

Financial Aid Matters

Fall 2010

Tennessee Technology Center
at Dickson/Clarksville/Waverly/Franklin/
Fairview/Ashland City

The student financial aid program at the Tennessee Technology Center at Dickson is designed to aid students who would find it difficult or impossible to attend without financial assistance. The financial aid staff welcomes the opportunity to assist students in the application process and discuss financial needs for education.

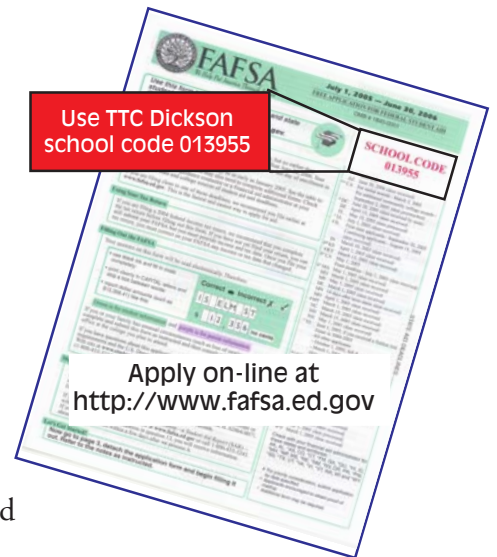
FAFSA

Free application is first step to aid

With the ever-increasing cost of post-secondary training and education, it's necessary many times to secure financial assistance to pay tuition, books and even other school-related expenses.

Obtaining financial aid for training and education isn't a complicated process, but it is detailed...and can be tedious.

Continued on Page 4



FAFSA page 1
 Lottery grants 1
 Eligibility rules 2
 Verification 2
 Briefs 3
 Financial aid program list 6
 Charging against financial aid 6

Lottery scholarships can cover majority of tuition

Most any Tennessee citizen aged 18 or older who wants to attend the Tennessee Technology Center at Dickson is eligible for up to \$2,000 from the Wilder-Naifeh Technical Skills Grant funded by the Tennessee Education Lottery Scholarship (TELS) program. Unlike the HOPE scholarships for high school graduates, the Wilder-Naifeh grants do not require a high school diploma, a minimum grade point average, or taking the ACT or SAT college entrance tests. And the awards are not based on a person's income.

New Flash:
 The Wilder-Naifeh lottery grant is paying up to 73% of the Tennessee Technology Center's annual tuition

Students can enroll as either full or part-time students at TTC Dickson and receive up to \$2,000 per year to complete their chosen program.

All individuals interested in applying for a Wilder-Naifeh Technical Skills Grant need to submit and have processed a Free Application for Federal

Student Aid (FAFSA). It takes two-three weeks for the federal government to process an application. Applicants can trim a few days off that turnaround time by filing on-line.

Continued on Page 5

Following are general student eligibility requirements at TTC for federal and state financial aid programs:

- Be enrolled as a regular certificate or diploma-seeking student in an eligible program.

- Be a U.S. Citizen or an eligible non-citizen (permanent resident).
- Must be making satisfactory progress and meet attendance requirements in accordance with policy.

- Must have High School Diploma, GED, approved Home School certification (NOTE: Not required for Wilder-Naifeh Technical Skills Grant), or be beyond the age of compulsory school attendance in Tennessee and establish the ability to benefit for training in a way set forth by the Department of Education.

- Must not be in default on a Federal Perkins/National Direct Student Loan, Federal Family Education Loan, Federal Direct Student Loan, Income Contingent Loan or a Consolidated Loan or must have documented satisfac-

tory repayment arrangements if in default.

- Must not owe a refund or repayment on a Federal Pell Grant, Tennessee Student Assistance Award, Federal Supplemental Educational Opportunity Grant or a Byrd Scholarship or must have documented satisfactory repayment arrangements if owe a refund or repayment.

- Must have a federal confirmation statement of registration compliance indicating either that the student has registered with the Selective Service or that the student is not required to register.

- Must have completed a statement of educational purpose saying that the student will use the money only for expenses related to attending the school (Usually collected on the FAFSA).

- Must not commit an offense involving possession or sale of a controlled substance while receiving financial aid.



