11
Financial Aid Package	11
Disbursement Policy.....	11
Tuition Payments & Refunds	12
Title IV Refund Policy.....	12
Overpayment of Federal Student Aid.....	13
Credit Balance Refunds	13
Financial Aid Application Process	13
Tuition Self Payment Plans	15
Tips on Finding Scholarships.....	16
Scholarship Scams.....	17
Six Signs of a Scam	17
National Scholarship Databases	18
Veterans Educational Assistance Information.....	19
Resources & Contact Information.....	20

ELIGIBILITY AND FINANCIAL NEED DETERMINATION

Program Eligibility:

Jefferson County-DuBois AVTS participates in various federal, state and local financial aid programs. The purpose of financial aid is to assist students with financial needs who, without financial aid, would be unable to pursue an education. Listed below are the Financial Aid resources available to students who qualify.

- Pennsylvania Targeted Industry Program (PA-TIP)
- Federal Pell Grant
- Federal Direct Loan Program
Subsidized Loan
Unsubsidized Loan
Federal Direct PLUS Loan
- PA Career Link
www.pacareerlink.pa.gov
- Office of Vocational Rehabilitation
www.dli.pa.gov
(1-814-371-7340)
- Veteran's Education Assistance
www.va.gov/education
(1-888-442-4551)

Student Eligibility:

Each applicant for Federal Financial Assistance must complete and submit the Free Application for Federal Student Aid (FAFSA). The FAFSA is available on-line at www.studentaid.gov. Students attending a program that crosses over into the new award year that begins July 1 of each year are required to complete a renewal application annually.

Financial Aid recipients must meet the following minimum eligibility requirements in addition to demonstrating need:

1. Have a high school diploma, GED, or be home schooled in a setting that meets state law.
2. Be enrolled as a regular student working toward a certificate in an eligible program.
3. Be a U.S. Citizen or Eligible Non-Citizen.
4. Have a valid Social Security Number.
5. Maintain Satisfactory Academic Progress.
6. Maintain Satisfactory Attendance.
7. Have a financial aid transcript on file, if required.
8. Not be in Default on a Previous Student Loan

Citizenship Requirements:

In order to be eligible for federal financial aid, the student must be one of the following:

- A U.S. citizen
- A U.S. national (including natives of American Samoa or Swain's Island)
- A U.S. permanent resident who has an I-1551, I-551, or I-551C Alien Registration Card

OR

The student must have an Arrival-Departure Record (I-94 Form) from the Department of Homeland Security (DHS) showing one of the following designations:

- "Refugee"
- "Asylum Granted"

- "Indefinite Parole" and/or "Humanitarian Parole"
- "Cuban-Haitian Entrant, Status Pending"
- "Conditional Entrant" (valid only if issued before April 1, 1980)

Students are **NOT** eligible for federal financial aid if they:

- have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464)
- have been granted relief from deportation under the Family Unity Program (previously this category of students was eligible for federal student aid)
- are temporary residents allowed to live and work in the U.S. under the Legalization or Special Agricultural Worker program (previously this category of students was eligible for federal aid)
- are in the U.S. on an F1 or F2 student visa
- are in the U.S. on a J1 or J2 exchange visitor visa
- have a G series visa (pertaining to international organizations)
- have another nonimmigrant visa, including those with work visas and foreign government officials and their dependents
- are undocumented

Default /Overpayment Requirements:

Students who are in default on a previous student loan or owe an overpayment to the U.S. Department of Education must resolve the default or overpayment prior to being eligible to receive aid.

SPECIAL CIRCUMSTANCES AFFECTING AID ELIGIBILITY

If your family experiences a change in income due to an unusual circumstance (loss of job, reduced hours, separation or divorce, death in the immediate family) contact the Office of Financial Aid regarding your situation. It may be possible to reevaluate your financial aid eligibility.

If your family has high unreimbursed medical expenses or pays private school tuition for elementary or secondary school (K-12), your financial aid eligibility may be re-evaluated. Contact the Office of Financial Aid for further information.

How Financial Need is Determined:

The Office of Financial Aid encourages all students to file the FAFSA. Excluding the Direct PLUS Loan, the FAFSA is used to determine what sources and amount of aid you are eligible to receive through the Student Financial Aid programs.

Financial need is determined using the student's and parents' (if applicable) financial information specified on the Free Application for Federal Student Aid (FAFSA). (The application was created to determine the student's need for the federal financial aid programs. JCDAVTS also uses this information in awarding need-based financial aid from state, institutional, and private funding sources.)

