



Student  
Financial Aid  
Informational Booklet  
2022-23

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## **PHILOSOPHY**

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The Cass RIX School District believes that the primary responsibility for financing the student's education rests with the student and the family of the student. Financial aid programs are intended to help meet educational costs which remain after student and parental contributions have been taken into consideration.

### **EQUAL EDUCATIONAL OPPORTUNITIES**

Each student should be given the opportunity to develop and achieve to the maximum extent possible. Therefore, the school district will foster an educational environment that provides equal educational opportunities for all students.

Educational programs, services, vocational opportunities and extracurricular activities will be designed to meet the varying needs of all students and will not discriminate against any individual for reasons of race, creed, color, sex, national origin, economic status, or disability.

The Cass RIX School District, Cass Career Center, and each postsecondary occupational technical education training program operational and personnel policy comply with the requirements of the regulations implementing Title VI of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act, and Title II of the Americans with Disabilities Act of 1990.

All public schools are required to provide parents the right to inspect and review personally identifiable information collected and used or maintained by the District relating to their children. In the case of post-secondary students, the student has a right to request amendment of these records if they feel the information is inaccurate, misleading, or violates the student's privacy rights. Students may file complaints with the U.S. Department of Education or the State Department of Education concerning alleged failures by the District to meet the requirements of the Family Educational Rights and Privacy Act (FERPA).

Students who are 18 years of age or who are attending school beyond the high school level must give written permission to release school records to their parents and/or organizations who may be able to provide funding for the student.

## **FEDERAL AID PROGRAMS—Practical Nursing Program**

### **General Eligibility Requirements:**

**All prior balances owed to Cass Career Center must be paid in full to be admitted or re-admitted to any Cass Career Center program.**

**All students MUST complete a FAFSA application for consideration into our Practical Nursing program, regardless of financial aid needs.** This fulfills a government requirement regarding verification of citizenship issues.

To be eligible for aid provided by any of the school's federal financial aid programs the student must meet the following criteria:

### Basic Eligibility Criteria

- demonstrate financial need (for most programs);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be registered with [Selective Service](#), if you're a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- be enrolled at least half-time to be eligible for Direct Loan Program funds;
- maintain satisfactory academic progress in college or career school;
- sign the certification statement on the *Free Application for Federal Student Aid* (FAFSA®) form stating that
  - you are not in default on a federal student loan,
  - you do not owe money on a federal student grant, and
  - you will use federal student aid only for educational purposes; and
- show you're qualified to obtain a college or career school education by
  - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate;
  - completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
  - enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives described below.

Additional eligibility requirements can apply in certain situations including for [non-U.S. citizens](#), [students with criminal convictions](#), and [students with intellectual disabilities](#).

Some federal student aid programs have their own eligibility criteria in addition to the general requirements listed above. Check with your college's financial aid office if you have questions about a particular program.

### PROCEDURE FOR APPLICATION

Schools no longer receive the Free Application for Federal Student Aid (FAFSA) in paper form.

Students may access the form and information about the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

Application can be made online or students may download and print applications from the FAFSA website. The FAFSA on the Web worksheet is also available on the website or in the Financial Aid Office. It is recommended that students use the FAFSA on the Web worksheet to organize their material before filling out the form online. Students must create an FSA ID to be able to sign the online FAFSA. Parents of dependent students must also create an FSA ID in order to sign the online FAFSA.

Be sure you select the correct school year for the FAFSA. Starting with the 2018-19 *Free Application for Federal Student Aid* (FAFSA®), the following changes have been put in place:

- **Students are now able to submit a FAFSA® earlier.** Students are now able to file a 2021-22 FAFSA on Oct. 1, 2020, rather than beginning on Jan. 1, 2021. The earlier submission date is a permanent change, enabling students to complete and submit a FAFSA as early as Oct. 1 every year.

- **Students now report earlier income information.** Beginning with the 2017–18 FAFSA, students are required to report income information from an earlier tax year. For example, on the 2021-22 FAFSA, students (and parents, as appropriate) must report their 2019 income information.

### **Steps for Completion of Financial Aid Processing**

1. Apply and be accepted for admission.
2. Submit a copy of the high school transcript or GED certificate, driver’s license or approved picture ID, and any other documentation requested by the FAA to the financial aid office.
3. Submit your FAFSA application electronically. You will also need an FSA ID to sign electronically. If you are a dependent student filing online, your parents must have their own ID to sign electronically. Since awards cannot be made for more than one academic year, **application for financial aid must be made every year.**
4. Students are randomly selected for verification. Students are also selected for verification if there are discrepancies on the FAFSA. The easiest way to complete or correct your FAFSA with accurate tax information is by using the ***IRS Data Retrieval Tool*** through **www.fafsa.ed.gov**. In a few simple steps, you may be able to view your tax return information and transfer it directly into your FAFSA.
5. If required, submit proof of income to the student financial aid office: If the student is unable or chooses not to use the IRS Data Retrieval Tool in FAFSA on the Web, the student will submit to the school a copy of your **signed IRS tax return or a tax return transcript**. To obtain an IRS tax return transcript, go to [www.IRS.gov/transcript](http://www.IRS.gov/transcript). If student did not use the IRS Data Retrieval Tool when filing the FAFSA, he/she may still do so.
  1. Login at [fafsa.gov](http://fafsa.gov) to “Make FAFSA Corrections”
  2. On the FAFSA, in the Financial Information section, click “Link to IRS”
  3. On the IRS website, fill out the form and click on “Transfer my tax information into the FAFSA”

To complete verification, the financial aid office may require the student to complete an additional worksheet to confirm the information reported on the FAFSA.

