

**2021-2022**

# STUDENT CONSUMER HANDBOOK

**FINANCIAL AID INFORMATION**

**Global Tech College**

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**INTRODUCTION**

Global Tech College (GTC) is an independent, post-secondary, educational college offering programs which focus on job skills curricula in business technologies. The college is located at 4346 Secor Road, Toledo, Ohio 43623.

GTC was founded in 2012 with a vision to provide its students with a high-quality education in preparation to entering the work force. It is committed to democratic values, academic independence, freedom of inquiry and a spirit of innovation with a commitment to educational values, a strong work ethic and service to the community.

**GLOBAL TECH COLLEGE MISSION STATEMENT**

Global Tech College’s mission is to prepare individuals interested in pursuing a career in business related or information technology fields. GTC is committed to serving our students and the community by providing a high-quality education allowing our students to be prepared to enter the work force. GTC promotes universally accepted ethical and spiritual values. Our vision is to work hand in hand with our students to make GTC a remarkable experience of academic excellence.

##  RECOGNITION

GTC is accredited by the Accrediting Council for Continuing Education and Training (ACCET). ACCET has been officially recognized by the US Department of Education since 1978. GTC is licensed by the State of Ohio Board of Career Colleges and Colleges (Registration #12-11-2002T). Licensure levels include associate degrees, diplomas and certificates. The State of Ohio Board of Career Colleges and Colleges and accrediting agency, Accrediting Council of Continuing Education and Training provides oversight of advertisements, admission and enrollment practices. GTC is also a member college of the Ohio Association of Career Colleges and Colleges.

**ADMISSIONS**

GTC offers equal opportunity to all and does not discriminate against applicants, students, staff or Instructors in its educational pro-

grams or activities on the basis of race, color, national origin, age, disability, religion, sex, gender identity and orientation or any other characteristic protected under applicable federal, state or local law.

Applicants are considered on the basis of academic qualification, attitudes toward continuous quality learning, and good character. GTC’s selection of students is also based on matching personal characteristics and career goals with the college’s philosophy and programs. We see these characteristics as empathy, motivation, integrity, capacity to succeed as a scholar and commitment to the goals of the college. GTC looks for these attitudes and characteristics in prospective students because they distinguish them as individuals who are likely to succeed as students, citizens of the community and as productive leaders who strive to improve themselves, the community and society.

**Requirements for Admission**

Prospective students must be 17 years old and above and hold one of the following:

* High College Diploma
* Equivalent GED

Prospective students **must** have a High School Diploma or a recognized equivalency certificate (GED), and are required to furnish proof by providing the college with a copy of the diploma or GED certificate. The copy will be placed in the student’s

academic file.

**Admissions Criteria and Application Procedure for All Programs**

An applicant is required to complete the GTC Application Form. This form can be obtained from the Admissions Office or from the GTC online website. The application must be accompanied by a refundable $100.00 registration fee and $25.00 application fee. As of January 1, 2017 the Ohio State Board of Career Colleges and Colleges requires all incoming students to complete an online Ohio Student Disclosure Form. All fees and forms should be received at the Admissions Office by the enrollment dates indicated on the GTC calendar (calendars are on the last page of GTC catalog).

**Late Registration**

Late registration will be allowed during the first 7 days of the quarter.

**Census Date**

Day 8 of the quarter is the census date. On this date a student can no longer drop or add courses for the quarter and their enrollment level is locked.

All applications must include the following information or documents upon submission to the Admissions Office:

* A certified copy of the applicant's driver’s license or identification card, passport, or document indicating US legal residency
* A copy of the applicant’s official high school transcripts, diplomas or GED certificates.
* International students must submit an equivalent high college diploma approved by authorities in their home country. All documents must be a notarized English translation.
* Examinations results, or their equivalent, and any other tests scores which may be required

All applicants are asked to submit their legal name and nationality, as declared on the application form. This information may not be changed after enrollment, except through a petition with presentation of new documents to the Admissions Office. The college may enter the new information under "remarks" on the transcript of records.

**TRANSFER CREDITS**

Application for admission submitted by a transfer (associate degree or diploma) student is required to be supported with:

* Items required for regular admission (listed above)
* An official transcript of records and a catalog from the previous accredited college

Eligible (minimum 2.0 GPA) credits for transfer must meet GTC’s course descriptions. GTC will accept a maximum of 24 credits (Diploma Program) and a maximum of 64 credits (Associate Degree) from an accredited college. GTC has the right to accept or reject any credits that do not meet program requirements. Applicants must be aware that unofficial transcripts on the date of admission may not be accepted after enrollment.

Students should complete and submit a Transfer Credit Request and Approval Form during the enrollment process (available in the Admissions Office). Transfer students may appeal GTC’s decision according to the GTC Complaint and Grievance Procedures process listed on Page 24 in GTC Catalog.

Applicants must be aware that all documents presented for admission become the property of GTC. Applicants may not request the return of materials submitted to GTC admissions, regardless of acceptance or rejection.

**Transferring GTC Credits to Another College**

Students interested in transferring their credits to another college may request that their transcripts be mailed to a college of their choice. However, it is at the discretion of the other college to accept their GTC credits.

**NET PRICE CALCULATOR**

The Net price calculator is available on Global Tech College’s website. The Net Price Calculator allows prospective students to enter information about them to find out what students like them paid to attend the college in the previous year, after taking grants and scholarship aid into account.

**COLLEGE NAVIGATOR**

College Navigator is a tool from the Department of Education that provides information submitted by universities/colleges and posts them in a somewhat digestible format online. Information regarding:

* General Information
* Tuition, Fees, and estimated student expenses
* Financial Aid
* Net Price
* Enrollment
* Admissions
* Retention & Graduation Rates
* Programs
* Other general information including special programs, admissions criteria, faculty numbers, and links to the college's website,

Website Link: <https://nces.ed.gov/collegenavigator/>

**TYPES OF FINANCIAL AID**

The majority of federal and state student aid programs are based on the idea that students (and their parents or spouse, if applicable) have the primary responsibility for paying for education expenses. To qualify for federal financial aid, a student must have a high school diploma or a GED diploma and be enrolled in an eligible program.    Financial aid eligibility is based on need, which is determined by completing the Free Application for Federal Student Aid (FAFSA).  The FAFSA is the primary application for federal aid.  The most common types of federal financial aid are the Pell Grant. Global Tech College participates in the Federal Pell Grant program. Contact the Financial Aid Office for a FAFSA application or apply online at [www.fafsa.gov](http://www.fafsa.gov).

Global Tech College offers a wide range of financial aid, which consists of various state, institutional, and private programs designed to assist you and your family with financing your college education. Your Free Application for Federal Student Aid (FAFSA) is your application for federal and state aid here at Global Tech College. Once your FAFSA is received students will need to log onto their **My*Globe*** *a*ccount to see what other student requirements are listed. You must complete all requirements listed before you are awarded a financial aid package. Students will not be awarded a financial aid package that exceeds their Cost of Attendance (COA). Students must meet the general eligibility requirements outlined at the beginning of this document, be enrolled in an eligible program of study, and meet Satisfactory Academic Progress Standards to receive financial assistance. For most federal aid, with the exception of the Federal Pell Grant, students must be enrolled half-time. Some financial aid is based on financial need; a student must demonstrate financial need to be eligible for Need-Based financial aid. Non-Need-Based aid does not require the demonstration of financial need.

 **Need-based aid includes:**

* + Federal Pell Grant
	+ Direct Subsidized Loan
	+ Federal Perkins Loan

**Grants**

Grants are need-based federal and state funds that do not have to be repaid. Grants are available to eligible students based on financial need and level of enrollment. With the exception of the Federal Pell Grant, grants are allocated to colleges in yearly, limited amounts, so a student may show eligibility, but funds may be exhausted. Students should complete the FAFSA and complete all other student requirements listed on the Self-Service Banner no later than March 31st of each year.

**Federal Pell Grant Program**
For many students, Pell Grants provide a foundation of financial aid to which other aid may be added. Eligibility in this program requires you to complete a FAFSA to demonstrate financial need (must have a qualifying EFC- Expected Family Contribution), meet Satisfactory Academic Progress (SAP), and be enrolled in an eligible program. Students enrolling in a full-time program of at least 600 hours can apply for the Federal Pell Grant. Yearly award amounts can range from $581 to $5815.00 depending on need (as determined by the FAFSA) and the length of academic program. This is a federal program based on need and does not have to be repaid.  Maximum grant for the 2016-2017 award year is $5815. To apply for a Pell grant you must complete a FAFSA (Free Application for Federal Student Aid).

Pell Grant awards amounts can change yearly. The amount disbursed will depend on:

* + Your EFC
	+ Your enrollment status
	+ Your plans to attend school for a full academic school year or less

**Scholarships**

Scholarships are awarded based on academic excellence in a specific activity or on other criteria established by the donor. Although scholarships do not have to be repaid, they require a separate application other than the FAFSA. The Financial Aid Office handles all scholarships and can be contacted at 567-377-7010.

**Loans**

A loan is money you borrow and must pay back with interest. If you decide to borrow loans, make sure you know the terms and conditions of the loan. It is important to understand that a loan is a legal obligation that you will be responsible for repaying with interest so you are encouraged to be a responsible borrower. A loan payment calculator is available at for your use at <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>

All student loans will be disbursed in two (2) separate disbursements.

**Federal Direct Student Loans** –

The Department of Education (DOE) is your lender for all Federal Direct Student Loans. These are low-interest loans that must be repaid at a future date, usually beginning six months after you graduate, leave school, or are no longer enrolled as a half-time student. For more information regarding repayment, please visit http://direct.ed.gov/RepayCalc/dlindex2.html. The DOE charges an origination fee of the total amount borrowed per loan. This means the money you receive will be less than the amount you actually borrow. You’re responsible for repaying the entire amount you borrowed plus any interest accrued, and not just the amount you received. The interest rate varies depending on the loan type and for most federal student loans, the first disbursement date. Current interest rates are available for viewing at https://studentaid.ed.gov/sa/types/loans. Listed below are the different types of Direct Loans you may receive while attending Global Tech College

 -Direct Subsidized Loan – A need-based loan made to eligible undergraduate students

-Direct Unsubsidized Loan- This loan is not based on financial need and is made to eligible undergraduate students

Direct Subsidized Loans and Direct Unsubsidized Loans are two components of a single loan program. Parents can take advantage of the Direct PLUS Loan Program to help their children with the cost of their education. Additional information is available in GTC Financial Aid Office.

**Consumer Loan Disclosure**

In compliance with federal regulations under HEOA Sec. 489 amended HEA Sec. 485B, the GTC Financial Aid Office is required to notify students and/or parents who enter into an agreement regarding TIV, HEA loans that the loan will submitted to the National Student Loan Data System (NSLDS) and accessible by authorized agencies, lenders, and institutions determined to be authorized users of the data system as determined by the U.S. Department of Education.

