



Lake Technical College

Consumer Information

Financial Aid Office

2014 - 2015

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Financial Aid Consumer Information Disclosures

In accordance with federal regulations set forth by The Higher Education Act of 1965, as amended, below is a summary of consumer information that must be made available to all students at Lake Technical College.

Each topic listed gives a brief description of the information that must be disclosed and explains how it can be obtained. If you need assistance obtaining information listed or you would like a paper copy, contact the Financial Aid Office.

1. Types of Financial Aid (School Website, Financial Aid Office)

Federal, State, Local, private, and institutional student financial assistance programs are available to students. The institution uses a valid student aid report from the [FAFSA](#) to determine need for all grant aid funding.

Grants

- Federal Pell Grants disbursed to students who establish eligibility and have a valid ISIR in Pell eligible programs of 600 hours or more.
- Florida Student Assistance Grants – Florida State grant through OSFA.
- District Financial Aid – Florida state aid based on the amount of tuition reported by the schools.

Scholarships

- Florida Bright Futures Scholarships – Florida state scholarship earned in high school with criteria established by the state.
- Other scholarships earned by students through organizations and associations.

Non-Need Based Funding Sources

- Florida Pre-Paid Funds – Florida Pre-Paid accounts are billed for student tuition and other allowable expenses.
- Vocational Rehabilitation – Both state and federal vocational rehabilitation services are provided to students.
- Career Source Central Florida – WIA students establishes eligibility for students for their services and uses valid student ISIRS provide by financial aid advisors for needs analysis.
- Veterans' Education Benefits – All GI Bill chapters are accepted including dependent transfer of benefits.
- Employer Tuition Reimbursement – Several local employers are billed by the school for tuition and allowable expenses or reimburse students as the employer chooses.

Loans Not Available

- No loans are processed in Lake Technical College.
- Lake Technical College reports enrollment to the [National Loan Data Base System](#).

2. Contact Information for Obtaining Financial Aid Assistance (School Website, Student Catalog)

Prospective or enrolled students who have questions about obtaining financial aid should contact the financial aid office at 352-589-2250, ext. 1832.

3. How to Apply For Financial Aid (School Website, Student Catalog)

Free Application for Federal Student Aid (FAFSA)

All students must complete the application process through FAFSA on the Web at www.fafsa.ed.gov. The school financial aid office will assist in any questions and concerns you have in completing this applications.

Computers are available at Lake Technical College so that students may complete the application online at the school.

Read each question on the application and answer as instructed. If you are selected for verification of the information you provide, you will be asked for documentation to prove your answers are correct – so answer carefully and truthfully.

- Keep in mind that you must obtain a PIN as you fill out the form.
- Use your 2013 Income tax information to fill out 2014-2015 application. **Note:** Use IRS Data Retrieval Tool to transfer your data from IRS to FAFSA.
- If you were born before January 1, 1991 – do not answer income (IRS) questions about your parents – you are **independent**.
- If you are under 24, born after January 1, 1991, you must include parent/ step-parent's income or adoptive parent's income. **Do not** provide grandparent or guardian income information.
- If you are an **eligible non-citizen** make sure you correctly enter your Alien registration number.
- Any male 18-25 who has not registered with selective service should click on **Register Me** (you will not be eligible for Federal Aid if you do not register for selective service).

- Other documents you may need to fill out the FAFSA are your driver's license, W2 forms, records of untaxed income, child support, veteran's non-education benefits, bank statements.

Student Aid Reports (SAR/ISIR) (In student files in Financial Aid)

- The information you reported on the FAFSA is reflected on the Institutional Student Information Record (SAR/ISIR). You will receive the report in your email if you submitted an email address when you applied.
- The school will also receive a copy of the report in their federal data base within 3 days of your submission.
- The Expected Family Contribution (EFC) reported on the SAR/ISIR is used to determine your eligibility for Federal Pell and Florida Student Assistance Grants (FSAG).
- Contact the Financial Aid office by phone or in person to confirm any data on the student aid report that may need correction.

4. Verification (Financial Aid Office)

Verification documentation if applicable.

- You may be selected for a process called verification by either the Department of Education or by the school. Verification requires documenting the information you reported on your FAFSA. If verification is required, the financial aid office will contact you and request the appropriate documentation.
- For the 2014-2015 award years, there are 5 kinds of Verification Flags with attending documentation required for each.
- You will be contacted by a financial aid representative if you have a verification flag and instructed to bring documents needed.
- Students have until May 30, 2015, to submit all required verification documents. Failure to do so will result in forfeiting their opportunity to apply for/receive federal student aid.
- No financial aid will be disbursed until all verification materials have been submitted to the financial aid office.