SATISFACTORY ACADEMIC & ATTENDANCE PROGRESS

All Title IV recipients are required to maintain Satisfactory Academic and Attendance Progress (SAP) in order to remain in good standing and eligible to receive federal financial aid. Three (3) categories of progress are evaluated at each period listed below to determine Satisfactory Progress:

1. Minimum of 70% academic grade average in the period; 75% academic and clinical grade is required for Practical Nursing.
2. 100% attendance completed in period
3. Within the maximum timeframe to complete the program

SAP will be evaluated at the following periods:

800 hour program → (Two 400 hour periods)

Period 1 = Completion of thirty (30) school days

Period 2 = Completion of 400 hours

900 hour programs → (Two 450 hour periods)

Period 1 = Completion of thirty (30) school days

Period 2 = Completion of 450 hours

1250 hour program → (Two 450 hour periods and one 350 hour period)

Period 1 = Completion of thirty (30) school days

Period 2 = Completion of 450 hours

Period 3 = Completion of 900 hours

1500 hour program → (Two 450 hour periods and two 303 hour periods)

Period 1 = Completion of thirty (30) school days

Period 2 = Completion of 450 hours

Period 3 = Completion of 900 hours

Period 4 = Completion of 1250 hours

SAP PROBATION

Failure to maintain satisfactory academic and attendance progress will result in delay of financial aid disbursement or termination of financial aid. Federal financial aid recipients failing to meet satisfactory progress are responsible for payment of tuition due.

Academic Year Definitions:

The Program academic year definition for financial aid purposes is expressed in Clock Hours and Weeks of Attendance. You are eligible to apply for aid twice during their year of education. The first academic year consists of 900 hours and the second academic year consists of up to 900 hours. The aid received for the second year in each of the programs will be prorated per federal guidelines based upon the number of hours and weeks remaining the program. Practical Nursing part-time option students will be eligible to apply for aid at least four times during the program.

Advanced Placement:

Students receiving advanced placement are eligible to apply for financial aid, but will have their financial aid processed based on the remaining coursework required to complete the program.

Verification Policy:

Verification is a process where the financial aid administrator must verify that information reported on the FAFSA application is true and correct. Applicants are selected for verification at random through computer edits by the Department of Education. Applications selected for verification by the Department of Education are flagged with an "*" next to the EFC number on the Student Aid Report (SAR) and the student is notified of selection in Part I of the SAR.

The Financial Aid Coordinator will notify all students selected for Verification by email/letter detailing what specific FAFSA items must be verified. Included in the letter will be all supporting documentation that must be completed, signed and returned to the school.

Students are required to provide all Verification documentation as specified in a letter within 30 days of receipt of notice. Late applicants may be provided a shorter period in which they must return required documentation in order for verification to be completed and aid processed prior to the end of their award year or program, whichever is earlier. Failure to meet this deadline will result in non-payment of awards for Pell, and loans will not be originated. Students will be responsible to pay all tuition costs.

If corrections need to be made to the FAFSA, the student will be notified in writing of the changes that need to be made. It is the students' responsibility to go back into their FAFSA's and make all necessary changes. No payments for federal student aid will be made until the updated ISIR is received by the aid office. Students will be notified by the school in writing of award changes within 30 days of receipt of all required verification documentation.

The verification process is complete when the aid officer reviews all signed documents and a valid ISIR is submitted to the aid office.

In the case where the student is responsible for an overpayment of federal aid to the U. S. Department of Education, the student will be notified in writing requesting full reimbursement of the overpayment. If, after notification, the student has not repaid or made satisfactory arrangements to repay the overpayment, the school will refer the overpayments to the United States Department of Education Student FSA's Management Collections (ED Collections) and notify NSLDS of the overpayment. At this point, the student becomes ineligible to receive Title IV funds until the overpayment is resolved.

FEDERAL PELL GRANT

Federal Pell Grants provide the "foundation" of financial aid to which other assistance may be added. Pell Grants provide money for tuition that does not have to be repaid unless a student withdraws from school and is determined to owe a refund. The U.S. Department of Education determines student's eligibility for this source. A student cannot receive a Pell grant if he/she already holds a bachelor's degree.

Current 2025-2026 Pell Grant Awards for eligible students may reach a maximum of \$7395 annually depending on family income and cost of education. Although Pell Grant awards are paid through the school, your eligibility and the actual amount of your award is determined by the U.S. Department of Education through the completion of the FAFSA application and your program of enrollment.

The FAFSA application award year begins July 1 and ends June 30. Students attending any program that begins before June 30 and crosses over into the next award year beginning July 1, will have to complete two FAFSA applications, one for the current award year and one for the upcoming award year.

PHEAA STATE GRANT

After completion of your FAFSA, you will receive a PHEAA State Grant notice in the mail explaining to you that you are not State Grant Eligible because our institution does not participate in this program. This is an accurate statement. We are not a 2 or 4 year degree granting institution; therefore, our institution is not eligible to participate in the State Grant Program. Do NOT complete and return the State Grant Notice.

