

*NEVADA REGIONAL
TECHNICAL CENTER*

**Financial Aid
Policies & Procedures
Handbook
for Adult Students**

2017-18

“Education for a Lifetime”

TABLE OF CONTENTS

| | |
|-------------------------------------------|----|
| Accessibility | 3 |
| Accreditation | 3 |
| Admission Requirements & Procedures | 4 |
| Attendance Policy | 6 |
| Campus Security | 6 |
| Code of Conduct for Financial Aid Officer | 15 |
| Consumer Information | 3 |
| Completion Rates | 5 |
| Counseling | 17 |
| Criminal Background | 4 |
| Educational Records | 17 |
| Financial Aid | 7 |
| Dependent or Independent | 9 |
| EFC | 9 |
| How to Apply for Financial Aid | 7 |
| Loans | 10 |
| Other Financial Aid Sources | 11 |
| Payment Disbursement & Payment Periods | 11 |
| Pell Grants | 9 |
| Procedures | 8 |
| Satisfactory Academic Progress (SAP) | 12 |
| Scholarships | 11 |
| Student Program Budgets | 9 |
| Title IV Refund Policy | 15 |
| Types of Financial Aid | 7 |
| Verification | 10 |
| Grievance Procedure | 17 |
| Student Rights/Responsibilities | 8 |
| Job Placement Statistics | 5 |
| Privacy Rights of Students | 3 |
| Signature Page | 19 |
| Tuition | 4 |
| Withdrawal | 15 |

Updated:12/2016 jm

NEVADA REGIONAL TECHNICAL CENTER

Nevada-R5 Bowman Building

2015 North West Street, Nevada, MO 64772, (417) 448-2016

Consumer Information Available

The Nevada Regional Technical Center (NRTC) Director, Financial Aid Officer, Counselor, and the Practical Nursing Director are designated to disseminate consumer information to prospective students. Students are encouraged to visit or telephone NRTC to talk with one of these representatives for any questions they might have about program enrollment or financial aid.

Privacy Rights Of Students

Nevada Regional Technical Center will not release any information concerning a student to any party (unless by court order or approved in writing by the student) regarding grades, attendance, financial aid, student's account, or any other information deemed private by a school official as ordered by the FERPA Act of 1974.

Non-Discrimination Policy

Nevada Regional Technical Center endorses and practices the principle of equal education and employment opportunity for all persons regardless of race, color, sex, religion, ancestry, national origin, age or non-job related handicap or disability in the education programs, services or activities it operates.

Accessibility

If any person has a special need or accommodation, please contact the program coordinator or the Counselor to ensure your rights under Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act.

The Practical Nursing Program is a 10 month, 1457 clock hour program that combines class work and clinical experiences. The graduates receiving a diploma are eligible to take the Missouri State Board of Nursing Certification Test and apply for licensure. See the Practical Nursing Application and Handbook for more information.

Accreditation

Currently Nevada Regional Technical Center is accredited by:

- COE- Council on Occupational Education
- Missouri Department of Elementary and Secondary Education, P.O. Box 480, Jefferson City, MO 65105
- MO State Board of Nursing, 3605 Missouri Blvd, Jefferson City, MO 65101

Admissions Requirements

The applicant must:

1. Be 18 years of age or older by the time school starts in August. This is a requirement for licensure, unless a Health Sciences CNA graduate turns 18 before graduation
2. Have a valid high school diploma or equivalent (official transcript or GED/HiSET required)
3. Complete criminal background check. See below
4. Register on the Family Care Registry for Missouri
5. Achieve a minimum composite score of 58% on the TEAS pre-entrance test
6. Meet specific program requirements
7. Submit official academic transcript(s)
8. File the FAFSA
9. Have all financial aid forms fully completed, 1 month prior to the beginning of the program, to cover all of the costs, including tuition, books and various fees associated with the program

Criminal Background Check

All adult applicants applying for the NRTC Practical Nursing program will be required to undergo a criminal background check. This background check will require the applicant to list all states the applicant has lived in since 18 years of age. Failure to accurately list this information may result in denial of entrance into the program. Students that are accepted through false or incorrect information for the background check will be terminated from the educational program. Students with an insufficient or questionable background check will be required to have fingerprints taken and sent to the FBI for review. Failure to have a clear background check will result in immediate dismissal from the program. If you wish to appeal the dismissal you must complete an Adult Student Grievance Form from the Adult Student Handbook. This form must be completed and returned to the NRTC Director for review.