Your institution is required by Federal regulations to make referrals to the Department of Education and Department of Justice if it is suspected that aid was requested under false pretenses.

Lake Technical College Verification Policy

- Verification is a review process in which the Office of Student Financial Assistance determines the accuracy of various data elements reported by the student/parent on the student's **Free Application for Federal Student Aid (FAFSA)**. The U.S. Department of Education selects approximately 30% of all aid applicants for verification.
- The verification process ensures that eligible students receive all the financial aid they are entitled to receive and prevents ineligible students from receiving aid they are not entitled to receive.
- **Important:** Please submit all requested forms and supporting documentation as soon as possible. No processing can take place until all documentation is received.
- **Participation in the verification process is not optional.** If the student does not submit the requested documentation, the student will not be eligible to receive federal financial aid.

Note: Depending on the time of year, the verification review process can take up to 20 business days from the time the Financial Aid office receives all requested required documents. The process can take longer if additional nonstandard documentation is required.

Link to the IRS on the FAFSA - Documentation

- Link to the IRS when submitting FAFSA –ISIR request field (2)
- Anyone who cannot or will not link to IRS must provide a **TAX TRANSCRIPT**.
- The IRS Data Retrieval is **not** available for the following situations:
 - a. The student did not indicate on the application that the tax return has been completed.
 - b. The marriage date is January 2015 or later.
 - c. The first three digits of the SSN are 666.
 - d. The tax return was amended.
 - e. The person filed a Puerto Rican or foreign tax return.
 - f. The person is married and filed the tax return either as head of household or married but filing a separate return.
 - g. Neither married parent entered a valid SSN.
 - h. A non-married parent or both married parents entered all zeroes for the SSN.

Dependency Status

Dependent students must report parental information on the Free Application for Federal Student Aid (FAFSA). Dependent students meet all the following conditions:

- ✓ Unmarried
- ✓ Under the age of 24

- ✓ No legal dependents
- ✓ Not a veteran of the U.S. armed forces
- ✓ Not a graduate student (beyond a bachelor's degree)
- ✓ Not a ward of the court or parents are not deceased

Independent students meet at least **one** of the following criteria and does not report parental information on the FAFSA:

- ✓ Age 24 or older
- ✓ Married
- ✓ Has a legal dependent other than a spouse
- ✓ An orphan/ward of the court (or were until age 18)
- ✓ A veteran of the U.S. armed forces
- ✓ Both parents are deceased
- ✓ Enrolled in a graduate or professional program (beyond a bachelor's degree)
- ✓ Emancipated minor
- ✓ In legal guardianship

Note: At any time on or after July 1 of the tax year used on the FAFSA, the student was:

- Declared an unaccompanied youth by the student's high school or by the U.S. Department of Housing and Urban Development
- Declared homeless by a Youth Center.

5. Satisfactory Academic Progress Policy (Student Catalog, Financial Aid Office)

Lake Technical College requires students to maintain satisfactory academic progress AT ALL TIMES to continue eligibility. Federal student aid regulations require both Quantitative and Qualitative measures of progress. This means satisfactory progress of program hours and weeks, as well as, maintaining a cumulative passing grade.

Qualitative Progress:

- Students are required to maintain a "C" grade average or better for satisfactory academic progress (SAP).
- The cumulative period for attendance, grades and progress is from the beginning to the end of your program.

Quantitative Progress:

- Maximum Time Frame - Students with excessive absences resulting in the inability to complete their designated program within 150% of program hours will be withdrawn.
- Pace – Students are required to be in attendance for 90% of the scheduled hours in a payment period to have satisfactory academic progress.
- Attendance is checked at the end of the scheduled hours in a payment period.

Incompletes/Withdrawals/Transfer Credits:

- Students who receive incompletes must complete the work (Occupational Completion Points (OCP's) before continuing. If the student cannot finish the program within 150% of the total program hours, he/she is withdrawn.
- If a student withdraws, the number of hours completed and the grades are recorded in the student account and withdrawal codes.
 - A student who withdraws and then reenters after 180 days, may receive aid to repeat the program.
 - A student who withdraws and then reenters before 180 days, may receive aid for the remaining hours in the program.
 - When a student transfers credits, the school determines how many clock hours will be remaining in the program, and the student receives aid for the remaining hours.

