

2009-2010

**FINANCIAL AID
GUIDE**

**PENTA CAREER CENTER
ADULT EDUCATION**



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Penta Career Center Adult Education

9301 Buck Road, Perrysburg, OH 43551

Congratulations on your decision to further your education! Whether you're returning to school after a period of time off or enrolling for the first time, your decision to invest in an education is a wise one. The knowledge you gain will be of value to you for the rest of your life, no matter where you go or what you do.

A postsecondary education gives you more opportunities. Those who receive education credentials beyond high school diploma have more jobs to choose from than those who do not pursue an education beyond high school.

Adult students currently make up over 50% of all college students enrolled in the United States.

Penta Career Center prides itself in offering Job Training programs that meet the needs of the community and help adult students to reach their education and career goals.

This guide provides an overview of the financial aid policies outlined by the U.S. Department of Education as well as financial aid policies at Penta Career Center.

GETTING STARTED

What kind of information should I get from a school??

- Find out if the school participates in federal student aid programs.
- Ask about the school's accreditation, licensing and campus security.
- Find out the school's completion rate.
- Find out the school's basis for determining whether you're making satisfactory academic progress, and what happens if you're not.
- You have the right to receive the following information from the school:
 - The location, hours and counseling procedures for the school's financial aid office.
 - The financial aid assistance available, including federal, state, local, private and institutional financial aid programs.
 - The procedures and deadlines for submitting applications for each available financial aid program.
 - The school's criteria for selecting financial aid recipients.

STUDENT SERVICES and ADMISSIONS

Coordinator – Cindy Covington, 419-661-6181

At Penta Career Center Adult Education, the Student Services and Admissions Office has been established to help students with their education goals and future careers.

Enrollment in Job Training courses starts with a phone call to the **Student Services Coordinator, Cindy Covington**, who can help you prepare for job training and a new career. Cindy can provide program and financial information to get you started on your educational goals.

Students applying for a job training program (600 hours or more) must **schedule an appointment with Cindy to register and take a WorkKeys assessment** as part of the admissions process.

ADMISSION REQUIREMENTS

Job Training programs are made available to all individuals who meet the following admissions requirements:

1. Hold a High School or GED diploma
2. Complete all pre-tests as required for the program
3. Complete all enrollment forms
4. Pay a \$30 non-refundable administrative fee

FINANCIAL AID

Financial Aid may be available to help pay for your course if it is a Job Training program. Call Cindy to discuss your options for financing.

Possible sources for funding include:

- CAA – Career Advancement Accounts
- PELL – Federal Grant Funding
- TAA – Trade Adjustment Act
- TAP – Tuition Assistance Plan
- VA – Veterans Education Benefit program
- WIA – Workforce Investment Act

FEDERAL STUDENT AID

What is federal student aid?

Federal student aid is financial assistance through the U.S. Department of Education available to eligible students enrolled in an eligible program at schools participating in federal student aid programs.

The cost of education beyond high school continues to rise. Federal Student Aid offers financial aid programs that help millions of students manage the cost of education each year.

Education is your most important first step toward success. Education creates opportunities.

Who gets federal student aid?

Eligibility for most federal student aid programs is based on financial need and several other factors. Your eligibility is determined by the information you provide on the FAFSA application web site at **www.fafsa.ed.gov**.

How will I be paid?

Penta Career Center will credit your grant funds directly to your school account.

Am I eligible for Financial Aid?

Basic Requirements:

To receive aid from the federal student aid programs, you must meet certain criteria.

Financial Need

- You must show that you have financial need, according to Federal requirements.

Education requirements

- You must demonstrate by one of the following means that you are qualified to enroll in postsecondary education:
 - Have a high school diploma or a General Educational Development (GED) certificate.
 - Complete a high school education in a homeschooled setting approved under state law.
 - You must meet satisfactory academic progress standards set by the postsecondary school you are attending.

