

2020 - 2021
RED RIVER TECHNOLOGY CENTER
STATEMENT OF FINANCIAL AID POLICIES
AND PROCEDURES

The purpose of the Financial Aid program is to seek out and provide financial assistance to those students who, without assistance would be unable to attend school.

Financial assistance may be available to meet student's needs through scholarships and/or grants.

The Federal Pell Grant needs analysis system will be used to determine the amount of self-help expected from the student and/or parents.

Maximum self-help is encouraged and expected.

Red River Technology Center will operate its financial aid program in compliance with Title IV regulations and will not discriminate against any person because of their race, color, sex, age, pregnancy, gender, gender expression or identity, national origin, religion, disability, veteran status, sexual orientation, or genetic information.

Any person who feels they have not been treated fairly or have been discriminated against should take their complaint to the Assistant Superintendent of Red River Technology Center.

Students receiving financial assistance will be advised of their rights and responsibilities in regards to receiving said assistance.

A student must maintain satisfactory progress in order to continue to receive financial assistance.

STUDENT ELIGIBILITY TO PARTICIPATE

In order to participate in a Title IV program, a student must be enrolled in a program, which is a minimum of 600 clock hours in length and should be enrolled on a full-time or a half-time basis. A full-time student is defined as a student attending at least 30 clock hours per week and a half-time student attends at least 15 clock hours per week.

In general a student is eligible to participate if the student:

1. Is a regular student, this means enrolled in an eligible program for the purpose of obtaining a certificate.
2. Is enrolled or accepted for enrollment as a post-secondary student who possesses a high school diploma, high school equivalency demonstrated by the student passing a state or nationally recognized examination that equals the equivalent of a high school diploma, or documentation that the student has completed a secondary education in a homeschool setting.

***Checking the Validity of high school completion:**

If RRTC has reason to believe that the student's high school diploma or equivalent is not valid or was not obtained from an entity that provides secondary education, RRTC will evaluate the validity of the student's high school completion. Acceptable documentation may include; copies of the student's high school diploma, final high school transcript reflecting graduation date and courses taken, or **proof** of successfully passing a state or nationally recognized test for high school equivalency. Another resource to check validity may be the state department of education in which the student's high school completion institution is located. For students who completed their secondary education outside the United States, comparable documents will be required. Students who complete their secondary education in a home school setting will be required to furnish a final transcript reflecting graduation date and courses taken.

Student's self-certification is not sufficient for evaluating a student's high school completion. RRTC will try by all means to help the student validate their high school completion. There is no appeal process if the student and/or RRTC are unable to validate a student's high school completion status.

3. Is a US citizen or eligible noncitizen
4. Is a permanent resident of the US; or provides evidence from the Immigration and Naturalization Service that he or she is in the United States for other than temporary purpose with the intention becoming a citizen or permanent resident; or is a permanent resident of the Trust Territory of the Pacific Islands or the Northern Mariana Islands.
5. Has financial need.
6. Is maintaining satisfactory progress in the course of study he or she is pursuing according to the standards of this institution.
7. Does not owe a refund on a Federal Pell Grant or be default on a Stafford, GSL, FISL, SLS or Plus Loan at any institution.
8. Post-secondary male students upon their 18th birthday must be registered with the Selective Service unless exempt.

FINANCIAL ASSISTANCE PROGRAMS AVAILABLE

FEDERAL PELL GRANT

A pell grant is not a loan, so it does not require a repayment unless a student does not complete more than 60% of their payment period. The Financial Aid Office follows a standard method, established by federal regulations, to calculate the dollar amount of your Pell Grant. **Grants range from \$639.00 to \$6,345.00 for eligible students during the 2020 - 2021 year.**

Any post-secondary student may apply by obtaining an application from either the Administration Office, Financial Aid Office, or online at <https://fafsa.ed.gov>. The student, with the parent's help, if applicable, must fill out the application. The family financial situation determines whether a student may receive a grant and the amount of the grant. **Red River Technology Center's federal school code is 005312.** The Financial Aid Officer is available to help students make corrections to their FAFSA application if needed.