Appeal

- Appeal is the process by which a student who is not meeting SAP petitions the school for reconsideration of eligibility for Federal Title IV funds.
- Students experiencing a significant life change, including, but not limited to, change of employment, homelessness, prolonged illness, pregnancy, death of immediate family member, etc. may present documentation to the Financial Aid office for consideration.
- Financial Aid personnel provide appeal handout with instructions for the student.
- More information can be found on page 12 of the student catalog.

SAP Appeal Requirements

In order to appeal any decision regarding your financial aid status, you must complete the appeal process. Your appeal **must** include the following items to be considered complete (incomplete appeals will not be considered):

1. A **detailed**, signed personal statement explaining the circumstances that caused you to fall below the minimum academic requirements for financial aid (statement should be typed and attached to this form). **It is assumed by the Financial Aid Appeal Committee that any student filing an appeal is doing so based upon the need for financial aid. Therefore, do not discuss your need for financial aid as part of your rationale for reinstatement of Title IV Federal Financial Aid.**

This statement should include:

- A. The date(s) the circumstance occurred (i.e., one time, on-going, length),
- B. How this circumstance affected you personally, and
- C. The steps you have taken to resolve your circumstances and your ability to make Satisfactory Academic Progress.
- D. Documentation from an impartial third party (not a family member, friend, or roommate). Examples of third party documentation include physician, counselor, lawyer, social worker, teacher, religious leader, employer, death certificate, divorce decree, etc.

Documentation:

1. Must include the name of the person providing the statement and their relationship to the student,
2. Must support the claims made in your detailed personal statement,
3. Should confirm your ability to return to school and be successful.

6. Definition of Financial Need (School Website)

Students are packaged for financial aid (given financial aid from several of the programs for which a student is eligible) based on the student's financial need. Financial need is determined by a student's Expected Family Contribution (EFC) (computed from information provided on the Free Application for Federal Student Aid) as compared to Lake Technical College's Cost of Attendance (COA). Those who have a positive number remaining after the EFC is subtracted from the Cost of Attendance may qualify for some need based aid sources.

For the 2014-2015 award year, Lake Technical College defines the neediest students as those whose EFC = 0. EFC calculations range from 0-5157 for Title IV eligibility. Students with an EFC of 5158 or above are not eligible for Title IV funds. However, other aid may be available for students with higher EFC's. Students interested in pursuing other aid should contact the financial aid office for information.

Financial Aid Packaging Procedures (Financial Aid Office)

1. The Pell Grant is awarded to students who meet the federal criteria as determined by EFC levels. The amounts of the award vary as the federal government determines.
2. The FSAG is awarded in eligible programs to Pell Grant eligible students to ensure that the neediest students receive financial assistance.

7. Financial Aid Disbursement Schedule (Financial Aid Office)

Lake Technical College chooses to disburse all Pell grant financial aid funds to eligible students in two disbursements per award year by clock hour payment periods. Scholarships and other funding sources are handled variously based on the requirements of the funding source.

Pell Grant Credit Balances are delivered in a paper check to the student in the business office at the LTC school site.

- Program hours are divided in two payment periods per award year
- Examples of how payment periods are calculated:
 1. 600 hrs programs = 2 payment periods of 300 hrs each
 2. 900 hrs program = 2 payment periods of 450 hrs each
 3. Programs that are less than an academic year will be calculated using the comparable proration formula, which may result in students not receiving a full scheduled award.
- Students cannot receive payment for their second payment period until all hours in the first payment period have been attended.
- Credit balance disbursements are made to eligible students before 60% of the payment period. (*Federal Register*)
- No disbursements will be made until students have submitted all verification documents and have received financial aid clearance.

8. Rights and Responsibilities (Financial Aid Office, School Website)

Student Rights

You have the right to know the following:

1. Information on all financial assistance available, which includes all federal, state, and institutional financial aid programs.