Eligibility

See if you meet financial aid requirements

The verification two-step

Verification...some students blanch at the word, thinking they've been selected by the Internal Revenue Service for an audit. When other students hear the word *verification*, they dismiss the significance of the process and delay a possible financial aid award.

Reality lies somewhere in between.

Verification is a two-step process whereby the U.S. Department of Education randomly selects financial aid records and calls for them to be checked against tax forms.

Copy of tax return, worksheet complete the process

When a student's financial aid record is flagged for verification, the Financial Aid Office will notify the student and request the following:

- Signed copies of the tax returns for the year in question.
- Completion of a verification form.

The form is a single sheet, front and back, asking for a list of household members and sources of other income such as child support, Aid to Families with

Dependent Children (welfare) and Social Security benefits, workmen's compensation and untaxed pensions.

Verification is an important step in the process of receiving financial aid. It's not a process to be feared, yet it is a process to be taken seriously. Quick turnaround in submission of requested documents can ensure your financial aid file gets processed in a timely, accurate manner.

Progress, attendance requirements

To retain financial aid, students must maintain satisfactory progress and meet attendance requirements. Specifically:

1. To make satisfactory progress a student must maintain at least a "C" average for each term.
2. A student must complete 91% of scheduled hours each term, in order to remain in good standing for financial aid purposes. Scheduled hours are the amount of hours for which you enroll and pay at the beginning of the term.
3. When a student fails to meet satisfactory attendance/progress, he/she will lose financial aid eligibility for the following term. If a student makes satisfactory progress during the next academic term of attendance, financial aid will be re-established for the subsequent disbursement period.
4. Any student who wishes to appeal the satisfactory progress standard must submit the appeal in writing to the Financial Aid Office within five days of notification of the failure to make satisfactory progress. The center's Financial Aid Appeals Committee (the school's Institutional Review Panel) will hear the appeal.



Let us know!

You must notify the Financial Aid Office in writing with any change in financial status, student status or anticipated graduation date.

Once a student exceeds the approved program length (documented in the student catalog), he/she must receive approval from the Financial Aid Office before receiving any additional funds.

What is EFC?

The federal Pell program makes funds available to eligible students to help pay for students' education after high school. Students who have a four-year college degree are not eligible to apply for this grant.

To determine if a student is eligible, the U.S. Department of Education uses a standard formula, passed into law by Congress, to evaluate the information reported on the Free Application for Federal Student Aid. The formula produces an Expected Family Contribution

(EFC) number. The Student Aid Report (SAR) or ISIR contains this number and will tell whether the student is eligible.

Each student must meet with the Financial Aid Officer and return all required documents before an award is made.

Financial Aid Briefs

Important things to know about grant programs

What is FSEOG?

FSEOG stands for Federal Supplemental Educational Opportunity Grant. Federal

SEOG funds will be distributed, as available, to students showing the greatest need. Students who have a four-year college degree are not eligible for this grant. FSEOG funds are limited at TTC and are awarded based on extreme financial need.

Work study program available

Federal Work Study Program (FWSP) provides jobs for students who have financial need and who must earn a part of their educational expenses. Part-time jobs at the school are available based on financial need and monies available. Students work after school in clerical and maintenance jobs. Work study positions are limited. Positions will be posted on campus when they become available. Only currently enrolled students may apply. Even though the student may not be eligible for a Pell Grant, he or she may still qualify for work study provided they have remaining need.

Payout of funds

Pell, Wilder-Naifeh and other state financial aid funds, including those amounts not charged against tuition and/or books, will be disbursed later in the term. Students must present a valid student ID to pick up a check.

Pell grants and Wilder-Naifeh grants are earned in a prorated manner on an hourly basis. In compliance with guidelines set forth by the U.S. Department of Education, if the student terminates school prior to the last day of his/her enrolled time, a recalculation will be done which may determine that the student owes part of the grant back to the federal department, the Tennessee Student Assistance Corporation, or to the Tennessee Technology Center at Dickson.



Variety of other aid programs available

The Tennessee Technology Center is approved to provide training to students who have been determined eligible for the following benefit programs: Veterans Administration programs, Vocational Rehabilitation, Workforce Investment Act (WIA), Trade Adjustment Act, and others.

