COLUMBIANA COUNTY CAREER & TECHNOLOGY CENTER

2025-2026

Adult Education Financial Aid Handbook

Revised July 1, 2025

Accreditation

The Columbiana County Career & Technology Center programs are approved by the Ohio Board of Regents, University System of Ohio, Division of Ohio Technical Centers. The Center currently has full Accreditation by the Commission of the Council on Occupational Education, COE, located at 840 Roswell Road, Building 300, Suite 325, Atlanta, GA 30350. The Commission may be reached my mail or by telephone (Toll-Free): 800-917-2081.

Mission Statement

The mission of the Columbiana County Career and Technical Center, Adult Education Department is to provide high quality educational opportunities for adults to increase their skill set.

Admission Requirements

The Columbiana County Career & Technical Center maintains an "open admission" policy that states any person 18 years or older that can provide physical proof of a high school diploma or GED certificate issued by the appropriate state education agency may enroll in a full-time adult education program or courses of 600 hours or more. Upon payment of the required fees, students will be admitted on a first come, first serve basis as long as there is space available. Every registered student is required by the Ohio Board of Regents and the Columbiana County Career and Technical Center Board of Education to sit for a WorkKeys entrance assessment to validate the student's current level and appropriate placement for his/her training program of choice. Such scores are used for advisement regarding selected program and as an indicator for probable success in the program. All students must score a minimum of 3 in all three assessment content areas or attend remediation and re-test prior to starting a program.

Some individual programs have additional entrance benchmarks and/or admission requirements. Please see Practical Nurse Handbook and LPN-RN Nursing Handbook for the program selective admission policy.

Applicants without a high school diploma or GED test certificate are encouraged to participate in ABLE and/or GED test preparation or high school credit program. Upon successful completion of the GED test certification, applicants are encouraged to re-apply to full-time programs.

COMPLIANCE WITH FEDERAL LEGISLATION

The Columbiana County Career and Technical Center, Adult Education, is an equal opportunity educational institution. CCCTC does not discriminate on the basis of race, color, national origin, sex (including sexual orientation and gender identity), disability, age, religion, military status, ancestry, genetic information (collectively, "Protected Classes"), or any other legally protected category, in admission, in its programs and activities, including employment opportunities. CCCTC is in compliance with Title VI, Title IX and section 504. The coordinator, Curt Kaiser, is located at 9364 State Route 45, Lisbon, OH 44432, and may be reached at 330-424-9561 extension 118

Federal Student Aid Programs

PELL Grant

A PELL Grant is a form of financial aid given by the federal government that does not need to be paid back by the student, and it is given out based on financial need for those who qualify. The maximum PELL Grant award for the 2025-2026 award year is $7395.00 for a full-time program (900 hours).

Federal Direct Loan Program

The Columbiana County Career & Technical Center approves the utilization of the Federal Direct Loan Program to fund each student's cost of attendance. A student will be denied Federal Direct Loans if he or she has other sources of aid that cover the cost of attendance. Direct Loans are a federal student loan for which eligible students and parents borrow directly from the U.S. Department of Education.

- **Direct Subsidized Loans** – Direct Subsidized Loans are available to undergraduate students with financial need. CCCTC determines the amount the student can borrow which may not exceed the student's financial need. The U.S. Department of Education pays the interest on subsidized loans while the student is enrolled at least half-time, during the grace period and during a period of deferment.
- **Direct Unsubsidized Loans** – Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need. CCCTC determines the amount a student can borrow based on the student's cost of attendance and other financial aid the student is to receive. The student is responsible for paying the interest on a Direct Unsubsidized Loan during all periods. If the student chooses not to pay the interest while attending school and during grace, deferment and forbearance periods the student's interest will accumulate and be added to the principal amount of the loan.

Student Eligibility

Each applicant for Federal Financial Assistance must complete and submit the Free Application for Federal Student Aid (FAFSA) for processing. The FAFSA is available on-line at www.fafsa.ed.gov or a paper copy can be obtained by contacting the US Department of Education at 1-800-433-3243. Students may also contact our financial aid coordinator for assistance with filling out the FAFSA. Students attending a program that crosses over into the new award year which begins July 1 of each year are required to complete a renewal application annually.

Financial Aid recipients must meet the following minimum eligibility requirements in addition to demonstrating need.