**STATEMENT OF PHILOSOPHY**

The philosophy of student financial aid at Global Tech College supports career preparation education of the student. Our objective is to help the student acquire general employability skills and the occupational specific skills necessary for initial job entry and continuing successful employment skills that will aid the student in achieving economic independence as a productive and contributing member of society.

The following are the guiding principles of the student financial aid program at Global Tech College.

1. The primary purpose of student financial aid is to provide assistance to qualified students who would be unable to attend this college without such aid. Students and their parents and/or spouse are expected to take primary responsibility for the financing of the student’s education. Therefore, any aid the student may receive from our college should be regarded as supplemental to that which can be provided by the student and his/her parents and/or spouse.
2. This college also believes in the principles of student self-investment. Students are expected to save and provide a portion of their earnings for their educational expenses.
3. In awarding financial aid recipients, the college places emphasis upon need, achievement and promise.
4. The Office of Student Financial Aid provides counseling for students and their parents and/or spouse who desire assistance in financial planning to meet educational expenses.
5. Global Tech College provides equal opportunities in educational programs and college-related activities. The college does not discriminate on the basis of race, color, natural origin, ancestry, creed, gender, age, religion, presence of a disability or handicap, marital status, pregnancy, sexual orientation or veteran status in the administration of its educational policies, admission policies, scholarship and other college-administered programs.
6. Global Tech College has a Drug Abuse prevention program accessible to all students and employees. Please refer to the “Drug & Alcohol Policy” section in this handbook for policy information and distribution.

**STATEMENT OF PRINCIPLES**

1. The primary purpose of the Financial Aid program shall be to provide financial assistance to accepted students who without such aid, would be unable to attend our college.
2. We recognize our obligation to assist in realizing the national goal of equality of educational opportunity. We, therefore, work with colleges, community groups, and other educational colleges in support of this goal.
3. We shall publish budgets that state total student expenses realistically: including, where applicable, maintenance at home, commuting expenses, personal expenses, and necessary travel.
4. Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including
5. Appropriate borrowing against future earnings.
6. Financial aid will be offered only after determining that the resources of the family are insufficient to meet the student’s educational expenses. The amount of aid offered will not exceed the amount “needed” to offset the difference between the student’s educational expenses and the family’s resources.
7. The amount of any type of self-help expected from students will be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance will be awarded to students with the least ability to pay.
8. We shall review our financial assistance awards annually and adjust them, if necessary, to effect changes in the financial needs of students and expenses of attending the college. We have an obligation to inform students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance.
9. Because the amount of financial assistance awarded reflects the economic circumstances of the student and his/her family, we will refrain from any public announcements of the amount of aid awarded and will encourage the student and others to respect the confidentiality of this information.
10. All documents, correspondence and conversations between and among the aid applicant, his/her family and financial aid officer are confidential and entitled to the protection ordinarily arising from a counseling relationship.
11. The college certifies that it has a drug abuse prevention program in operation. Please refer to the “Drug & Alcohol Policy” section in this handbook for policy information and distribution.

**FINANCIAL AID OFFICE CODE OF CONDUCT**

1. Student financial aid office duties will be conducted in an ethical and professional manner and in keeping with organizational policies and procedures as well as relevant federal, state and accreditation requirements.
2. Student financial aid officer will provide counseling for students and parents and/or spouse who desire assistance in financial planning to meet educational expenses.
3. Student financial aid officer will only provide truthful and accurate statements, descriptions, and explanations regarding the college student services division.
4. Student financial aid office personnel will work to ensure that students are fully informed and able to make appropriate enrollment decisions without undue pressure.
5. Student financial aid office personnel will only assist prospective students in the areas that fall within the purview of their position and will not assist prospective students in admissions testing or alter or falsify any enrollment documents or required test scores.
6. Student financial aid office personnel will not make explicit or implicit promises of employment or exaggerated statements regarding employment or salary prospects to prospective students.
7. Student financial aid office personnel will participate in relevant training provided by the college, state federal and/or professional associations to enhance their skills as financial aid advisors.
8. Student financial aid office personnel will not assist prospective students in providing false or misleading information on any application.
9. Student financial aid office personnel will not discredit other colleges or influence any student to leave another college by falsely imputing to another college dishonorable conduct, inability to perform contracts, or questionable credit standing; making other false representations; falsely disparaging the character, nature, quality, value, or scope of another college’s program of instruction or services; or demeaning another college’s students.

**FINANCIAL AID OFFICE CONTACT INFORMATION**

Financial Aid Administrator: John Jakic email: john.jakic@globaltec.edu

**GAINFUL EMPLOYMENT INFORMATION**

Effective January 1, 2017 colleges must use the disclosure template provided by the Secretary to disclose information about each of its GE programs to enrolled and prospective students. Global Tech College publishes its Gainful Employment (GE) disclosures on its website under Programs.

You can also request a hard copy of the GE disclosures from the Director of Academic Affairs and Student Services.

**WHAT ARE MY RIGHTS & RESPONSIBILTIES FOR RECEIVING FINANCIAL AID?**

As a recipient of Federal Student Aid, you have certain rights you should exercise certain responsibilities you must meet. Knowing what they are will put you in a better position to make decisions about your educational goals, and how you can best achieve them.

**APPLYING FOR A USER ID**

It is the student's responsibility to file a FAFSA and receive the SAR (Student Aid Report).  The college cannot determine an award without this information.  You do not need to wait until you see the Financial Aid Office to begin.  Please read the following instructions carefully. See the Financial Aid office for additional assistance and guidance.

You and your parent (if you are a dependent student) can apply for an FSA ID at any time. If you do not have one by the time you fill out your FAFSA, you will be prompted to apply for one. However, if you think the Social Security Administration (SSA) might have the wrong name or date of birth for you in its records, go to www.ssa.gov to find out how to correct any errors. Your information must be correct with the SSA before your FAFSA or FSA ID can be processed.

The FSA ID process consists of three main steps:

1. Enter your log-in information.

 a) Provide your e-mail address, a unique username, and password.

 b) Verify that you are at least 18 years old.

2. Enter your personal information.

 a) Provide your Social Security number, name, and date of birth.

 b) Include your mailing address, e-mail address, telephone number, and language preference.

 c) For security purposes, provide answers to five challenge questions.

3. Submit your FSA ID information.

 a) Agree to the terms and conditions.

 b) Verify your e-mail address. (Note: By verifying your e-mail address, you can use your e-mail address as your username when logging into certain ED websites. This verification also allows you to retrieve your username or reset your password without answering challenge questions.)

Tip: If you already have a Federal Student Aid PIN, you can link your PIN to your FSA ID. This allows you to immediately use your FSA ID to access your personal information on any of the ED websites that require an FSA ID. Tip: If you did not link a PIN when you created your FSA ID, we will confirm your FSA ID information with the Social Security Administration (SSA). This takes one to three (3) days from the date you apply, and you will receive an e-mail when this is complete. Once SSA confirms your information, you will be able to use your FSA ID for all FAFSA tasks as well as access your personal information on any of the ED websites that requires a user ID.

Additional information and guidance can be found in the link below:

<https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid#how>

**WHAT IS MY DEPENDENCY STATUS?**

All applicants for *federal student aid* are considered either “independent” or “dependent.” Dependent students are required to include information about their parents on the *FAFSA*. However, if an independent student is married, his or her spouse's income is considered, whether or not they were married when they filed taxes.

By answering a few questions, you can get a good idea of which category you fit into.

* Will you be 24 or older by Dec. 31 of the college year for which you are applying for financial aid?
* Will you be working toward a master’s or doctorate degree (such as M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., etc.)?
* Are you married or separated but not divorced?
* Do you have children who receive more than half of their support from you?
* Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?
* At any time since you turned age 13, were both of your parents deceased, were you in *foster care*, or were you a ward or dependent of the court?
* Are you an *emancipated minor* or are you in a *legal guardianship* as determined by a court?
* Are you an unaccompanied youth who is *homeless* or self-supporting and at risk of being homeless?
* Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
* Are you a veteran of the U.S. armed forces?

If none of the criteria listed above apply to you, you may be considered a *dependent student* and may be required to provide your parents’ financial information when completing the FAFSA.  If you answered yes to any of these questions, then you may be an *independent student*. You may not be required to provide parental information on your FAFSA.

If you have questions about your *dependency status* or need more information, please visit StudentAid.gov/dependency.

Only the Financial Aid Office can determine if particular circumstances warrant an adjustment to your dependency status.

**PROFESSIONAL JUDGMENT & SPECIAL CIRCUMSTANCES POLICY**

The following policy will be used in making professional judgment decisions for a student’s unusual circumstance for determining Pell Grant Eligibility at Global Tech College.

**Basic Guidelines**

The financial aid officer must resolve any conflicting or inconsistent information on the SAR/ ISIR before allowing a professional judgment.  For example, if the student is flagged for verification, verification must be completed first.  The student’s SAR/ISIR may need to be corrected before applying any professional judgment adjustments.

Professional judgment adjustment is decided on an individual student basis only and circumstances must be unusual—in other words, they must fall outside the normal type of information required by the U.S. Dept. of Education (income, assets, dependency status, etc.)

**Unusual Circumstances Allowed**

**Higher than normal medical and/or dental expenses:**  The income protection allowance in the EFC formula allows 11% of total income for medical/dental expenses.  Any medical/dental expenses that exceed 11% of income will be allowed.  FAO should reduce the income reported on the SAR/ ISIR by the amount of expenses that exceed 11% of the student’s income.

  **Required Documentation:**

* + Copies of medical or dental bills
	+ Cancelled checks
	+ Request for Special Consideration Form completed by student and signed by the financial aid officer.
	+ Reprocessed SAR/ISIR

Lower income in current year than last year**:**  Students who experience a loss or reduction in income between the base year (on the FAFSA) and the current year should be allowed to substitute current annual income.   The FAO must determine the total annual income for the student from Jan. 1 thru Dec. 31 and reprocess the SAR/ISIR with projected income for the year.

 **Required Documentation:**

* + Copy of monthly unemployment benefits statement
	+ Copy of recent pay stub
	+ Other documents used to calculate the projected annual income
	+ Request for Special Consideration Form completed by student and signed by the financial aid officer

**Recent Unemployment**:  Student recently lost his/her job.  Same requirements as lower income in current year than last year.

**Loss of Unemployment Compensation**:  Student’s unemployment benefits have run out.  Aid Officer must calculate the total amount of income for the year including the unemployment benefits received and any projected additional income from Jan. 1st to December 31st.

 **Required Documentation**

* + Copy of unemployment benefit statement
	+ Copy of letter indicating benefits have been exhausted.

**Loss of Untaxed Income or Benefits**:  Student’s untaxed income or other untaxed benefits has ceased.  Same requirements as loss of unemployment benefits.

Separation or Divorce:

The dependent student has already completed the FAFSA, but his/her parent have become separated or divorced.  Or a married independent student has become separated or divorced after    completing the FAFSA. The financial aid officer will correct the income and asset application information on the SAR/ISIR by including only the income for the parent which the student lived with the longest.  For the independent student, the aid office allows the student to update the application information with only the student’s income and assets.