FEDERAL DIRECT LOAN PROGRAMS

Federal Direct Loan Entrance Counseling:

The Federal Government requires that all first time Federal Direct Loan borrowers complete an entrance counseling session before they receive any loan proceeds. This session is designed to provide the borrower with important information about the Federal Direct Loan program, including your rights and responsibilities as a borrower. Useful information to have to complete this session includes details on your income, financial aid, and living expenses. Useful resources include a copy of the award letter from your school's financial aid office, if available and a listing of the tuition and fees for your program.

It is important that you complete this session as soon as possible. Disbursement of your loan funds will not occur before you complete this session. When you have successfully completed the required Loan Entrance Counseling, you must print a confirmation page and submit it to the financial aid office.

The counseling session is provided through a link on the U.S. Department of Education's Direct Loan web site— www.studentaid.gov. However, you should be aware of some specific issues. Federal Direct Loan borrowing levels are broadly defined on the Department's web site by the student's year in school. At the JCDAVTS, a student's year in school is specifically defined by the number of hours the student is scheduled to attend at the time of loan processing. Borrowing levels are described in the Loan Limits section of this handbook.

Federal Direct Loan Exit Counseling:

The Federal Government requires that all Federal Direct Loan borrowers who withdraw or graduate complete an exit counseling session. This session is designed to provide borrowers with important information regarding rights and responsibilities as well as repayment information. Exit Counseling is also a graduation requirement for all programs and **MUST** be completed before students complete their program of enrollment.

Exit counseling is required when you graduate, leave school, or drop below half-time enrollment. Exit counseling provides important information you need to prepare to repay your federal student loan(s). At the end, you'll need to provide the name, address, e-mail address, and telephone number for your closest living relative, two references who live in the U.S., and current or expected employer (if known). Useful information to have in order to complete this session is any details on your financial aid, current or expected income, and living expenses. This session is provided through a link on the Student Loans Data System web site— www.studentaid.gov

You should receive repayment information from your loan servicer approximately 3 months after you leave school. If you do not receive this information, **it is your responsibility** to contact your servicer before the end

of your 6-month grace period to arrange for the repayment of your loan. It is important that you plan for the repayment of your loan. You will have the opportunity to estimate your monthly payment as you proceed through the online exit counseling session. If you do not know your outstanding Direct Loan balance but know whom your loan is serviced through, you can contact them directly to receive your outstanding balance. If you do not know the name of your loan servicer and/or guarantor, you may search using the National Student Loan Data Services website at: www.nslds.ed.gov.

At the end of the session, you will be asked to complete a Student Information Form. You must provide all required information. When you have entered the required information and it has been accepted, you will receive a congratulations page stating that you have successfully completed your exit counseling. You must print a copy to provide to the aid office.

Federal Subsidized Direct Loan:

Eligibility for a Subsidized Direct Loan is based on family income and financial need established by standards set forth by the federal government. The federal government subsidizes the interest on behalf of the student by paying the interest for the student during the deferment period (or period of enrollment) if the family meets the federal income and financial needs standards. The maximum subsidized loan eligibility for the first academic year is \$3,500. Subsidized loans are not originated for amounts less than \$100. These loans must be repaid and payments are deferred (or payments are put off) while you are in school and during a six-month grace period given after completing or discontinuing study. See www.studentaid.gov for current loan interest rates and fees.

Federal Unsubsidized Direct Loan:

The Unsubsidized Direct Loan provides an opportunity for students to benefit from the low interest cost of the loan program. These loans are monies that students are eligible to borrow while attending school that must be repaid. Benefits of an Unsubsidized Loan are extended to other eligible applicants who fail to meet the federal income and financial need standards. The Unsubsidized Loan can be issued for the full amount of eligibility or in combination with a subsidized loan. On any portion of the Unsubsidized Loan, the interest must be paid by the student on a quarterly basis while the student is enrolled in school, or the student can elect to capitalize the interest during the deferment period. These loans are deferred (or payments are put off) while you are in school and during a six-month grace period you are given after completing or discontinuing study. See www.studentaid.gov for current loan interest rates and fees.

Differences between the Federal Subsidized and Unsubsidized Direct Loans

<u>Federal SUBSIDIZED Direct Loan</u>	<u>Federal UNSUBSIDIZED Direct Loan</u>
Eligibility is based on financial need.	Eligibility is <u>NOT</u> based on financial need.