1. Have a high school diploma, GED, or be home schooled in a setting that meets state law.
2. Be enrolled as a regular student working toward a diploma or certificate in an eligible program.
3. Be a U.S. Citizen or Eligible Non-Citizen.
4. Have a valid Social Security Number.
5. Maintain Satisfactory Academic Progress.
6. Maintain Satisfactory Attendance.
7. Register with Selective Service, if required. Men born before 1960 are exempt from this requirement.
8. Have a financial aid transcript on file, if required.
9. Not be in Default on a Previous Student Loan

The Higher Education Act of 1965 as amended (HEA) suspends aid eligibility for students who have been convicted under federal or state law of the sale or possession of drugs, if the offense occurred during a period of enrollment for which the student was receiving federal student aid (grants, loans, and/or work-study). If you have a conviction(s) for these offenses, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) or go to the *FAFSA on the Web* site, click on "Before Beginning a FAFSA" in the left column, then click on "Drug Worksheet" to find out how this law applies to you.

Even if you are ineligible for federal aid, you should complete the FAFSA because you may be eligible for nonfederal aid from states and private institutions. If you regain eligibility during the award year, notify your financial aid administrator immediately. If you are convicted of a drug-related offense after you submit the FAFSA, you might lose eligibility for federal student aid, and you might be liable for returning any financial aid you received during a period of ineligibility.

Citizenship Requirements
In order to be eligible for federal financial aid, the student must be one of the following:
• A U.S. citizen
• A U.S. national (including natives of American Samoa or Swain's Island)
• A U.S. permanent resident who has an I-1551, I-551, or I-551C Alien Registration Card

OR
The student must have an Arrival-Departure Record (I-94 Form) from the Department of Homeland Security (DHS) showing one of the following designations:
• "Refugee"
• "Asylum Granted"
• "Indefinite Parole" and/or "Humanitarian Parole"
• Cuban-Haitian Entrant, Status Pending"
• "Conditional Entrant" (valid only if issued before April 1, 1980)

Students are **NOT** eligible for federal financial aid if they:
• have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464)
• have been granted relief from deportation under the Family Unity Program (previously these categories of students were eligible for federal student aid)
• are temporary residents allowed to live and work in the U.S. under the Legalization or Special Agricultural Worker program (previously this category of students was eligible for federal aid)
• are in the U.S. on an F1 or F2 student visa
• are in the U.S. on a J1 or J2 exchange visitor visa

• have a G series visa (pertaining to international organizations)
• have another nonimmigrant visa, including those with work visas and foreign government officials and their dependents
• are undocumented

Constitution Day

September 17 is Constitution Day and Citizenship Day (Constitution Day). This day commemorates the September 17, 1787, signing of the United States Constitution. To encourage all Americans to learn more about the Constitution, Congress in 1956 established Constitution Week, to begin each year on September 17th, the date in 1787 when delegates to the Convention signed the Constitution. In 2004, Senator Robert C. Byrd of West Virginia included key provisions in the Consolidated Appropriations Act of Fiscal Year 2005 designating September 17th of each year as Constitution Day and requiring public schools and governmental offices to provide educational programs to promote a better understanding of the Constitution. This year, the Financial Aid Office will recognize Constitution Day on Friday, September 16th, 2022. We ask that you take the opportunity on this day to expand your knowledge of the U.S. Constitution, the document that provides the basis of our everyday freedoms, and the foundation of our great country.

- **Web Resources:** www.constitutionday.com – An online, interactive Constitution resource page.

Selective Service Requirements

Men over the age of 26 who have not registered with the Selective Service must contact the Selective Service office at 1-847-688-6888 and request a Status Information Letter. The Status Information Letter and a written explanation for your failure to register with the Selective Service must be submitted to the Office of Financial Aid prior to aid being processed. **A non-registrant may not be denied any benefit if he can "show by a preponderance of evidence" that his failure to register was not knowing and willful. Offer as much evidence supporting your case, and as much detail, as possible.**

Default / Overpayment Requirements

Students who are in default on a previous student loan or owe an overpayment to the U.S. Department of Education must resolve the default or overpayment prior to being eligible to receive aid.
Eligibility to receive aid through any of the programs described in this handbook may be suspended or terminated if a student is convicted of the sale or possession of any illegal substance during the period of enrollment in which they were receiving federal aid.

