

**Broome-Tioga BOCES  
Program of Practical Nursing**

**Financial Aid  
Information**

## **TYPES OF FINANCIAL AID AVAILABLE**

(For Practical Nurse Students)

All Financial Aid is based on the completion of the **Free Application for Federal Student Aid** (FAFSA). A student must complete the FAFSA before being considered for any financial aid, <https://studentaid.gov/h/apply-for-aid/fafsa> .

### **PELL GRANTS**

PELL Grants are based on financial need as decided on and calculated by the federal government. Awards are given to full and part time students. This is a grant and no repayment is required. Funds are disbursed electronically to the student's account each semester. To be eligible you must:

Be a U.S. citizen or eligible non-citizen

Be an undergraduate who **has not earned a bachelor's degree**

**Student cannot be in default on a prior student loan or owe a refund to Pell for overpayment**

Have a valid Social Security Number

Have completed a Free Application for Federal Student Aid (FAFSA)

Make satisfactory academic progress (SAP) and meet attendance requirements to qualify for PELL

### **FEDERAL DIRECT LOAN PROGRAM**

#### **Subsidized**

Guaranteed Student Loans

Loans must be repaid

Based on financial need

**Student cannot be in default on a prior student loan or owe a refund to Pell for overpayment**

Government pays the interest while you are in school

Repayment begins 6 months after graduating **or** leaving the program

Student must make satisfactory academic progress (SAP) and meet attendance requirements to qualify for Loans

#### **Unsubsidized**

Is not based on financial need

Loans must be repaid

**Student cannot be in default on a prior student loan or owe a refund to Pell for overpayment**

Borrower is responsible for all interest from the time the loan is disbursed

Repayment begins 6 months after graduating **or** leaving the program

Student must make satisfactory academic progress (SAP) and meet attendance requirements to qualify for loans

Master Promissory Notes are required to be on file for each student.

Entrance and Exit Interviews are required for first time borrowers. MPN and Counseling are completed electronically.

### **PARENT PLUS LOANS**

Parents with good credit histories may borrow to pay the education expenses of **dependent** students. Yearly limits are equal to the dependent's cost of attendance **minus** any other financial aid and student loans that the student may be eligible for.

### **Loan Disbursement:**

Loans (less origination fees) will generally be electronically disbursed once a semester and applied to the student's account within three days. If a refund is due to the student, a check will be mailed to the student in approximately 14 business days after the money has been applied to the student's account.

### **Please note:**

**Since processing and disbursing of financial aid takes time, students should plan on having enough money to cover incidental costs for at least 12 weeks from the beginning of the semester.**

*Your school can refuse to certify your loan application or can certify a loan for an amount less than you applied for if the school documents the reason for its action and explains the reason to you in writing. The school's decision is final and cannot be appealed to the Department of Education.*

### **SALLIE MAE CAREER TRAINING LOANS**

Sallie Mae will provide students loans for Career Training Programs for tuition costs only. \$1000 minimum- \$6000 maximum. This is not federal student financial aid.

Application can be made on their website - <https://www.salliemae.com/student-loans/career-training-smart-option-student-loan/>.

Quick application process.  
May need a co-borrower to apply.

### **ACCESS-VR FUNDING (Adult Career and Continuing Education Services – Vocational Rehabilitation)** Call ACCESS-VR at 721-8400 for an appointment.

#### Qualifications:

Must have a disability that has interfered with the ability to obtain or hold employment including:

Emotional	Learning
Mental	Physical
Substance Abuse	

### **VETERAN'S GI BILL ® FUNDING**

Call the Office of Veteran's Affairs at 778-2148 for more information.

Veterans need to apply through the Veterans' Administration (VA). Applicants will need to provide BOCES with their Certificate of Eligibility (from VA) and their Social Security Number so our fiscal manager can access the VA software and complete the process for approval. The VA pays BOCES directly for tuition under the Post 9/11 GI Bill®.

## **VETERAN'S SCHOOL DISTRICT FUNDING**

School district tuition assistance will assist veterans in paying tuition for BOCES training programs.