  **Required Documentation**

* + Official divorce or separation documents
	+ Signed statement by parent and/or independent student

*Note:*   If the dependent student’s parents are separated or divorced at the time of completing the FAFSA, the student should use only the income of the parent whom he/she lived with longer during the twelve months prior to the date the application is completed—regardless of who claimed the student as an exemption. If an independent student is separated or divorced at the time of completing the FAFSA, the student should only report his/her income and asset information.

**Death of Parent or Spouse:**

One of the student’s parents has died or the last surviving parent has died or the independent student’s spouse has died after the student has completed the FAFSA.  If the student’s last surviving parent has died after the student applied, the student must update his/her dependency status and report income and assets as an independent student.  If the independent student’s spouse has died, the student will be allowed to remove the spouse’s income and asset information.

***NOTE:***  If both parents are deceased at the time the student completes the FAFSA, the student answers “Yes” to the question concerning deceased parents in Step 3 of the FAFSA application. If the independent student’s spouse died prior to the student completing the application, the student should not include income and asset information for the deceased spouse.

 **Required Documentation**

* + Official death notice
	+ Obituary
	+ Signed Statement

**Number of Parents in College At least Half Time:**

Students may not include their parents that are attending college on the FAFSA.  However, the financial aid officer may allow the student to update the number in college to include the parents if the student’s parent provides proof that they are attending

College at least half time.

  **Required Documentation**

* + Copy of parents acceptance letter or registration receipt
	+ Copy of parent’s schedule and copy of parent’s official college transcript

**Dependency Override:**

The financial aid office may make a dependent student independent based upon  the following circumstances:

* + The student’s voluntary or involuntary removal from the parent’s home
	+ Incapacity of the parents such as incarceration or disability or mental or physical illness
	+ Inability of student to locate parents after making reasonable attempts
	+ Other extenuating circumstances such as student has not lived with or their parents or received parental support for the past two consecutive years.

  **Required Documentation**

* + Letters from doctors, lawyers, or employers (a, b, c)
	+ Copies of utility bills, lease agreement, cancelled checks (d)
	+ Copy of student’s tax return
	+ other appropriate documentation

***NOTE***: The aid officer may rely on a dependency override performed by another college.

###### GENERAL VERIFICATION POLICIES AND PROCEDURES

Students will receive a Student Aid Report (SAR) by email if they include an email address when completing the FAFSA.  If they do not include an email address, they will receive their SAR in the mail.  The SAR is a copy of the student’s FAFSA information.  If there is an asterisk next to the Expected Family Contribution (EFC) number on the SAR, the student has been selected for verification by the US Department of Education.

The Financial Aid Office will let the student know what documents are needed to complete the verification.  A verification form will be provided to the student with a list of what needs to be completed and a signature page for the student (and parent if the student is a dependent student).  Until the verification form is signed and the documents requested are returned to the Financial Aid Office and the accuracy of the financial data used to calculate the student’s EFC is verified, no funds will be requested for the student.   Students who have not completed the verification process by the end of their training or the award year, whichever comes first, will forfeit their aid and be required to pay their tuition and fees by other means.

 Verification items for 2022-2023

• Adjusted gross income (AGI)

• U.S. income tax paid

• Education credits

• Untaxed IRA distributions

• Untaxed portions of pensions

• IRA deductions and payments

• Tax-exempt interest income

• Income earned from work

• Household size

• Number in college

• Identity/statement of educational purpose

Note: Students must complete the required verification process prior to the financial aid office making any professional judgment decisions to adjust any values that are used to calculate the student’s EFC.

**Verification tracking groups**

Students who are selected for verification will be placed in one of the following

groups to determine which FAFSA information must be verified.

**V1—Standard Verification Group.**

**Requirements for this verification group have been waived for 2021-2022 beginning 7/13/2021 per Dear Colleague Letter GEN-21-05 but will be reinstated for 2022-2023**

Students in this group must verify the following if they are tax filers:

• adjusted gross income

• U.S. income tax paid

• untaxed portions of IRA distributions

• untaxed portions of pensions

• IRA deductions and payments

• tax-exempt interest income

• education credits

• household size

• number in college

Students who are not tax filers must verify the following:

• income earned from work

• household size

• number in college

**V4—Custom Verification Group.**

Students must complete the identity/statement of educational purpose

**V5—Aggregate Verification Group.**

**Standard Verification Group requirements for this verification group have been waived for 2021-2022 beginning 7/13/2021 per Dear Colleague Letter GEN-21-05 but will be reinstated for 2022-2023**

Students must complete the identity/statement of educational purpose in addition

to the items in the Standard Verification Group.

**EXAMPLES OF ACCEPTABLE VERIFICATION DOCUMENTATION**

 **IRS Data Retrieval** **Verification Worksheet**  **Other Documentation in lieu of Worksheet or Data Retrieval**

Household Size X Signed Statement

Number in College X Signed Statement or College Verification

AGI and Taxes Paid X Tax Transcript

Untaxed Income and Benefits X Tax Transcript, Signed Statement, W2

Child Support paid X Signed Statement divorce papers

Income earned from work (non-filers) X Signed Statement and W2.

**CORRECTION(S) PROCEDURE**

The following procedure will be used to correct applicant information:

Upon receipt of the verification documentation, the financial aid officer will compare the information contained

on the applicant’s original FAFSA with the information requested in the verification package.

If it is determined that the applicant has misstated information, the applicant will be required to correct

the inaccurate data items on the application, and obtain all necessary signatures.

When the financial aid office receives the corrected ISIR, it will be compared again to the information in the verification package. If it is determined that an applicant’s award changes as a result of verification, a revised award notification will be provided to the applicant.

Global Tech College may also select students for verification if there is information that conflicts with information provided on the FAFSA or other documents completed by the student for entry into the college.

**HOW IS ELIGIBILITY DETERMINED?**

As a reminder, financial assistance is awarded to bridge the gap or to supplement the amount you and your family are reasonably able to contribute towards your educational expenses. A Federally approved system of "need analysis" is used to calculate your eligibility for a Pell Grant award. In order to perform this evaluation, it is necessary for you to complete the Free Application for Federal Student Aid with information concerning your family's financial strength such as income and assets, size of family, number in college.

**OTHER ELIGIBILITY REQUIREMENTS**

For all Federal aid programs, students must have "Need" in order to qualify. But in addition to the requirements of "need", there are several other eligibility factors you must meet:

* You must be a U.S. citizen, a permanent resident, or in the United States for other than temporary purposes. (Acceptable visas would include the I-151, I-551, or I-49, if it is stamped “refugee”, "indefinite parole", “Humanitarian Parole” Cuban-Haitian entrance”, or “asylum granted.” If you have another visa type, the financial aid administrator will be able to help you in determining whether you are eligible).
* Be enrolled in a course that is at least 600 clock hours.
* Not be in default on a Federal Loan received at any college, and not owe a refund on a Federal, or State Grant at any college.
* A record of your past financial aid funds if you have attended another college or postsecondary College and a signed statement that you are not in default nor owe a refund on any Federal loan or grant.
* Be making satisfactory progress. See College Catalog for a discussion of satisfactory academic progress.
* Be registered for the draft with Selective Service if you are a male who is between the ages of 18–25 years old.
* Not currently enrolled in high college.
* For the Federal Pell Grant Programs you may not previously received a Bachelor’s Degree.
* Not incarcerated in a Federal or State penal college.
* Have a high school diploma or GED.
* Have a valid Social Security Number.
* Not have property subject to a judgment lien for any debt owed to the United States Government.
* File a Statement of Educational Purpose on the Free Application for Federal Student Aid.

**WHAT MUST I DO TO CONTINUE TO RECEIVE FINANCIAL AID FUNDS?**

Once your aid has been determined and your paperwork has been signed and submitted, you have two major responsibilities. The first is to apply yourself and learn as much as you can. This will not only help you in your career later, but it is also a condition of your continuing to receive Financial Aid funds. Also, in order to continue to receive Financial Aid funds, you must be making "reasonable academic progress" in accordance with the college's Grading and Attendance Policy.

**GLOBAL TECH COLLEGE SCHOLARSHIPS AND GRANT PROGRAMS**

GTC offers scholarship and grant programs based on need and other criteria. Students may apply for scholarships or financial assistance by completing applications found in the Financial Aid Office.

**City of Toledo Employee’s Dependents Scholarship**

GTC offers this annual full tuition scholarship to the dependents of City of Toledo Employees. A dependent is defined as a current legal spouse of the employee, natural, adoptive or step children of an employee. Scholarships are available for all GTC Programs (Accounting, Business Management, Computer Science, Hospitality Management and Office Administration). The scholarship amount will be allocated over the length the program.

Any City of Toledo Employee’s Dependents Scholarship recipient will still be responsible for the $15.00 Application Fee and for the purchase of books, materials, and supplies, which can be purchased in the school bookstore or at the student’s choice of vendors.

Applications for the City of Toledo Employee’s Dependents Scholarship are available in the GTC Admissions Office. Applicants will need to prove their dependence status to a City of Toledo employee (City of Toledo ID) with the proper documentation (marriage license, birth certificates, adoption papers, etc.).

**Who is eligible for the City of Toledo Employee’s Dependents Scholarship?**

1. These scholarships are available to any current City of Toledo employee’s dependent between the ages of 17-26 years old.
2. Students do not have to demonstrate financial need.
3. Any recipient of a scholarship must be able to meet GTC’s entrance requirements.
4. Enroll as a full-time student.

**Scholarship Information**

1. The scholarship amount will be allocated over the length of the program.
2. Scholarships are not transferable from one school or program to another.
3. Scholarship funds may be used only for tuition.
4. Seven (7) scholarships are available every quarter. Funds are limited and are awarded on a first-come first-served basis. (Application’s post-marks will serve as an indication of receipt).
5. Scholarship recipients will be notified no later than 14 days before the quarter starts.

**How to Apply**

Contact GTC for an application. Global Tech College, 4346 Secor Road, Toledo, Ohio 43623, 567-377-7010, or email admin@globaltech.edu

**OACCS OhioLEADS! Scholarship!**

Global Tech College offers a full tuition scholarship through the Ohio Association of Career Colleges and Schools, in cooperation with legislative members of the Ohio General Assembly. The primary objective of this scholarship is to provide students with the education and training necessary to obtain a job in an Ohio business or industry.

**Who is eligible?**

1. These scholarships are available to any current high school senior graduating from any Ohio High School by June of 2017.
2. The applicant only needs a “C” average or better to apply. Students do not have to demonstrate financial need.
3. Each applicant must be nominated by a current member of the Ohio Legislature.\*
4. Any recipient of a scholarship must be able to meet the college or school’s entrance requirements.
5. The scholarship recipient must start classes either the summer or the fall term following their high school graduation.