Eligibility determination must be established by agencies outside the school. Eligible students are normally referred to the school by the appropriate program agency.

Veterans Assistance

This program assists eligible veterans and their dependents by providing educational benefits through the Veterans Administration.

Upon enrollment, veterans must present their DD214 form and AARTS Transcript to the Financial Aid office. Paperwork will then be processed and forwarded to the Veterans Administration. *Checks will be received in approximately two to three months from enrollment date.*

Veterans must submit transcripts/certificates of previous education/training from colleges, technical or vocational schools, military, etc. Previous credit will be evaluated based on these transcripts, MOS descriptions, and previous work experience.

Once certified, each veteran must verify attendance with VA on a monthly basis to receive the prior month's check. This verification can be done by calling 1-877-823-2378. The Veterans Administration will not issue approval for payment until verifications are received.

IMPORTANT NOTE: Veterans must obtain approval of training schedules from school administration and must



inform the Financial Aid Officer of any changes in their training schedules to obtain VA approval.

Tennessee Code Annotated 49-7-104 allows deferred tuition and fees for eligible students receiving U.S. Department of Veteran Affairs benefits. Contact the Financial Aid office for the proper paperwork that needs to be filed prior to enrollment.

Vocational Rehabilitation

Department of Human Services: Eligible handicapped students receive assistance depending upon the student's demonstrated need. Eligibility should be established prior to enrollment. Call 615.741.1606 for more info.

Workforce Investment Act (WIA)

Eligible students may receive federal assistance for books and supplies, transportation and day care services. Students must be assessed and certified prior to their enrollment and bring an authorization for their tuition and books on the first day of class. Here are numbers for surrounding WIA offices:

Dickson County, 615.446.0229

Humphreys County, 931.296.5872

Montgomery County, 931.551.9737.

Trade Adjustment Act (TAA)

Certain dislocated workers may be eligible for benefits under the TAA. Contact the Tennessee Department of Employment Security.

Department of Education Student Ombudsman -- 1.877.557.2575

FAFSA - the first step

Continued from Page 1

Following are the steps to take to check your eligibility for aid and possibly receive financial aid:

1. Complete the FAFSA. You can mail the form to the U.S. Department of Education or you can go onto the Internet to **<http://www.fafsa.ed.gov>** and complete the application on line. If you file on-line, the system provides some automatic checks and helps prevent common mistakes. Also, on-line filing speeds your application along and eliminates the lag in mail times. It's important that you use the Tennessee Technology Center at Dickson school code of **013955**. This is the code for all campuses - Dickson, Clarksville, Waverly, Franklin, Fairview and Ashland City. If you do not submit the school code on the FAFSA, the local staff cannot access your financial aid record.

2. Wait approximately two-three weeks for information

from the federal government. You will receive a Student Aid Report (SAR) explaining any problems with your application or other issues you need to resolve. You will also receive a Personal Identification Number so you can access your records electronically.

3. After solving all issues you can with the federal financial aid contacts, contact the Financial Aid Office at the Tennessee Technology Center at Dickson (615.441.6220, ext 113), and ask if you appear in the financial aid records.

4. Submit signed copies of all required documents to the Financial Aid Office if selected for verification by the U.S. Department of Education.

5. Complete your financial aid file, as verified by the Financial Aid Office.

Lottery scholarships

Continued from Page 1

The state of Tennessee, working through the Tennessee Student Assistance Corp. (TSAC), will download data from the federal financial aid system and certify students for the Wilder-Naifeh grant if they:

- Put the Technology Center school code at the top of the list of preferred schools.
- Have been a Tennessee resident for the proper length of time.
- Are not in default on a federal-guaranteed student loan.
- Have not violated the federal drug-free laws as they pertain to financial aid.
- Have registered for the Selective Service (if male).

Once certified, TSAC will transmit a list of authorized grant recipients to TTC Dickson. TTC Dickson cannot certify anyone for the Wilder-Naifeh grant. That must be done through the FAFSA and TSAC.