<p>The Federal Government pays the interest on the loan as long as the student enrolled.</p>	<p>The Federal Government DOES NOT pay the interest on the loan. Interest is charged from the time the loan is disbursed until it is paid in full. The student has two options in the repayment of the interest. It can be paid while enrolled in school (check the box on the MPN indicating you wish to pay the interest) OR the loan interest can be capitalized -that is, the interest will be added to the principal amount of the loan and additional interest will be based upon the higher amount.</p>
<p>Repayment on both the interest and principal begins SIX months after the student graduates or withdraws from training. See www.studentaid.gov for current loan interest rates and fees.</p>	<p>Repayment on both the interest and principal begins SIX months after the student graduates or withdraws from training. See www.studentaid.gov for current loan interest rates and fees.</p>

Federal Direct PLUS Loan:

Parent PLUS loans are available to parents of dependent students to assist in meeting the costs of education. Parents are urged to apply for the PLUS Loan source of funding before submitting additional loan applications. In many situations, the combination of maximum Stafford Loans and PLUS loans will meet most of the financial need of the student. Repayment of the PLUS loan principal and interest begins within 60 days after receipt of the loan proceeds. Parents can elect to have the PLUS loan placed into forbearance until the student completes their training. Interest accrues on Parent PLUS Loans from the date of disbursement even if payments are deferred or in a grace period. See www.studentaid.gov for current loan interest rates and fees.

Loan Limits:

Independent students are eligible to borrow up to a total \$9,500 in their first full academic year. Dependent students, as defined by government criteria during the FAFSA application process, are permitted to borrow \$5,500 in their first full academic year. Students attending programs of less than one year in length will have these loan amounts prorated based on total number of weeks and hours in the training program. Parents of dependent students may obtain a PLUS loan if additional funds are needed their dependent student. If a parent is denied a Parent PLUS loan, the dependent student then becomes eligible to apply for additional loan money on his/her own.

Students enrolled in programs that are greater than one academic year in length, upon successful completion of their first academic year, are considered to have advanced to Grade Level 2 for financial aid purposes. These students are then eligible to borrow additional pro-rated Direct Loan funds for the remaining period of enrollment so long as the student is able to complete their training within the maximum timeframe as defined for their program of enrollment or has been placed on an approved academic improvement plan. Grade Level 2 loan amounts are calculated on a student-by- student basis based upon their program of enrollment.

Third Party Loans/Alternative Loans:

Third Party Loans / Alternative Loans are loans obtained by students on their own through a private lender. Private alternative education loans require the borrower to be a creditworthy student, parent or co-borrower. Generally, the loans have a variable interest rate and charge a fee. Alternative loan funds are

either transferred electronically (EFT) to the school or are checks made co-payable to the student and the school. Therefore, if a check is made co-payable to the student and the school, the student must come in to the office to endorse the check. Students are notified when Third Party Loan/Alternative Loan checks or EFT funds arrive. Third Party Loan funds are credited to the student's tuition account and any credit balance is refunded to the student unless the school has been directed otherwise.

Loan Cancellation:

Students must notify the Office of Financial Aid in writing within 30 days of the date of disbursement if they wish to cancel all or a portion of their subsidized and/or unsubsidized loan or loan disbursement. If students request to cancel their subsidized and/or unsubsidized loan after the 30-day period, the school is not required to return the loan proceeds, cancel all or a portion of the loan or loan disbursement(s) or do both. The school will notify students in writing of the outcome of the cancellation request.

YOUR FINANCIAL AID PACKAGE

Once the JCAVTS Office of Financial Aid has received your FAFSA results and all other required forms, a financial aid package is developed for you based on your financial need. At this time, the Office of Financial Aid will package your aid and send you an award letter outlining the financial aid included in your package. Students who receive additional assistance from any additional sources are required to notify the Office of Financial Aid immediately.

DISBURSEMENT POLICY

Federal Pell Grants and Direct Student Loan proceeds must be disbursed to students in multiple installments. Disbursements of these funds are made in periods of enrollment termed Payment Periods. The first payment period begins at the start of training and ends when the student successfully completes one-half of the scheduled academic year at which time the second payment period begins. The first disbursement of PELL Grant funds are transferred electronically to the school and then credited to the student's tuition account. PELL Grant payments generally arrive within the first 30 days of training.

The first disbursement of student loan funds occurs after a student has been enrolled for 30 days. To be eligible for the second disbursement of grant and loan proceeds students **MUST** maintain satisfactory academic progress as defined in the program's handbook and **MUST** have successfully completed one half of the program's academic year. Failure to meet these standards will result in financial aid funds being either delayed or cancelled.

Student Loan disbursements are transferred electronically to the school and credited directly to the student's tuition account.

Scholarships and payments from other sources, such as a student's employer, a student's parent, or other, are posted to the students' accounts as they arrive at the school.