OKLAHOMA TUITION AID GRANT (OTAG)

An OTAG is a non-repayable grant for student residents of Oklahoma. Selection is based on financial need and household size. OTAG is a part of LEAP (Leveraging Educational Assistance Partnership) and is funded by the federal government and the state of Oklahoma. For consideration you must apply as soon as possible after **October 1, 2019**. The Financial Aid Officer requests an approved list from OTAG, when it is received the aid officer checks to see if students on list are eligible then sends it back to OTAG. OTAG then sends the requested funds to Red River Technology Center for the eligible students. The Bursar Office writes the individual checks and gives them to the student or applies the funds to the students account if there is a balance due to the school. At that time, the Financial Aid Officer returns a confirmation report to OTAG that the funds have been disbursed.

RODNEY J. LOVE NEXT STEP SCHOLARSHIP

Eligibility

1. Must attend a full-time day program. Tuition is waived for one full-time program amount. For the 2020 - 2021 year the amount is \$2,625.00 full-time and \$1,312.50 for half-time students.
2. Must have a high school diploma or demonstrate high school equivalency as stated above. Graduates may be awarded tuition scholarships within two years of completing high school OR
3. Be an eligible veteran with an honorable discharge and provide a certificate of eligibility **and/or** DD-214
4. Scholarships are awarded at the beginning of each semester and subject to minimum attendance and GPA requirements.

OKLAHOMA PHYSICIAN MANPOWER TRAINING COMMISSION

Contact the Nursing Department Director or Financial Aid Officer for information.

VETERANS EDUCATIONAL BENEFITS

- Per Title 38, CFR 21.4267, Independent Study, students utilizing VA educational benefits at non-college degree (NCD) institutions may not use benefits for online training or nontraditional self-paced or flex programs and will not be certified in the VA Once system by Red River Technology Center.

All qualifying veteran students who wish to receive the Rodney J. Love Next Step Scholarship must submit a Certificate of Eligibility and a copy of their DD-214 reflecting an honorable discharge.

OTHER FINANCIAL ASSISTANCE SOURCES AVAILABLE

1. The Bureau of Indian Affairs (various tribes)
2. Department of Human Services
3. ResCare – Workforce Oklahoma Resources
4. Department of Rehabilitation Services.
5. Oklahoma’s Promise (formerly known as OHLAP)
6. Oklahoma Career Tech Foundation Scholarships
7. Various Local Scholarships

PROCEDURES FOR APPLYING FOR FINANCIAL AID

1. Pick up financial aid application information from the Financial Aid Office or the Administration office.
2. Students may apply online at <https://fafsa.ed.gov>. Students must designate Red River Technology Center as their school of choice by using our **Federal School Code of 005312**.
3. In approximately a week the Financial Aid Office will receive the Institutional Student Information Report (ISIR) for each processed application.
4. Enrolled students will be contacted to complete necessary financial aid paperwork and provide any documentation for verification as required.

TITLE IV PROCESSING PROCEDURES

Upon receipt of an ISIR the calculation of the amount of award will be completed. The EFC (expected family contribution) will be used in the award calculation. The student will be informed of the amount and disbursement dates of the funds. If the ISIR has been selected for verification, the student is required to bring a copy of their income tax transcript and other required documentation to verify the ISIR information before any financial aid will be processed. After the awards are calculated a purchase order is typed and the Bursar Office is notified of who will be awarded. This is submitted for the approval of the School Board at their next scheduled board meeting. A check is written by the Bursar Office and funds are disbursed to the students, if warranted, after tuition, books, and fees are paid.

The Financial Aid Office submits the pay documents to the Department of Education using EdExpress/EdConnect.

The first disbursement will be processed the month after the student starts classes and will be half of the clock hours of the particular program enrolled in. The second disbursement will be after the student has completed the hours in the first payment period and it is determined the student is making satisfactory progress. Half-time students will receive two disbursements which equal a total of one half of their career major clock hours to facilitate their payment of tuition more easily. Tuition is billed by the semester.