6. Mid-year transfer students only – Students must be added to the school’s transfer monitoring list on NSLDS.

### **STATE AID PROGRAMS**

- **A+ Grant Program**--This state grant program is administered through the Missouri Department of Higher Education. Full-time students who have attended an A+ eligible school and meet the requirements may qualify for payments of tuition. Students must provide a copy of their high school transcript with the A+ designation.
- **Access Missouri**--This state grant funding is administered through the Missouri Department of Higher Education. Missouri residents may apply by completing the Free Application for Federal Student Aid (FAFSA) by the deadline each year. Students must be enrolled on a full-time basis and have financial need as determined by the state. *\*You must submit your FAFSA by February 1 each year in order to meet the priority deadline. Eligible students who apply on or before February 1 are guaranteed an award. You must submit your FAFSA by April 1 to meet the final deadline to be considered for eligibility. Eligible students who apply between February 1 and April 1 will be awarded based on funding availability. This change is based on the October 1 availability of the FAFSA.*

- Fast Track Workforce Incentive Grant—This state grant program is administered through the Missouri Department of Higher Education. The grant addresses workforce needs by helping adults pursue a certificate, degree, or industry-recognized credential in an area designated as high need. The eligibility and application guidelines can be found here: [https://dhewd.mo.gov/initiatives/fasttrackgrant\\_for\\_students.php](https://dhewd.mo.gov/initiatives/fasttrackgrant_for_students.php).
- Vocational Rehabilitation--Vocational Rehabilitation funding for school may help pay re-training costs for persons with an eligible disability.
- Workforce Investment Opportunity Act--May help pay training costs for individuals within specific economic guidelines or who may qualify as a dislocated worker, a displaced homemaker, a youth with specific job training needs, and others who may qualify under WIA criteria.

## NEED-BASED PROGRAMS

With the exception of two loan programs (Unsubsidized Federal Direct and Federal PLUS), a student must demonstrate financial need to receive aid from the Federal and State Student Financial Aid (SFA) programs. Unlike scholarship programs that may award funds based on academic merit or area of study, need-based aid is awarded to students based on their family's need for assistance.

### **Cost of Education – Expected Family Contribution = Financial Need**

**Cost of Attendance (COA)** – Includes tuition, fees room and board, books and supplies and other related expenses. The COA is always calculated for a full-time student based on a full academic year. A federal scale is used to calculate all areas of consideration.

**Expected Family Contribution (EFC)** – Evolved from all the student/parent information submitted on the financial aid application. There is a single formula, as specified by law, called the Federal Needs Analysis Methodology which produces the Expected Family Contribution. The EFC is used to award federal Pell Grants, campus-based aid and Subsidized Federal Stafford/Direct Loans, and to determine eligibility for Unsubsidized Federal Stafford/Direct Loans.

**Financial Need** – Federal Pell Grant awards are calculated based on applying the COA and EFC outcomes to a payment schedule created and updated yearly by the federal government. A student with an EFC higher than the cutoff is not eligible for a federal Pell Grant.

All applicants requesting federal assistance must have eligibility determined by completing the approved financial aid application (FAFSA).

## PROFESSIONAL JUDGMENT/DEPENDENCY OVERRIDE

The Financial Aid Administrator, using professional judgment, *may* be able to adjust one or more of the data elements used to calculate the EFC. (Aid administrators *cannot* adjust the EFC formula.) The adjustment must be based on a student's individual circumstances and must be documented in the student's file. The Student Aid Administrator (SAA) has final say on all professional judgment issues.

In *unusual* circumstances, a dependent student who does not meet independent criteria may still be considered to be independent on the basis of the financial aid administrator's professional judgment. The FAA must make this decision on an individual (case-by-case) basis and must document the reason (s) for the decision. The parents' unwillingness to assist the student **is not**, in and of itself, grounds for a dependency override, nor can a school

perform a dependency override solely because the parents are unwilling to provide information on the application or information needed for verification. The decision must be finalized and approved by the SAA and is final.

## **COST OF EDUCATION**

The cost of education is one of two numbers that will be used to determine the student's scheduled award. The other number is the Expected Family Contribution (EFC) which is printed on the SAR (Student Aid Report).

The cost of education is always based on the cost of standard tuition and fees for a full-time student for a full academic year. Less than full-time enrollment is adjusted by the federal payment schedule. Awards are made on a semester basis to adjust for a student attending less than a full academic year.

To determine the amount of a student's Federal Pell Grant, the financial aid administrator applies the cost of attendance and the EFC to a payment schedule to determine the award. A low EFC results in a higher award. A student with an EFC of 0 has the most need and receives the largest amount of Federal Pell Grant funds. A student with an EFC greater than the cutoff is not eligible for a Federal Pell Grant.