Tuition

Tuition is determined annually by the Nevada R-5 Board of Education. Every effort is made to keep tuition to a minimum. Tuition is payable the first day of class, unless proof of acceptance for financial aid is on file before classes begin.

- 10 months, Practical Nursing: \$7,500 in state & out of state tuition

See the Practical Nursing application form for application fee, testing expenses, and background check.
Estimated Practical Nursing supplies, books, fees: \$4,500

Housing

Nevada Regional Technology Center has no on campus housing.

Student Body Diversity

2016-17 All full time adult students: Male 13%, Female 86%; Received a Pell Grant: 80%
 Self-identified Racial/Ethnic group: White 93%, Asian 0%, two or more 0%, Alaska Native 7%

Job Placement Statistics
Adult Students 2015-16

| Program | Total Adults Enrolled | Adults not completing program | % completing program | Employment Related Field | Employment Not related | Continue Education | Licensure |
|-------------------|-----------------------|-------------------------------|----------------------|--------------------------|------------------------|--------------------|-----------|
| Practical Nursing | 18 | 0 | 18 | 16 | 0 | 11 | 17 |
| Total % | | 0% | 100% | 88% | 0% | 61% | 94% |

2015-16 Completion Rates

First time, Full time students

Gender: Males 5% Females 22%

Ethnicity and Race First time, Full time students

| Hispanic | American Indian | Asian | Black | Native Hawaiian | White (Caucasian) | 2 or more | Alaska Native | Nonresident alien |
|----------|-----------------|-------|-------|-----------------|-------------------|-----------|---------------|-------------------|
| 5% | | | | | 22% | | | |

Title IV Financial Aid

First time, Full time

| Pell Recipient | Subsidized Loan & not Pell | Neither Pell nor Subsidized Loan |
|----------------|----------------------------|----------------------------------|
| 100% | 0% | 0% |
| | | |

Attendance Policy

Program will have a 95% attendance rate or higher. See PN student handbook for more information. Any student that is receiving financial aid must complete all hours from the first payment period to be able to receive any aid in the second payment period. Attendance is calculated for each program payment period.

For students who withdraw from class, a Title IV refund calculation will be used to determine if any money is owed back to the school or a financial aid program. See refund policy in this handbook. Any student with financial aid, who has withdrawn, will be placed on “Financial aid Warning”. A student who returns from an approved leave of absence will automatically be placed on “Financial aid Warning”, until the number of hours has been met for the payment period in which the student took the leave of absence.

Transfer/Advance Placement Policy

See Practical Nursing student handbook.

Campus Security

448-2020 Ext 5013, 448-9806 or Sheriff 417-667-6042

Nevada Regional Technology Center makes every effort to assure the safety of all students and employees. Students are notified of the school’s security procedures during the program’s orientation. The Nevada R-5 School Resource Officer will report any incidents or emergencies to the appropriate agencies. Any criminal actions, sexual misconduct complaints or other emergencies should be reported to the Director’s office, Practical Nursing director, financial aid officer or security immediately. To promote a safe and secure environment, the buildings are locked each evening. NRTC is not responsible for any student’s valuables that might be lost or stolen. Vehicles parked on campus should be locked at all times.

In case of a significant emergency or a threat to the health or safety of students or employees, NRTC staff will follow predetermined emergency procedures to evacuate the building or remain in the classroom. Practice drills are scheduled during the school year. If students are at home, a calling tree and/or an emergency phone notification system will contact students and the public. The NRTC Director and Financial Aid Officer are responsible for the emergency responses in their respective buildings. The Nevada R-5 School Assistant Superintendent is in charge of all safety and security for the district and develops written procedures to comply with all applicable Federal and State laws and regulations.

Criminal Occurrences at NRTC 2016-17

| | | | |
|--------------------------------------|---|-----------------------------------------|---|
| Murder | 0 | Forcible or non-forcible Sex Offense | 0 |
| Robbery | 0 | Aggravated assault | 0 |
| Burglary | 0 | Motor Vehicle Theft | 0 |
| Arrests for possession of weapons | 0 | Arrests for possession of Liquor | 0 |
| Arrests for possession of drugs | 0 | Hate crimes | 0 |
| Arson | 0 | Stealing | 0 |
| Dating Violence | 0 | Negligent manslaughter | 0 |
| Domestic Violence | 0 | | |
| Stalking | 0 | | |

Nevada Regional Technical Center Financial Aid

Nevada Regional Technology Center is an approved institution in disbursement of Title IV funds. The financial aid officer is available to assist students in applying for financial aid, to meet the costs of their training program.