**Scholarship Information**

1. The scholarship amount will be allocated over the length of the program.
2. Scholarships are not transferable from one school or program to another.
3. Scholarship funds may be used for tuition, processing fees, books, lab charges, and student activity fees.
4. A scholarship committee will select the winner for each scholarship. The recipient must meet the requirements of the college offering the scholarship.
5. Scholarship winners will be notified no later than May 14, 2017. Scholarship winners will be posted on the OACCS website: www.ohiocareercolleges.org

**How to Apply**

Choose a scholarship(s) from the list of available scholarships

1. Complete the information on the Scholarship Application and obtain the appropriate signatures.
2. Submit two letters of recommendation from teachers, counselors, employers or others, with your application.
3. A copy of your high school transcript (grades) and attendance records for the past 4 quarters and verification of your Grade Point Average signed by the school guidance counselor or principal, must accompany each application.
4. Submit a written statement of approximately 250 words explaining why you want a career in the field you have listed on this application and why you feel you will be successful in this field. This can be typed or handwritten, but must be on the standard 8 ½” X 11” paper. Your name, address, phone number and high school name should be printed in the upper left-hand corner.
5. Complete the Legislative Nomination Form. Send the form and a short note asking your Ohio Representative or Ohio Senator to nominate you for this scholarship. It is suggested that your note include a brief paragraph about whom you are and why you want the scholarship. It is acceptable to send the note and the Legislative Nomination Form by email, fax, or U.S. Mail. You can find out whom your Ohio representative and senator is by entering your zip code + 4 on one of the following web sites: [www.ohiosenate.gov/](http://www.ohiosenate.gov/) or [www.house.state.oh.us/.](http://www.house.state.oh.us/) NOTE: This form should be returned to you or your counselor from your legislator and then submitted with your application.
6. The deadline for application submission is April 10, 2015. Applications are to be submitted to: Ohio Association of Career Colleges and Schools, PO Box 163723, Columbus, OH 43216, Phone: 614.487.8180 Fax: 614.487.8190

**VOTER REGISTRATION**

To be eligible to vote in the next election in Ohio, you must be registered to vote at least 30 days before the election date.  You can register to vote through the County Board of Elections in person or by mail. You cannot register online.  You can also register to vote at your local Ohio BMV office when you go in for any driver’s license/ID card transactions, including:

\* Applying for a new driver’s license.

\* Renewals.

\* Changing your name or address.

You’ll need to complete and submit a Voter Registration and Information Update Form.  To register to vote in person or by mail, take or send a completed Voter Registration and Information Update Form to your local County Board of Elections office.

You can pick up a copy of the form at any:  1) Boards of Elections office. 2) Ohio BMV deputy registrar office. 3) Ohio public library 4) County Treasurer Office. The Ohio SOS website provides a complete list of locations to obtain a copy of the OH Voter Registration Form.

**CONSTITUTION DAY**

On September 17 of each year, the college will hold an educational program on the U.S. Constitution as required by the U. S. Department of Education for all colleges receiving Federal funds.  However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week. For more information visit [www.constitutionday.com](http://www.constitutionday.com).

**COST OF STUDY**

All tuition and fees are payable for one quarter only. Tuition is based on the cost of credits attended.

For **in-person instruction** the cost, regardless of curriculum, of one credit is $185 equaling $555 for a three (3) hour credit course and $740 for a four (4) hour credit course. The total tuition cost of an Associate Degree Program is $17,760 and of a Diploma Program is $10,175.

Students are responsible for purchasing books, supplies and materials needed in any course. The following is the average retail price of program textbooks. Students should check with the Global Tech College’s Bookstore updated textbook prices.

Associate of Applied Business Degree- Business Management $3,710 Business Management Diploma Program $2,850

Associate of Applied Science Degree- Computer Science $3,920

Computer Science Diploma Program $1,625

Students may purchase new and used book in the GTC Bookstore or at the student’s choice of vendors (i.e. Amazon.com, Half.com or Chegg.com, etc.).

For **distance education (online instruction)** the cost, regardless of curriculum, of one credit is $185 plus a $25 per credit Technology Fee equaling $630 for a three (3) hour credit course and $840 for a four (4) hour credit course. The total tuition cost of an Associate Degree Program is $20,160 and of a Diploma Program is $11,550. Textbooks are not required for distance education.

Students may choose to finance their education with personal or parental resources, or scholarships. Payment or scholarship documents are due prior to the start of classes of each academic quarter. GTC provides deferred payment plans for students that are not eligible for scholarships. Methods of payments made to the school to meet the student’s financial obligations may include cash, checks, money order or credit card.

There is a $100.00 Application Fee, As of January 1, 2017 the Ohio State Board of Career Colleges and Schools require all incoming students to pay a non-refundable $25 fee to complete an Ohio Student Disclosure Form. There is a $7.50 Transcript Fee (see Page 8). Tuition and fees are listed on the Enrollment Agreement.

Transfer students will only be charged for credits attempted at GTC.

Before applying for financial aid, students and parents should assess all of the costs of attending Global Tech College. The Financial Aid Office establishes standard budgets, which reflect average costs for students during a typical term of enrollment. Actual expenses vary among students depending on life styles, priorities and obligations. To assist applicants in determining their need to meet all costs of education, direct and indirect, a schedule of tuition and fee costs has been provided with estimates of living expenses.

The **SAMPLE** budget shown below is an example of the Cost of Attendance for the 2021-2022 one-year (48 week) Computer Science Diploma Program attending in-person:

***Sample Budget: Independent Student Dependent Student***

Application Fee 100.00 100.00

Ohio State Board of Career Colleges

 and Colleges Disclosure Course 25.00 25.00

Tuition 10,175.00 10,175.00

Books 1,625.00 1,625.00

**ACADEMIC TOTAL COST $ 11,925.00 $11,925.00**

\*Other costs to consider:

Personal Expense 7,632.00 3,816.00

Room & Board 13,416.00 6,708.00

Transportation 441.00 441.00

Loan Fees 125.00 71.00

The **SAMPLE** budget shown below is an example of the Cost of Attendance for the 2021-2022 one-year (48 week) Computer Science Diploma Program using distance education:

***Sample Budget: Independent Student Dependent Student***

Application Fee 100.00 100.00

Ohio State Board of Career Colleges

 and Colleges Disclosure Course 25.00 25.00

Tuition 10,175.00 10,175.00

Technology Fee 1,375.00 1,375.00

**ACADEMIC TOTAL COST $ 11,675.00 $11,675.00**

\*Other costs to consider:

Personal Expense 7,632.00 3,816.00

Room & Board 13,416.00 6,708.00

Loan Fees 125.00 71.00

**HOW ARE FUNDS DISBURSED**

Funds are disbursed by the business office based on the program the student is enrolled in. Pell Funds are divided into four payment periods.

The student’s disbursement dates are printed on the Financial Aid Award Letter the student receives.  The dates are estimated and are subject to change at any time.  Tuition is deducted from each disbursement.  Note:  Payment periods are based on Title IV credit hours and weeks being completed,

**ELECTRONIC COMMUNICATION**

Students are responsible for activating their Global Tech College email account. Financial aid notifications will be sent by email to the student GTC email account. All first-time students are responsible for checking their financial aid account through their ***MyGlobe*** student account until their email account can be activated.

All financial aid notifications from the Global Tech College Financial Aid Office will be sent via electronic means. All notifications and disclosures will be sent to the student’s Global Tech email account.

Financial aid notifications may include, but are not limited to: Award Letters, Missing Information Letter (MIL), Award Notifications, Loan Disclosure Notices, Change Form requests, Exit Notices due to graduation, Title IV Refund Calculation, Right to Cancel Letter, Entrance Counseling via the U.S. Department of Education and other financial aid business-related notices. Each notice will identify the information required to be disclosed and provide an internet or intranet address where information can be found. Upon request, individuals are entitled to a paper copy of the notice. Request for paper copies must be typed and signed and accompanied with a visible government issued photo I.D.

**CREDIT BALANCE POLICY**

If a Title IV disbursement results in a credit balance on the student’s account the Financial Aid office will notify the student if no credit balance authorization is on file. The student has the option to have the college hold the credit balance, or receive the credit balance in a disbursement paid directly to the student. All credit balance disbursements and refunds to funding source created by Title IV funding sources (e.g.: Pell Grant, Direct Loans) will be processed within 14 days of the credit balance appearing on the student account.

If a Non-Title IV disbursement results in a credit balance on the student’s account the Financial Aid office will notify the student if no credit balance authorization is on file. The student has the option to have the college hold the credit balance, or receive the credit balance in a disbursement paid directly to the student. All credit balance disbursements and refunds to funding source created by Non-Title IV funding sources (e.g.: VA CH 33) will be processed within 30 days of the credit balance appearing on the student account.

Global Tech College will return credit balances at the end of the award year or at any time if a student chooses to rescind their authorization.

**HOW ARE REFUNDS PROCESSED?**

**Enrollment Agreement Cancellation**

GTC’s enrollment agreements may be canceled within five calendar days after the date of signing provided that the college is notified of the cancellation in writing. If such cancellation is made, the college will promptly refund in full all tuition and refundable fees paid pursuant to the enrollment agreement. A separate refundable $100.00 Registration Fee and $25.00 Application Fee is also charged.

**Refund Policies**

If the student is not accepted into the training program, all tuition and fees paid by the student shall be refunded. Students will also be entitled to a full refunds for textbooks purchased from GTC. In the case of program cancellation, student cancellations or a no-show/never starts their program cancellation; students will be entitled to a full refund for all fees and textbooks purchased from GTC

**Refund Policy for Withdrawals**

If for any reason a student cannot finish a quarter, refunds shall be based upon the last date of a student’s attendance or participation in an academic college activity. GTC’s refund policy is more favorable to a student than the mandated Ohio State Board of Career Colleges and Colleges policy. The following GTC refund policy will apply:

* A student who starts class and withdraws during the first full calendar week of the academic quarter shall be obligated for 0% of the tuition and refundable fees for that academic quarter plus the registration fee.
* A student who withdraws during the second full calendar week of the academic quarter shall be obligated for 15% of the tuition and refundable fees for that academic quarter plus the registration fee.
* A student who withdraws during the third full calendar week of the period academic quarter shall be obligated for 20% of the tuition and refundable fees for that academic quarter plus the registration fee.
* A student who withdraws during the fourth full calendar week of the period academic quarter shall be obligated for 25% of the tuition and refundable fees for that academic quarter plus the registration fee.
* A student who withdraws during the fifth full calendar week of the period academic quarter shall be obligated for 30% of the tuition and refundable fees for that academic quarter plus the registration fee.
* A student who withdraws during the sixth full calendar week of the period academic quarter shall be obligated for 35% of the tuition and refundable fees for that academic quarter plus the registration fee.
* A student who officially withdraws after the sixth full calendar week of the academic quarter will not be entitled to a refund of any portion of the tuition or refundable fees.
* GTC shall make the appropriate refund within thirty (30) days of the date the college is able to determine that a student has withdrawn or has been terminated from a program. Refunds shall be based upon the last date of a student’s attendance or participation in an academic college activity.