### **Sample Cost of Education Student Expense Budget:**

#### **10 1/2-MONTH BUDGET—2022-23**

#### **Direct costs to be paid to Cass Career Center**

##### *Dependent and Independent Students*

Tuition: \$12,100.00  
+ Fees: \$1755.00  
+ Supplies/Books: \$2231.00  
= Total Paid to CCC: \$16,086.00

#### **Estimated Cost of Living Expenses Incurred During Program**

*\*Cost of living may vary per student*

##### *Dependent Students*

Room and Board: \$4259.00  
+ Transportation: \$2440.00  
+ Personal Expense: \$3354.00  
= Estimated Dependent Cost of Living Expenses Incurred: \$10,053.00

##### *Independent Students*

Room and Board: \$6790.00  
+ Transportation: \$2609.00  
+ Personal Expense: \$5374.00  
= Estimated Dependent Cost of Living Expenses Incurred: \$14,773.00

The offer of financial assistance is not a legally binding contract. The offer is subject to adjustments if:

1. There is a change in government regulations
2. Funds are no longer available
3. An error was made by you in your application or by an employee of the Cass R-IX School District in determining your eligibility

Intentional false statements or misrepresentation on your financial aid application materials may be punishable under provisions of the U.S. Criminal Code. Information is subject to verification (being able to prove your application information). Failure to submit all requested documentation may result in delay or cancellation of the award.

**\*Disability Allowance** – Documented expenses related to a student’s disability, not covered through other sources, and directly related to his/her ability to attend Cass Career Center, may be included in the student’s budget for the period of enrollment.

## **AWARD NOTIFICATION**

Students will be informed of the decision on their applications for financial aid as early as possible. However, no awards will be made until all required documents have been received, the student is enrolled, and the actual cost is determined.



**A sample award letter follows.**

**Cass Career Center  
Financial Aid Award Letter**

John Smith  
123 Main Street  
Any Town, MO 12345

Award Date: June 5, 2019  
SSN: XXX-XX-0000  
Estimated Program Cost: \$15,335  
***Please return this letter by: June 30, 2019***

Dear John:

We are pleased to offer you the following financial aid package for the 2020-21 award year. This package is subject to change depending on your enrollment status and other variables such as additional aid and scholarships not shown here. If you receive a scholarship or other form of aid, let us know as soon as possible so we can add it to your award package. Cass Career Center reserves the right to adjust your awards.

Unless there is a change in your award, this is the only letter you will receive. Included with your award letter is the Financial Aid Informational Handbook. Please read the handbook carefully and contact the Financial Aid Office if you have any questions or would like to discuss your award package. Once you have read the handbook, please check either "Accept" or "Reject" for each award. If you wish to accept a lower loan amount, please write the amount in the appropriate column.

<b>Award</b>	<b>First PP</b>	<b>Second PP</b>	<b>Total</b>	<b>Changes in Amount</b>	<b>Accept</b>	<b>Reject</b>
Pell Grant	\$2,960.00	\$2,960.00	\$5,920.00			
Subsidized Direct Loan	\$1,750.00	\$1,750.00	\$3,500.00			
Unsubsidized Direct Loan	\$2,000.00	\$2,000.00	\$4,000.00			
A+						
Access Missouri						
Plus Loan						
Other Aid						
<b>Total Aid</b>	<b>\$6,710.00</b>	<b>\$6,710.00</b>	<b>\$13,420.00</b>			

***You must return this award letter by the above date or your account will be set up on monthly payments with the first payment due on the first day of class.***

\_\_\_\_\_  
*Student Signature*

\_\_\_\_\_  
*Date*

(Back page of Award Letter)

## AWARD LETTER - TERMS AND CONDITIONS OF AWARDS

1. All financial aid is subject to maintaining satisfactory progress and, where applicable, adherence to federal regulations and laws. Satisfactory academic progress will be determined before financial aid is disbursed for the second payment period.
2. Federal student aid is awarded on the basis of need. Need is the difference between your cost of education and the amount you and your family can afford to pay (known as expected family contribution). Need is determined by evaluating the information you provided on your aid application. Financial aid is intended to supplement, not to replace, the family's contribution.
3. Students are required to notify the Financial Aid Office in writing regarding any changes in their financial or academic status while attending Cass Career Center.
4. Aid is credited to a student's business account at the Cass Career Center and the balance of the award, after the account is cleared, will be disbursed to the student.
5. The student must meet the minimum half-time enrollment standards for Title IV student aid and be enrolled in a degree or certificate program.
6. Cass Career Center has permission to release my financial aid/academic transcript to the proper officials of scholarship agencies or organizations who wish to consider me as a recipient of their awards. Students receiving public assistance are responsible for reporting their student financial aid, including loans, to the Department of Social services.
7. We reserve the right to modify your financial aid award(s) at any time due to changes in your financial aid eligibility or in the availability of our funding.
8. All federal awards are made on the condition that you do not owe a refund (repayment) on a grant and you are not in default on any federal loan.
9. The offer of financial assistance is not a legally binding contract. The offer is subject to adjustments if:
  1. There is a change in government regulations
  2. Funds are no longer available
  3. An error was made by you in your application or by an employee of the Cass R-IX School District in determining your eligibility

To indicate your understanding of the above terms and conditions, please sign and return the award letter to the financial aid office.