To be eligible for student aid, a student must meet certain requirements:

- He/she must be a US citizen or an eligible non-citizen
- Be registered with Selective Service (if required)
- Attend a school that participates in Title IV Federal Pell Grants, Federal Subsidized and Unsubsidized Direct Loans
- Have a valid High School diploma or equivalent to a GED/HiSET
- Be making satisfactory academic progress (SAP)
- Not owe a refund on a federal grant or be in **default** on a federal student loan
- Have "financial need" as determined by the US Department of Education
- Not have a federal or state drug conviction while receiving Title IV aid

It is very important that all students understand the policies and procedures of financial aid at NRTC. The administration of financial aid is extremely complex because of all the federal, state, and local agencies that provide and regulate these resources. As a consumer of educational services and programs, you should fully understand the financial assistance to which you are entitled as a student of NRTC. The forms you are asked to complete are absolutely necessary and should be completed accurately and honestly. Information given is held in strict confidence. If you have questions or need any information not found in this publication, please call (417) 448-2016 extension 221 or visit the financial aid office at 2015 North West Street, Nevada, MO.

How to apply for Financial Aid

The Free Application for Federal Student Aid (FAFSA) must be completed to receive financial aid. You must first apply for an FSA ID to be used to log-in for the FAFSA at <https://fsaid.ed.gov>. Complete the FAFSA at <https://fafsa.ed.gov>. You should utilize the "IRS data retrieval" option, when tax information is asked for. Deadline to file is February 1, if you are interested in receiving the "MO Access grant". If you are a dependent student, you and your parent must both enter information. After submitting the FAFSA, you will receive the Student Aid Report (SAR) and the school you chose on your FAFSA will receive an Institutional Student Information Record (ISIR) that will include your estimated family contribution (EFC). The EFC will determine the amount of Pell Grant award you will receive.

If a student was placed on Financial Aid Probation from another institution and would like to enter the PN program at NRTC, the student must submit a letter to the Financial Aid Office. It should include the reason(s) for the Financial Aid suspension and indicate how he or she intends to keep from being placed on probation or suspension at NRTC. This letter is required to determine if the student will be eligible for financial aid at NRTC.

Eligibility of Financial Aid

During the academic year in which you receive aid, your eligibility is governed by whether you are part-time or full-time. If you are not a full-time student, you will not be eligible for the maximum awards for financial aid. You must be enrolled "at least half-time" in order to be considered for any financial aid.

Types of Financial Aid

NRTC participates in three categories of financial aid:

Federal: Pell, Direct Loans, SE Kansas Works, Workforce Investment Act (WIA), VA/GI Bill

State: Vocational Rehabilitation, Displaced Homemaker, A+, Access MO grant

Private: Scholarships, Loans

Grants are awards based on financial need and do not require repayment.

Loans are monetary awards that must be repaid after the student ceases to be enrolled at NRTC.

Students Convicted of Possession or Sale of Drugs

A federal or state drug conviction can disqualify a student for FSA funds. Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid. Students denied eligibility for an indefinite period, can regain it only after successfully completing a rehabilitation program as outlined in the Federal Student Aid Handbook HEA Section 484@ 34 CFR 668.40.

The Nevada R-5 School District policy reads: I (student/employee) will not engage in the unlawful manufacture, distribution, dispensation, possession or use of a controlling substance. Any violator will be terminated.

Student Rights and Responsibilities

Student Rights

You have a right to know:

- What financial aid programs are available at Nevada Regional Technical Center
- The deadlines for submitting applications for the programs available
- How your financial need was determined. This includes costs for tuition, housing, transportation, books, supplies, and miscellaneous expenses
- How NRTC's refund and repayment policies work
- How the Financial aid office determines whether you are making satisfactory academic progress (SAP) and what happens if you are not in compliance

Student Responsibilities

- Complete all applications accurately and submit them on time to NRTC
- Provide correct information. Reporting incorrect information on financial aid application forms is a violation of the law and may be considered a criminal offense, which could result in indictment under the US Criminal Code
- Return all documentation, verification, and/or corrections requested by NRTC within the given time frame
- Be responsible for reading and understanding all forms that you sign and for record keeping of all financial aid correspondence
- Make satisfactory academic progress (SAP) in your program
- Notify the Financial aid office of any change in name, address or phone

Financial Aid Procedures Summary

A summary of NRTC Financial aid disbursement procedures are that the student must:

