



**2022-2023**

**Financial Aid**

**Policies and**

**Responsibilities**

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## ENROLLMENT INFORMATION

### CLOCK HOUR SCHOOL

Manatee Technical College is a clock hour school. A clock hour is defined as a period of time consisting of a 50 to 60-minute period of supervised time in which the student is learning through class lectures, recitation, or hands on training (in the shops, labs, or internships). Clock hours defined for hybrid programs is the same and must be synchronous coursework. Periodically logging in and out is not adequate documentation of attendance nor is the completion of assignments or passing of the course.

### ACADEMIC YEAR

Our Academic Year is classified as 900 clock hours and 30 weeks.

### ACADEMIC CALENDARS AND TERMS

MTC is a clock hour school using a non-term academic calendar. In a non-term academic calendar, classes do not begin and end within a set time frame.

### COST OF ATTENDANCE

Program enrollment costs are broken down by enrollment period. However, our Cost of Attendance (COA) is the estimated full and reasonable cost of completing a full year as a full-time student.

### **FINANCIAL AID POLICIES & PROCEDURES FINANCIAL AID TERMS**

**Payment Period** – The payment period is defined not only in clock hours but also in weeks of instructional time. A student must successfully complete the clock hours and weeks of instructional time to progress to the next payment period.

**Successful Completion** – A student “successfully completes” clock hours if school considers the student to have passed the coursework associated with scheduled hours.

**Satisfactory Academic Progress** – is a qualitative (grade-based) and quantitative (time-related) examination of student progress. Assessment is performed at the end of each payment period. Students must maintain C/2.0 or better grade average, must complete hours and weeks of current payment period and demonstrate adequate progression pace as outlined below.

**Disbursement** – Students are paid the first time (initial disbursement) based on their enrollment and good standing. Disbursements thereafter are based on satisfactory academic progress and upon completion of hours in the previous payment period.

**PELL GRANT** – The Federal Pell Grant requires a new FAFSA application each academic year (July 1 – June 30). Applications are available online at <https://studentaid.gov/h/apply-for-aid/fafsa>. All potential students must meet all Manatee Technical College’s entry requirements, including appropriate testing and program selection. Students must then apply for financial aid using the Manatee Technical College Financial Aid Federal ID number: **015496**.

Pell awards defer tuition, eligible fees, books, and required supplies. Deferments will be permitted up to the total award amount for the qualified expenses.

All required Financial Aid Checklist Items must be received, and processed, in order for the file to be marked as complete. Incorrect documents will be sent back to the student for correction, delaying the awarding process. There is a 48-to-72-hour turnaround time, once the file is “complete”, for the student award to show in their student portal. It is the responsibility of the student to check their student portal for required documentation. **All Financial Aid checklist items must be received no later than 7 days prior to the payment due date, in order to be eligible for award/deferment processing. Late document submissions will be processed once the student has made their payment on account.** All Financial Aid documents must be emailed directly to the FA email: [mtcfinancialaid@manateeschools.net](mailto:mtcfinancialaid@manateeschools.net). No documents will be accepted into individual emails.

It is the responsibility of the student to notify the Financial Aid office of any change in program and/or hours of enrollment prior to or at the time of any change. A change may result in an award adjustment, termination of aid, and/or an increase/decrease in the cost of registration and tuition. Pell awards are based on continuous enrollment within an academic year without interruption up to the designated hours per program. Pell refunds and disbursements (funds after all deferment is paid) are disbursed through checks that are issued through the School District of Manatee County district office and picked up in person at Manatee Technical College.

#### **SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY**

Federal student financial assistance regulations, at 34 CFR 668.34(a), require institutions to establish reasonable Satisfactory Academic Progress (SAP) policies for determining whether otherwise eligible students are making SAP in their educational programs, and may, therefore, receive assistance under Title IV of the Higher Education Act (HEA), as amended. Manatee Technical College's (MTC) clock-hour SAP policy must also be as strict or stricter as the one the institution applies to a student who is not receiving assistance under the Title IV, HEA programs, and it must be applied consistently to all categories of students and educational programs established by the institution. 34 CFR 668.34(a)(1) & (2). SAP, as assessed by MTC's financial aid office, is separate and distinct from a student's academic standing as determined by other measures of academic progress utilized at MTC. SAP is a method of measuring a Title IV recipient's progress toward program completion, and it is measured through the use of qualitative and quantitative standards. 34 CFR 668.34(4)(i) and 668.34(5)(i).

#### **MTC's SAP POLICY FOR CLOCK-HOUR PROGRAMS**

The quantitative and qualitative standards listed below are used to evaluate the cumulative results of all periods of enrollment for clock-hour students at MTC, including those payment periods during which they did not receive Title IV funds or other types of financial assistance. Thus, a student who has not previously received Title IV aid may be ineligible to do so at initial application.