2. Disclosure of deadlines for applications of each financial aid program and for any supporting documentation.
3. Specific information regarding fees, tuition and the refund policy for those who drop out of school (withdraw).
4. An explanation of how students are selected for receipt of financial aid and how financial need is determined. This process includes a consideration of costs of tuition and fees, books and supplies, room and board, transportation, personal and miscellaneous expenses, etc., plus the student's income and assets, parental contribution, other financial aid (such as scholarships) and so on.
5. Knowledge of what resources are considered in the calculation of student need.
6. Knowledge of how a financial aid package is determined.
7. An explanation of various programs awarded in the student's financial aid package.
8. Knowledge of how LTC determines whether students are making "satisfactory academic progress" and the consequences of not meeting this requirement.
9. A student has the right to challenge or appeal the student's financial aid award or any other decision of the Financial Aid Office pertaining to the student, which does not fall under the jurisdiction of federal or state regulations. The right includes: answers to questions, explanations of policies and decisions and request for reconsideration.
10. The names of organizations which accredit and authorize the school to operate.(School Website)
 - a. Accreditation: Council of Occupational Education
 - b. Authorizations: Authorized by Florida Department of Education to provide Post Secondary Adult Vocational programs to students. (Letter of Public Status on file in Financial Aid)
11. The school's job placement rates of students who are working in jobs relevant to their program of study.
12. About the programs, faculty, and the physical facilities at the school.

This booklet, the school catalog, the school website, and other available publications from the school, will provide you with the information you have a right to know. If upon review of all the information available to you, you have additional questions, you are encouraged to consult the Financial Aid personnel at your school.

Student Responsibilities

If you are applying for Title IV Aid, it is your responsibility to:

1. Reviewing and considering all information about LTC's academic programs before enrolling.
2. Complete your Free Application for Federal Student Aid (FAFSA) accurately and submit it on time. Errors can delay, and in some cases prevent you from receiving aid. Intentional misreporting of information on application forms for federal financial aid is a violation of the law and is considered a criminal offense subject to penalties under the U.S. Criminal Code, and subjects the student's application to denial. Additionally, regulations require that all cases of suspect fraud emanating from misrepresentation, be reported to the Office of the Inspector General.
3. Submit a valid Student Aid Report (SAR) to your school by September 30, 2015, or your last day of attendance in the current award year, whichever comes first.
4. Know all the deadlines for applying and renewing aid and meet them.
5. Provide all supporting documentation, corrections, and/or new information upon the request of the financial aid office.
6. Notify your school of any information that has changed since you applied.
7. Read and understand all forms you are asked to sign (including FAFSA, Statement of Educational Purpose, Authorization for the school to use your Pell for expenses, etc.).

9. Return to Title IV (Financial Aid Office)

Federal financial aid ("Title IV funds") is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If a recipient of Title IV grant at LTC withdraws after beginning attendance, the amount of Title IV grant assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the student receives less Federal Student Aid than the amount earned, LTC offers a disbursement of the earned aid that was not received. This is called a Post-withdrawal disbursement.

Withdrawal Date

See "Withdrawal Procedures" for an explanation of withdrawal procedures at LTC. The withdrawal date established by LTC is the date used by the Financial Aid Office to determine the point in time that the student is considered to have withdrawn so the percentage of the payment period completed by the student can be determined. The percentage of Title IV aid earned is equal to the percentage of the payment period completed.

Process for Calculation of Amount of Title IV aid earned by student

The amount of Title IV aid earned by the student is determined by multiplying the percentage of Title IV aid earned by the total of Title IV program aid disbursed plus the Title IV aid that could have been disbursed to the student or on the student's behalf.

If the day the student withdrew occurs on or before the student completed 60% of the payment period, the percentage earned is equal to the percentage of the payment period that was completed. If the day the student withdrew occurs after the student has completed more than 60% of the payment period, the percentage earned is 100%.

Post-Withdrawal Disbursement

If the student receives less Federal Student Aid than the amount earned, LTC offers a disbursement of the earned aid that was not received. This is called a Post-withdrawal disbursement. Without obtaining a student's permission, Title IV grant funds from a Post-withdrawal disbursement are credited to a student's account to pay for tuition and fees for the term for which the student is eligible for a Post-Withdrawal disbursement **or** are disbursed directly to the student. LTC must obtain a student's authorization to credit a student's account with Title IV grant funds for charges other than current charges and must notify the student no later than 30 calendar days after the date that LTC determines the student withdrew. LTC notifies students by letter that they are eligible for a Post withdrawal disbursement and that the student has a deadline of 14 days to respond to the request for authorization. In the notification, Lake Technical College states that Lake Technical College is not required to make the Post-Withdrawal disbursement if the student does not respond by the deadline.

Title IV aid to be returned: Lake Technical College and student

If the student receives more Federal Student Aid than the amount earned, Lake Technical College, the student, or both must return the unearned Federal Pell Grants for which a return of funds is required.