- File a FAFSA (Free Application for Federal Student Aid) to determine eligibility <https://fafsa.ed.gov>
- Review the Student Aid Report (SAR) and report any corrections to provide accurate information to the federal government
- Provide documentation as requested by the financial aid officer. This will be a verification form. No awards will be processed without the correct paperwork
- All financial paperwork must be completed and turned in no later than one month from the start of classes, unless other arrangements are made with the financial aid office.
- Return an award letter accepting the financial aid awards
- Maintain satisfactory academic progress (at least a "C" average as defined by their program and 95% attendance)

After all the required paperwork is in the student file, Pell and Loan monies will be ordered by the financial aid office. Once the Pell and Loan funds are deposited into the financial aid account, it may take the Nevada R-5 School District Central Office up to seven (7) business days to process the credit balance due to the student. All financial aid, regardless of source, is applied to the student's account balance. A student's account must be paid in full each semester, before any money is refunded to the student. The financial aid office will contact the student, when financial aid funds are received.

PELL GRANTS



Pell Grant - Funded through the U.S. Department of Education. Eligibility is based on the family's financial situation. The Pell Grant maximum award amount is \$5,920 for a full-time student in the 2017-2018 award year.

Selective Service Registration

Any student who should be registered with Selective Service and fails to do so, is ineligible for student assistance provided through programs established under Title IV of the Higher Education Act.

Dependent or Independent

The Reauthorization of the Higher Education Act requires implementation of a new definition of independent student. For 2017-2018, you are automatically considered an independent student if you:

- Were born before January 1, 1994
- Have legal dependents other than a spouse
- Are an orphan or ward of the court
- Are a married student
- Are a veteran of the U.S. Armed Forces
- Are a foster child
- Are an emancipated minor
- Are an unaccompanied homeless youth

EFC (Expected Family Contributions)

Expected Family Contributions

How are the expected family contributions (EFC) calculated? For a student who is dependent upon parents, these resources would include the parent's contribution and the student's contribution. For the independent student, the resources would include only the student's contribution, and spouse's, if any. The EFC is calculated by the federal government using a formula including income, number of dependents, and various other factors.

The Financial Aid Officer will print an award letter, including all financial aid a student is eligible for and will send this to the student to be signed, dated, and returned to the financial aid office. No financial aid award will be disbursed before the award letter is returned to the Financial Aid Office.

Cost of Attendance

The cost of attendance (COA) is calculated by the amount of tuition, books, supplies, and miscellaneous expenses. The miscellaneous expenses include housing, transportation, and personal costs that are determined using the US Bureau of Labor Statistics figures.

See the **Net Price Calculator** on the website to determine the cost for you to attend NRTC.
www.nevada.k12.mo.us/nrtc/adulted/finaid

Verification

Students may be required to furnish items such as copies of non-taxable income, interest income, proof of assets, and veteran's benefits. These items may be needed to substantiate information reported on the FAFSA or school financial aid application.

Students must provide the Financial Aid Office with documentation for the verification request prior to completion of any financial aid award letter and the disbursement of any Title IV monies.

If the verification procedure discloses information that will change the award to be received by the applicant, the student will be requested to come to the Financial Aid Office to sign a new award letter if applicable. At that time, the discrepancy will be discussed and the proper steps will be taken to correct the error(s).

If applicable, the financial aid office may need to resubmit the Pell Grant ISIR for corrections. The students must take the responsibility to insure the financial aid has all the appropriate information. If the student has already applied for a Direct Student Loan, the lender will be notified of the changes to the loan application.

Standard Verification Items-V1:

- Number of household size
- Number in college
- Adjusted gross income
- US Income tax paid
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- IRA deductions and payments
- Tax exempt interest income
- Education credits
- Income earned from work for non-tax filer

Direct Student Loans

ENTRANCE COUNSELING, MASTER PROMISSORY NOTE AND EXIT COUNSELING INTERVIEWS:

Students receiving financial aid (Direct Student Loan) must participate in entrance counseling, complete a MPN (Master promissory note) using an FSA ID, and sign all necessary documents before receiving disbursement(s). The student must also complete an exit interview and a borrower information sheet prior to graduation or termination of enrollment at www.studentloans.gov. Amounts may vary and are subject to change.