## **SAP EVALUATION ITEMS**

- Clock-hour programs are also called Career Certificate CTE Programs. Clock-hour and Career Certificate are used interchangeably in this policy.
- Frequency of Evaluation for Clock-hour/Career Certificate Programs: HEA requires that an institution evaluate SAP at least annually for programs that are longer than one year and every payment period for programs of one year or less. MTC evaluates all components of SAP at the point when the student's scheduled clock hours for the payment period have completed.
- Qualitative Component for Clock-hour/Career Certificate Programs: MTC uses the student's grade point average (GPA) to measure qualitative progress. To meet this standard Title IV recipients are required to achieve and maintain a minimum cumulative 2.0 GPA. The cumulative GPA that MTC uses to evaluate the student's SAP status is calculated based upon all courses that have been attempted and apply toward the current certificate. Thus, the GPA used to evaluate SAP may be different from the student's transcript GPA. Some clock-hour/career certificate programs require a GPA that is higher than 2.0 in order to meet state licensing requirements. For those programs, the SAP GPA will be equal to the GPA required for the state licensure.
- Quantitative Component for Clock-hour/Career Certificate Programs: The HEA requires a quantitative component that evaluates the maximum time frame in which students must complete their educational program and a pace of completion that ensures they will complete the program within the timeframe. MTC requires that all financial aid recipients successfully complete a cumulative minimum of 67 percent of the clock-hours and weeks scheduled for each payment period.

## **MAXIMUM TIMEFRAME**

Financial aid recipients are also required to complete their program within 150 percent of the published length of the program as measured by the cumulative number of clock-hours the student is required to complete and expressed in calendar time. (Note that a student in a clock-hour program cannot receive aid for hours beyond those in the program; the maximum timeframe applies to the amount of calendar time the student takes to complete those hours.) Students become ineligible for Title IV aid in the current program of study when it becomes mathematically impossible to complete the program within 150 percent of the length of the program, even when the student has not yet reached 150 percent.

## **CHANGES IN PROGRAM OF STUDY FOR CLOCK-HOUR/CAREER CERTIFICATE PROGRAMS**

Students are permitted to make changes to their program of study in accordance with their academic goals. So long as students are meeting all other SAP standards, changes of program alone will not disqualify them for financial aid eligibility.

## **SUCCESSFUL/UNSUCCESSFUL COMPLETION FOR CLOCK-HOUR/CAREER CERTIFICATE PROGRAMS**

Successful completion of coursework is defined as earning a grade of A, B, C, or D at MTC. All other grades including I (Incomplete), F, NR (Not Reported), and W (Withdrawn) are defined as unsuccessful completion.

## **TRANSFER CREDITS FOR CLOCK-HOUR/CAREER CERTIFICATE PROGRAMS**

HEA regulations require that at a minimum, transfer credits that count toward the student's current program must count as both attempted and completed hours. MTC complies with those regulations. Transferring credit reduces total program hours and may alter payment periods.

## **REPEAT COURSEWORK AND GPA**

The grade earned in a repeated course will be substituted for the original grade, if higher, in computing the grade point average for clock-hour SAP. Pell does not pay for repeat hours.

## **CONSEQUENCES OF FAILING SAP**

Students who fail to meet the minimum cumulative GPA of 2.0 or program GPA and/or fail to complete at the proper (completion rate) are given a warning. Students placed on a warning remain eligible for financial aid for one payment period. After the warning period, one payment period, students must meet the cumulative GPA and completion rate, they must have earned the weeks of instruction time for that time period or financial aid will end. The student will no longer be eligible for Title IV Aid. There will be no appeal process or probation period.

## **RE-ESTABLISHING FINANCIAL AID ELIGIBILITY**

Students may regain financial aid eligibility with satisfactory academic progress reported after successfully completing a semester. Financial Aid will not fund this semester.

## **APPEALS PROCESS**

There is not a student appeal process to reestablish financial aid eligibility within the academic year. Students who re-enter the same program more than a year later will be considered a new student.

## **TREATMENT OF TITLE IV AID WHEN A STUDENT WITHDRAWS: RETURN TO TITLE IV FUNDS (R2T4)**

Summary of the Requirements of 34 CFR 668.22 to Provide to Students as Part of Consumer Information:

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs offered at Manatee Technical College that are covered by this law are: Federal Pell Grants and Federal Supplemental Educational Opportunity Grants (FSEOGs). When you withdraw during your payment period the

amount of Title IV program assistance, you have earned up to that point, is determined by a specific formula. If you received less assistance than the amount that you earned, you may be able to receive those additional funds once Financial Aid has received your signed, credit balance acceptance letter. If you received more assistance than you earned, the excess funds must be returned by the school, and/or you, to the Department of Education and a debit will show in your student account until the debt is cleared. Additional information is available on Student Aid on the web at [www.studentaid.gov](http://www.studentaid.gov).

### **FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT (FSEOG)**

This is a federally funded grant, which is an additional grant automatically awarded to financially needy students. This amount fluctuates based on the number of eligible students enrolled per semester, the number of hours enrolled, and the availability of funds. FSEOG awards will be made to students who have been determined to have the greatest financial need first. Remaining funds, if any, will be distributed to students with less financial need. Students must complete a FAFSA application online.