The following forms must be in the student's financial aid file:

1. One (1) copy of approved ISIR
2. Items that may be called for during the Verification process include:
Adjusted Gross Income, U.S. Income Tax Paid, Untaxed Portions of IRA Distributions, Untaxed Portions of Pensions, IRA Deductions and Payments, Tax Exempt Interest Income, Education Tax Credits, Income earned from work, Number of Household Members, Number in College, High School Completion Status, Identity/Statement of Educational Purpose.
3. Students must provide a copy of IRS Tax Transcript for **2018 and/or Statement of Non-Filing Status from IRS when possible**. A copy of IRS Form 1040 and/or income verification from employer W-2 form.
4. Copy of government issued photo I.D
5. Statement of Educational Purpose
6. High school diploma, transcript, state/national certificate of equivalency, homeschool documentation, whichever is applicable
7. Copy of the Federal Financial Aid Notification
8. Signed statement that student is not in default on any loan or does not owe a refund on a grant received at any institution
9. Proof of satisfactory progress report

CRITERIA USED TO DETERMINE AID

All student financial assistance is based on the assumption that a student needs the financial assistance in order to attend school, therefore a needs analysis is performed on all students applying for financial assistance. The student's income and assets, as well as the parent's income and assets, if applicable, are used to determine the resources available to the student attending school. The needs analysis is performed using the information submitted on the FAFSA through the Department of Education. An EFC (effect family contribution) number is produced and is used to determine the award. The Department of Education provides the school with a payment schedule to be used.

The approved EFC Chart for 2020 -2021 is reflected on the following page:

INSTITUTIONAL REFUND POLICY

Students who withdraw on or before the 10th day for the enrollment period for which they have been charged will have a tuition refund of 100%, less the cost of books and materials. **The cut-off dates for the 2020 - 2021 school year are August 26th for the first semester and January 20th for the second semester.** After these dates the student will be charged in full the amount of tuition for the semester in which they are enrolled. Refunds are not made directly to a student if another source has paid the tuition. It will be returned to the agency that provided the funding. Additional information on refunds is available in the financial aid office.

RETURN OF TITLE IV FUNDS

Federal rules govern the Return of Title IV Funds disbursed to a student who completely withdraws from a period of enrollment or pay period.

Unearned Aid

Unearned Title IV funds must be returned. Unearned aid is the amount of disbursed Title IV Aid that exceeds the amount of Title IV aid earned.

Earned Aid

During the first 60% of the pay period, a student “earns” Title IV funds in direct proportion to the length of time he or she remains enrolled. That is the percentage of time during the period that the student remained enrolled is the percentage of disburseable aid for the period that the student earned. A student who remains enrolled beyond the 60% point earns all aid for the pay period.

To determine the period of enrollment for a program that is measured in clock hours, divide the total number of clock hours the student was enrolled in by the total number of clock hours in the payment period. This produces the percentage of aid that the student has earned during that enrollment period.

The responsibility to repay unearned aid is shared by the institution and the student. The institution has to return its share no later than 30 days after it determined that the student withdrew. The institution may allow the student to repay unearned aid attributable to a grant under a payment arrangement. The student has to make arrangements with the Department of Education to repay any amount that they owe directly to them.

POST-WITHDRAWAL DISBURSEMENTS

A student who earned more aid than was disbursed prior to withdrawal is owed a Post-Withdrawal Disbursement. The institution may credit the Post-Withdrawal Disbursement toward unpaid charges. Any portion of the Post-Withdrawal Disbursement not credited to the students account will be offered as a disbursement to the student.

To determine if a Post-Withdrawal Disbursement is due to a student, the amount of aid disbursed is compared to the amount of aid that could have been disbursed for the same pay period. If the amount that could have been disbursed is more than has actually been disbursed, a Post-Withdrawal Disbursement is warranted.