### Qualifications:

Veteran must be a New York State resident with honorable discharge or general discharge.  
Must have DD214

### Application procedure

1. The veteran must go in person to the school district office of their residence.
2. Provide the district with proof of residency in the district (either a driver's license or utility bill) and a copy of DD214 (honorable discharge).
3. The school district sends BOCES a letter verifying your residency and their intent to pay tuition for your enrollment.
4. The school district has the right to request the veteran pay a co-payment if he/she has a high school diploma or GED.
5. School district funding will not pay for textbooks/supplies.

## **Workforce Innovation and Opportunity Act (WIAO)**

Call the Broome Employment Center at 778-2136 for more information

### Qualifications:

Broome County residents age 21 or older can apply; generally priority is given to dislocated workers. Funding for applicants other than dislocated workers may not be available.

Application process is done through an individual assessment and requires multiple visits.  
Decision on funding is made by the Broome Employment Center.

## **STEPS TO OBTAINING FINANCIAL AID**

1. Complete the FAFSA online at <https://studentaid.gov/h/apply-for-aid/fafsa>.
2. Create a username and password. WRITE ALL OF THIS INFORMATION DOWN AND KEEP IT SAFE.
3. Follow through with any requests for additional documentation/information from the Financial Aid Office
4. The Financial Aid Officer is available to answer your questions, 607-425-8794.

### Information needed for FAFSA:

Social Security Number

Prior, prior year's tax information

**\*Dependent students provide their own and their parent's tax return information.**

Information regarding cash benefits received, untaxed income, business and investment values, and current bank account balances may also be required.

## **SELF-PAY ARRANGEMENTS**

Students planning to pay out of pocket for their tuition (includes books), and other school expenses must settle their accounts prior to the start of classes.

## **REFUND POLICY**

Notice of withdrawal from class must be given in writing to the Health Careers Office to be eligible to receive refunds. The refund policy is listed below:

Classes with over 500 scheduled hours per school year:

- 100% tuition refund if withdrawal notification is received in writing prior to the start of the second week of scheduled classes.
- 50% tuition refund if withdrawal notification is received in writing prior to the start of the third week of scheduled classes.
- No refunds after the beginning of the third week of scheduled classes.
- These programs are two semester courses and the refund policy will apply to each semester individually.

### **Return of Title IV Funds**

Steps to Return Funds:

1. Determine Withdrawal Date
2. Determine Amount of Funds Earned by Student
3. Return Unused Title IV Funds to Appropriate Agencies

To determine % of hours completed:

Completed hours ÷ Total hours in payment period

### **Early Withdrawal**

If a student withdraws prior to the disbursement of grants, loans or scholarships, the student becomes personally responsible for all costs and fees incurred.

## **STUDENT ACCOUNTS**

Students will:

- Have their Diplomas held until all obligations to the school are met.
- Not receive grade reports at the end of the semester until all obligations are met.
- Not receive final grades or transcripts until all obligations are met.
- Not have their name submitted to the New York State Education Department verifying their certification for licensure until all obligations are met.

## **SATISFACTORY ACADEMIC POLICY**

In order for students to receive financial aid, they must maintain satisfactory academic progress toward completion of their certificate. Financial Aid Satisfactory Academic Progress is measured in terms of Pace and grade point average (GPA). Pace is defined as the ratio of clock hours completed to clock hours attempted in the program. The Broome-Tioga BOCES Practical Nurse Program is 1228 hours/39 weeks. In order to be making satisfactory academic progress, a student must maintain a 75% in each course (Pharmacology must have a grade of 80%) completed within a pay period (semester), not miss more than 18 hours of class time in the first pay period and not more than 14 hours in the second pay period, and complete the program at a pace leading to completion within one and a half times the length of the program. A student's academic progress will be reviewed at the completion of each pay period (semester).

If a student fails to meet the attendance requirement or achieve a 75% in each completed course (80% is required in Pharmacology Math) for each pay period, or both, the student will be administratively withdrawn from the program and notified in writing.

Students who withdraw from the program will receive a 0% in each course interrupted by the withdrawal. All interrupted courses must be completed upon readmission and the student must meet the requirements as stated above for maintaining satisfactory academic progress.

## **STUDENT FINANCIAL AID RECORDS**

All student financial aid records will remain confidential. A student may request access to their records. Financial aid records will be retained for a period of 3 years.