Financial Aid Application Process

The steps for completing a FAFSA online:

1. Apply for a Federal Student Aid (FSA) user ID and password at www.studentaid.gov . Your FSA user ID and password is required to login to all Federal Student Aid sites. ***Note: If you are under the age of 24 and are not married or have dependent children of your own you will need a parent to apply for an FSA user ID and password as well.***
2. Complete a FREE Application for Federal Student Aid (FAFSA) on-line at www.studentaid.gov - use School Code: 016039.

If you have any questions while filling out your FAFSA or would prefer to fill it out with our Financial Aid Coordinator please contact Alex Porter at 330-424-9561 ext. 116.

Financial Aid Award Diclosure

Once the student's FAFSA has been processed and the student has been registered for classes the Financial Aid Office will mail a Financial Aid Award letter to the student. This letter will notify the student of all Federal Student Aid available to the student. The student must indicate if they would like to decline any of the financial aid on the award letter, sign, and return the award letter to the Financial Aid Office by the date specified on the award letter.

Master Promissory Note

The Master Promissory Note (MPN) is a binding legal document that you must sign when you get a federal student loan. The MPN can be used to make one or more loans for one or more academic years (up to 10 years). It lists the terms and conditions under which you agree to repay the loan and explains your rights and responsibilities as a borrower. It's important to read and save your MPN because you'll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances. The MPN must be in place and signed prior to the start of classes or the student will be expected to pay a portion of their outstanding balance should there be one.

Verification Policy

Verification is a process where the financial aid officer must verify that information reported on the financial aid application is true and correct. Applicants are selected for verification at random by the Department of Education. Applications selected for verification by the Department of Education are flagged with an "*" next to the EFC number on the Student Aid Report (SAR) and the student is notified of selection in Part I of the SAR as well as by a letter from the school.

Specific items to be verified are:
1. Adjusted gross income (AGI)
2. U.S. Income Tax paid
3. Income Earned from work
4. Untaxed Portions of IRA Distributions
5. Untaxed Portions of Pensions

6. IRA Deductions and Payments
7. Tax Exempt Interest Income
8. Education Credits
9. Number of Household Members
10. Number in College
11. SNAP – Supplemental Nutrition Assistance Program (Food Stamps)
12. Child Support Paid by the student (or spouse), the student's parent, or both
13. High School Completion Status – ***Must submit to school verifiable documentation of high school completion or its equivalent.***

The Office of Financial Aid will notify all students selected for Verification by letter detailing what specific FAFSA items from above must be verified. Included with the letter will be all supporting documentation that must be completed, signed and returned to the school**. The student has 4 weeks from new student orientation to complete the verification process or they will be dismissed from their program.**

Entrance and Exit Counseling

A borrower must go through an entrance and exit counseling session with the Financial Aid Coordinator to review rules and regulations, policies and procedures of the Federal Direct Loan Program. The borrower must sign required documentation in order to verify that the borrower has completed the counseling sessions. Entrance counseling must be completed before the student's loan(s) can be disbursed, for this reason entrance counseling must be completed before classes begin.

Loan Limits

The Financial Aid Department determines the loan type(s) and the actual loan amount the student is eligible to receive each academic year. There are limits on the amount in subsidized and unsubsidized loans that the student is eligible to receive each academic year and the total amounts the student may borrow during their course of study. The actual loan amount the student is eligible to receive each academic year may be less than the annual loan limit. These limits depend upon what year the student is in school and whether the student is dependent or independent. If the total loan amount the student receives over the course of their education reaches the aggregate loan limit, the student will no longer be eligible to receive additional loans.

The following chart shows the annual and aggregate limits for subsidized and unsubsidized loans.

Year	Dependent Students	Independent Students

First-Year Undergraduate Annual Loan Limit	$5,500—No more than $3,500 of this amount may be in subsidized loans.	$9,500—No more than $3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	$6,500—No more than $4,500 of this amount may be in subsidized loans.	$10,500—No more than $4,500 of this amount may be in subsidized loans.
Third-Year and Beyond Undergraduate Annual Loan Limit	$7,500—No more than $5,500 of this amount may be in subsidized loans.	$12,500—No more than $5,500 of this amount may be in subsidized loans.
Graduate or Professional Students Annual Loan Limit	Not Applicable (all graduate and professional students are considered independent)	$20,500 (unsubsidized only)
Subsidized and Unsubsidized Aggregate Loan Limit	$31,000—No more than $23,000 of this amount may be in subsidized loans.	$57,500 for undergraduates—No more than $23,000 of this amount may be in subsidized loans.