INSTITUTIONAL REFUND TO FUNDING SOURCE

When a student who is dropped or withdraws is due to receive an institutional refund and has received Title IV financial assistance, then the institution is obligated to calculate how much of the institutional refund should be refunded to the Federal Title IV programs and how much of the institutional refund should go to the student. The following is used:

Refund Distribution For All Refunds

1. Federal Pell Grant
2. Other State, Private, and Institutional Aid
3. Student

After the Return of Title IV worksheet has been completed by the Financial Aid Officer a letter is sent to the student by certified mail to notify them what they owe or what is owed to them. If they do not make satisfactory arrangements within 45 days the financial aid officer will report the required information to the Department of Education.

A sample Return of Title IV Worksheet is included at the end of these policies.

PROCEDURE FOR DETERMINING SATISFACTORY PROGRESS

Before the second disbursement of the Federal Pell Grant the Financial Aid Office sends a satisfactory progress report to the student's teacher for them to sign. If the student is not making satisfactory progress the report is given to the Student Services Counselor and they will meet with the student. The progress report will be approved by the counselor if possible or the student may be placed on probation. The student may receive payment for one probationary pay period. The second payment will not be disbursed until the student has completed all hours in the previous pay period. The Financial Aid Officer checks attendance and determines how many clock hours need to be completed before disbursement of the second pay period funds.

SATISFACTORY ACADEMIC POLICY

Satisfactory Progress means all students must be proceeding in a consistent manner toward fulfilling certificate requirements in a specific length of time. Practical Nursing students must consult the appropriate department handbook for specific satisfactory progress requirements. Students must be in good standing and making satisfactory

progress according to the institutional standards before receiving Title IV assistance, or any other assistance awarded. Good standing means that the student is capable of enrollment or continued enrollment. Initially this means that the student is admissible to an educational program as demonstrated by possession of a high school diploma, proof of successful completion of a state or nationally recognized examination that equals the equivalent of a high school diploma, or documentation that the student has completed a secondary education in a homeschool setting. For additional information on student eligibility (U.S. Department of Education GEN-12-09) see the financial aid officer. Good standing also means that a student is performing well enough in terms of progress, grades, and the institutional attendance policy to continue enrollment.

The first disbursement of Title IV funds for first time entering students at Red River Technology Center requires no progress check. At the end of their first payment period students must be making satisfactory progress according to the standards stated below:

There are three components to satisfactory progress; qualitative, quantitative, and attendance.

Qualitative – Grade of C or better for all course work. A grade of I (Incomplete) is regarded as unsatisfactory academic progress for the purpose of Title IV Aid. If a student's grade falls below a C average (70%) at the end of a grading period, the student will be given a warning by the school counselor for the succeeding grading period. If the student is unable to raise their grade to a C average, the student will be placed on probation and Title IV aid eligibility will be in jeopardy. Only one such probationary period is allowed each year.

Quantitative – Students progressing at a normal pace have a maximum time frame of 100% to complete the career major. Students requiring longer than the 100% to complete the career major may continue in the career major for no more than 150% of the normal length of the career major but cannot receive further Title IV aid. Students exceeding the 100% maximum time frame are not considered to be making SAP unless the student has been placed on an ADA 504 Plan which could allow for a longer period of time but would not receive aid past the maximum 100% time frame. An estimated completion date will be set for each student on their plan of study.

The financial aid officer will request SAP information from instructors on all students receiving Title IV funds at the end of each of the student's payment periods. If a student is not progressing at a pace which will fall within the 100% time frame, the student is NOT considered to be making satisfactory progress and financial aid may be terminated. *Pace of progression is measured by dividing curriculum hours completed by curriculum hours required for completion.

Attendance – Students must be in attendance according to the established attendance policy of Red River Technology Center:

Red River Technology Center believes that punctuality and attendance are essential attributes of a good employee. For this reason, attendance is required when Red River is

in session. Students who are absent on these days will be exempt under the following conditions:

1. Secondary students whose home school is not in session. (Note: Although these absences will be exempt, it is suggested that students attend on days when RRTC is in session in order to receive clock hours required in some programs. Examples: Cosmetology and Health Careers.)
2. The school district where the student attends/resides is out due to inclement weather or emergency situation.
3. Secondary students who are participating in approved school sponsored activities.
4. Students who are called upon for military duty or into service as a volunteer firefighter
5. Students who are ordered by proper authority to appear as a witness or jury member in any federal, state, or municipal court.