\_\_\_\_\_  
(Student signature)

\_\_\_\_\_  
(Date)

## **FEDERAL GRANT ASSISTANCE**

A grant is a form of financial aid that, except under certain circumstances, does not have to be repaid.

**FEDERAL PELL GRANT PROGRAM** – An award to help undergraduates pay for their education after high school. For many students, Federal Pell Grants provide a “foundation” of financial aid, to which aid from other federal and non-federal sources may be added. Unlike loans, grants do not have to be paid back. The U.S. Department of Education provides funds to each participating Career Center to pay all eligible students.

**Selection of Recipients** – Eligibility for the Federal Pell Grant Program is determined by a formula passed into law by Congress and depends on a number called the “Expected Family Contribution Number (EFC)”. This number is an index of the student’s ability to contribute to the cost of education. Thus, the neediest students will have an EFC of 0 and may be eligible for the maximum award if their cost of education is high enough.

**Verification** – If the Federal Pell Grant has been selected for “verification” an asterisk will appear on the SAR following the EFC number. This means the student must submit documentation, within the period of time specified, verifying the information supplied on the financial aid application. An award will not be made until this process is completed.

**Amount of Award** – Will depend not only on the Federal Pell Grant EFC Number, but on the cost of education at CCC, whether the student is full-time or part-time, and whether attendance is for a full academic year or less.

The cost of education is one of two numbers that will be used to determine the student’s scheduled award. The other number is the Expected Family Contribution (EFC) which is printed on the SAR (Student Aid Report).

To determine the amount of a student’s Federal Pell Grant, the financial aid administrator applies the cost of attendance and the EFC to a payment schedule to determine the award; the lower the EFC, the higher the award. A student with an EFC of 0 has the most need and receives the largest amount of Federal Pell Grant funds. A student with an EFC greater than the cutoff is not eligible for a Federal Pell Grant.

**Payment to Student** – All payments are made through the financial aid office. Money owed to the Career Center for tuition, fees, or other student-approved expenses may be paid from the student’s award. The award balance (if applicable) is issued in two or more payments.

**Continued Eligibility** – Students must comply with the satisfactory progress policy of CCC, and apply and be eligible for financial aid each year.

# **WILLIAM D. FORD DIRECT LOAN PROGRAM**

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The various loan programs make long term loans available to students attending institutions of higher education. Eligibility requirements vary for each program, but students must have applied for federal financial aid and completed all pre-loan counseling before loan applications will be processed. **Unlike grants, loans must be repaid with interest.**

## **The Direct Loan Program**

Student loans are a serious financial obligation and must be repaid. The Direct Loan program includes the Subsidized Federal Direct Loans, Unsubsidized Federal Direct Loans, Federal Direct PLUS Loans for parents, and Federal Consolidation Loans. The student financial aid office must certify all loan applications.

## **SUBSIDIZED DIRECT LOANS**

**Selection of Recipients** – Students must apply for federal financial aid, demonstrate financial need, and meet the eligibility requirements for federal aid.

**Amount of Award** – First-year independent undergraduates may borrow a maximum of \$3,500 per academic year of subsidized loan funding.

**Payment to Student** – The government deposits the loan proceeds in the account of the Harrisonville Cass RIX School District. These funds are applied to the student's tuition, fees, and supplies charges. Living expense checks are disbursed through the Financial Aid Office for funds received over and above the program charges.

**Repayment** – The U.S. Department of Education pays the interest on a Direct Subsidized Loan while you're in school at least half-time, for the first six months after you leave school (referred to as a *grace period*), and during a period of *deferment* (a postponement of loan payments). You have a choice of several repayment plans that are designed to meet your needs. The amount you pay and the length of time to repay your loans will vary depending on the repayment plan you choose.

**Deferment** – Under certain conditions a Direct Subsidized Loan may be deferred from repayment. Deferments are not automatic. A written request must be sent to the lender. Payment must be made until the deferment is approved and processed.

**Default** – This is the failure to repay a student loan according to the terms agreed to when the promissory note was signed. If a loan is declared in default, the Cass Career Center, state, and the federal government can all take action to recover the money. The student will no longer be eligible for financial aid, the IRS can withhold income tax refunds, and credit bureaus will be notified.

**Interest Rates**- The interest rate charged for a Direct Subsidized Loan first disbursed on or after 7/1/17 and before 7/1/18 is fixed at 4.45%. Rates may be updated in August 2017.

**UNSUBSIDIZED DIRECT LOANS** – This loan is not based on financial need and is available to all students regardless of income (as long as your expected financial aid does not exceed your cost of attending school). Since this loan isn't subsidized by the federal government, the student is responsible for paying all interest that accrues during in-school, grace, and deferment periods. The student may choose to make interest payments while in school or defer the interest until repayment begins. *Deferring interest payments will end up costing more in the long run!*

**Selection of Recipients** – Students must apply for federal financial aid, (to determine if eligibility exists for a Subsidized Federal Direct Loan) and meet the eligibility requirements for federal aid.