Legal and other requirements

- You must be a U.S. citizen or eligible noncitizen.
- You must have a valid Social Security number (SSN) (unless you are from the Republic of Marshall Island the Federated States of Micronesia or the Republic of Palau). If you don't have a SSN, you can find out more by applying for one at www.ssa.gov or by calling **1-800-772-1213**. TTY users can call **1-800-325-0778**.
- When you apply for federal student aid you sign a statement that certifies that you will use the federal student aid for education purposes only. You also certify that you are not in default on a federal student loan and do not owe a refund on a federal student grant (which could happen if you withdrew from school, for example)
- You must comply with Selective Service registration. If you're a male aged 18 through 25 and you have not registered you can, at the same time you complete your FAFSA, give the Selective Service System permission to register you by means of the FAFSA. You can also register online at www.sss.gov or call **1-800-688-6888**. TTY users can call **1-847-688-2567**.

Drug Conviction?

Everyone must answer Question 31 on the FAFSA application. Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid? The dates and type of conviction determine your eligibility.

WHAT ARE THE PELL and FSEOG GRANTS?

There are two types federal student aid grants:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)

Grants are not repaid unless, for example, you are awarded funds incorrectly or you withdraw from the school prior to the planned end of term. All federal grants are awarded to students with financial need.

What is a Federal Pell Grant?

- Pell Grants are the foundation of federal student financial aid, to which aid from other federal and nonfederal sources might be added.
- Pell Grants are generally awarded only to undergraduate students – those who haven't earned a bachelor's or graduate degree.
- Amounts can change yearly. The maximum award for the 2009-2010 award year was \$5,350.00.

What is a Federal Supplemental Educational Opportunity Grant (FSEOG)?

- FSEOGs are awarded to undergraduate students with exceptional financial needs - those with the lowest Expected Family Contribution (EFC) numbers.
- Federal Pell grant recipients receive priority for FSEOG awards.
- FSEOG awards start at \$100 per semester. The amount of the award is determined by your school's financial aid office.

What is the EFC?

Your Expected Family Contribution (**EFC**) is the number that is used to determine your eligibility for federal student financial aid. This number results from the financial information you provided in your FAFSA application. Your EFC is reported to you on your Student Aid Report (SAR).

HOW DO I APPLY FOR FEDERAL STUDENT AID?

1. Getting Your Financial Student Aid PIN

What is a Federal Student Aid PIN and what is it used for?

Your PIN is an electronic access code that serves as your personal identified and can be used every year to electronically apply for federal student aid and to access your U.S. Department of Education records online.

Your PIN allows you to:

- “SIGN” your application electronically and complete the student aid process completely online – no paper is involved.
- If you're a dependent student and one of your parents has a Federal Student Aid PIN, he or she can sign the application electronically online as well.
- Make online corrections to your FAFSA.
- Access your *Student Aid Report* (SAR).

What if I have questions about the PIN?

- Go to www.pin.ed.gov or www.FederalStudentAid.ed.gov. Or, call the Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)**.

Can I get a PIN from the Federal Student Aid Information Center?

- No. You can only apply for a PIN online.

2. To apply for Financial Aid

- *Complete the FAFSA application at www.fafsa.ed.gov*

3. What information do I need to complete a FAFSA accurately?

- Your Social Security number and your parent's numbers, if you're a dependent student.
- 2008 W-2 forms and other records of money earned (by you and by your parents, if you're a dependent student).
- Your 2008 Federal Income Tax Return (and that of your spouse, if you're married).
- Your parents' 2008 Federal Income Tax Return (if you're a dependent student).
- Any foreign tax return or tax return from Puerto Rico.
- Your 2008 untaxed income records – examples include Social Security benefits, welfare benefits such as Temporary Assistance to Needy Families (TANF) and veteran benefits.
- Your current bank statements, business and investment mortgage information: business and farm records; and stock, bond and other investment records.
- Your alien registration number (if you are not a U.S. citizen)

If possible, have the necessary 2008 income tax return finished so you can complete the FAFSA application correctly.

Once you submit your application, your information is immediately sent to the U.S. Department of Education. **You'll get a confirmation notice** right away when you click on "Submit My FAFSA Now". **Print this page if you have access to a printer.**

Your online application will be processed quickly, if you (and your parents, if applicable) provided electronic signatures using the PIN.

You will receive a **student aid report (SAR)** 3-5 days after you apply (if you supplied and e-mail address).

The Student Aid Report (SAR) and Why It's Important

Your Student Aid Report (SAR) summarizes all the information on your FAFSA application.