Adult students not in attendance on the 1st day of class without notifying the RRTC Counselor will have their enrollment terminated. Post-Secondary students missing 5 or more consecutive days without notifying the RRTC registrar will have their enrollment terminated and be dropped from class.

RRTC divides its attendance periods into morning and afternoon sessions. Students attending classes for a half day will be charged one absence for the session they miss. All day students will be charged a half day's absence for the session or sessions in which they are absent.

Students who reach 5 absences for the semester will meet with their respective instructor, begin an attendance notification form, and turn it in to the Academic Services Coordinator. Students who reach 8 absences in a semester will be required to meet with the RRTC Academic Services Coordinator. At this time, the student will be placed on attendance probation. Students who reach 11 absences for the semester will be required to meet with an attendance committee. At this time, the student will have an opportunity to explain their absences and present any information or documentation they feel is relevant. The committee will then make a recommendation for either continuation or termination of enrollment.

Students dismissed from RRTC due to attendance must sit out the remainder of the current semester and the following semester. Before reapplying to the program of their choice, students must satisfy all prior financial obligations to RRTC.

Adult students may apply for a leave of absence of up to 10 school days for circumstances beyond their control. Students must apply in writing and prior to taking the leave unless administration deems that they could not reasonably do so. Only **one** leave of absence will be granted per school year.

Red River Technology Center may approve additional absences for medical reasons involving extraordinary circumstances related to protected medical conditions as defined

by federal law. Students will be required to make-up work that is missed due to these absences in a timely manner.

Students on financial aid are paid on the basis of clock hours and instructional weeks completed. Before a subsequent payment is paid to a student they will be required to make up all days missed in the previous payment period, regardless of the reason of the absence. For example, a student who has missed five days during their first payment period will not be paid a second payment until that student has made up the clock hours and required curriculum. Students who have completed a career major will not be re-enrolled in that major without instructor, counselor and principal approval. A student's financial aid is based on 100% completion of the clock hours and the instructional weeks of their career major.

Withdrawal from a course does not eliminate the requirements stated above.

- A grade of I (Incomplete) is regarded as unsatisfactory academic progress for the purposes of Title IV aid administration.
- The expected time frame for course completion is the clock hour length of the particular career major. Students will not be paid for hours beyond their career major length.
- Satisfactory progress is assessed at intervals (payment periods) corresponding with $\frac{1}{2}$ of the career major length (clock hours and instructional weeks). When an interval spans a period of non-enrollment, then the progress will be assessed at the point where enrollment recommences.

Procedure to Re-Establish Eligibility for Title IV Aid:

A student who has been placed on probation and lost eligibility for Title IV aid will be informed in writing of his/her status. The student must re-establish eligibility as defined below or file a successful academic appeal in order to receive further assistance.

A student who is placed on probation may regain eligibility as follows:

Denial of aid due to a grade less than a C average (70%) – Student must achieve a C grade or better for the following payment period. Payments periods are career major specific depending upon the number of clock hours for the career major.

Denial of aid for lack of attendance – Student must meet attendance requirements for the following payment period.

Denial of aid due to lack of timely progress in course work – Student must complete the percentage of work that would allow them to complete the career major in 100% of the allotted time frame.

The student will be informed of their status upon completion of the appeal. If the appeal is found to be unsuccessful the student will face possible termination of enrollment upon the discretion of the principal for failure to meet satisfactory progress.