- **Direct Subsidized Student Loan** - Must be repaid. Loan limits vary according to enrollment status. The interest of 4.29% will not accrue during in-school period and for 6 months after completion. If withdrawn, re-payment begins in 60 days. The maximum loan amount is \$3500 for full time enrollment for the 2016-17 school year.
- **Direct Unsubsidized Student Loan** - Must be repaid. Loan limits vary according to enrollment status. Interest of 4.29% will accrue during in-school period. The maximum loan amount is \$6000 for a full time independent student and \$2,000 for a full time dependent student for the 2017-18 school year. Both the Direct subsidized and unsubsidized loans begin repayment 6 months after graduation.
- **Parent Loans for Dependent Students (PLUS)** - Parents of dependent undergraduate students may obtain guaranteed loans. PLUS loans may not exceed the student's cost of attendance (COA) minus any financial assistance the student has been or will be awarded during the period of enrollment. Repayment begins 60 days after the second disbursement. Interest rates for 2016-17 are 6.84%. Applicants should contact the Financial Aid Office. PLUS loans are subject to a credit check.

Scholarships

A+ Program - The A+ Program is available for Missouri high school graduates who participated in the A+ Program in high school. At the present time, the A+ Program will cover tuition and other fees. A student must be enrolled in a full-time program leading to a certificate at NRTC. Eligible students must file a FAFSA. Please check with the financial aid office at 417-448-2016 for specific details. If a student does not complete the required number of clock hours for the program and/or does not maintain a 75% grade level, he/she will lose eligibility for A+ funding. A+ funding is not guaranteed.

**Please note : If a student is eligible for a Federal Pell Grant or any other form of federal assistance that does not require repayment as determined by the FAFSA, these funds will be applied to the student's NRTC account first. Any covered costs that remain will be billed to the A+ program.*

Access Missouri Grant- This need-based program provides assistance to certain students with financial need through a simple application process, predictable, portable awards and increased access to a student's institution of choice. Annual award amounts for a Public 2-year school range from \$300 to \$1,300. To apply, file your FAFSA by February 1, 2017. See more information about this award at www.dhe.mo.gov/ppc/grants/accessmo.php

Private Scholarships – Many students have private scholarships from local organizations and/or businesses. NRTC will assist the student with documentation to complete these scholarship payments.

Other Financial Aid Sources

Veteran's Educational Benefits - For veterans of the Armed Forces or veterans' children, contact Veterans Administration for application at 1-888-442-4551. <http://www.va.gov>



Vocational Rehabilitation - For persons needing to train or retrain due to a handicapping condition, which prevents employment success at current level of training, contact Vocational Rehabilitation at 417-448-1332.

Southeast Kansas Works - Helps students with the cost of tuition, childcare and mileage. Contact 620-231-4250.

Workforce Investment Board (WIA) - Helps students with the cost of childcare, mileage, and possibly tuition for school. Contact the MO Career Center at 417-448-1177.

Trade Act - Available to persons who have lost their jobs due to the closing of an American business, because of foreign industry and needs training. To apply, contact the MO Career Center office at 417-448-1177.

Financial Aid Payment Disbursements

Disbursements from Direct Loans and Pell Grants are deposited into NRTC's federal financial aid account and the money is applied to the students' account by the business office. When the student has a credit balance on his/her account, a check will be given to the student. This process may take up to 7 business days after the money is deposited. Pell Grants, Direct Loans, and various state program awards are all disbursed in two payments.

Payment Periods:

Students must complete the required number of days and/or clock hours, before receiving their payment of financial aid according to the following schedules:

>1457 clock hours (**Practical Nursing**) Full-time students must have completed at least 30 days for the first (1) disbursement, 728 clock hours for the second (2) disbursement.

Satisfactory Academic Progress (SAP) Policy**Satisfactory Academic Progress: An Overview**

Per Federal Regulations, Nevada Regional Technical Center must monitor the academic progress of all students who receive Financial Aid. Students' progress is measured by an objective set of standards (minimum cumulative course grade and attendance) at the end of each core academic course. Students who fail to maintain satisfactory academic progress (or SAP) will be suspended from receiving any type of Financial Aid at NRTC. While NRTC does allow students to appeal their suspension, this should never be counted upon as a guarantee for re-establishing aid eligibility.

Students who are not meeting minimum GPA and/or attendance requirements are allowed one warning per payment period before being suspended. At the end of the warning period, a student must be meeting all standards or they will be suspended from receiving aid.

Financial aid recipients must maintain a minimum cumulative course grade average of 80% and maintain an attendance of at least 95% to remain in good standing. Students who do not meet these requirements risk their continued financial aid eligibility. For an undergraduate program measured in clock hours, a period that is no longer than 21 weeks of the educational program, as measured by the cumulative number of clock hours, the student is required to complete in expressed calendar time. Students must complete the program within 42 weeks or they will be terminated. All students receiving financial aid should discuss academic standards of progress with the financial aid officer to assure that expectations for maintaining good grades and making steady progress toward a degree or certificate are clearly understood.