When a Return of Title IV funds is due, Lake Technical College and the student may both have a responsibility for returning funds. Funds that are not the responsibility of Lake Technical College to return must be returned by the student. LTC exercises its option to collect from the student any funds Lake Technical College is obligated to return, and funds required for LTC to return will become a debit on the student's account which the student will be responsible for paying. This charge is not reported to the Department of Education and simply remains as a debit on the student's account with Lake Technical College.

Within 30 days of determining that a student who withdrew must repay all or part of a Title IV grant, LTC will notify the student that he or she must repay the overpayment.

Although a student may be eligible for a refund of fees from Lake Technical College (see "Refund Policy"), the student may still be required to repay all or part of their Title IV aid. Students who wish to estimate how much Federal Student Aid they will retain and how much they may have to return should contact the Financial Aid Office.

10. Loans

No Loans Available in Lake Technical College

Lake Technical College does not take part in the Title IV Federal Loan Program, but Financial Aid Program Advisors report school enrollment to the National Student Loan Data System (NSLDS) for purposes of deferment and loan maintenance and information. Students with questions and concerns about previous loans may come to the financial aid office where professionals can give them information and updates on their loans.

11. National Student Loan Data System (NSLDS)

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's central database for student financial aid records. Federal loans disbursed to students or parents will be submitted to NSLDS and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system. Student and parent borrowers can track and manage their federal student loans and grants online at www.nslds.ed.gov. The secured site displays information on loans and grants, including amounts, outstanding balances and status. Student and parent borrowers can also find contact information for their loan servicer.

12. Family Educational Rights and Privacy Act (FERPA)

Lake Technical College maintain student records and privacy in accordance with the Family Educational Rights and Privacy Act (FERPA).

The Family Educational Rights and Privacy Act sets forth requirements regarding the privacy of student records. FERPA protects students' rights to inspect and review their education records, to request to amend their educational records, and to limit disclosure of personally identifiable information contained in education records.

Student education records are defined as records, files, documents and other materials that contain information directly related to a student and are maintained by the institution or by a party acting for the institution. Education records are NOT: sole possession records, law enforcement unit records, employment records, medical records, or post-attendance records.

The college may disclose information without student consent to the following:

- To college faculty, staff and administrators with a legitimate educational interest in the information.
- In response to a request for directory information.
- To Federal, State and local education authorities involving an audit, evaluation or compliance with education programs.
- Agents acting on behalf of the college (i.e. National Student Clearinghouse).
- In connection with processing financial aid.
- Accrediting organizations.
- To comply with a judicial order or subpoena.
- In connection with a health or safety emergency if the information will assist in resolving the emergency.

All currently enrolled and former LTC students, regardless of age, are protected under FERPA. Visit <http://www.ed.gov/policy/gen/guid/fpco/ferpa/index.html> for complete Federal Government information on FERPA.

13. Services Available to Students with Disabilities (Student Catalog, Program Master Plans)

Lake Technical College provides assistance and services for students with disabilities located on the website and in the catalog provided as reference to the students with disabilities coordinator.

In order to receive disability accommodations, students must self-disclose the disability to the Students with Disabilities Coordinator and provide documentation that clearly shows evidence of a disability. The Students with Disabilities Coordinator will schedule a meeting with the student and instructor to discuss the documented disability and applicable accommodations. The Dean of Enrollment Management supervises students with disabilities' accommodations and is the second point of contact.

14. Student Body Diversity (College Navigator Website)

Lake Technical College regularly reports this information to the Integrated Postsecondary Education Data System (IPEDS). Follow these steps to access this information:

- Go to the IPEDS College Navigator at <http://nces.ed.gov/collegenavigator/>
- In the "Name of School" box, type Lake Technical Center
- Click on the college link that appears.
- For gender and race/ethnicity data, click on the Enrollments link to expand the selection.
- For information about Pell Grant recipients, expand the Financial Aid link.

15. Textbooks and Supplies Information (Financial Aid Office, Admissions, Website)

Admissions and Financial Aid provide students with an itemized fee sheet that includes list of textbooks with ISBN numbers required for their entire program.

The book list and prices are subject to substantial change prior to, and throughout the course of a program.

Financial aid provides books and supplies funds **for eligible students** within 7 days of program start dates.

16. Voter Registration

Adult students in technical classes are provided the website and time on a school computer to fill out the online voter registration form: <https://registertovote.org/forms/register/registration/florida.html> Information and this link are continuously available on the LTC website. A flyer with appropriate information is available in the financial aid office.