To maintain the Wilder-Naifeh grant, students must maintain satisfactory academic progress, meaning a grade of "C" or better, and meet normal attendance requirements. Individuals who accept HOPE scholarships are **not** eligible for a

Wilder-Naifeh grant. HOPE scholarship recipients who enroll in a community college or four-year institution and drop out before completing their program, or complete their program then decide they need further technical training, cannot

receive Wilder-Naifeh grants. To be eligible for a Wilder-Naifeh grant, students must have been Tennessee residents for one year as of the following dates: March 1 for Spring term, July 1 for Summer term, November 1 for Fall term.

Once a student has received a Wilder-Naifeh grant, enrollment must be continuous to graduation or the grant will be lost forever. There is a provision within the law that provides for a leave of absence but those will be granted by the center's Financial Aid Appeals Committee (the school's Institutional Review Panel) only in cases of rare and unusual circumstances.

Costs at TTC Dickson are significantly less than those at four-year institutions or community colleges. The Wilder-Naifeh grant maximum is \$2,000 per year. Tuition for most students for the 2010-2011 year is \$2,736. For more information on the Wilder-Naifeh grants, contact the Financial Aid Office at TTC Dickson.

If a student's absences exceed 9.7% of his or her enrolled hours, or if the student has a break in their enrollment, the Wilder-Naifeh Lottery Scholarship is automatically terminated. There is no appeal available. There is a provision for a leave of absence in extreme cases. See the financial aid officer for more details.



Remember this important contact:

**Tennessee
Technology Center**

Financial Aid Officer

Betty LaRose

615.441.6220,

ext 113

The Tennessee Technology Center at Dickson, with satellite locations at Clarksville, Waverly, Franklin, Fairview and Ashland City, complies with non-discrimination laws: Title VI, Title IX, Section 504 and the ADA.

**Tennessee
SCHOLAR DOLLAR**



The Tennessee Technology Center at Dickson has a variety of financial aid programs available to help students. They are:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study Program (FWSP)
- Tennessee Student Assistant Award Program (TSAA)
- Wilder-Naifeh Technical Skills Grant, part of the Tennessee Education Lottery Scholarships.

Once Financial Aid file complete, students can charge against award

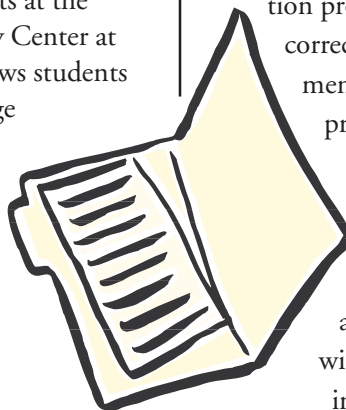
In an effort to minimize the financial impact on students at the Tennessee Technology Center at Dickson, the center allows students on financial aid to charge against a Pell grant or Wilder-Naifeh Technical Skills Grant the student has been approved to receive.

Students must comply with all the steps (see FAFSA story on page 1) required for completing their financial aid file at the TTC Dickson. A student without a completed financial aid file will not be allowed to charge school costs to either of the grants. The status of your financial aid file can be checked by contacting the Financial Aid Office.

Once the financial aid file is complete, students will be asked prior to enrollment whether or not they will charge against Pell or Wilder-Naifeh. If the student is a continuing student (already enrolled), the preference to charge or not will be communicated during the pre-registration process prior to the start of a new term.

Once those plans have been made, the Student Services Office will prepare proper documents for students to sign during the regular registration process the first day of each term. Students will be allowed to switch their method of paying or charging only in the event of an emergency. Such a change is ill-

advised in that it disrupts the registration process and requires corrections in critical documents and accounting procedures.



Financial aid files must be complete before a student is allowed to charge against their account

For those students who do charge costs against their Pell grant or Wilder-Naifeh award, any remaining balances will be remitted to students in the form of checks later in the term.

Because there are differences in the regulations governing the Pell grant program (a federal program) and the Wilder-Naifeh lottery scholarships (a state program), students must adhere to the following restrictions:

1. Tuition can be charged against a Pell grant or a Wilder-Naifeh grant.
2. Books sold through the TTC Dickson bookstore can be charged against a Wilder-Naifeh grant only.

TTC Dickson provides this cautionary note: In the event a student charges tuition costs against a Pell grant or Wilder-Naifeh award and subsequently drops out of school before completing the term, the student may owe money to the school. Upon termination from school, the Financial Aid Office will make a calculation, determine if money is owed and inform the student.