Interest Rates & Loan Fees

If you receive a federal student loan, you will be required to repay that loan with interest. It is important that you know the interest rate charged and the fees associated with your loan. Both of these factors will impact the amount you will be required to repay. Subsidized and Unsubsidized Direct Loans have a fixed interest rate of 6.39%. Most federal student loans have loan fees that are deducted proportionately from each loan disbursement the student receives. This means the money a student receives will be less than the amount actually borrowed. The student is responsible for repaying the entire amount borrowed and not just the amount received. The current loan fee for Subsidized and Unsubsidized Direct Loans is 1.057%. Parent Plus Loans have a fixed interest rate of 8.94% with a 4.228% loan fee.

PELL & Direct Loan Disbursement Policy

All financial aid funds are disbursed by Treasurer's Office and students are notified of all monies applied to their account. The first disbursement is made approximately 30 days after the program begins and subsequent disbursements are made at the beginning of each payment period. Prior to the student entering a program he/she receives an award letter from the Financial Aid Office. The award letter shows the amount of Title IV aid and the estimated disbursement dates. At the time of disbursement Financial Aid Office sends the student a notification letter indicating the amount of aid credited to the student's account for tuition and fees. The student's account will be credited within three days of each disbursement. If it is determined that more funds have been provided than the student owes for tuition and other fees, the excess funds will be refunded to the student within 14 days of the date a credit balance was created.

Confirmation Policy

CCCTC has an active confirmation policy when it comes to loan disbursements. This means that the Financial Aid Department will not disburse a loan until the borrower either affirmatively requests or accepts the proposed loan type and amount or requests changes to the proposed loan package. The student is first responsible for informing the Financial Aid Department if they accept the terms of the financial aid award letter. Students will then be asked to sign an invoice at the beginning of each semester explaining the loan type and amount. The student will keep one copy of the invoice and the signed copy will be placed in their financial aid file. If the student would like to make any changes to the loan or amount they must notify the financial aid department in writing.

Attendance Policy

Attendance will be carefully monitored during the training program. Student's attendance will be taken during each class and recorded in Grad Pro electronic attendance tracking by instructors. It is the responsibility of the student to notify the instructor or the Adult Education office in advance when an absence is expected. Students are required to maintain an attendance percentage of 90% or higher in order to be eligible for a state certificate and financial aid. If your cumulative attendance falls below 90% in any one month and causes you to lose your funding, you have one month to make up the hours; or you will be dropped from the program until you find an alternative funding source. If a student's absences exceed ten percent per month of the scheduled class hours (below 90%), he/she will be reported to the appropriate funding agency as needed. Public Safety requires 100% attendance. All missed hours have to be made up for successful completion of the program.

After an absence it is the student's responsibility to seek out information regarding any missed lecture notes and/or assignments. At the beginning of each semester a course syllabus is distributed which includes guidelines regarding absences, make up work and timeliness for make- up work. In addition, students returning the day of a test will be expected to take the test unless otherwise arranged in writing with instructor. It is the discretion of an instructor to schedule make up assignments/tests/quizzes which may be different from the original test/quiz or assignment. A student may petition the adult education supervisor for a variance of attendance policies in cases of special need or circumstances.

Satisfactory Academic Progress

Grading Scale
A……………93-100
B……………84-92
C……………75-83
F……………74 or below
I…………….Incomplete
WD…………Withdrawal

Financial aid recipients are required to maintain Satisfactory Academic progress in order to remain eligible to receive federal student aid. All students must maintain Satisfactory Academic Progress (SAP) according to the following standards:
Attendance

Students must maintain a cumulative 90% attendance. Attendance is recorded daily by the instructor, and a student can request an attendance transcript at any given time.

Grade

Students must maintain a cumulative grade average of 75%. Grades are recorded by the instructor from lab performance and tests as soon as they occur, and a student can request his/her progress at any given time.

Maximum Timeframe to Complete

Federal requirements state that students may continue to receive their federal student aid as long as they maintain the ability to complete their training with 150% of the scheduled clock hours. This allows a student to retake a portion of the program when they were unsuccessful in their first attempt. Students who are unable to complete their training within 150% of the scheduled clock hours will lose their eligibility to receive additional federal student aid.