**GTC Refund Policy**

12 Week Quarter –

|  |  |  |
| --- | --- | --- |
| **Last Day** | **Student Obligation** | **Charges Refunded** |
| Week 1 | 0% | 100% |
| Week 2 | 15% | 85% |
| Week 3 | 20% | 80% |
| Week 4 | 25% | 75% |
| Week 5 | 30% | 70% |
| Week 6 | 35% | 65% |
| Weeks 7-12 | 100% | No Refund |

GTC is licensed under the Ohio State Board of Career Colleges and Colleges. Our license mandates that if GTC cancels program for any reason that GTC shall provide students enrolled in the program at the time of cancellation who have not completed the program and who are unable to complete the program at another college, the opportunity to receive a refund of all tuition and fees paid for the program. Any refund of tuition and fees under this provision shall first be made to the applicable student aid lenders of each affected student.

Students are responsible for purchasing books, supplies and materials needed in any course. Students may purchase supplies or materials from the college bookstore or at the student’s choice of vendors.

Tuition and fee charges are subject to change at the college’s discretion. Any tuition or fee increases will become effective for the college quarter following student notification. Students enrolled full-time will not be subject to tuition or fee increases.

GTC offers convenient deferred payment plans to pay tuition, textbook cost or fees. GTC will make every attempt to collect late payments in a timely manner by adhering to the Fair Debt Collection Practices Act (FDCPA). If payments are not made according to the deferred payment agreement the student may be prevented from scheduling courses for the next quarter. If all fees and charges due GTC are not paid in full, a student will not receive a grade card or transcript and the account may be placed with a collection agency wherein the student may be responsible for late fees and collection charges.

When students enroll in a program of study, they reserve places that cannot be made available to other students. The Enrollment Agreement does not constitute a contract until an official of the college has approved it. If the college does not accept the Agreement, all monies will be refunded. Students have the right to cancel the Enrollment Agreement at any time.

If an applicant/student cancels or withdraws or is terminated by the college for any reason, refunds will be made according to State and Federal regulations.

A student wishing to withdraw should inform the Director of Academic Affairs and Student Services at least ***five (5)*** calendar days in advance of withdrawal. A student who returns to the college after withdrawing must sign a new Enrollment Agreement and will be subject to the then-current price of tuition. A student’s last date of attendance (LDA) as documented by the college will be used to calculate any money the student owes and to calculate any refund the student is due.

GTC WITHDRAWAL POLICY

Withdrawal is defined as the student voluntarily ceasing enrollment in any program. Withdrawal can occur at any time after the student begins training and prior to the final day of the program.

**Withdrawal Policy**

**Official:** A student is considered to be “Officially” withdrawn on the date the student notifies a designated campus office or official (acting in his/her official capacity) of his or her intent to withdraw. Global Tech College designates the Registrar’s Office and the Director of Academic Affairs and Student Services Office. Note: If the student submits their request to the college by sending a letter to the designated campus office indicating their intent to withdraw, the withdrawal date is the date the college receives the letter. The college reserves the right to use the student’s last day of participation in an academically related activity if this date more accurately reflects the student’s withdraw date than the date the student began the school’s official withdraw process. A student is allowed to rescind his notification in writing and continue the program. If the student subsequently drops, the student’s withdrawal date is the original date of notification of intent to withdraw. (Please see GTC Refund and Cancellation Policies).

Official withdrawal completed after the late registration period and before the withdrawal deadline will result in a “W” grade for all the courses in which the student is registered at the time of withdrawal. Students who officially withdraw after the withdrawal period and before the 11th teaching week of the quarter will also receive a “W”.

No courses may be dropped during the last two teaching weeks of a quarter. Students who do not abide by the withdrawal procedures will receive an “F” grade.

Students will not be allowed to withdraw from a course more than once. A second withdrawal from a course will be automatically recorded as an “F”

**Unofficial:**

An unofficial withdrawal is defined as either: a student who is terminated by for reasons outlined in the GTC Catalog, or a student who does not attend classes for 14 consecutive days, excluding holidays and scheduled breaks. The withdrawal date is the date of termination.

The date of determination that the student has withdrawn will be the 15th day of absence at which time a return calculation will be performed based upon the student’s last date of attendance.

**Transcript Hold**

Transcripts are held until full arrangements are made with the GTC Bursar’s Office to repay all obligations incurred by the student.

 **Administrative Withdrawals**

GTC will process an administrative withdraw if a student does not attend courses within the first seven days of the quarter. . (Please see GTC Refund and Cancellation Policies).

**FEDERAL RETURN OF TITLE IV FUNDS POLICY**

Financial aid funds are awarded to a student under the assumption that the student will attend Global Tech College for the entire quarter. If the student officially or unofficially withdraws from the College during the quarter, the student is required to return the unearned part of the funds which were received to help pay educational expenses for the quarter.

This policy applies to students who withdraw or are dismissed from enrollment at Global Tech College. It is separate and distinct from the [Global Tech College Refund Policy](http://www.regent.edu/admin/busoff/refund_policy.cfm). The calculated amount of the “Return of Title IV Funds” (R2T4) that is required for students affected by this policy is determined according to the following definitions and procedures, as prescribed by regulation.

A student who withdraws is one who either officially goes through a “withdrawal from the college,” is administratively withdrawn, suspended, or withdraws from all of his or her courses taken for credit.

**Global Tech College’s responsibilities in regards to Title IV funds include:**

* Providing students’ with policy information;
* Identifying students who are affected by this policy and completing the return of Title IV funds calculation for those students;
* Returning any Title IV funds due to the correct Title IV programs.

**Student Responsibilities**

Return, to the Title IV programs, any funds that were disbursed to the student in which the student was determined to be ineligible for via the R2T4 calculation.

**Return to Title IV Questions**If you have questions regarding Title IV funds after visiting with the GTC’s Financial Aid Office, you may call the Federal Student Aid Information Center toll free at 1-800-4-FED-AID. Information is also available on the [Federal Student Aid](https://studentaid.ed.gov/sa/) website.

**How Aid Is Earned**
Title IV aid is earned in a prorated manner on a per diem basis (calendar days) up to the 60% point in the quarter. Title IV aid is viewed as 100% earned after that point in time. The college will perform a return of funds calculation to determine the amount of earned aid up through the 60% point in each payment period or period of enrollment. The college will use the Department of Education’s prorate schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal. All unearned funds will be returned to the Title IV program within 45 days.

**Withdrawals**

The withdrawal date is used to calculate the amount of earned and unearned federal aid for the quarter. Global Tech College is an attendance-taking institution; instructors record student attendance for all courses.  There are two types of withdrawals:

 **Official Withdrawals**: student initiated withdrawals

 **Unofficial Withdrawals**: college initiated withdrawals due to excessive absences, suspension, expulsion, etc.

**Official Withdrawals**
A student is considered to be “Officially” withdrawn on the date the student notifies a designated college office or official (acting in their official capacity) of student’s intent to withdraw. The student must contact the Registrar’s Office or the Director of Academic Affairs and Student Services Office and complete a GTC Withdrawal Form. The college reserves the right to use the student’s last day of participation in an academically related activity for the purposes of the return of funds calculation if this date more accurately reflects the student’s withdrawal date than the date the student began the school’s official withdrawal process.

Note: Oral notification may be acceptable if the college has acceptable documentation to verify the intent to withdraw.

**Unofficial Withdrawals**
If a student stops attending and does not officially withdraw from classes, the student is considered unofficially withdrawn. The Registrar’s Office will determine unofficial withdrawals by obtaining the student’s attendance from the instructors. The last date of attendance will be used as the student’s official date of withdrawal.

**Unearned Funds / Returns**
The College has 45 days from the date the college determines that the student withdrew to return all unearned funds for which it is responsible. The school is required to notify the student if they owe a repayment via written notice. The Office of Financial Aid will provide the students with a letter/email informing him or her that a Title IV return calculation was performed. The GTC Bursar’s Office will issue the student a bill for any balance due that is created by the return of Title IV funds.

**After A Student Withdraws**

The Financial Aid Office will:

1. Perform the calculation of Return of Title IV funds the student has earned, and if any, the amount of Title IV funds for which the school is responsible.
2. Adjust students’ accounts to reflect the return or post-withdrawal disbursement.

The Office of Financial Aid will return the amount for any unearned portion of the Title IV funds for which the school is responsible within 45 days of the date the official notice was provided. The student will be provided with a letter explaining the return of funds in accordance with the Return of Funds policy, including the amount and type of funds that were returned. A copy of the letter /notification will be stored in the student’s file.

**Order of Return**
In accordance with Federal regulations, when Title IV financial aid is involved, the calculated amount of the R2T4 funds are returned in the following order:

* Unsubsidized Direct Stafford Loans
* Subsidized Direct Stafford Loans
* Federal Pell Grants (if required)

**Withdrawal Disbursements**
If the student did not receive all of the funds that were earned, the student may be due a post-withdrawal disbursement. The Financial Aid Administrator will notify the student or parent that they have 14 calendar days from the date of the notification to accept a post withdrawal disbursement. The college may use a portion or all of the student’s post- withdrawal disbursement funds for tuition and fees. For all other school charges, Global Tech College needs the student’s permission to use the post-withdrawal disbursement. If the student does not give permission, he/she will be offered the funds. However, it may be in the student’s best interest to allow the school to keep the funds to reduce student debt at the school. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, GTC will return any earned funds that the school is holding to the appropriate Title IV program. Post-withdrawal disbursements will occur within 45 days of the date that the student withdrew.

The quarter “Title IV Funds” refers to the Federal financial aid programs authorized under the Higher Education Act of 1965 (as amended). These programs include the following: loans under the Federal Direct Loan Program that encompasses Unsubsidized and Subsidized Direct Stafford loans, Federal Pell Grants (for undergraduate students.

**LEAVE OF ABSENCE POLICY**

### Leave of Absence Policy

Students may need to take time away from their studies for a variety of reasons including but not limited to: manage a medical concern, fulfill a family obligation, pursue career related opportunities or complete military requirements. A Leave of Absence (LOA) is a temporary interruption in a Student’s program of study. LOA refers to the specific time period during an ongoing program when a Student is not in academic attendance,

Students must meet with their advisor to discuss a leave of absence request. Taking a leave of absence should be thought out and if possible planned to start and end within the alignment of the Global Tech College’s academic calendar as it relates to the start and finish of quarters. The student must file and sign a Leave of Absence Request Form that is obtained from the office of the Director of Academic Affairs and Student Services. The Form must indicate the reason and duration of the leave and have the Director of Academic Affairs and Student Services’ signature to be considered approved.

Students wishing to re-enter Global Tech Institute after a leave of absence must contact Admissions. If the leave of absence has extended for more than 6 months a student must submit a new applications. During the re-entry process a determination will made on the student’s qualifications for re-entry. A re-entering student will be required to pay the current tuition rate for all remaining classes in their program but no additional enrollment fee is required.

A leave of absence will extend the student’s contract period and maximum time frame by the same number of days taken in the leave of absence.

Students may not arbitrarily decide to “take” a leave of absence.

There will be no additional charges for a LOA. If the student fails to return or contact the GTC’s Financial Aid Manager on the documented return date, the Student will be considered to have withdrawn from college as of that date the student began the LOA.