What if I decide I want a paper FAFSA?

You can get a paper FAFSA – in English or Spanish from the Federal Student Aid Information Center by calling **1-800-4-FED-AID (1-800-433-3243)**. A PDF of the application is also available at **www.fafsa.ed.gov**.

Then what should I do?

- Complete, sign and mail the FAFSA in the pre-addressed envelope or send it to the address indicated in the PDF, if you printed one. Your FAFSA will be processed in two to three weeks.

- If you do not hear anything within three weeks of the date you submitted your application, check your status through *FAFSA on the Web* (www.fafsa.ed.gov). You can also check your status by contacting the Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)**.

What if I need help filing out my FAFSA?

- Help text is available and accessible for every question on the FAFSA if you apply online using the *FAFSA on the Web* at www.fafsa.ed.gov. You can also get free live help online at this Web site.
- Free help is also available online at www.FederalStudentAid.ed.gov/completestfafsa
- Contact the Federal Student Aid Information Center 1-800-4-FED-AID (**1-800-433-3243**) for assistance with any questions you have on either the paper or electronic FAFSA.
- Contact your college financial aid office.

How do I sign my application?

What if I don't have a PIN?

If you're in *FAFSA .ed.gov* online, a separate screen will appear when you select the option to apply for a PIN. You will be given the option of instantly receiving your PIN online, having it e-mailed to you or having it sent to you via postal mail (7-10 days). If you choose to have it displayed on the screen, you can sign your FAFSA right then and there. If you choose to have your PIN sent by postal mail, you'll need to save your application and sign with your PIN when you receive it.

AM I A DEPENDENT OR INDEPENDENT STUDENT?

When you apply for federal student aid, your answers to questions on the FAFSA application determine whether you are considered a dependent or independent student.

Dependent students must report their parents' income and assets on the FAFSA as well as their own. Federal student aid programs are based on the concept that a dependent student's parents have the primary responsibility for paying for their child's education.

Dependency Status

For the 2009-10 academic year, you're an independent student IF at least ONE of the following applies to you:

- You were born before January 1, 1986.
- You're married on the day you apply (even if you are separated but not divorced).
- You have children who receive more than half their support from you.
- You have dependents (other than your children and spouse) that live with you and who receive more than half their support from you at the time you apply and through June 30, 2010.

- Both your parents are deceased, or you are (or were until the age of 18) a ward or dependent of the court.
- You are currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- You're a veteran of the U.S. Armed Forces. For more details on who is considered a veteran, see the explanatory notes on the FAFSA.

If none of these criteria apply to you, you're a dependent student.

INTERNAL REVENUE SERVICE (IRS) TAX CREDITS

The IRS offers financial aid to certain taxpayers to help pay higher education expenses. The IRS offers two federal income tax credits (tax credits off dollar-for-dollar reductions in your final tax liability) for higher education expenses.

- The Hope Tax Credit, worth up to \$1,650 per student, is available for the first and second year students enrolled at least half-time.
- The Lifetime Learning Tax Credit is a tax benefit equal to 20 percent of a family's tuition expenses, up to \$10,000, for virtually any postsecondary education and training. This applies to undergraduate, graduate and professional degree schools and even for less than half-time study.

For more information on the Hope and Lifetime Learning tax credits, and other tax benefits for postsecondary students, go to www.irs.gov. IRS Publication 970, Tax Benefits for Higher Education, which explains these credits and other tax benefits, is available online, or call **1-800-829-1040**. TTY callers should call **1-800-829-4059**.

OTHER FINANCIAL AID SOURCES

Financial aid office

Talk to the financial aid staff at each school you're interested in to find out about the school's financial aid programs and the total cost of attending that school.

CAA – Career Advancement Accounts
 PELL – Federal Grant Funding
 TAA – Trade Adjustment Act
 TAP – Tuition Assistance Plan
 VA – Veterans Education Benefit program
 WIA – Workforce Investment Act

USEFUL WEB SITES

- **Student Aid on the Web**

www.FederalStudentAid.ed.gov - Click on Students, Parents and Counselors

At this web site you can:

- Find information on federal student financial aid and access sources of non-federal aid.
- Use *FAFSACaster* to get an early estimate of your eligibility for federal student aid, and an early start in the financial aid process. When you are ready to apply for aid, much of the information you enter in FAFSA4caster will populate the *FAFSA on the Web*.