Official Review of Attendance and Grades

Although attendance and grades are constantly monitored by the instructor, the "official" review of attendance and grades is at the end of each payment period, as required by the Federal Department of Education. Students receive a written progress report at the end of each payment period.

Academic Probation

Students earning less than a 2.0 grade point average for any grading period will be placed on academic probation for a thirty (30) day period. Students who do not make satisfactory progress and/or achieve a grade point average of 2.0 or higher during the probationary period may be dismissed from the program. A student on academic probation is not eligible to receive financial aid.

Appeal Process

A student may submit an appeal in the form of a letter, along with any supporting documentation to the Adult Director/Designee, describing the circumstances beyond the student's control that may have caused a failure to meet the satisfactory progress standards. The Adult Director/Designee will convene a review board and a determination of the appeal will be made within two weeks. Cases will be reviewed on an individual basis and the student will be notified in writing of the outcome. If the appeal is approved financial aid will be reinstated and the student will be put on "financial aid probation" for one period only. At the end of the probationary period the student must be meeting SAP to receive any subsequent disbursements.

Special Grading Circumstances

Transfer Credits

To be considered for any transfer of credit policy, a student must:

- Be in good academic standing
- Be in good financial aid standing
- Provide official proof of transcribed credit from former institution

Students transferring from another school or post-secondary institution to CCCTC must have been in good standing with their former school, as evidenced by an official transcript showing prior course credit. Granting of former credit must be requested during the initial semester. The institution, where credit was earned, must be accredited by a regional or national accrediting agency. All transfer credits are counted in the time frame completion as attempted and completed.

Failed Courses

No credit will be granted for failed courses and they will be included in the student's cumulative grade point average as well as time frame completion.

Repeated Courses

When a course is repeated the new grade replaces the old grade, and the hours in both courses are counted in the time frame and for attendance percentage.

Incomplete Courses

A grade of incomplete is not counted in the grade point average. If a student does not complete the work in a specified period of time the incomplete will change to an F, which negatively impacts the grade point average. Incomplete courses count in the time frame completion as attended and not completed.

Withdrawal

- If a student is passing at the time of withdrawal they will receive a WP (withdraw passing) grade which is not counted in the grade point average.
- If a student is failing at the time of withdrawal they will receive a grade of F, which is counted in the grade point average and does negatively affect SAP.
- Financial aid may not be available upon return to the program, depending on academic progress at the time of withdrawal and the timeframe in which the student returns
- Withdrawn courses count in the time frame completion as attended and not completed.

Return to Title IV Policy (R2T4)

Refunds to the financial aid programs (PELL/Direct Loan Program) will be made according to the Federal Return to Title IV regulations. In order to have earned 100% of aid a student must be in attendance until he/she attends over 60% of scheduled hours for the payment period. (I.e. in a 450 hour payment period a student would earn 100% of aid for the period once they have attended 271 hours). When a student withdraws from his/her program, a R2T4 calculation is performed to determine how much aid was earned and whether any funds must be returned to the Federal Department of Education or if the student is eligible for a post withdrawal disbursement. Any Title IV funds that must be returned to the Federal Department of Education will be returned no later than 45 days from the date of determination that the student withdrew.

Withdrawal

The R2T4 calculation is based on the student's date of withdrawal, whether official or unofficial, and in all cases the withdrawal date is the last date of attendance recorded by the school. Students are unofficially withdrawn when they stop attending for a period of more than 14 consecutive days with no communication with the school.

Post Withdrawal Disbursement

Based on the R2T4 calculation a student may be entitled to earned funds not yet disbursed.

- PELL Grant – a school is permitted to credit a student's account without the student's permission for current charges of tuition and fees.
- Direct Loans- The school must notify the student (or parent for a Direct Parent Plus Loan) in writing prior to making any post-withdrawal disbursement. The notice must be provided within 30 days and gives the student/parent the option of having the loan

funds applied to outstanding tuition and fees, disbursing funds directly to the student/parent or having the loan funds returned to the lender. If the school does not receive a response from the student/parent within 30 days then the school is not required to make a post withdrawal disbursement.