### **BRIGHT FUTURES**

Manatee Technical College proudly accepts the Bright Futures Scholarship. Student must be a Florida resident (and a U.S. citizen or eligible non-citizen) as determined by the student's postsecondary institution and must enroll in a degree or certificate program of study at an eligible Florida postsecondary institution. Student must enroll for a minimum of 225 clock hours per term by the end of the drop/add period. Eligibility for the award begins in the fall term of each academic year.

### **FLORIDA STUDENT ASSISTANCE GRANT (FSAG)**

The FSAG grant is a state funded grant and is utilized for tuition and fees. The FSAG grant is a "first come, first serve" grant based on need and availability of funds. In order for a student to be eligible, all students must apply for the Free Application for Federal Student Aid (FAFSA), be a Florida resident, not owe a repayment or be in default of a State or Federal Grant, not have previously received a baccalaureate degree and be enrolled for a minimum of 360 clock hours per term. Eligible students will be offered a FSAG award based on the outcome of the verification and award process. Eligible students may receive a credit (amount determined by the Financial Aid Office and availability of funds) to be applied to their Manatee Technical College student account.

### **FINANCIAL AID FEE TRUST GRANT SCHOLARSHIP (MTC INTERNAL SCHOLARSHIP)**

The MTC Internal Scholarship is a need-based grant that may help cover the cost of tuition. Students who demonstrate financial need may be eligible for this grant. A student demonstrates financial need when the Cost of Attendance exceeds awards by Pell, FSEOG, FSAG, waivers, or any other scholarship, grant, or benefit. Eligible students must complete a Free Application for Federal Student Aid (FAFSA), complete any required verification, and meet the outlined criteria.

## **VETERANS AFFAIRS**

### **VETERANS AFFAIRS GENERAL INFORMATION**

Manatee Technical College is approved for training of qualified veterans under the Veterans Readjustment Benefit Act of 1966. Training is also approved for most programs under Public Law 894 (Disabled Veterans) and Public Law 634 (War Orphans). Any veteran or other eligible student who receives benefits under Chapter 30, Chapter 35, or Chapter 1606, will be entitled to one deferment each academic year and an additional deferment each time there is a delay (documentation from VA required) in the receipt of benefits. Any veteran who receives benefits under Chapter 31 (Veteran Readiness & Employment) will be entitled to receive a deferment each semester. Interested students should contact the Financial Aid Office for more information and policy requirements. If you are using benefits for the first time, you must file an application with the Department of Veterans Affairs. VA will inform you if any more information is needed to complete your application for benefits. Once your application is complete, VA will send you a Certificate of Eligibility detailing your length and percentage of eligibility. The application process and registration must be completed before a student can be certified and start receiving benefits. Students will be certified no later than 30 days after drop-add has ended or after their request for certification, whichever is later. Questions regarding benefit eligibility or needed form to determine eligibility should be directed to VA at 1-888-442-4551. Allow 30 to 45 days for all paperwork to be processed by VA.

### **VA Required Documentation**

- Federal Certificate of Eligibility (COE)
- DD-214 (member 4 copy)
- VA Authorization (if using VA Veteran Readiness & Employment – Chapter 31)

### **ATTENDANCE FOR STUDENTS ON VA BENEFITS**

Regular attendance is mandatory. VA students will maintain attendance standards for VA benefit eligibility as follows: Students exceeding 20% total absences for any calendar month will be terminated from their VA benefits. Students who have been terminated due to attendance, may be re-instated/re-certified upon attending one month of satisfactory attendance. Programs that are required to meet federal and state licensure requirements and lockstep programs may require standards of progress and attendance more stringent than those outlined above. These programs will provide each student at the beginning of their training with a written copy of the program's standards of progress requirements.

### **PROGRESS FOR STUDENTS ON VA BENEFITS**

Veteran students are expected to maintain satisfactory progress within their vocational program area. A monthly evaluation showing unsatisfactory progress will result in the veteran being placed on academic probation. If the veteran does not improve and show satisfactory



progress by the end of the probationary month, VA benefits will be terminated at the end of the probationary month. Reinstatement of benefits is possible after an evaluation period, which shows that the veteran has made satisfactory progress.

#### **WITHDRAWAL/REFUND POLICY**

If a student is withdrawn for attendance, or not meeting SAP, they will not be allowed to re-enroll for an entire semester prior to returning to any program. ***Please note: Any bookstore charges are the responsibility of the student.*** The student is personally responsible for all outstanding tuition and fees if the funding source obtained fails to pay their fees due to attendance, grades, not meeting SAP, being withdrawn, etc. The school will take steps to obtain the payment of tuition and fees and reserves the right to apply one of more of the following restrictions to any student who defaults:

- Withdrawal of courses and/or cancellation of current registration
- Withholding of correspondence including official transcripts
- Refusal of permission to return and re-register for the next academic term
- Withholding all award certificates
- Refusal to allow attendance at graduation ceremonies