17. Net Price Calculator (School Website)

In accordance with the Higher Education Act of 1965 (HEA), as amended, as of October 29, 2011 each postsecondary institution that participates in the Title IV federal student aid programs is required to post a net price calculator on its Web site that uses institutional data to provide estimated net price information to current and prospective students and their families based on a student's individual circumstances. This calculator should allow students to calculate an estimated net price of attendance at an institution (defined as cost of attendance minus grant and scholarship aid) based on what similar students paid in a previous year. The net price calculator is required for all Title IV institutions that enroll full-time, first-time degree- or certificate-seeking undergraduate students.

Laketechnical.org, financial aid (<http://www.laketechnical.org/financial-aid>).

18. Transfer of Credits (Student Catalog), page 5

As a postsecondary institution, Lake Technical College is part of Florida's statewide course numbering system. The major purpose of this system is to facilitate the transfer of certificate program course credits among participating institutions. (This system pertains only to Career and Technical Education certificate programs.)

Students transferring to Lake Technical College from another institution must file their application and supporting academic documents in the Admissions Office. Students must be in good standing at the transferring institution. Transcripts are reviewed for transfer credit and placement prior to enrollment.

All transfers are considered on an individual basis provided space is available and admission requirements are met. The appropriate Department of Education Statewide Course Numbering System discipline committee has reviewed and assigned a "transfer value" to the curriculum content for certificate programs. Student placement will be the result of mutual planning by the student, instructor, counselor/career advisor and administration. Some licensure programs may have additional transfer requirements to ensure that licensure and certification standards are met. These requirements are set forth in program information and application packets and on the school website.

A VA benefited student is **required** to transfer previous training credits from an accredited institution to Lake Technical College. Credit for previous training will be evaluated by the instructor and granted, if appropriate. Upon acceptance of the transfer credits, the training time may be reduced. The DVA and the student will be notified if previous credit is granted. The evaluation will be performed within the first 90 days of enrollment.

Articulation

Statewide articulations between technical centers and community and state colleges articulating credits for selected programs were established in 2006. These statewide articulation agreements allow students to earn up to the maximum number of articulated credits based upon similar curriculum as determined by the accepting institution.

Articulations are in place with several institutions of higher learning. The articulations between Lake Technical College and Lake Sumter State College are for Accounting Operations, Administrative Office Specialist, Culinary, Fire Fighter, Florida Law Enforcement Academy, Emergency Medical Technician, Paramedic, Practical Nursing, and Medical Nursing programs. Articulations are also in place with St. Petersburg College for Law Enforcement and Correctional Officer programs. Articulations with Valencia College exist for Welding, Automotive Collision Repair and Refinishing, Automotive Service Technology Cosmetology, Medium and Heavy Duty Truck and Bus Technician programs. Valencia College also grants fifteen (15) semester hours of college credit toward the Culinary Management Program for graduates of Lake Technical College's Commercial Foods and Culinary Arts program. Contact a career advisor or instructor for more information about these articulations.

Some programs have Career Pathways articulations with Lake County high schools and/or articulations with other postsecondary institutions of higher learning. Articulations allow students to receive credit for courses that do not have exact matches at the articulating school, but which the accepting institution has agreed to accept as credit. All articulations have formal agreements with the articulating institution, which are on file in the Lake Technical College Curriculum Office.

Career Pathways articulations allow students who completed a Career and technical course of study at a Lake County Schools' high school to articulate courses in selected programs.

19. Cost of Attendance (Financial Aid Office)

COA sets an upper limit to financial aid. Determining the cost of attendance (COA), establishes what it will cost a student to attend school.

- The data used to calculate COA for the Central Florida/Lake County area is a combination of methods, that include, but are not limited to, local published rentals, utilities, transportation, childcare, online bookstore costs, and other costs published at the following URL, <http://cost-of-living.findthedata.org>
- Please refer to the Department of Education *Financial Aid Handbook* on COA to read the chapter on Cost of Attendance: <http://ifap.ed.gov/fsahandbook/attachments/Vol3Ch21213Jun14.pdf>

Approved Fees

The Lake County School Board approves categories of fees and amounts that can be charged to technical students at Lake Technical College.

Tuition

Cost of tuition is approved by the State of Florida and is currently \$2.88 per clock hour. Fee sheets are created with the total program costs.