Example of Title IV Funds Withdrawal from a Clock-Hour Program

Student A withdrawals after attending 111 hours of a 450 hour payment period. Student A received the following in Title IV credits for that payment period

Title IV Credits:	
PELL Grant	$2822.00
Subsidized Loan	$1732.00
Unsubsidized Loan	$2969.00
Total Credits	$7523.00

Cost of Payment Period	$3797.00

As a result of the student withdrawing at the 111 hours scheduled, the student earned 24.7% of Title IV aid (i.e. 111 hours/450 hours = 24.7%). The percentage of unearned aid is 75.3%. The school must return 75.3% of unearned charges/costs of the payment period. The school is responsible for returning $2589.14 in unearned aid (i.e. $3797.00 cost of the payment period x 75.3% = $2859.14).

Any Title IV funds that must be returned to the Federal Department of Education will be returned no later than 45 days from the date of determination that the student withdrew. The funds will be returned in the following order: 1. Unsubsidized Direct Loan, 2. Subsidized Direct Loan, 3. Direct Plus Loan, 4. PELL Grant

CCCTC Refund Policy

CCCTC's refund policy is published in the student handbook and is on the school website. The policy is administered uniformly for each and every student.

Student refunds are made whenever the amount a student has paid exceeds the amount he/she owes. A process is in place for the financial aid official to review a student financial aid file every time a student exits the school. The student's finances are adjusted to reflect school policy on refunds. If the student is due a refund after this function is performed a refund form is completed by the student or the financial aid coordinator and sent to the treasurer's office to be processed. Refund forms are completed and submitted to the treasurer's office on the day the student completed his/her withdrawal form or it is determined by administrative staff that the student is no longer attending the institution. The treasurer's office processes refunds twice a month, on or about the 15th of the month and on or about the 30th of the month. CCCTC's refund policy ensures that all refunds are mailed and received by the student within 30 days of the official withdrawal date.

Tuition Refunds for Career Enhancement and Short Term Courses

For courses considered short term or 1-9 weeks in length, any tuition or fees collected in advance will be refunded if the student does not begin class or withdraws after the first night of class and before the second night the class is scheduled to meet. The student will receive a full refund of any tuition or fees paid minus any consumable costs incurred with such refund made within 30 days of the planned start. If a student withdraws after such withdrawal period the full tuition and fees will be due for such short course.

Tuition Refunds for Career Development Courses –

Registration does not automatically carry with it the right or reduction of indebtedness in cases of inability to attend class or in cases of withdrawal. Refunds will be issued under the following circumstances:

1. **Refunds for Classes Canceled by CCCTC** (the Institution). If tuition and fees are collected in advance of the start date of a program and CCCTC (the institution) cancels the class, the institution refunds 100% of the tuition and fees collected. A refund of 100 % will be made within 30 days of the planned start date.

2. Refunds for Students Who Withdraw On or Before the First Day of Class

If tuition and fees are collected in advance of the start date of classes and the student does not begin classes or withdraws on or before the first day of classes, CCCTC (the institution) retains no more than $100.00 of tuition and fees. Appropriate refunds for such student will be made within 30 days of the class start date.

After the first day of classes, if it is necessary to withdraw from a course that is longer than 9 weeks in length or considered Career Development, the student must contact the Adult Education Office to begin the refund process. Refunds will be mailed within 30 days after written notification by the student of "officially withdrawing"

***Please Note:** Items issued to the student and in the student's possession, including new or used textbooks, tools, uniforms and supplies are non-refundable. Loaned textbooks must be returned to the office to avoid being charged. Students wishing to withdraw should contact the Adult Education Office. The date of withdrawal determines the rate of refund and charges due. When a Student withdraws with a balance on his or her account, the student will be held responsible for full payment of the balance due.

3. Refunds for Students Enrolled Prior to Visiting CCCTC, (the Institution)

If tuition and fees are collected in advance of the start date of classes and the Student has not visited the school facility prior to enrollment the student will have the opportunity to withdraw without penalty within three days following either attendance at a regularly scheduled orientation or following a tour of the facilities and inspection of the equipment. If the student requests to withdraw the institution will refund 100% of the tuition and fees collected.

4. Refunds of full time tuition for Career Development Programs are based on the following Board Policy:

Students that withdrawal during the first two weeks of a full time program are refunded all tuition paid. After the first full two weeks of classes, a student will be assessed as follows:

- Withdrawing before the first third of the semester or course: 50% credit is issued
- Withdrawing on dates after the first third and before the last third of the semester begins: 25% credit is issued.
- Withdrawing on dates after the last third of the semester or course date: NO REFUNDS WILL BE ISSUED.