If at any time a student's account is overpaid creating a credit balance after all tuition and fees are paid, the

credit balance will be refunded to the student in the form of a check from the school. Students can elect to have their credit balances returned to the USDE to reduce loan debt or held on account for a future tuition bill. In the case where your financial aid disbursements do not cover your total cost of your program, you are responsible for paying the balance owed to the school. Students must pay any remaining balance owed to the school immediately after all aid for the current payment period has been disbursed and posted to their account.

TUITION PAYMENTS & REFUNDS

Tuition Refunds for Class Cancellation:

If a class is cancelled by the Jefferson County-DuBois AVTS, all students will be refunded 100% of all prepaid tuition and fees. Students are not required to request that prepaid tuition and fees be refunded. Refunds of prepaid tuition and fees occur automatically and shall be made within 30 days of the planned start date of the class.

Title IV Refund Policy:

Students benefiting from receiving Title IV federal funds will have their federal financial aid refunds calculated as per federal regulations.

The U.S. Department of Education (DOE) specifies that JCDAVTS must determine the amount of financial aid program assistance that you earn if you withdraw from your program of study. The DOE requires that when you withdraw during a payment period, the amount of the financial aid program assistance that you have earned up to that point be determined by a specific Title IV formula. If you received, or JCDAVTS received on your behalf, less assistance than the amount that you earned, you will be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned.

The amount of assistance that you earned is determined by using the Title IV Refund Calculation. Once you have completed more than 60% of the payment period, you earn all of your assistance for that payment period. When a student withdraws and refunds are required to be returned, the following distribution list is used to return the funds.

Textbooks, computer/power cord, supplies, kits, and uniform costs are non-refundable. If a student owes for textbooks, computer/power cord, supplies, kits, and/or uniform costs, that amount will be deducted from any refund.

Funds are returned in the order listed until all required amounts have been returned.

1. Unsubsidized Federal Direct Loan
2. Subsidized Federal Direct Loan
3. Federal PLUS Loan
4. Federal Pell Grant
5. Sponsoring Agency
6. Student

If JCDAVTS is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS loan) repays in accordance with the terms of your loan agreement, or you make scheduled payments to the holder of the loan over a period of time.

If you are responsible for returning grant funds, you do not have to return the full amount. The law provides that you are not required to return 50% of the grant assistance that you receive that is your responsibility to repay. Any amount that you have to return is a grant overpayment, and you must make payment arrangements with JCAVTS or the U.S. Department of Education to return the funds.

Students are responsible for the total debt due to the school as a result of their voluntary or involuntary withdrawal and will be billed accordingly. Refunds will be made payable to the student, lender, or funding agency after the total cost of the period has been retained.

Jeff Tech reserves the right to withhold student's request of records to be released until all unpaid balances are satisfied in full.

Overpayment of Federal Student Aid:

An overpayment is created whenever the student receives FSA funds that exceed his/her eligibility. Over awards are one cause of overpayments; overpayments can also be caused by misreported FAFSA information, miscalculated costs or EFC, payments to an ineligible student, or payments in excess of grant or loan maximums.

In the case where the school is liable for the over award, the school will immediately restore an amount equal to the overpayment to the appropriate FSA account. If the restoration of the overpayment leaves a balance due to school from the student, the student will be responsible to pay the balance due.

In the case where the student is responsible for the overpayment, the student will be notified in writing requesting full reimbursement of the overpayment. If, after notification, the student has not repaid or made satisfactory arrangements to repay the overpayment, the school will refer the overpayments to the United States Department of Education Student FSA's Management Collections (ED Collections) and notify NSLDS of the overpayment. At this point, the student becomes ineligible to receive Title IV funds until the overpayment is resolved.

Credit Balance Refunds:

Credit balances occur when payments to a student's account exceed the tuition and fees charged to the student. Credit balances can be returned to the USDE to reduce loan debt, held on account for a future tuition bill or refunded to the student to be used for living/transportation expenses. If at any time a student's account is overpaid creating a credit balance, the credit balance is refunded to the student in the form of a check from the school unless the school has been directed in writing to either return the money to your lender or hold the balance on account. Refunds to students will be processed through the school's Business Office. When refund checks are ready, they are available for pick up by students from the school office.

FINANCIAL AID APPLICATION PROCESS

Students are required to complete their financial aid applications on-line. The school cannot determine your financial aid eligibility until your financial aid applications have been processed and verified if required, so, it is important to complete your applications ***as early as possible***. Instructions for applying for Federal Financial Aid (Pell Grants and Direct Student Loans) are as follows:

1. Create a "FSA ID" (www.studentaid.gov)

If you don't already have an account, you can create an account. The account creation process consists of these main steps:

1. Personal Information
2. Account Information
3. Contact Information
4. Communication Preferences
5. Challenge Questions
6. Confirmation & Verification
7. Two-step Verification

2. Gather required Information for FAFSA application.

Before you begin completing the FAFSA application, you will want to gather the information required to apply. Listed below are some of the data items you will need in order to complete the application. Your social security number and your parents' social security number if you are providing parent information.