- Below is an example of a 900 hour program which may be adjusted for individual student's circumstances:

COSTS	(A) DEPENDENT Or INDEPENDENT Living w/Parents	(B) INDEPENDENT Not Living w/Parents (No childcare)	(C) INDEPENDENT Living w/Parents (includes childcare)	(D) INDEPENDENT Not Living With Parents (Includes childcare)
TUITION/FEES*	\$3,523.00	\$3,523.00	\$3,523.00	\$3,523.00
BOOKS/SUPPLIES	\$400.00	\$400.00	\$400.00	\$400.00
ROOM/BOARD**	\$2,362.00	\$9,450.00	\$2,362.00	\$9,450.00
MISC	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00
TRANSPORTATION	\$1,800.00	\$1,800.00	\$1,800.00	\$1,800.00
CHILDCARE	\$0.00	\$0.00	\$2,656.00	\$2,656.00
TOTAL	\$9,585.00	\$16,673.00	\$12,241.00	\$19,329.00

Please note that these figures are average expenses for a full-time student in a 900 hour program. These estimates are based on local cost of living information and used in calculating the student's unmet need. Individual expenses may vary based on your choice of program, lifestyle, and living arrangement.
 *Tuition and fees are rounded average amounts.
 **Room and Board based on average of \$1050/month for 32 weeks.
 Dependent based on 25% of independent's cost.

20. Refund Policy (Student Catalog)

The refund policy is posted in Financial Aid, printed in the school catalog, and printed on the registration forms that are filled out and signed by students upon taking the TABE test and registering for PSAV programs.

➤ Adult Education Block Tuition

- Refunds will not be given once the class begins.

➤ Continuing Education Course Tuition

- Refunds will be given only if class is cancelled.

➤ Postsecondary Adult Vocational (PSAV)

Occasionally it becomes necessary for a CTE student to withdraw or change programs at Lake Technical College. When this occurs and the student has completed all the steps for official withdrawal from class, a tuition refund may be given using the following guidelines.

- If Lake Technical College cancels a class, a class does not open as scheduled or a student registers but never attends. 100% of all tuition/fees will be refunded.
- Withdrawal through the closing of the fifth day of class per semester, 100% of all tuition and eligible fees will be refunded.
- Schedule changes through the closing of the fifth day of class per semester, 100% of all tuition/eligible fees will be refunded.
- No fees will be refunded after the closing of the fifth day of class per semester.
- Registration fees are non-refundable.
- Payment plan fees are non-refundable.
- Tool deposits are refundable provided tools are returned in usable condition as determined by the program instructor.
- No refund will be given for fees used to purchase required program malpractice insurance.
- Uniform items having personalized information (such as name) are not refundable.
- Refund requests for extenuating circumstances (e.g. death of immediate family member, hospitalization beyond one's control; elective surgery and vacations not included) should follow the appeals process.
- No refunds will be made until all financial obligations have been cleared.

- If student tuition has been paid by a scholarship, the refund due will be returned to the scholarship fund or the agency that sponsored the student.
- When a student withdraws and is due a refund, the refund will be processed within 45 days. No funds will be held for future use.
- Refunds by check are paid directly to the student from the Lake Technical College Business Office.

Financial Aid Refund Policy

- In the event a student has received financial aid and withdraws from a program, a statutory schedule is used to determine the amount of Title IV funds that student has earned as of the date he or she ceases to attend. The amount of Title IV Program assistance earned is based on the amount of time the student spent in academic attendance. Up through the 60% point in each payment period or period of enrollment, a pro-rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, the student has earned 100% of the Title IV funds.

21. Withdrawal Policy (Student Catalog)

Lake Technical College provides clock hour PSAV programs and is required to take attendance daily by the Council of Occupational Education Accrediting Agency.

In an effort to develop appropriate work ethics, Lake Technical College students are expected to attend all class sessions. As is expected in the workplace, when it is necessary to be absent due to illness or emergency situations, all students are to notify the instructor on or before the date of absence. The student attendance policy for each postsecondary program is consistent with industry standards.

A student who is absent for six (6) consecutive class sessions will be withdrawn from enrollment in his/her program. A student withdrawn for absenteeism must petition administration to return. Students exhibiting a pattern of consecutive absences less than six days will be subject to dismissal as determined by a School Intervention Team.