Financial Aid Warning

- Students not meeting cumulative course grade average (qualitative) requirements will be placed on a warning status.
- Students not meeting the percent completion rate (quantitative) requirements will be placed on warning status.
- Students placed on a warning status will be allowed to continue with Title IV funds for the next payment period.
- At the end of the "warning" period, the student's SAP will be re-evaluated.
- Students are only eligible for one payment period on warning status during their NRTC academic history.

Financial Aid Suspension

- Students on warning status who do not meet the quantitative and/or qualitative requirements outlined below are suspended and not eligible for Title IV funding.
- For students to continue attendance at NRTC, they must be prepared to pay for program costs without the benefit of federal financial aid Title IV funding.

- Students may file an appeal of suspension; see Re-establishing Eligibility and Financial Aid Appeals Process.

For the standards used to measure quantitative and/or qualitative requirements, see the PN Student Program Handbook.

NRTC officially communicates with students by posting notices on the student bulletin board.

Re-establishing Eligibility

Students may re-establish their financial aid eligibility one of two ways: they may continue with courses, pay for classes without financial aid until the student reaches minimum standards. The second way is for students to appeal their suspension; however there is no guarantee the appeal will be approved. Therefore, students should make alternative plans to pay for their education if they want to continue working on their degree in case the appeal is unsuccessful. Students who are suspended, and have not submitted an appeal, may be dropped for non-payment from any courses for which they are enrolled in unless they make other arrangements to pay for their courses. There is no guarantee a student will receive financial aid, when he or she is meeting minimum standards again.

Students wishing to appeal their suspension must complete the necessary forms. Students must also visit the financial aid officer in order to complete a SAP Appeals Form. Additionally, students will need to submit an appeal letter, explaining why they performed poorly in school and what changes they made to correct the cause of their financial aid suspension. Students will need to submit supporting evidence, such as a letter from a doctor or other professional, corroborating their explanation. Students who fail to submit all required paperwork will be denied. Once a student submits their appeal, a committee will review the paperwork and make a determination as to whether the student's suspension should be reversed. There is no guarantee the committee will approve an appeal, and all decisions made by the committee are final.

Probation and Academic Plans

If the committee approves an appeal, the student will be placed on probation. The committee will set the terms of the probation, which may include:

- Minimum cumulative course grade the student must earn for each core academic course.
- Minimum attendance the student must maintain.

The term in which the student's probation will end, at which point the student must be making satisfactory academic progress. The committee bases the terms of the probation on the academic plan the student completed with an academic advisor. Students who fail the terms of their probation will be suspended again and must submit to the appeal process again in order to reestablish eligibility. An appeal is NOT guaranteed for a second probation.

Satisfactory Academic Progress (SAP) Financial Aid Appeals Process

Students who have used the one-time “warning” per payment period and are not meeting the minimum SAP requirements may submit an appeal to the SAP Appeals Committee. In order to do so, students will need to understand the following:

There is no guarantee an appeal will be approved.

There is no guarantee that an appeal filed will be processed in time to meet enrollment or payment deadlines for the next semester.

Students filing an appeal should be prepared to pay for their cost of education.

Students filing an appeal and meeting the corresponding deadline in the below timetable
Students will have their appeals reviewed on a first come first serve basis with a
commitment of NRTC to notify the students through the financial aid office with a decision by the corresponding
date.

SAP Financial Aid Deadline for filing an appeal is within two weeks of being notified.

Justification for filing an appeal (documentation required)

Death of a family member (provide copy of death certificate, published obituary, or announcement)
Hospitalization or severe illness (medical documentation that explains you could not
complete your course work or maintain SAP standards)
Incapacitating accident (police report and doctor's statement)
Other significant life experience/challenge (documentation required)

Students must include the following in the appeal packet:

1. Documentation of the justification from the above criteria
2. Typed statement from students explaining what has changed in their circumstances
3. What students plan to do differently in order improve their qualitative and quantitative
criteria to return to minimum SAP standards
4. A completed and signed Financial Aid Academic Plan.