CCCTC students are only obligated for the semester in which they are enrolled. A student withdrawing or exiting prior to or at the end of the current semester is not obligated for future semesters.

Loan Repayment

Remember, federal student loans are real loans, just like car loans or mortgages. You must repay a student loan even if your financial circumstances become difficult. Your student loans cannot be canceled because you didn't get the education or job you expected, or because you didn't complete your education (unless you couldn't complete your education because your school closed). You need to make payments to your loan servicer. Each servicer has its own payment process, so check with your servicer if you aren't sure how or when to make a payment. You are responsible for staying in touch with your servicer and making your payments, even if you do not receive a bill. You have a choice of several repayment plans that are designed to meet your needs. The amount you pay and the length of time to repay your loans will vary depending on the repayment plan you choose. Although you may select or be assigned a repayment plan when you first begin repaying your student loan, you can change repayment plans at any time. Contact your loan servicer if you would like to discuss repayment plan options or change your repayment plan. You can get information about all of the federal student loans you have received and find the loan servicer for your loans using the National Student Loan Data System (NSLDS®). Under certain circumstances, you can receive a deferment or forbearance that allows you to temporarily postpone or reduce your federal student loan payments. Postponing or reducing your payments may help you avoid default. You'll need to work with your loan servicer to apply for deferment or forbearance; and be sure to keep making payments on your loan until the deferment or forbearance is in place.

Grace Period

The grace period is a set period of time after you graduate, leave school, or drop below half-time enrollment before you must begin repayment on your loan. The grace period gives you time to get financially settled and to select your repayment plan. Direct Subsidized and Unsubsidized loans have a grace period of six months. Your loan servicer must provide you with a loan repayment schedule that states when your first payment is due, the number and frequency of payments, and the amount of each payment.

Overview of Federal Direct Loan Repayment Plans

Standard Repayment Plan This repayment plan saves you money over time because your monthly payments may be slightly higher than payments made under other plans, but you'll pay off your loan in the shortest time. For this reason, you will pay the least amount of interest over the life of your loan.

Graduated Repayment Plan This repayment plan starts with lower payments and increases every 2 years. If your income is low now, but you expect it to increase steadily over time, this plan may be right for you. Payment amounts are designed to ensure your loans are paid off within 10 years

Income-Based Plan Income-Based Repayment (IBR) is designed to reduce monthly payments to assist with making your student loan debt manageable. If you need to make lower monthly payments, this plan may be for you. To qualify for IBR, you must have a partial financial hardship. You have a partial financial hardship if the monthly amount you would be required to pay on your IBR-eligible federal student loans under a 10-year Standard Repayment Plan is higher than the monthly amount you would be required to repay under IBR. Your payment amount may increase or decrease each year based on your income and family size. Once you've initially qualified for IBR, you may continue to make payments under the plan even if you later no longer have a partial financial hardship.

Income-Contingent Plan If you have a low income but do not qualify for the Income-Based Repayment (IBR) Plan or the Pay As You Earn Repayment Plan, you may want to consider the Income-Contingent Repayment (ICR) Plan. This plan is based on your adjusted gross income, family size, and the total amount of your Direct Loans.

Pay As You Earn Plan If your student loan debt is high relative to your income, you may qualify for the Pay As You Earn Repayment Plan. The Pay As You Earn Repayment Plan helps keep your monthly student loan payments affordable, and usually has the lowest monthly payment amount of the repayment plans that are based on your income. If you need to make lower monthly payments, this plan may be for you.

Delinquency and Default

Direct Loans are considered delinquent the day after a payment is missed. The delinquency will continue until all payments are made to bring the loan current. Loan servicers report all delinquencies of at least 90 days to the three major credit bureaus. If a loan payment has not been made in more than 270 days the borrower will be in default on their loans. Loan default can have serious consequences, such as the withholding of federal and state tax returns, wage garnishment, and possible legal action by the loan holder. If you ever have a problem making loan payments you should contact your loan servicer immediately to see what options are available to you.

CCCTC as accredited by the Council on Occupational Education, (COE), complies with the refund policies adopted by the COE Commission. CCCTC has and will continue to comply with the current refund policy which meets COE standards. If you have any questions regarding the refund policy or about a specific refund, please feel free to contact Jenna Fox, Adult Education Director, at 330-424-9561 ext. 146 or jenna.fox@ccctc.k12.oh.us.