For federal aid recipients, the Student’s payment period is suspended during the LOA and no federal financial aid will be disbursed to Student while on a Leave of Absence. Upon the Student’s return, the Student will resume the same payment period and coursework and will not be eligible for additional Title IV aid until the payment period has been completed. If the Student is a Title IV loan recipient, the Student will be informed of the effects that the student’s failure to return from a leave may have on the Student’s loan repayment terms, including the expiration of the Student’s grace period. A contract addendum will be completed upon return from the LOA to extend the contract end date by the applicable number of days.

**CONFIRMATION OF CITIZENSHIP**

All students applying for Federal student aid must be able to confirm their citizenship status with the Social Security Administration. The confirmation process is normally done when the student submits the Free Application for Federal Student Aid (FAFSA) to the Federal processor. The Federal processor performs a match with the SSA to confirm the student's citizenship status and social security number. If SSA cannot confirm the student's citizenship status, a comment will appear on the student's SAR/ISIR.

The following policy applies to any student who applies for Federal student aid, but fails to confirm his/her citizenship status:

1. Applicants whose SAR/ISIR contains a "C" code (comment) that the Federal processor could not confirm the applicant's citizenship must submit documentation to the Financial aid office substantiating his or her claim to be a citizen or eligible non-citizen. A student claiming to be an eligible non-citizen must submit a SAR/ISIR with an A-number for eligible non-citizens assigned by Immigration and Naturalization Service.
2. Applicants whose citizenship status cannot be confirmed will not receive Federal student aid funds until such time as proper documentation is submitted. All documentation must be submitted prior to the end of the first payment period.
3. In any event, the college will not make a determination that a student is not an eligible non-citizen until the student has had an opportunity to submit documentation confirming his or her citizenship.

STUDENT’S RIGHTS

1. You have the right to know what financial aid programs are available at your college.
2. You have the right to know the deadlines for submitting applications for each of the financial

 aid programs available

1. You have the right to know how financial aid will be distributed, how decisions on the distributions

are made, and the basis for these decisions.

1. You have the right to know how your financial need was determined. This includes how costs

for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous

expenses, etc., are considered in your budget.

1. You have the right to know resources (such as parental contribution, other financial aid, your

assets, etc.) were considered in the calculation of your need.

1. You have the right to know how much of your financial need was determined.
2. You have the right to request an explanation of the various programs in your student aid package.
3. You have the right to know your college’s refund policy.
4. You have the right to know how the college determines whether you are making satisfactory progress,

and what happens if you are not.

**STUDENT’S RESPONSIBILITIES**

1. You must complete all application forms accurately and submit them on time to the right place.
2. You must provide correct information. In most instances, miss-reporting information on financial aid application forms is a violation of the law and may be considered a criminal offense which could result in an indictment under the Criminal Code.
3. You must return all additional documentation, verification corrections and/or new information requested by either the financial aid office or the agency to which you submitted your application.
4. You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
5. You must accept responsibility for all agreements that you sign.
6. You must be aware of and comply with the deadlines for applications or reapplication for that aid.
7. You should be aware of your college’s refund procedures.
8. All colleges must provide information to prospective students about the college’s programs and performance. You should consider this information carefully before deciding to attend.

**SCHOLASTIC STANDING**

**Grade Point Average and Grading System**

The Grade Point Average is the ratio of the number of points gained to the number of credit hours attempted. Courses in which a grade of W or I is given are not counted in computing the cumulative GPA. Course grades are based but not limited on attendance, class participation, tests, midterms, finals and projects. Refer to the course syllabi for specific information.

|  |
| --- |
| **GRADING SYSTEM** |
| **Grade** | **Grade Points** | **Grade Scale** | **Definition** |
| A | 4.0 | 90-100% | Excellent |
| B | 3.0 | 80-89% | Good |
| C | 2.0 | 70-79% | Average |
| D | 1.0 | 60-69% | Below Average |
| F | 0.0 | 59% andbelow | Fail |
|  | 0.0 | below |  |

|  |
| --- |
| **GRADE APPLICATION CHART** |
| **Grade** | **Definition** | **Included in Credits Earned** | **Included in Credits Attempted** | **Included in Cumulative GPA Calculation** | **Quality Points Per Credit Hour** |
| A | Excellent | Yes | Yes | Yes | 4.0 |
| B | Good | Yes | Yes | Yes | 3.0 |
| C | Average | Yes | Yes | Yes | 2.0 |
| D | Below Average | Yes | Yes | Yes | 1.0 |
| F | Failing | Yes | Yes | Yes | 0.0 |
| I | Incomplete | No | No | No | 0.0 |
| AW | Administrative Withdrawal | No | No | No | 0.0 |
| W | Withdrawal | No | No | No | 0.0 |
| T | Transfer | Yes | Yes | No | N/A |

“W” Official Withdrawal is when a student completes a Course/Program Withdrawal Form.

“AW” (Administrative Withdrawal) is given when a course is discontinued by decision of the GTC’s Director of Acdemic Affairs and Student Services or the course instructor to administratively withdraw the student from the course because of attendance or financial issues and/or missing the final exam.

"I" (Incomplete) is issued if part of the course work remained incomplete at the time the grades were due. An "I" grade must be completed within the first 6 weeks from the start of the following quarter otherwise it will automatically turn into an "F" grade.

**Incomplete Grade Assigned**

If a student is given an Incomplete grade in a course for coursework not completed by the student due to factors such as reasons outlined in GTC’s Attendance Policy, any deficiency in course work must be made up within the

first 6 weeks of the following quarter in which the student is in enrolled or else an "F" is given. In no case may such work be made up after a lapse of one year.

**Repeating Courses**

Students are advised to repeat a course in which a "D" has been received. Students must repeat a course in which an “F” has been received. Though the two grades may remain on the student's record, only the higher grade is considered in the cumulative GPA. Students must enter an "R" (repeat) in the space provided on the Registration Form.

**Grades and Progress Reports**

All quarter grades must be turned into the Director of Academic Affairs and Student Services’ Office.

Official grade reports are permanently filed at GTC. Student grades may be picked up by students at the Office of the Director of Academic Affairs and Student Services, online, or upon request may be mailed. Instructors will submit progress reports to students who are failing or at risk of failing and to the Director of Academic Affairs and Student Services on a regular basis.

Grades may be changed by the instructor due to miscalculation within two weeks from the reporting date upon the approval of the Director of Academic Affairs and Student Services.

**Academic Achievement Recognition**

Students who have obtained a GPA between 3.5 and 3.699 at the end of a quarter are placed on the Dean's List provided they have completed a minimum of 25 credits and they have no incomplete grades in the current quarter.

Students who have obtained a GPA of 3.7 -3.899 will be placed on the Distinguished List, provided they meet the same criteria.

Students with GPA 3.9 or higher will be placed on the High Distinction List provided they meet the same criteria.

**SATISFACTORY ACADEMIC PROGRESS (SAP) STANDARDS**

Satisfactory Academic Progress (SAP) is used to define successful completion of coursework to maintain eligibility for student financial assistance when applicable. All students at Global Tech College must meet the standards of academic achievement in terms of cumulative GPA and successful course completion in terms of credits earned versus credits attempted within a maximum time frame while enrolled. GTC establishes, publishes and applies standards to monitor the student progress toward completion of their program. These standards will be evaluated at the end of each term (quarter). If the student fails to meet these standards, the student will be placed on probation or suspension. The academic performance must meet the SAP standards below.

**Qualitative Standard: Cumulative Grade Point Average**

Qualitative satisfactory academic progress is defined as maintaining a minimum acceptable Cumulative Grade Point Average (CGPA) on a 4.0 scale. Students must meet or exceed 2.0 minimum CGPA in order to be considered as making qualitative satisfactory academic progress.

* A CGPA of 2.0 or better is required to graduate from any academic program.

A Student will be considered as not making satisfactory academic progress if at any evaluation point the student’s cumulative grade point average is less than the prescribed minimum listed above. GTC evaluation point is at the end of each quarter.

**Quantitative Standard: Completion Rate**

The quantitative measure is defined as the total number of credit hours successfully earned divided by the total number of credit hours attempted.

**PACE**: Students are expected to meet or exceed a cumulative earned percentage of 67% of credit hours attempted at the end of each quarter.

**MAXIMUM TIME FRAME:** The quantitative satisfactory academic progress measure requires a student to complete their program of study within one and one-half times (150%) the academic program assigned credit hours**.** All required courses in a student’s program will apply towards maximum time frame/pace.

Transfer credits are calculated as attempted and earned. All enrolled courses after the Drop Period are considered attempted.

**ACADEMIC WARNING, PROBATION AND SUSPENSION**

**Academic Warning**

If a student fails to maintain the required Satisfactory Academic Progress at the end of any quarter, he/she will be placed on Academic Warning for the following quarter. However the student is still eligible to receive Financial Aid for that quarter. The student must attain the required GPA and/or number of achieved credit hours during the warning period or he/she will no longer be in good academic progress status. Students under Academic Warning will receive written notification of their new status

**Probation**

If a student fails to meet the requirements for satisfactory academic progress at the end of the academic warning period, the student will lose eligibility for Title IV funds. The student may submit a written appeal. The Director of Academic Affairs and Student Services will review the student’s appeal for probation. If the student prevails upon appeal, the student will be placed on probation and after consultation with the Director of Academic Affairs and Student Services will be given an academic plan to come into compliance with the school’s satisfactory academic progress (SAP) standards by the end of the next payment/quarter period. The student will remain eligible for financial aid during the probationary period. At the end of the probationary period, the student must be meeting the academic/attendance progress standards or the academic plan developed for the student. If the student is not in compliance with the academic/attendance standards or the academic plan, the student’s financial aid eligibility will be terminated and the student may be subject to termination from GTC.

**Appeal Process**

Students have the right to appeal satisfactory academic progress decisions. Appeals must be submitted to the college’s Director of Academic Affairs and Student Services within five (5) calendar days of receipt of the unsatisfactory progress notice.

The appeal must be accompanied by documentation supporting the mitigating circumstance that prevented the student from attaining satisfactory progress. The written appeal as well as all mitigating circumstances will be reviewed for decision by the Director of Academic Affairs and Student Services as well as the Financial Aid Manager as SAP clearly involves academics and financial aid. Only extraordinary circumstances will be considered, such as death or severe illness in the immediate family.

The final appeal may also be submitted to the college President. The student will be notified of the decision within ten (10) days. The review and decision by the President and Director of Academic Affairs and Student Services is final.

The Director of Academic Affairs and Student Services will inform the student by letter of her/his probation/suspension status and her/his dismissal from the college.

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period.

**Probation after Appeal**

A student who has successfully appealed shall be placed on financial aid probation for one evaluation period.  While on probation the student can continue to receive aid.  If at the end of the evaluation period, a student on financial aid probation status:

* Has met the institution’s quantitative and qualitative standards, the student shall be returned to good standing.
* Has not met the institution’s quantitative and qualitative standards the student will lose financial aid eligibility and will be required to self-pay for the remainder of the program or drop from the program.

