

Student notice of Return to Title IV Policy

Ref: 34 C.F.R 668.22

Treatment of Title IV Aid When a Student Withdraws.

The law specifies how a school must determine the amount of Title IV program assistance that can be earned if a student withdraws from school.

The Title IV programs that are covered by this law are Federal Pell Grants, Iraq and Afghanistan Service Grants, TEACH Grants, Direct Loans, Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

Though qualifying aid is posted to a student's account at the start of each payment period, students earn the funds as they progress through the period.

Student Withdrawal during a Payment Period:

If a student withdraws during **your** payment period, measured by Employment Solutions, Inc./College for Technical Education in Semesters for module-based program and clock hours for hour-based program, the amount of Title IV program assistance that has been earned up to that point is determined by a specific formula.

The time frame for the Return of title IV program funds is determined by the withdraw date and is completed no later than 45 days.

Timeframe for Refund (Schedule), as posted in student catalog and enrollment agreement.

The following refund schedule shall apply to students who leave **CTE** prior to completion of training:

- After the first day of classes and during the first 10% of the period of financial obligation, the institution shall be refunded 90% of the tuition.
- After the first 10% of the period of financial obligation and until the end of the first 25% of the period of obligation, the institution shall refund 50% of the tuition.
- After the first 25% of the period of financial obligation and until the end of the first 59% of the period of obligation, the institution shall refund 25% of the tuition.

- Upon 60% of the period of financial obligation, the institution may retain 100% of tuition.

Please note: All fees are non-refundable. In the event that a class is cancelled by the college, students will not be charged. Depending on the circumstances surrounding the cancellation, it may become necessary for students to meet with financial aid and admissions.

The order in which Title IV program funds must be returned.

1. Unsubsidized Direct Loans (other than Direct PLUS Loans)
2. Subsidized Direct Loans
3. Direct PLUS Loans
4. Federal Pell Grants for which a return of Title IV funds is required
5. FSEOG for which a return of Title IV funds is required
6. TEACH Grants for which a return of Title IV funds is required
7. Iraq and Afghanistan Service Grant, for which a return of Title IV funds is required.

Student Balances on Account and Processes:

In the event a student, parent of a student, or the school less assistance than the amount that were earned during the given period of time, it is possible that additional funds may be received. If in the event more assistance was received than that which was actually earned over the given time, the excess funds must be returned by the school and/ or the student.

The amount of assistance that has been earned is determined on a pro rata basis according to the refund schedule.

A post-withdrawal disbursement occurs when aid that could have been disbursed prior to the student's complete withdrawal from the college. Students must meet all conditions for a late disbursement as required by federal regulations. CTE notifies the student, or parent, in the case of a Federal Direct PLUS Loan, by mail of eligibility for a post-withdrawal disbursement. The student or parent will have 14 days to accept or reject any balance. However, it may be in a student's best interest to allow the school to keep the funds to reduce debt at the school.

It should be noted that some Title IV funds that were scheduled to be received that cannot be disbursed to a student once they have been withdrawn due to other eligibility requirements.

For example:

- First-time, first-year undergraduate students who have not completed the first 30 days of a program before withdrawing, will not receive Direct Loan funds that would have been received had the student remained enrolled past the 30th day.

If a student or a parent receives excess Title IV program funds that must be returned, the school must return a portion of the excess equal to the lesser of, 1) institutional charges multiplied by the unearned percentage of funds, or 2) the entire amount of excess funds. The school must return this amount even if it did not keep this amount of Title IV program funds. If the school is not required to return all excess funds, the student is responsible for returning the remaining amount. For any loan funds that a student or parent must return, the student/parent must repay in accordance with the terms of the promissory note. That is, scheduled payments to the holder of the loan over a period will be incurred. Any amount of unearned grant funds that must be returned is called an overpayment. The maximum amount of a grant overpayment that must be repaid is half of the grant funds received or were scheduled to receive. Students will not repay a grant overpayment if the original amount of the overpayment is \$50 or less. Students must make arrangements with the school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when withdrawing from school are separate from any refund policy the college has. Therefore, students may owe funds to the school to cover unpaid institutional charges. The school may also charge students for any Title IV program funds that the school was required to return. The College for Technical Education mails a letter within 30 days of the completion of the Return to Title IV paperwork with the exit packet.

Any student wishing to be furnished with a print copy of any policy relating to financial aid, attendance or return to title IV funding, may ask the financial aid office of the college. The school can also provide students with the requirements and procedures for officially withdrawing from school. For assistance with additional questions regarding Title IV program funds, students may call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Student Attendance as per catalog REV. 10.16.20

The College for Technical Education takes in account students' attendance. Consistent attendance is considered paramount for individual's success in education. Engagement in onsite/online courses as well as consistent adherence to academic rigor is considered a most important element of an individual's education. Individual programs at the College for Technical Education have attendance policies that must be adhered to for successful completion of the program. Students may request copies of the individual program policies prior to admission.

The College for Technical Education reserves the right to dismiss any student who falls below a 70% threshold of attendance in an hour-based program. Failure to maintain a 70% attendance may affect the student's ability to maintain the appropriate standards of academic progress (SAP) as defined in Academic and Financial Aid requirements.

For students who rely on Title IV Financial Aid for payment of their education consistent failure to meet the minimums may lead to financial aid ineligibility. Where a time clock is present for a program, it is ultimately the student's responsibility to use the timeclock to ensure accurate recording of attendance. It is neither the instructor nor the administrations responsibility for incorrect attendance posting in programs that require the use of the timeclock.

CTE requires that student attendance be recorded. Any student who is not in attendance for 14 consecutive calendar days will be withdrawn.

Process for Withdrawing from School

Students wishing to withdrawal must speak with the Assistant College Director and may be done in person, in writing or by phone. It is preferred that students contact the College in person, in order to have paperwork signed. In the event of the absence of the Assistant College Director, the College Director may become the designee.

Voluntary Withdrawal:

1. Students contact the Assistant College Director stating their desire to withdraw from the college.
2. Students will be asked to complete the withdrawal form to include reason for withdrawal, date of withdrawal and signature.
3. Upon completion of the form, the information is added to the student information system and financial aid is notified of the official withdrawal.

Involuntary Withdrawal:

1. Students are monitored through the student information system and upon 14 consecutive days of non-attendance, students are withdrawn. Students may also be withdrawn according to policy of programmatic course failing grades and/or code of conduct.
2. The Assistant College Director will then complete the withdrawal form in absentia of the student.
3. Upon completion of the form, the information is added to the student information system and financial aid is notified of the official withdrawal.