**Amount of Award** – First year undergraduate, independent student may borrow up to \$4,000 in unsubsidized funds per academic year. An additional \$2,000 in loan money is available in high need circumstances.

***Only one loan will be processed for each academic grade level.***

**Payment to Student** – The government deposits the loan proceeds in the account of the Harrisonville Cass RIX School District. These funds are applied to the student’s tuition, fees, and supplies charges. Living expense checks are disbursed through the Financial Aid Office for funds received over and above the program charges.

**Repayment** – While the borrower is in school, interest on the Unsubsidized Direct Loan starts to accumulate from the day the loan is initiated. Repayment begins after the “grace period” has ended, which is 6 months for loans made after July 1, 1999. NOTE: In most cases, you will be responsible for paying the interest that accrues during your grace period. You have a choice of several repayment plans that are designed to meet your needs. The amount you pay and the length of time to repay your loans will vary depending on the repayment plan you choose.

**Deferment** – Under certain conditions a Direct Unsubsidized Loan may be deferred from repayment. Deferments are not automatic. A written request must be sent to the lender. Payment must be made until the deferment is approved and processed.

**Default** – This is the failure to repay a student loan according to the terms agreed to when the promissory note was signed. If a loan is declared in default, the Career Center, lender, state, and the federal government can all take action to recover the money. The student will no longer be eligible for financial aid, the IRS can withhold income tax refunds, and credit bureau will be notified.

**Interest Rates**-The interest rate charged for a Direct Unsubsidized Loan taken out from July 1, 2018 - June 30, 2019 is fixed at 5.045%.

**FEDERAL PLUS LOANS** -- The first payment is typically due approximately 60 days after the final disbursement.

**Selection of Recipients** – Federal PLUS Loans are limited to parent borrowers (a person’s natural or adoptive mother or father, stepparent, or legal guardian) who have no adverse credit history based on criteria established by federal regulations and are not in default on any student loans. Financial need is not required for loan eligibility. If there is adverse credit history, student is eligible to borrow or the parent may obtain an endorser who does not have an adverse credit history. Parent must sign a Master Promissory Note agreeing to terms of note.

**Amount of Award** – Parents may borrow up to the cost of education minus estimated financial assistance (no maximum limit for each child who is enrolled at least half-time, is a dependent student, and is making satisfactory academic progress).

**Repayment** – Borrowers generally must begin repaying both principal and interest once the loan is fully disbursed. However, if a deferment applies, borrowers

do not begin repaying the principal until the deferment ends. Interest, however, will continue to accrue during deferment.

**Payment to Parent** – The government will deposit the funds into the school’s account and will be applied to the student’s tuition, fees and supplies. If any funds remain, a check will be sent to the parent to cover other education expenses.

**Deferment** – conditions for a deferment on a PLUS loan are very limited and apply only to the principal.

**Default** – this is the failure to repay a student loan according to the terms agreed to when the promissory note was signed. **If a loan is declared in default, the Career Center, lender, state, and federal government all can take action to recover the money.** The parent will no longer be eligible for loans, the IRS can withhold income tax refunds, and credit bureaus will be notified.

**Interest Rates**—The interest rate charged for a PLUS loan is fixed at 7.595% for loans taken out between July 1, 2018 through June 30, 2019.

Once the loan is guaranteed and the first disbursement is made, a notice of loan guarantee and a privacy statement are sent to the borrower. The notice of guarantee includes borrower demographic info, school info, loan amount, interest rate, and scheduled disbursement dates.

**FEDERAL CONSOLIDATION LOAN PROGRAM** – Loan consolidation enables a borrower with loans from different lenders to obtain one loan, with one interest rate and repayment schedule. Most federal student loans, including the following, are eligible for consolidation:

Direct Subsidized Loans, Direct Unsubsidized Loans, Subsidized Federal Stafford Loans, Unsubsidized Federal Stafford Loans, Direct PLUS Loans, PLUS loans from the Federal Family Education Loan (FFEL) Program, Supplemental Loans for Students (SLS), Federal Perkins Loans, Federal Nursing Loans, Health Education Assistance Loans, and some existing consolidation loans

Loans being consolidated must be in the grace period or in repayment status or if in a delinquent or default status, will reenter repayment through loan consolidation. A married couple, with outstanding loans, can be treated as an individual borrower, with both parties being liable for repayment.

If a deferment is approved, interest must be paid on the Consolidation Loans. Repayment of these loans can begin within 60 days after the loan is disbursed. There are several repayment plans that are designed to meet the different needs of individual borrowers. You will receive more detailed information on your repayment options from your consolidation servicer when you consolidate your loan.

Pell Grants and Direct loan amounts are disbursed in two payments, one in each payment period.

Contact your lender if you are interested in Loan Consolidation. With changes in the Federal Regulations, some lenders no longer process Loan Consolidations.

## **BORROWER RIGHTS AND RESPONSIBILITIES**

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### *The borrower has the right to:*

- Written information on loan obligations, including loan consolidation and refinancing;
- A copy of the promissory note, and return of the note when the loan is paid in full;
- Information on interest rates, fees, the balance owed on loans, and a loan repayment schedule;
- Notification if the loan is sold or transferred to a loan servicer;
- Federal interest benefits, if qualified;
- A grace period, if applicable, and an explanation for what that means;
- Prepayment of the loan without penalty;
- Deferment, if the borrower qualifies; and
- Request forbearance.