**Re-establishing Eligibility**

Students who do not appeal or who appeal and are denied can re-establish their eligibility by attending at their own expenses and successfully completing an evaluation period with appropriate grades and clock hours to bring the student back into Satisfactory Progress.

**Suspension**

Suspension is based on the criteria listed in the GTC Catalog (Page 17). If a student’s conduct warrants suspension the suspension will take place immediately. If a student academic performance warrants suspension, the student will be suspended at the end of the quarter. Suspension must be implemented as soon as possible, but not later than the 6th class day of the quarter.

Students on scholastic probation will not be suspended at the end of any quarter in which they achieve a quarter GPA of 2.20 or above, even though the cumulative GPA is still below 2.0.

A student who has been suspended from GTC for not meeting SAP Standards may reapply for admission. The student will be readmitted when he submits a convincing letter supported by evidence explaining the reason of not meeting SAP Standards and that this situation has been changed. Students suspended for not meeting their probation requirement may be readmitted under the same previous status at the last attended quarter. Students readmitted after a lapse of one academic year must follow the current academic program.

**Extensions**

If the student is enrolled in dual programs, the student may request an extension of the maximum attempted credits provision of this policy. Requests will be evaluated on a case-by-case basis.

**Change of Programs**

A student transferring from one program to another has to withdraw from one program first and can then enroll in the second program after meeting all admissions requirements.  Courses that apply to the second program will be recorded and will be counted toward the maximum timeframe eligibility and also is included in the calculation of the student’s GPA.

If the student changes programs, the credits the student earns under all programs will be included in the calculation of attempted, earned, and maximum attempted credits, as well as the student’s GPA calculation.

**System and Policy**

All credits attempted and earned will be included when calculating a student’s maximum attempted credits, GPA, and cumulative completed credits percentage. When determining if a student is meeting standards, the student’s grades and credits are tallied according to their scholastic standing.

**Transfer Credits**

All accepted transfer hours will be counted towards the maximum timeframe but will not be included in the calculation of the student’s GPA.  All accepted transfer hours will be treated as hours attempted and completed.

**Incompletes**

A student may repeat a course they failed or did not complete. Incomplete and repeated courses will be considered as attempted courses and will be included in the calculation towards the completion rates and maximum time frame. Incomplete courses cannot be used as credits accumulated toward a program/degree. The higher grade for a repeated course will be counted in the student’s CGPA calculation. Students who pass a class and choose to repeat it will be eligible to receive one-time financial aid for that class. Students repeating failed classes will be eligible for financial aid for that class till they pass it.

**Withdrawals: Withdrawal with passing SAP verses Withdrawal with failing SAP**

All Return to Title IV calculations will be performed for all withdrawing students as per its R2T4 Policy.  If a withdrawn student is allowed to return back to college, Global Tech College will apply its SAP policy in continuation of such a student’s SAP-status at the time of withdrawal.  Withdrawal Passing (WP) and Withdrawal Falling (WF) do not apply at this college.

**Changing of Programs of Study**

A student transferring from one program to another has to withdraw from one program first and can then enroll in the second program after meeting all admissions requirements.  Courses that apply to the second program will be recorded and will be counted toward the maximum timeframe eligibility and also be included in the calculation of the student’s GPA.

**Enrolling in a Second Program of Study**

Once a student completes a program they may enroll in a second program.  Students will need to meet the quantitative and qualitative components of SAP for the new program.

**Incomplete and Repeated Courses**

Incomplete and repeated courses will be considered as attempted courses and will be included in the calculation towards the completion rates and maximum time frame. Incomplete courses cannot be used as credits accumulated toward the degree. The higher grade for a repeated course will be counted in the CGPA calculation. For financial aid purposes, students who pass a class and choose to repeat it will be eligible to receive one-time financial aid for that class. Students repeating failed classes will be eligible for financial aid for that class till they pass it.

##### REFERRAL OF OVERPAYMENTS AND FRAUD CASES

If the college discovers during the verification process that a student received an overpayment of federal funds,

the college will attempt to adjust subsequent financial aid disbursements. If this is not possible, the student will

be required to repay the overpayment amount. Any applicant failing to repay the overpayment will be referred

to the U. S. Department of Education for collection. Such applicants will be ineligible for future Federal Student Aid funds.

If an applicant misreports information or alters documents for the purpose of increasing his/her aid eligibility

or for fraudulently obtaining Federal funds, the applicant will be reported to the Office of Inspector General,

U. S. Department of Education.

**POLICIES/PROCEDURES UNDER FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA)**

**FERPA Statement and Student Transcript Accessibility**

The Family Educational Rights and Privacy Act (FERPA) is a federal law designed to protect the privacy of a student's education records. The law applies to all colleges that receive funds under an applicable program of the U.S. Department of Education. FFERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student or former student who has reached the age of 18 or is attending any college beyond the high college level. Students and former students to whom the rights have transferred are called eligible students.

Parents or eligible students have the right to inspect and review all of the student's education records maintained by the college. Colleges are not required to provide copies of materials in education records unless, for reasons such as a great distance, it is impossible for parents or eligible students to inspect the records. Colleges may charge a fee for copies.

Parents and eligible students have the right to request that a college correct records believed to be inaccurate or misleading. If the college decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the healing, if the college still decides not to amend the record, the parent or eligible student has the right to place a statement with the record commenting on the contested information in the record.

Generally, college must have 'written permission from the parent or eligible student before releasing any information from a student's record, However, the law allows colleges to disclose records without consent to the following parties:

* College employees who have a need to know
* Other colleges to which a student is transferring
* Certain government officials in order to carry out lawful functions
* Appropriate parties in connection with financial aid to a student
* Organizations conducting certain studies for the college
* Accrediting organizations
* Individuals who have obtained a court order or subpoenas
* Persons who need to know in cases of health and safety emergencies and/or state and local authorities within a juvenile justice system, pursuant to specific state la

Colleges may also disclose, without consent, "directory" type information such as student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, colleges must tell parents and eligible students about the directory information and allow parents or eligible students a reasonable amount of time to request that the college not disclose "directory information about them. Colleges must notify parents / eligible students annually of their rights under PERPA. The actual means of notification (special letter, inclusion in a college bulletin, student handbook, or newspaper article) is left to the discretion of each college.

Global Tech College students may access an unofficial copy of their transcript and their student records through their student portal on GTC Online (My Globe) or through the Registrar’s Office.

Global Tech College students have the right to request a copy of their transcript of grades. GTC will issue a non-official transcript to students upon receipt of a Transcript Request Form. This form can be found on GTC’s website or in the Registrar’s Office (Room 207). There is no charge for a non-official transcript.

Students may request an official transcript by submitting a Transcript Request Form and a $7.50 fee. GTC will either give the student an official transcript in a sealed stamped envelope or send the official transcript to whomever the student has indicated on the Transcript Request Form

The Family Educational Rights and Privacy Act of 1974 as amended (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. Global Tech College abides by these policies. It is necessary for GTC officials to have written consent from a student prior to releasing information from the student’s educational record to most sources outside of GTC. More information can be found at <http://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html>

**FINANCIAL AID CONFIDENTIALITY POLICY**

Student financial aid records are considered confidential and hence are only available to authorized financial aid personnel for the purpose of making and maintaining financial aid awards.

 Students who apply for food stamps or other aid awards, depending on the agency involved, may be required to request such release of information in writing prior to the financial aid office releasing it.

**COLLEGE AFFIRMATIVE ACTION/HANDICAP/DISABILITY POLICIES**

Global Tech College does not discriminate in admission or access to our programs on the basis of age, race, color, sex, disability, religion, sexual orientation, or national origin. If a student would like to request academic adjustment or auxiliary aids, he or she should contact the office of the Director of Academic Affairs and Student Services. Students may request academic adjustments or auxiliary aids at any time. The Director is responsible for coordinating compliance with Section 504 or the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990.

Applicants who are persons with disabilities, as defined in paragraph 104.3(j) of the regulation under Section 504 of the Rehabilitation Act of 1973 may apply for admittance into the program. The college will work with the applicant or student to determine whether reasonable accommodations can be effective and/or are available.

Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should follow this procedure:

* + 1. Notify the Director of Academic Affairs and Student Services in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and the need for

the accommodation or auxiliary aid. The request should be made at least five (5) weeks in advance of the date needed. Students may contact the Director of Academic Affairs and Student Services at farhang.akbar@globaltech.edu

* + 1. The Director of Academic Affairs and Student Services will respond within two weeks of receiving the request,
		2. If a student would like to request reconsideration of the decision regarding his or her request, he or she should contact the Director of Academic Affairs and Student Services within one week of the date of the response and provide a statement of why and how he or she thinks the response should be modified.

**STATEMENTS OF NON-DISCRIMINATION**

Global Tech College does not discriminate on the basis of gender, sexual orientation, age, physical or mental disability, race, creed, or religion in its admission to or treatment in any of its programs, activities, advertising, training, placement, or employment. However, should a discriminatory act occur against any student or employee, Global Tech College will take the steps necessary to investigate the incident, correct any discriminatory effects, and prevent recurrence of such acts of discrimination, including disability harassment.

The Director of Academic Affairs and Student Services is the designated coordinator of Title IX, the Education Amendments Act of 1972, which prohibits discrimination on the basis of sex in any educational program or activity receiving federal financial assistance. The Director of Academic Affairs and Student Services also serves as the coordinator to ensure compliance with section 504 of the Rehabilitation Act of 1973 and for implementing proper and appropriate policies that relate to the requirements of the college and its employees regarding the Act.

Prospective students, current students, graduates, or employees who wish to file a grievance or complaint against the college or its representatives for disability discrimination, including disability harassment carried out by the other students, employees, or third parties, or for other discriminatory acts covered under Title IX and Section 504, may do so as outlined in the following Grievance Procedure (also found in the GTC Catalog).

**Global Tech College**

The Student Grievance Procedure provides a system to handle student complaints against faculty or staff (support and administrative) concerning the following: Alleged discrimination on the basis of age, sex, race, disability or other conditions, preferences or behavior.

1. Sexual harassment complaints
2. Academic matters, excluding individual grades except where the conditions in item “A” above may apply
3. Students are encouraged to resolve issues or what may be a misunderstanding with the other party identified as causing or contributing to the complaint.

**Procedure**

The following steps can be taken to assure the student of a fair and equitable resolution to their complaint grievance.

**Step 1.** The student must go to the instructor or staff member where the alleged problem originated. An attempt will be made to resolve the matter equitably and informally at this level. The conference must take place within ten (10) business days of the incident which generated the complaint. If the issue/complaint is not resolved at the informal level then the student should submit a written statement of the complaint to either the Director of Academic Affairs and Student Services or the Director of Administration and Financial Affairs no later than ten (10) business days after the alleged incident.

**Step 2**. If the complaint is not resolved at the informal conference with the instructor or staff member, the student should meet with the faculty or staff member’s direct supervisor (Director of Administration and Financial Affairs or the Director of Academic Affairs and Student Services) within ten (10) business days after satisfying Step 1. As part of the effort to resolve the issue, the appropriate Director will consult with the staff member or instructor.