- **U.S. Department of Labor's Occupational Outlook Handbook** – (information on various careers and their earning potential)

www.bls.gov.oco

FREQUENTLY REQUESTED TELEPHONE NUMBERS

Federal Student Aid Information Center (FSAIC)

1-800-4-FED-AID (1-800-433-3243)

TTY users can call 1-800-730-8913

Callers in locations without access to 1-800 numbers may call 319-337-5665 (this is not a toll free number).

The FSAIC staff can answer your federal student aid questions and can give you all the help you need – FREE – including:

- information about federal student aid programs,
- help completing the FAFSA,
- help in making corrections to your Student Air Report (SAR), which contains your application results,
- information about the process of determining financial need and awarding aid, and
- information about your federal student loans.

You can also use an automated response system at this number to find out if your FAFSA application has been processed and to request a copy of your SAR. You can also write to the Federal Student Aid Information Center.

PENTA CAREER CENTER

ACADEMIC AND CAREER REQUIREMENTS FOR JOB TRAINING PROGRAMS

PROGRAM COMPLETION STANDARDS

All students who attend Penta Career Center are required to meet **satisfactory progress standards** towards program completion and graduation. Program completion standards include skills competencies, academic grades, and financial obligations.

Satisfactory Progress consists of a number of elements which will be reviewed during the grading periods.

The student will:

- Build a record of attendance and dependability to prepare the student for employment
- Demonstrate competencies of individual program skills and hands-on training
- Demonstrate teamwork
- Demonstrate commitment to the program and respect for others, school, program tools and materials

ACADEMIC STANDARDS

Penta Career Center Adult Education's course instructional method is a combination of hands-on training and classroom theory. Adult Education's grading scale is as follows:

Grading Scale			
90	-	100	Outstanding
80	-	89	Acceptable
79	-	79	Limited
Below		70	Unacceptable Performance

ATTENDANCE

All adult students are expected to maintain an 80% attendance level throughout their course. It is possible that a student could complete the course with a performance level of 70% attendance, if the student was able to demonstrate mastery of the required program training competencies.

RELIABLE TRANSPORTATION

Reliable transportation to and from school is a necessity, as no public transportation is available to Penta Career Center.

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. They are located in the financial aid office. A student may review his/her records by asking the financial aid counselor.

REFUND POLICY

Job Training Programs

Students who withdraw from Job Training programs (for any reason) will receive tuition refunds on the following basis:

◆ Withdrawal before start of Course	100%
◆ Withdrawal between Day 1 and Day 3 of Course	90%
◆ Withdrawal after Day 3 of Course	NO REFUND

PROBATIONARY POLICY

A student, who is struggling to meet the satisfactory progress standards, will have an opportunity to identify problems areas during the **Third Thursday conferences**. The student will meet with his program instructor to review and discuss the situation. The instructor will identify and document deficiencies, and write an intervention plan to help the student to overcome the problem areas.

Within the next evaluation period on **Third Thursdays**, the program instructor will again have a conference to discuss individual performance with the student and will record whether the student has demonstrated improvement, or whether further interventions are needed based on class performance.

At this point, a student who needs further intervention will receive a **Notice of Probation** from the school.

Once on probation, a student will continue to meet every Third Thursday, with his instructor to evaluate progress. **If after two conference/ intervention periods, the student fails to make Satisfactory Progress, the student may be dismissed from the program.**

PROGRAM COMPLETION

Penta Adult Education has an 86% completion rate for its Job Training program.

TREATMENT OF TITLE IV FUNDS WHEN A STUDENT WITHDRAWS

The law specifies how Penta Career Center must determine the amount of Title IV grant funding that you earn if you withdraw from school. The Title IV programs include the **Federal Pell Grant**.

When you withdraw during your enrollment or payment period, the amount of Title IV funding that you have earned up to that point is determined by a specific formula.

Once you have **completed more than 60%** of the enrollment or payment period, you have **earned all the finding** that you were scheduled to receive for that period.

If you received more grant funding than you earned, the excess funds must be returned by the school and/or you.