- Your driver's license number, if applicable.
- Your Alien Registration Number if you are not a U.S. Citizen.
- Information on savings, investments, and business and farm assets for yourself, your spouse if you are married, and for your parents if you are providing parent information. When calculating investments, do not include IRA accounts or the home in which you live.
- Child support received or paid

3. Complete your 2025-26 Free Application for Federal Student Aid (FAFSA) at www.studentaid.gov.

The following roles can start an online FAFSA form:

- Student (Applicant)
- Parent (for a dependent student)
- Preparer

For a FAFSA form to be considered complete, the student and identified contributors must complete their respective sections. Once the FAFSA form is complete, any role or contributor can submit the form.

Users will see all the FAFSA forms that they have started or contributed to within their My Activity Card.

Application statuses include:

- Draft
- In Progress
- In Review
- Action Required
- Processed
- Closed

Users who have been invited into a FAFSA form will see the invitation on Status Center and will be able to accept or decline their invitation. Users can view the status of their FAFSA form and re-enter their form via their Details page. Students can view their invited contributor(s) and selected colleges from their Details page.

The user can receive the following FAFSA notifications:

- Student Invited (Alert)

- Contributor invited (informational)
- Contributor signature provided (informational)
- FAFSA processed successfully (informational)
- Action Required – Make a Correction (Alert)

Within the FAFSA form, users can link to Account Settings to update their personal information.

The Jeff Tech School Code is 016566. Be sure to add this information to the school section of the application.

4. Complete a Master Promissory Note

Login to the www.studentaid.gov. Once signed in, select the Master Promissory Note option and follow the on-screen prompts.

5. Complete Loan Entrance Counseling

Login to the www.studentaid.gov. Once signed in, select the Loan Entrance Counseling option and follow the on-screen prompts.

Some applications are flagged for a process called verification. If your application is flagged, additional information will be required by our office. You will be notified in writing of what documentation is needed and no financial aid will be processed until it is received and verified.

Once you have completed and submitted your financial aid applications AND the Office of Financial Aid has received all required paperwork from you, our office will have everything required to determine your financial aid eligibility.

TUITION SELF PAYMENT PLANS

Tuition payment plans are available for select programs and are as follows.

Full (1) → Payment due on or before the first (1) day of the semester

Half (2) or Third (3) → 1st payment due on or before the first (1) day of the first semester
2nd payment due on or before the first (1) day of the second semester

3rd payment due on or before the first (1) day of the third semester (if applicable)

Monthly → 1st payment due on or before the first day (1) of the month which class is to begin.

Remaining payments are due on or before the first day of each subsequent month.

Payment for additional fees including textbooks, uniforms, kits and/or supply costs must be paid in full at the time of enrollment and are non-refundable.

Jeff Tech reserves the right to withhold student's final certificate of course completion and/or request of records to be released until all unpaid balances and/or payments are satisfied in full.

*Forms of acceptable payment are cash, check, and/or money order made payable to:
Jeff Tech*

Payments are accepted by the Jeff Tech Adult Education or Practical Nursing Offices as applicable.

TIPS ON FINDING SCHOLARSHIPS

Local Organizations - You can increase your odds of actually winning a scholarship by checking local organizations first. You may only be going up against a few other local students, versus the entire student population of the country.

Employers - Have your parents ask their personnel administrator if their company offers any sort of financial aid, tuition reimbursement, or scholarships, for employee's children. Most major companies do offer this benefit. If you have a job, ask your own company if they offer this sort of benefit.

Volunteer Work - If you have done any volunteer work at your local hospital, food bank, etc., these organizations may provide scholarships in recognition for unpaid assistance.

Organizations - Check foundations, religious organizations, fraternities or sororities, and town or city clubs to see if they offer any kind of scholarship. Include community organizations, and civic groups such as the American Legion, 4-H Clubs, YMCA, Elks, Kiwanis, Jaycees, and the Girl or Boy Scouts in your search. If you are NOT a member of any organizations, the next thing is to check with the organizations that represent what you are planning on studying.

Unions - If you or your parents are members of a Union, all the major labor unions offer scholarships for members and their dependent children (AFLCIO, Teamsters, etc.)

Church - Check with your church. Your local parish may or may not have any scholarships for their members, but the Diocese or headquarters may have some available.

The Library - Your public library is an excellent source of information on state and private sources of aid. Ask the librarian to help you research sources of scholarships. Your financial need is usually considered, but other factors may also be taken into account.

Chamber of Commerce - Check with your local Chamber of Commerce. Many offer (usually small, less than \$500) grants to students in the community, especially those planning on careers in business or Public Service. Even if they do not offer any themselves, you can usually get a listing of members, and many of them may offer small scholarships to local students.