LEAVE OF ABSENCE

An adult student requiring extended absences caused by circumstances beyond their control must request in writing a short-term (ten day maximum) leave of absence. Students must apply in writing prior to the absence or as soon as practical. Only one leave of absence will be granted during the school year. If leave is approved by the counselor and administration, notification will be sent to the instructor, registrar and financial aid officer. All students returning from a leave of absence must enter through the counselor's office. Students on financial aid will have their payment period adjusted to reflect a new ending date according to the number of days of leave taken. **FCR Title IV Reg.**

VERIFICATION

The Financial Aid Office requires verification of FAFSA information for those applicants who have been selected for verification by the U.S. Department of Education or who have discrepancies arise in their data on the FAFSA. Students to be verified will be notified of the documents they need to submit to the Financial Aid Office. All student financial aid information is confidential. The following may be required: **34 CFR 668, Subpart E, Sections 51 – 61**

- Completed and appropriately signed verification worksheets
- Adjusted Gross Income
- U.S. Income Tax Paid
- Untaxed Portions of IRA Distributions
- Untaxed Portions of Pensions
- IRA Deductions and Payments
- Tax Exempt Interest Income
- Education Tax Credits
- Income earned from work
- Number of household members
- Number in college
- High school completion status
- Statement of identify and/or copy of government issued photo ID
- Other documentation may be required to verify discrepancies in income, benefits or personal information

Failure to comply with verification requirements may result in forfeiture of aid. Verification materials must be submitted to the financial aid office within 30 days of student notification. No financial aid disbursements will be made until verification is complete.

If the school and student cannot resolve conflicts that may occur regarding verification, the case will be referred to the U.S. Department of Education, Student Validation Branch. Cases of suspected fraud will be referred to the Regional Office of the Inspector General if they cannot be resolved locally.

Award Notification

Based on verification completion the grant is determined according to the guidelines set by the U.S. Department of Education. When all required documentation is received and the student's file is complete, the amount of the grant will be calculated by the Financial Aid Officer according to federal regulations. The student will then receive a financial aid notification that contains the amount of the Pell Grant, along with the disbursement procedures.

PROFESSIONAL JUDGEMENT

Red River Technology Center uses the right of professional judgment (PJ) on a case-by-case basis only. An adjustment to a student's adjusted gross income and dependency status will be considered only when proper documentation is provided.

APPLICANT'S RESPONSIBILITY

Applicants selected for verification are required to provide requested information or documentation in order to be eligible to receive Title IV student aid funds.

If a Federal Pell Grant applicant's dependency status changes during the award year, the applicant must file a correction application unless the change results from a change in marital status. The correction can be done online or mailed in to the processing center. The corrected copy must be filed in the student's file in Financial Aid Office.

Selected applicants must certify and/or update household size and number in postsecondary education to reflect accurate data as of the date of verification.

Non-selected Federal Pell Grant eligible students must certify accuracy and, if necessary, update the household size and number in postsecondary education as of the date the ISIR is submitted.

Certification and/or updating of the household size will be required when conflicting information is provided by applicant.

Certification and/or updating of the number in postsecondary education will be part of all verification.

The applicant or aid office must submit the corrections to CPS for recalculation if the application information changes as a result of verification.

There will be no disbursement of financial aid until the verification process is completed.

TRANSFER OF CREDIT/COLLEGE CREDIT

The instructor and/or counselor will evaluate any previous education and/or training documentation (i.e. transcripts from other schools, colleges and accredited institutions) and determine whether or not the student can receive advance credit for previous education and/or training. If advance credit is given, this will reduce the total number of **clock** hours the student will need to take. If eligible for Title IV aid the student will only be paid for the number of hours required to complete **their current program of study**.

College credit may be available to students completing their **program** at RRTC. Students must present their final transcript to one of the following two-year colleges for specific requirements from that school:

Western Oklahoma State College (Altus)
OSU-IT OSU Institute of Technology (Okmulgee)
Murray State College (Tishomingo)
Spartan School of Aeronautics (Tulsa)

Contact Misty Wade, Student Services Counselor at 580-255-2903, ext 230 or email mwade@rrtc.edu for further information.

CREDIT ALLOWANCE FOR PREVIOUS TRAINING OR EXPERIENCE

A Military Transcript submitted for a veteran, reservist, service-person, or eligible person, initially enrolling in a school or training facility or initiating pursuit of a program or education or training different from that previously pursued, must reflect the amount of credit allowed for previous education, training, or experience, including military training experience. "Credit for prior training" is that which applied to the program of education currently being pursued and which shortens the program accordingly. The amount of credit allowed, if any, will be shown in clock hours.