For example, at the time that you withdraw, Penta Career Center is required to perform a calculation to determine how much aid you have earned. If you have attended **20%** of the enrollment period, then **you earned 20%** of the aid that was disbursed, and **80%** of the aid **must be returned**, and **that may cause you to OWE funds to the school or the government**.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that the school may have. Therefore, you may owe funds to the school to cover any unpaid institutional charges. Penta Career Center may charge you for any Title IV funds that the school was required to return.

CAMPUS SECURITY

Penta Career Center's new 150 acre campus will well-lighted parking areas, strategically located surveillance cameras and regular staff monitoring provides a safe, secure facility for our adult students.

CAMPUS SECURITY REPORT

Penta Career Center, Adult & Continuing Education statistics on the occurrence of the following criminal offenses 2006-2009. High School (HS) and Adult Education (AE) data are included.

Campus Security Summary:

		2006-2007		2007-2008		2008-2009	
		HS	AE	HS	AE	HS	AE
I	Murder	0	0	0	0	0	0
II	Rape	0	0	0	0	0	0
III	Robbery	0	0	2	0	7	0
IV	Aggravated Assault	0	0	0	0	0	0
V	Motor Vehicle Theft	0	0	0	0	0	0
VI	Burglary	0	0	1	0	0	0

Statistics of the number of arrests for the following crimes occurring on campus in 2006-2009.

		2006-2007		2007-2008		2008-2009	
		HS	AE	HS	AE	HS	AE
I	Liquor Law Violations	0	0	0	0	0	0
II	Drug Abuse Violations	0	0	0	0	3	0
III	Weapons Possessions	0	0	0	0	0	0

If any such crimes are committed, students and staff will be notified at once.

PENTA DRUG STATEMENT

The Penta Career Center Board of Education recognizes that chemical use and abuse by our students may lead to chemical dependency, a treatable but potentially fatal disease. Furthermore, this use and abuse often contributes to an inappropriate behavior that interferes with learning within the school environment. Because of the nature of our school, the behaviors can also be a serious threat to the safety of the students and staff in our career training labs. In response, Penta practices a “Positive Action” intervention plan that emphasizes referral for help. Although disciplinary action will still hold the student accountable for his/her behavior, the emphasis is on finding help for the student through the referral agency rehabilitation process.

INSTITUTIONAL AFFIRMATIVE ACTION / DISABILITY POLICIES

The Penta Career Center Board of Education hereby gives notice that it does not discriminate on the basis of religion, race, color, national origin, sex, disability, age, or other status protected by applicable law in its programs, activities, or employment.

Further, it is the policy of this District to provide an equal opportunity for all students to achieve their maximum potential through the curriculum offered in this District regardless of race, color, creed, disability, religion, gender ancestry, national origin, place of residence, within the boundaries of the District, or social or economic background. Ron Matter is Section 504 and Title IX Coordinator.

This school does not discriminate on the basis of disability provided such disability does not impair the individual’s successful completion of the course or the ability to fulfill the job function for which training is being sought.

ACCREDITATION

Association for Career and Technical Education (ACTE), Ohio Department of Education Career-Technical & Adult Education and Ohio Board of Regents Workforce Development.

In addition, accreditation has been granted by the North Central Association, Commission in Accreditation and School Improvement (NCA, CASI) for Post Secondary Schools, (National Occupational Competency Testing Institute (NOCTI). State Certificate #051359. Additional approvals include: The U.S. Department of Labor, Bureau of

Apprenticeship Training, Toledo Heating and Air Conditioning Contractors Association (THACCA), the American Heart Association, the American Heart Association, Microsoft Certified Partner, the National Institute for Metalworking Skills, Inc. (NIMS), American College Testing (ACT), ServSafe® system, National Restaurant Association Educational Knowledge, ISO 9001-2000 Registered, International Register of Certificated Auditors (IRCA) #1181937, Moody ITL #0103054 RABQSA ISO / TS16949 Internal Audit #PL/RAB/IQ/011/TS/2/23/05, HACCP Manager Cert. NSF International / Prometric, and the American National Standards Institute (ANSI) Registrar Accreditation Board. Penta Adult and Continuing Education is approved for the training of veterans and their eligible dependents.