### *The borrower has the responsibility to:*

- Perform an entrance counseling session before beginning the loan process.\*
- Repay the loan according to the terms of the promissory notes.
- Notify both school and lender in writing about any changes that would affect the ability to repay, or eligibility for deferment or cancellation;
- Notify the lender if he or she graduates, withdraws from school, drops below halftime status, transfers to another school, or changes name, address, or social security number;
- Notify the lender if he or she fails to enroll for the period covered by the loan; and
- Attend an exit counseling session before leaving school.

\*Entrance and exit counseling is required and available online at **www.studentaid.gov**. More information about the website is available from the Financial Aid Administrator. The Financial Aid Office **DOES NOT** receive notification of your counseling session. You are required to print out a copy of your counseling session confirmation page for both entrance and exit counseling sessions and submit them to the financial aid administrator.

## **LOAN REPAYMENT**

You have a choice of several repayment plans that are designed to meet your needs. The amount you pay and the length of time to repay your loans will vary depending on the repayment plan you choose. Get details about repayment plans and calculate your estimated repayment amount under each of the different plans at: <https://studentaid.gov/loan-simulator/>.

Loan repayment obligations typically begin 6 months after school completion or graduation date.

## **STATE AND PRIVATE AID PROGRAMS**

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Most agencies that deal with state and/or federal money will require the student to apply for federal financial aid before authorizing payments. Please contact the agency for additional information.

❑ **Private Scholarship Programs**

Many students receive scholarships from private sources. Civic and professional organizations, businesses and corporations, unions, employers, and clubs often sponsor scholarship programs. Students investigating the possibility of receiving a scholarship from a private source should contact a representative of the organization. The local library or high school counselor's office can also provide information.

❑ **Missouri Vocational Rehabilitation Programs**

Vocational Rehabilitation funds assist students with physical or emotional limitations. Benefits can include tuition, a book allowance, and a room and board allowance. Vocational rehabilitation offices are located throughout Missouri. Contact the vocational rehabilitation office nearest you.

## **STUDENTS RIGHTS AND RESPONSIBILITIES**

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Financial aid applicants have the right to ask for information about the Career Center. Applicants also have certain responsibilities. Listed below are some of the rights and responsibilities of a financial aid applicant:

### **Student's Rights**

*The Student has the right to ask the Career Center:*

- The names of its accrediting and licensing organizations and to see copies of the documents describing the accreditation or licensing
- About programs, instructional, laboratory and other physical facilities and faculty
- What the cost of attendance is and what the policy is on refunds to students who reduce hours or withdraw completely from classes
- What types of financial assistance are available, including information on federal, state and institutional aid programs
- The names of financial aid personnel and where the personnel are located
- What policies and procedures are concerning deadlines for submitting applications
- How financial aid recipients are selected for awards
- How financial need is determined
- How much financial need the Career Center attempts to meet



- For an explanation of each award shown on the award letter
- What the interest rate is on any student loan, the total amount the student can expect to borrow, the length of time to repay and approximately when repayment will begin
- To reconsider the financial aid package, if the student believes a mistake was made or if enrollment changes prior to the first day of classes
- How the Career Center determines whether students are making satisfactory academic and continuous progress and what happens when financial aid recipients do not make satisfactory progress
- What special facilities and services are available for the physically disabled or the learning disabled

## **Student's Responsibilities**

### *The Student has the responsibility to:*

- Review and consider all information about the Career Center's programs before enrolling
- Pay special attention to applications for student financial aid. Complete applications thoroughly & accurately. Submit forms to the correct place and within specified deadlines.
- Respond promptly to the student financial aid office when requests are made for "additional information" and or "documentation"
- Notify the Career Center of any information that changes after you have applied for aid
- Know all deadlines for applying for aid
- Provide new or corrected information requested by the student financial aid office
- Read, understand, and keep copies of all forms that the student has signed
- Make and maintain satisfactory academic and continuous progress toward the student's certificate or degree
- Notify the student financial aid office of any changes in name, social security number, home address or enrollment status
- Attend an entrance interview before submitting an application for a federally insured loan
- Attend an exit interview after applying for a federally insured loan (or before leaving the Career Center)
- Repay any student loans borrowed while attending the CCC
- **Understand the Career Center's tuition and fee refund policy**

## **VERIFICATION OF APPLICANT DATA**

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### **Verification Policy**

The U.S. Department of Education randomly selects federal financial aid applications for "Verification." When the Department of Education selects an application, an asterisk appears on the applicant's Federal Pell Grant Student Aid Report (SAR). The asterisk is located to the right of the Federal Pell Grant EFC on the SAR.

Verification requires that the student submit to the student financial aid office signed copies of certain financial documents, a verification worksheet with the signatures of all persons whose income is represented on the Federal Pell Grant Student Aid Report (SAR) and proof of all information reported on the SAR.