Steps for an appeal:

1. Print a copy of the SAP appeal form, which can be located at the Financial Aid Office.
2. Meet with the Financial Aid Officer, at which time a discussion concerning the terms of the academic plan and
establishment of a date in which a student will meet or exceed SAP standards.
3. Attach the following information on the SAP appeal form in a typed format:
 - a. reason for failing to meet minimum requirements,
 - b. what circumstances have changed,
 - c. what will be done differently from the past in order to meet the minimum SAP
standards during the next evaluation period, and
 - d. along with the academic plan and completed appeal form, the student must
submit documentation of the extenuating circumstance that contributed to the
student's failure to meet the minimum requirements, extenuating circumstances
include, but are not limited to:
 - i. death in the family,
 - ii. illness, and hospitalization
 - iii. incapacitating accident
 - iv. other significant life experience or situation

**(Please note that appeals will not be accepted without documentation of the
extenuating circumstance supporting the student's situation.)**

4. Attach the signed academic plan, if required, and staple it to your completed SAP appeal form and turn into the
Financial Aid Office.
5. The appeal committee may request additional documentation.
6. The committee's decision will be sent to the financial aid advisor.
7. The appeal committee's decision is final. A student cannot appeal to a higher authority.
8. If the appeal is approved, the student's progression will be compared to the academic
plan at the end of each core academic course until the student is either meeting the
minimum requirements or has been suspended from receiving Title IV aid because the
requirements of the academic plan were not met
9. If the appeal is denied, the student will not be eligible for federal student aid and must
find alternative means of paying the program cost
10. Submission of an appeal by the stated deadline in the will result in outcome notification within two weeks of
the appeal submission

**Code of Conduct for Nevada Regional Technical Center
Financial Aid Officer**

The Financial Aid Officer at the Nevada Regional Technical Center is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, a financial aid professional should:

- Refrain from taking any action for his or her personal benefit
- Refrain from taking any action he or she believes is contrary to law, regulation, or the best interests of the students and parents he or she serves. Ensure that the information he or she provides is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain
- Be objective in making decisions and advising his or her institution regarding relationships with any entity involved in any aspect of student financial aid
- Refrain from soliciting or accepting anything other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the U.S. Department of Education) involved in the making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory body or as part of a training activity of or sponsored by any such entity
- Disclose to his or her institution, in such manner as his or her institution may prescribe, any involvement with or interest in any entity involved in any aspect of student financial aid

Code of Conduct adopted from NASFAA

Withdrawals/Refunds

Withdrawal Procedures:

A student who withdraws from the program, must officially withdraw in writing to the PN Director and/or the Financial aid officer at the Nevada Regional Technical Center. Failure to attend class does not constitute a withdrawal. Total withdrawal will result in termination of the eligibility for financial aid. If a student has received a student loan, they are required to complete Loan exit counseling. If a student drops from the program, refunds will be calculated for funding sources. If there is a balance remaining on the student account after refunds are made, the student is responsible for paying this balance. Every effort will be made to collect these funds before the account is sent to a collection agency.

Nevada Regional Technical Center's Refund Policy:

For the students who begin classes, 100% of the books and supplies allowance is considered to be expended. Tuition and fees cost will be charged in accordance with the institutional refund policy.

If the student withdraws:

- During the first week of the course, all fees except registration and testing will be refunded
- After the first week, but during the first one-third of a program, one-half fees except registration and excludable charges will be refunded
- After the first one-third of a program, no charges will be refunded

Excludable charges included in the withdrawal calculation are books, Liability Insurance, MOSALPN dues, Nurse-PacK, instructional fees, capping expenses and graduation expenses

- If tuition and fees are collected in advance of the start date of the program and the institution cancels the class, the institution refunds 100% of the tuition and fees collected
- The institution makes these refunds within 45 days of the planned start date.

If tuition and fees are collected in advance of the start date of classes and the student does not begin classes or withdraws on the first day of classes, no more than \$100 of the tuition and fees may be retained by the institution. Appropriate refunds for a student who does not begin classes shall be made within 45 days of the class start date. Any students who have not visited the school facility prior to enrollment, have the opportunity to withdraw without penalty within three days following either attendance at a scheduled orientation or following a tour of the facilities and inspection of the equipment.

Title IV Refunds

Return of Title IV Aid:

If you get financial aid and then withdraw from your program, you may owe money back to the federal programs. A student's withdrawal date for the purpose of calculating repayment will be:

- The date the student provides notification in writing to the financial aid office with his/her intent to withdraw, or
- The date posted by the instructor indicating the student's last date of attendance in class.

According to the day that the student withdraws, the financial aid office will calculate the part of the FA (financial aid) "earned" and the part of the FA that was "unearned". The financial aid office will then calculate the amount of aid owed back according to the Federal Regulations.