**Step 3**. If the complaint is not resolved at the informal conference with either the Director of Administration and Financial Affairs or Director of Academic Affairs and Student Services, the student may file a written grievance. The completed grievance form must be presented to the President of Global Tech College within ten (10) business days after satisfying Step 2. The President of Global Tech College will respond in writing to the student within ten (10) business days after consulting with the appropriate Director.

Whether or not the problem or complaint has been resolved to the student’s satisfaction by the college, the student may direct any problem or complaint to the Executive Director, State Board of Career Colleges and Colleges, 30 East Broad St. Suite 2481, Columbus, OH, 43215, Phone 614-466-2752; toll free 877-275-4219.

**ACCET Complaint Procedure**

GTC is recognized by the Accrediting Council for Continuing Education & Training (ACCET) as meeting and maintaining certain standards of quality. It is the mutual goal of ACCET and GTC to ensure that educational training programs of quality are provided.

When problems arise, students should make every attempt to find a fair and reasonable solution through Global Tech College’s Complaint and Grievance internal complaint procedure, which is required of ACCET accredited colleges and frequently requires the submission of a written complaint. Refer to the GTC’s written complaint procedure which is published in this manual (see the above section) or otherwise available from GTC upon request.

Note that ACCET will process complaints which involve ACCET standards and policies and, therefore, are within the scope of the accrediting agency. In the event that a student has exercised GTC’s formal student complaint procedure, and the problem(s) have not been resolved, the student has the right and is encouraged to take the following steps:

 1. Complaints should be submitted in writing and mailed, or emailed to the ACCET office. Complaints received by phone will be documented, but the complainant will be requested to submit the complaint in writing.

 2. The letter of complaint must contain the following:

* 1. Name and location of the ACCET College;
	2. A detailed description of the alleged problem(s);
	3. The approximate date(s) that the problem(s) occurred;
	4. The names and titles/positions of all individual(s) involved in the problem(s), including faculty, staff, and/or other students;
	5. What was previously done to resolve the complaint, along with evidence demonstrating that the college's complaint procedure was followed prior to contacting ACCET?
	6. The name, email address, telephone number, and mailing address of the complainant. If the complainant specifically requests that anonymity be maintained, ACCET will not reveal his or her name to

 GTC and

* 1. The status of the complainant with the college (e.g. current student, former student, etc.).

 3. In addition to the letter of complaint, copies of any relevant supporting documentation should be forwarded to ACCET (e.g. student’s enrollment agreement, syllabus or course outline, correspondence between the student and the college).

 4. SEND TO:

 ACCET CHAIR, COMPLAINT REVIEW COMMITTEE

 1722 N Street, NW

 Washington, DC 20036

 Telephone: (202) 955-1113 Fax: (202) 955-1118 or (202) 955-5306

 Email: complaints@accet.org Website: www.accet.org

Note: Complainants will receive an acknowledgement of receipt within 15 days.

**INFORMATION REQUEST**

Students requesting information can contact the following departments:

* For Academic: The Director of Academic Affairs & Student Services-Adrienne Waggoner & Kourtney Drake
* For Financial Aid: The Financial Aid Administrator-John Jakic
* For Admission: The Admission Office- John Reese & Joan Gonzalez
* For Billing/Payment: Student Accounts- Teri Kurtz

For general inquiries please contact 419-315-4388

The college is in operation from 9:00 a.m. until 5:00 p.m. Monday through Thursday. Administrative staff is in attendance 9:00-Noon on Friday. GTC is closed on Saturday, Sunday and holidays. GTC open policy allows students to walk in and request any needed information.

**FREQUENTLY ASKED QUESTIONS**

 **What is Financial Aid?**

Global Tech College offers many financial aid options to help you pay for college costs. Financial aid is any grant, scholarship, or loan offered to help a student meet his/her college expenses. Financial aid is comprised of federal, state, institutional and private fund(s). The amount of financial aid a student received is determined through federal, state and institutional guidelines. Grants are aid that does not have to be repaid; loans must be repaid. Interest rates and repayment terms for loans vary by program. Work-study is aid based on an hourly rate for work performed.

**How do I apply for aid at Global Tech College?**

 All it takes at Global Tech College to apply for aid is the FAFSA (Free Application for Federal Student Aid) and a GTC Application for Financial Aid. Certain types of aid, usually loans, require additional paperwork.

 **What records will I need to apply for financial aid?**

Useful documents include your tax return from the previous year, as well as your parents' tax return if dependent, or your spouse's return, if applicable. Other records such as W-2 forms, business/farm records, and bank statements are also very useful. Please make sure that the school has received all required documents such as grade or financial aid transcripts if you are a transfer student.

**How long does the awarding process take?**

It usually takes 4 -6 weeks from the time your FAFSA is complete and all additional required documentation is submitted to the Financial Aid Office to the time the award occurs. If you haven't heard anything from us after that time period, please check with us to make sure we have everything that is needed.

**What are your office hours?**

Global Tech College administrative offices are open Monday through Thursday 9:00 a.m. to 5:00 p.m. and Fridays from 9:00 a.m. to 1:00 p.m.

**My parents did not claim me no their tax returns this year – can I file my FAFSA as an independent student?**

The Department of Education defines an independent student as someone who fits into one or more of 12 specific categories. Answering "yes" to any one of the 12 questions on the FAFSA will result in the student becoming independent. Unfortunately, none of the following individually or in combination with one another will merit a dependency override. Those circumstances are: Parents refusing to contribute to the student's education Parents unwilling to provide information on the application or for verification Parents not claiming the students as a dependent for income tax purposes Student demonstrating total self-sufficiency. (Please note that students receiving a dependency over-ride at one school are not binding at another institution. If any student feels that they have unusual circumstances, they may contact the Office of Scholarships and Financial Aid to discuss their situation.)

**What happens if I "decline" the financial aid that was awarded to me and I didn't mean to, or I have changed my mind?**

 Notify GTC Financial Aid Office immediately in writing. Include a detailed description of exactly what you wish to change; additional forms may be required after review of your request. A delay in contacting the office could result in the loss of grants or loan funds.

**Should I send in my tax forms and other paperwork before you ask for it?**

 You should not submit tax forms and/or other paperwork unless we specifically ask for these documents. After your FASFA has loaded in our system, you will receive an email stating you have outstanding requirements. The documents needed are listed in your Self -Service Banner Account.

**My SAR indicates that I was selected for "Verification". What does this mean?**

This indicates that the GTC Financial Aid Office must verify the information you provided on your FAFSA when you applied for aid. You will need to submit the verification worksheet and a tax return transcript including corresponding W-2's for the previous work year, and other required documents for the Financial Aid Office.

**If I am selected for verification and I do not complete the required paperwork in a timely manner, what are the consequences?**

 Consequences may include the delay of funds, as well as limited, and/or loss of funds.

 **How many hours do you need to enroll to receive financial aid?**

 A minimum of six hours for any Federal or State aid (Pell Grant is the only Federal Aid that can be awarded for students enrolled for less than three hours - if they qualify).

**If my financial aid is more than the amount that I owe, when will I receive the balance?**

 If you have a credit balance, residual funds are transferred to your GTC Student Account.

There are several things that could cause this to happen. If you have an outstanding Student Requirement aid will not disburse or if you are enrolled in less than full time we may have to adjust your budget before we can disburse your funds. If you were awarded prior to the end of a long semester or summer term and did not maintain satisfactory academic progress during that semester/term, the aid would not disburse since you may no longer be eligible.

**How much can I expect to receive in grant monies?**

Financial aid grant money is based on the number of hours a student is enrolled for, the Cost of Attendance (COA), and your Expected Family Contribution (EFC). Your true and correct FASFA is your application for grants and loans.

 **How will my Federal Stafford Loan be credited to my bill?**

 The Master Promissory Note you completed when applying for your loan will allow the loan proceeds to be sent electronically to GTC by means of EFT, which stands for Electronic Funds Transfer. Funds received will be credited to your bill and a residual refund generated if there is a credit balance.

 **I am an incoming student and the Direct Stafford Loan I was awarded is not showing up on my bill. Why?**

As a first-time borrower on the Federal Direct Stafford Loan Program, we are required to delay the first disbursement of your loan for 30 class days. Since these funds will not be available at the time your bill is due, it will not appear on your bill. If the Federal Stafford Loan is needed to help pay for tuition and fees, you may contact the Bursar’s Office about the possibility of obtaining a GTC emergency loan.

**CAMPUS HEALTH AND SAFETY**

Global Tech College is not responsible for any student’s personal belongings that are lost, stolen, or damaged on or off campus. GTC is not responsible for any altercations or disputes between students or for any damages or injuries arising as a result. Students should immediately report to their instructor or college staff any medical situation or injuries that occur on the GTC premises.

**Student Driving and Parking Regulations**

1. All vehicles driven to school must be registered with the school and must properly display the appropriate permit.
2. Students should park their cars in the designated parking lot behind the school.
3. Students with disabilities should park in the handicap designated parking spaces on the south side of the building and enter the building through the south side door.

**Tobacco or Nicotine Alternative**

Smoking cigarettes or a nicotine alternative is strictly forbidden in the school building per Chapter 3794 of the Ohio Revised Code. Any Violation of the law can be reported to the Ohio Department of Health, at 1-866-559-6446. There is a marked designated smoking area at the east entrance or back of the school building.

**GTC COMPLETION/GRADUATION RATE**

The completion/graduation rate for the established cohort of students is 86%.

**EMERGENCY PROCEDURES**

GTC takes every reasonable precaution to ensure that students, faculty and employees have a safe academic and working environment. Safety measures and rules are in place for the protection of the GTC population. Ultimately, it is the responsibility of everyone at GTC to help prevent accidents.

In the event of an emergency, **dial 911** immediately and then alert an instructor or the Office of the Director of Administration and Financial Affairs.

**Fire**

Students will be notified by an electronic siren sound if there is a fire within the building. Students should proceed quickly and calmly to the nearest exit according to the posted evacuation diagrams. Instructors and students will be directed to the grassy area at the back of the parking lot. No one should re-enter GTC until an “all clear” is announced by the appropriate civil and emergency authorities. All students should adhere to any emergency electronic siren on the premises without question for everyone’s safety.

**Severe Weather**

In the case of Tornadoes and Severe Weather prompting the county emergency siren, ALL students, faculty and staff should follow the signs within the building for the designated shelter areas. No one should exit shelter areas until an “all-clear” is issued.

**Personal Safety**

GTC students and staff must be alert and aware of any potential dangers to themselves and take every precaution to ensure that surrounding areas are safe and secure. Any suspicious activity must be reported immediately. If anyone’s personal safety is at risk immediately **dial 911** and go to a secure location. If able contact an instructor or GTC staff.

**Emergency Response and Evacuation Procedures**

Should it be necessary to notify students of an immediate threat to their health and safety, the Director of Academic Affairs and Student Services will inform the instructional staffs to have all students proceed to emergency exits, if appropriate. If the threat is from the outside, students will not be allowed to leave the premises until the threat has been eliminated.