High School - Check with your High School Guidance Counselor, Principal, Teachers, or other high school administrators on scholarship information that has been sent to the school.

Newspapers - Read your local newspaper every day. Especially during the summer, watch for announcements of local students receiving scholarships. Find out where you can apply for the next year for that same scholarship. Watch also for actual announcements of local firms and organizations offering scholarships. If your local newspaper has a "library" (most do) ask the librarian at the paper to help you find scholarship information posted in the newspaper in past issues. Do not expect to find much information from your local newspaper, but it is another source.

Yellow Pages - Find out if any professional or social organizations have a chapter in your city. Call them and find out if they offer any scholarships, both nationally and locally. You may even want to check with major corporations in your area.

The Internet - Hit the major search engines, and run searches on scholarships, financial aid, organizations, colleges, universities, and grants - anything you can think of. Be wary of any organization or company that charges you a fee for their services. Please see the next section for information on "Scholarship Scams."

Scholarship Scam

Don't Pay Money to Get Money:

Some deceitful companies will go about swindling dollars by promising students free scholarship money in exchange for an up-front fee. Others claim to have access to untapped sources of financial aid, charging students for information on various scholarship awards. Many parents will receive letters in the mail promoting "free financial aid seminars" or "open interviews" for financial assistance, not knowing that the real purpose of the event is to plug unnecessary products and/or services. When a sales pitch implies that purchasing such a product is a prerequisite to receiving federal student aid, it violates federal regulations and state insurance laws. While some of these profit-making companies offer legitimate services, there are several alternative routes students can take to acquire scholarship information - FREE. The bottom line: if you have to pay money to get money, it is probably a fraud and you are better off looking elsewhere.

Six Signs of a Scam:

The Federal Trade Commission urges students and parents to look out for six signs that a college scholarship offer is a scam:

1. "The scholarship is guaranteed or your money back." No one can guarantee students that they will receive scholarship money. Always look for strings attached. FinAid (www.finaid.org), an acclaimed web site dedicated to providing students with comprehensive scholarship information, alerts that "some companies will not refund your money, but instead will offer to rerun the search for a specified number of times at no charge." It also has found that numerous organizations define the word "receive" ambiguously - students will receive information about scholarships, not the scholarships themselves.
2. "We will need your credit card or bank account number to hold this scholarship." Never give out an account number without getting all the information in writing first.
3. "You can't get this information anywhere else." Do not believe a company that claims its search engine is unique. Different scholarship databases overlap significantly since many utilize the same information gathering techniques. There are several free search services on the Internet where students can enter information about themselves and instantly see a list of valid scholarships for which they may qualify.
4. "The scholarship will cost some money."
5. "We'll do all the work for you." There are thousands of legitimate scholarship opportunities out there. However, these award donors often require substantial materials from their applicants - essays, letters of recommendation, transcripts, etc. For these applications, you cannot hire a company to do the work for you.
6. "You've been selected" by a "national foundation" to receive a scholarship or "You're a finalist" in a contest you never entered. Before sending anything, call directory assistance to see if the company has a listing. Find out how the company acquired your information and then be on guard for hidden fees.

7. Some deceitful companies will go about swindling dollars by promising students free scholarship money in exchange for an up-front fee. Others claim to have access to untapped sources of financial aid, charging students for information on various scholarship awards. Many parents will receive letters in the mail promoting "free financial aid seminars" or "open interviews" for financial assistance, not knowing that the real purpose of the event is to plug unnecessary products and/or services. When a sales pitch implies that purchasing such a product is a prerequisite to receiving federal student aid, it violates federal regulations and state insurance laws. While some of these profit-making companies offer legitimate services, there are several alternative routes students can take to acquire scholarship information - FREE. The bottom line: if you have to pay money to get money, it is probably a fraud and you are better off looking elsewhere.
8. If you or someone you know suspects that a scholarship offer may be a scam, you can report it to the National Fraud Information Center at 1-800-876-7060, the Federal Trade Commission at 1-877-FTC-HELP, or by email to scams@finaid.org. You can also contact your State Attorney General's Office, the Better Business Bureau, U.S. Postal Inspection Service (if any part of the transaction was through the mail), U.S. Department of Education Office of Inspector General, or your high school counselor for more assistance.

National Scholarship Databases:

Listed below are several scholarship databases available to assist students in finding private sector scholarships, fellowships and loans for which s/he may be eligible. Upon entering student-specific information, (i.e. grade level, major, email address...) the search will retrieve information about scholarships pertaining to that student and send this information to his/her email account. This may include more detailed information about the scholarship and how to request an application.