**Students are not eligible to receive federal financial aid through the student financial aid office until the verification process is complete.**

The student financial aid office informs the student when the Federal Pell Grant Student Aid Report (SAR) is submitted that the report has been flagged for verification. The student is informed of documents required to complete verification.

Financial aid applicants should keep the following documents handy in case their SAR is flagged for verification:

- A. Federal Income Tax Returns (transcript must be obtained from IRS.gov/transcript)\*
- B. Proof of number of family members attending college at least half time
- C. Proof of all untaxed income

If required documents are not submitted to the financial aid office, the office may discontinue processing the application.

\*Student should use the IRS Data Retrieval Tool when completing the FAFSA. If the student is unable to or chooses not to use the IRS Data Retrieval Tool, the student will submit to the school a **2017 IRS tax return transcript**. (See page 3.)

### **Resolution of Conflicting Data**

Federal regulations mandate that student financial aid offices must reconcile any discrepancies in data. Even though the U.S. Department of Education may not select a student's Federal Pell Grant Student Aid Report (SAR) for verification, the student may still be asked to verify inconsistent and/or conflicting data.

Federal regulations mandate that all data submitted for a student's file be accurate and consistent. As an institution of higher education, the Cass Career Center has "full discretion" to verify any item(s) and to require reasonable documentation. The Career Center has "full discretion" to deny awards and/or withhold payments until conflicts are resolved to the school's satisfaction.

## **FINANCIAL AID POLICIES**

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### **IRS Form 1098-T Reporting**

IRS Form 1098-T will be mailed or hand delivered to qualified students by January 31 of each year. Form 1098-T reports total payments received during the appropriate tax year for individual student accounts. The form also reports, in a separate box, any scholarship or grant funds received. The 1098-T form reports only what is received from January 1 to December 31 of the tax year. Since many loans and grants are distributed over the school year, reporting may occur over two tax years. To ensure that you receive the 1098-T form, you must advise the Financial Aid Administrator of any address changes even after you have completed the program.

The 1098-T form is provided as required by the IRS. Upon request, the Financial Aid Administrator will provide documentation for the amounts reported. Any other questions about the form should be directed to a tax professional.

### **FRAUD & ABUSE POLICY**

Any student who intentionally makes false statements on any application for federal student aid is violating the law and is subject to fine or imprisonment or both. Students suspected of fraud and/or abuse of federal aid programs may be reported to the U.S. Office of the Inspector General (OIG).

In the process of verifying information concerning students, the Career Center may report to the OIG any student that is determined to have:

- Forged or falsified documents (such as citizenship papers, transcripts, signatures, etc.)
- Used false or fictitious names or aliases, addresses, or social security numbers, or used multiple social security numbers
- A pattern of misreported information from one year to the next
- Submitted a counterfeit Pell Grant Student Aid Report
- Made a false claim of independent student status
- Ever stolen or fraudulently endorsed financial aid checks
- Made a false claim of citizenship status
- Falsely claimed to be registered for selective service and refuses to register (if a male under 26 years of age).
- Failed to report previous loans and/or received federal financial aid at more than one Career Center within the same semester

If a student is suspected of any of the above offenses, the student may be reported to the U.S. Office of the Inspector General (OIG). A letter written on institutional letterhead will be sent to the OIG. The letter will contain the following information concerning that student: (1) full name, (2) Social Security number, (3) mailing address, (4) telephone number, (5) nature of the allegation. As a result of OIG's findings the student could be rendered as ineligible to receive federal financial aid for life or have to repay awards already received.

## **SATISFACTORY ACADEMIC & CONTINUOUS PROGRESS POLICY**

Federal regulations require that all students receiving federal aid funds maintain satisfactory progress; failure to do so could result in termination of financial aid. Cass Career Center has established measures for evaluating the satisfactory progress of financial aid recipients. An assessment of these efforts will occur at the midpoint of the program (before the second payment period disbursement).

For Practical Nursing Students:

The grading and evaluation system for the PN program requires that each course be passed with a grade of 75% or higher. Students may miss 5 days per payment period. Satisfactory academic progress (SAP) will be reviewed at the midpoint of the program, before the second payment period disbursement. If the student is not meeting this SAP standard, he/she will be placed on academic warning. During the warning period, all financial aid will continue until the completion of the current payment period. The student will not receive credit for courses that do not meet the standards of academic progress. PN Program policy requires all classes to meet the academic standards, therefore student records will not be released for the state board examination. Refer to the PN Student Handbook for more information.

Mitigating circumstances must be documented and approved by the student financial aid office. If denied, the student may request in writing, an appeal to the Director of Career and Technical Education. Maximum time for any student to complete a program may not exceed 150% of the length of the program.

## **APPEAL AND REINSTATEMENT PROCESS**

In the event the problem is still not resolved to the satisfaction of the student and/or parents/guardians, the student may proceed with the State Complaint Resolution process. Please refer to the policy following page 32 of this handbook entitled “CBHE Policy on Complaint Resolution” for the complete policy.

In the event that a student fails to graduate from the Practical Nursing program, he/she may apply for readmission depending on the circumstances of the withdrawal or dismissal. Please see the Practical Nursing handbook for further details. Federal regulations are on file in the student financial aid office.