Students in non-licensure programs must have achieved a minimum of 80% attendance at the end of each semester. Students not having met this requirement will sign an acknowledgement that they have been notified that continued absences will pose a threat to grades and program enrollment. School Intervention Team meetings will be held as necessary to attempt to alleviate issues resulting in excessive absences and to counsel the student of possible alternatives and consequences. Students who miss more than 20% of their program will not be allowed to re-enroll the next semester and must wait until the following enrollment period to re-register unless the student's appeal to the Director has been approved. Only regularly scheduled class hours will be reported for attendance.

Licensure program attendance policies are more rigid due to licensure requirements. See the individual program Master Plan of Instruction for specifics.

22. Accreditation Source and Information (School Website)

Council of Occupational Education
7840 Roswell Road, Bldg. 300, Suite 325
Atlanta, GA 30350
(800) 917-2081 or (700) 396-3898 FAX: (770) 396-3790 <http://www.council.org/>

The Council on Occupational Education (COE), originally founded in 1971 as a regional accrediting agency of the Southern Association of Colleges and Schools, is the successor to the Commission on Occupational Education Institutions (COEI). In 1995, the Council became a national accrediting agency. In 2006, the Council celebrated its 35th year of assuring quality and integrity in career and technical education. The Council's accreditation process is conducted on behalf of more than 360,000 students across the nation who pursues careers in a variety of technical fields.

Florida Department of Education (<http://www.fldoe.org/workforce/>)
Letter of Public Status giving permission for Lake Technical College to provide PSAV programs.

23. Names and Titles of Financial Aid Personnel (Website, www.laketech.org)

Beverly Larry, Financial Aid Coordinator
Herendira Leon, Financial Aid Specialist
Mai Yang, Financial Aid Specialist
DeAnna Thomas, Financial Aid Director

24. Gainful Employment (School Website)

Lake Technical College report completion, graduation, and placement data on the website, www.laketech.org, for the Title IV programs offered at the school.

25. Campus Safety and Security (Website, Flyer Financial Aid)

The campus crime statistics are online and in a flyer available and updated annually in admissions and financial aid. The student catalog includes safety and security measures reported to staff and students.

26. School Copyright/Cheating/Plagiarism Policies

Copyright Information

All students and staff must abide by federal copyright laws. Pertinent information will be covered during New Student and Staff Orientations, and a flyer will be provided. The Library of Congress provides a video, *Taking the Mystery out of Copyright*, explaining copyright laws that can be viewed by clicking on the link below.

<http://www.loc.gov/teachers/copyrightmystery/>

Cheating/Plagiarism

Students are expected to behave in an acceptable manner and reflect the goals and purposes of the Lake Technical College. Students need to read and follow the Code of Conduct and other policies outlined in the Student Catalog and other documents distributed to them.

Cheating is defined as giving or taking of information or materials with the purpose of wrongfully aiding oneself or another person in academic work that is to be considered in determining a grade (class work, homework, major or minor tests, etc.).

Plagiarism involves copying/passing off answers, ideas, or words of another as one's own. It is considered literary theft, is appropriating the literary composition of another person, including parts, passages, or language of that writing and passing off that material as one's own. Plagiarism is the failure to give proper credit or citation to one's sources of information. It includes the failure to use conventional methods of documentation for material quotes or paraphrased. Additionally, plagiarism includes allowing someone else to compose or rewrite an assignment for a student.

Violations of copyright, cheating and/or plagiarism are serious offenses that will result in disciplinary action which may include receiving a zero for the test, assignment, etc., suspension from school, and/or withdrawal from school.

27. Drug Policy

Possession of, sale, and/or being under the influence of alcohol or narcotic drugs, including marijuana, at school and/or school activities, is a violation of Lake County School Board Policy Chapter 3.00 Students found violating this policy are subject to withdrawal and referral to the appropriate law enforcement agency.

Random drug screen tests may be done (at the student's expense) in Practical Nursing and Allied Health programs and must remain negative for the student to continue in the program. Clinical agencies impose routine/random drug toxicology screening requirements as a condition of a student's participation in clinical experiences in their facilities. These tests may or may not be at the student's expenses.

28. Constitution and Citizenship Day

Constitution Day and Citizenship Day is a combined event that is annually observed in the United States on September 17. This event commemorates the formation and signing of the Constitution of the United States on September 17, 1787. It also recognizes all who, by coming of age or by naturalization, have become US citizens. In order to comply with the federal regulation requiring the development of educational programming to celebrate Constitution Day on September 17th of each year, LTC provides faculty, students, and staff with information about U.S. Constitution Day via PA announcements, posters, etc.