Scholarship Databases <http://www.finaid.org/scholarships/other.phtml>

Hispanic College Fund <http://www.hispanicfund.org/>

Scholarships for Native Americans <http://www.finaid.org/otheraid/natamind.phtml>

AXA Achievement Scholarship Program - for current high school seniors. <http://www.axa-achievement.com/>

General Scholarships

- **Scholarships** <http://www.scholarships.com/>
- **Super College** <http://www.supercollege.com/>
- **Education Planner** <http://www.educationplanner.com>

Major-Specific Database <http://www.finaid.org/otheraid/majors.phtml>

Scholarships for Students with Disabilities <http://www.finaid.org/otheraid/disabled.phtml>

Scholarships for Minorities <http://www.finaid.org/otheraid/minority.phtml>

Disclaimer: The Office of Financial Aid at JCDAVTS does not monitor nor control the information provided on the web sites listed in this publication.

VETERANS EDUCATIONAL ASSISTANCE INFORMATION

Veterans Benefits and Transition Act Policy (7/2019): Jeff Tech permits any covered individual to attend or participate in the course of education during the period beginning on the date on which the individual provides the educational institution a certificate of eligibility for entitlement to the education educational assistance under chapter 31 or 33 and ending on the earlier of the following dates:

1. The date on which payment from the VA is made to the institution
2. 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility

Jeff Tech requires individuals to submit a certificate of eligibility for entitlement to the institution no later than the first day of attendance.

Jeff Tech will not impose any penalty, including late fees, denial of access to classes, libraries or other institutional facilities or require that covered individuals borrow additional funds because of inability to meet his/her financial obligations to the institution due to delayed disbursement funding from the VA under chapter 31 or 33.

Note:

Covered Individual is any individual who is entitled to educational assistance under chapter 31, Vocational Rehabilitation and Employment, or chapter 33, Post-9/11 GI Bill® benefits.

Certificate of Eligibility (COE) is a letter issued to an eligible individual showing approval to pursue a stated program of education at a particular institution, the remaining entitlement of the eligible individual, and the ending date of eligibility. A Certificate of Eligibility can also include a ***“Statement of Benefits”*** obtained from the Department of Veterans Affairs’ (VA) website e-Benefits, or a VAF 28-1905 form for chapter 31 authorization.

ATTENDANCE: The student’s attendance will be tracked and all absences will be recorded per current program policies. Student attendance and grade reports will be submitted to the VA, as per policy.

CREDIT FOR PREVIOUS EDUCATION & TRAINING: Appropriate credit is given for comparable previous education and the advance place policy of the program will be followed.

DISMISSAL: In the event a veteran or eligible person fails to enter the program, or withdraws, or is discontinued at any time prior to completion, the amount charged to the veteran/eligible person for tuition shall not exceed the approximate pro rate portion of the total charges for the annual tuition.

LEAVE OF ABSENCE: A leave of absence is granted only to veteran benefit eligible students who wish to temporarily interrupt their training for personal reasons or mandated military orders. A request for leave must be made in advance in writing or time away from school will be considered an absence. The Veterans Administration will be notified immediately when a veteran student is granted a leave of absence.

MAKE-UP WORK: Make-up (extra-additional) work is not permitted for the purposes of receiving Veterans Administration training allowances.

"GI Bill®" is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at www.benefits.va.gov/gibill.

RESOURCES & CONTACT INFORMATION

<u>Jeff Tech Office:</u>	<u>For questions regarding:</u>	<u>E-mail:</u>	<u>Phone:</u>
Financial Aid Administrator	Loan/Grant Processing	Donna Hoffman dlhoffman@jefftech.edu	724-662-1906
Practical Nursing Coordinator	Practical Nursing Program	Cara Davenport cidavenport@jefftech.edu	814-653-8420 Ext. 122
Adult Education Coordinator	Adult Education Programs	Megan Bundy mnbundy@jefftech.edu	814-653-8265 Ext. 182

<u>Application(s) to Complete:</u>	<u>Web Site Address:</u>	<u>Technical Support:</u>
<ul style="list-style-type: none"> • FAFSA Application 	www.studentaid.gov	800-433-3243
<ul style="list-style-type: none"> • Loan Entrance Counseling • Loan Exit Counseling • Direct Stafford Loan Application • Direct PLUS Loan Pre-approval • Direct PLUS Loan Application 	www.studentaid.gov	800-433-3243

<u>Agency to call:</u>	<u>For questions regarding:</u>	<u>Phone:</u>
IRS	Tax Transcripts	800-908-9946
Selective Services	Status Information Letter or Waiver	847-688-6888 703-605-4100
Social Security Administration	Correction of Social Security discrepancies.	717-299-5261
National Student Loan Data System	Information on all of your Title IV Funding.	www.nsls.ed.gov