NOTE: If students withdraw after 60% point-in-time, they do not owe any repayment. Students will be billed for the amount of Federal aid they are required to repay. If a student fails to repay the debt due, the student will be reported to the Department of Education. Students owing a grant repayment are not eligible for any federal financial aid, until the debt is repaid. This includes all schools. Students considering withdrawing or leaving should first visit the counseling and/or financial aid office to discuss their academic or personal reasons for leaving.

When you withdraw during your payment period, the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a prorated basis. For example, if you completed 30% of your clock hours scheduled or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of your scheduled clock hours or period of enrollment, you earn all the assistance that you were scheduled to receive for that period. Funds will be returned in the following order: 1) Unsubsidized Direct Loan, 2) Subsidized Direct Loan, 3) Pell Grant.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds, so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if you accept them) for tuition and fees, for all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

The school must disburse directly to a student any amount of a post-withdrawal disbursement of Pell grant funds that is not credited to the student's account. The school must make the disbursement as soon as possible, but not later than 45 days after the date of the school's determination that the student withdrew and the refund will be processed within the same time limit.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw, because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parent receives on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of;

1. Your institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds

The school must return this amount even if it didn't keep this amount of your Title IV program funds.

If your school 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) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time. Any amount of unearned grant funds that you must return is called an overpayment. The amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education.

The requirement for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Refunds, when due, are made without requiring a request from the student. Refunds, when due, are made within 45 days (1) of the last day of attendance if written notification has been provided to the institution by the student, or (2) from the date the institution terminates the student or determines withdrawal by the student. Your school may also charge you for any Title IV program funds that the school was required to return. This is included in a copy of Nevada Regional Technical Center's policies & procedures handbook that is distributed on or before the first day of classes. Also, included in this handbook are the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-433-3243. Information is also available on Student Aid on the web at <https://studentaid.ed.gov>

Student Rights Under FERPA

1. The student may inspect and review his educational records.
2. Only the student may authorize any change to the educational records.
3. To inspect the educational records see the Director of Nursing or the Financial aid officer.
4. The NRTC Director and/or counselor maintain direct control over all records.

NRTC Counseling

Counseling services are available at the Ashland Campus with the NRTC counselor.

Educational Records

A student can have access to their financial aid file at any time. Students and parents must sign a consent for "release of records", in order for the parent to have access to the student's grades, financial aid and any other pertinent information.

Grievance Procedure

When a person (student, employee, patron, parent, or other interested party) believes that there has been a misinterpretation, misapplication or violation of any provision of Board policy, or any law, rule, order, or regulation- including the disbursing of grades and the tracking of attendance, and the investigation of any complaints of harassment- the person may file a grievance.

This procedure also applies to any allegation of harassment-racial, sexual, religious, disability, or age-including staff-on-student and student-on student harassment.

1. In the event a person believes that there is a basis for a grievance, he or she shall submit the Adult student grievance form to the NRTC Director within 10 days of the event giving rise to grievance. The Director will investigate and render a decision (in writing) within ten days of receipt of the formal written grievance.
2. If the student still does not feel the action in step 1 is justified, an appeal may be made to the Superintendent of the Nevada R-5 Schools within 5 days of receiving the previous decision. All written reports shall be forwarded for review. The Superintendent will investigate the grievance and render a written decision within 10 days of receiving the appeal.

3. If the student is still not satisfied, an appeal may be made to the Nevada R-5 Board of Education by filing a written notice with the Superintendent stating the grounds of the appeal within five (5) days of receipt of step 2. A public hearing before the Board of Education may be requested. The School Board will independently investigate the grievance and render a decision within thirty (30) days after the notice of appeal is filed. The decision of the Board of Education shall be final.
4. If the student is still not satisfied with the Board of Education decision, they may appeal to the MO Department of Higher Education or the US Department of Education.

Financial Aid Policies & Procedures Handbook Signature Page

I understand the policies and rules set forth in the Financial Aid Handbook may be subject to change and/or revision, by the NRTC administrative staff, without advanced notice.

I understand that if, at any time, I have questions regarding policies, rules, individual costs or subjects outlined in this handbook, I should ask the financial aid office for an explanation or assistance.

I understand that failure to pay program expenses may be grounds for dismissal.

I understand that this signed statement of acknowledgement will be placed in my personal student file.

I understand that I am responsible for any expenses not covered by scholarships, funding agencies, Federal Pell Grant, and/or student loans.

I understand that no financial aid will be awarded, until I have read the Financial Aid Handbook and signed this statement of acknowledgements.

I understand that I am responsible for complying with the policies and rules stated in the Financial Aid Handbook.

Student's Name (please print): _____

Students Signature: _____

Date: _____