## **STUDENT ATTENDANCE REGULATIONS**

All students who have financial aid will be required to meet the guidelines of the programs for which they qualify. PN students must adhere to the standards set forth in the LPN program. See LPN Student Handbook for specific policy regarding attendance and/or leave of absence.

## **LEAVE OF ABSENCE**

Students may request one leave of absence from school not to exceed 60 (sixty) days in a 12-month period during which the student is not considered withdrawn and no refund calculation is required. In order to avoid being dropped from school and receiving a failing grade, the student must request a leave of absence in writing specifying the beginning and ending date of the leave for a situation involving the following:

1. An ordinary leave of absence is granted for either military or mandatory civic duties.
2. A medical leave of absence is granted for documented medical reasons. All requests for medical leave must be accompanied by a written recommendation or release from the student’s personal physician.
3. A personal leave of absence is granted provided a written request is made by the student prior to the leave being granted.

The Financial Aid Administrator and the Director of Career and Technical Education must approve all requests for leaves of absence. If a student’s leave of absence is not approved or the student fails to return to school at the end of an approved leave of absence, the student is considered to have withdrawn from school as of the last day of attendance, and refund requirements apply.

If a student is on an approved leave of absence, the leave period will not count toward the student’s total hours in the course. Students must make arrangements to complete their program at no additional cost provided tuition has been paid and no refund has been made. Students returning to school must complete their training within 18 (eighteen) calendar months from the first date of attendance.

The leave of absence requirement also affects a student’s in-school status for the purposes of deferring Student Financial Aid loans. A student on an approved leave of absence is enrolled at the school and is eligible for an in-school deferment for his/her SFA loans. A student who takes an unapproved leave of absence or fails to return to the school at the end of an approved leave of absence is no longer enrolled at the school and is not eligible for an in-school deferment of his/her loans.

## **WITHDRAWAL PROCEDURES**

Students must withdraw by contacting the Financial Aid Office at Cass Career Center. Students not withdrawing in writing will be dropped as of their last day of attendance. Involuntary withdrawal may result from unsatisfactory academic progress and/or failure to meet attendance requirements.

## **REFUND POLICY**

Federal student assistance program regulations require institutions of higher education which participate in the Title IV aid programs to have a fair and equitable refund policy for all students who withdraw, drop out or are expelled from school. This regulation and federal refund policy can be found in the Department of Education Federal Student Assistance Program General provisions. Detailed information is available upon request in the student financial aid office.

The Cass Career Center Institutional Refund Policy is outlined below:

1. The school will retain 25% of the tuition for students withdrawing in the first week of the payment period. Withdrawal may be voluntary or involuntary.
2. The school will retain 50% of the tuition for students withdrawing in weeks 2, 3, and 4 of the payment period. Withdrawal may be voluntary or involuntary.
3. The school will retain 100% of the tuition for students withdrawing during or after week 5 of the payment period. Withdrawal may be voluntary or involuntary.
4. Student activity fees, club dues, and supplies are nonrefundable.

The school will retain \$100 for an administrative fee for students who drop prior to the first day of class. The refund policy is applicable to all post-secondary students who execute a complete withdrawal from coursework during an academic year. Withdrawal includes dismissal from the program for any reason including unsatisfactory academic or attendance progress. The student's withdrawal date is the last day of attendance. Any books and/or supplies received by the student prior to withdrawal will be charged to the student's account and will not be refunded.

## **RETURN OF TITLE IV FUNDS POLICY**

All students receiving federal funds will receive a refund based on the Department of Education's Return of Title IV Refunds Calculation. When a student withdraws from Cass Career Center, a Return to Title IV calculation, using the federal formula and worksheets, is used to determine, as of the date the student withdrew, the amount of time the student was scheduled to attend in relation to the amount of time in the payment period. Up through the 60% point in the payment period, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period, the student has earned 100% of the Title IV funds received, or was scheduled to receive, in the payment period. If funds were not disbursed before the student withdrew and student earned aid that could have been disbursed, after Return to Title IV a post withdrawal disbursement could be made. Note: For a second disbursement of loan funds, a post withdrawal disbursement is prohibited.

A Return to Title IV calculation must be performed after the student withdraws so that any unearned funds are returned to the programs within 45 days from the date of determination that the student withdrew.

Title IV refunds to a student's award will be distributed using the following priority award

order:

- a. Unsubsidized Direct Loan
- b. Subsidized Direct Loan
- c. Federal PLUS Loan
- d. Federal Pell Grant
- e. Other Federal, state, private, or institutional aid
- f. Student--The student is not required to request the refund.

*Cass Career Center works with Credit World Services, Inc. to collect unpaid balances.*

## **STUDENT RIGHT-TO-KNOW AND CAMPUS SECURITY ACT**

Public Law 101-542 requires that Cass Career Center provide you with information regarding numbers and types of crimes that have taken place on our campus beginning August 1, 1991. Also required are policies regarding procedures and facilities for reporting criminal actions or other emergencies occurring on campus. The act also requires that, effective July 1994, the school provide you with completion rates for students attending this school commencing with those enrolling after July 1, 1991.

Cass Career Center presently consists of the facility located at 1600 E. Elm Street, Harrisonville, Missouri. For purposes of this policy, any acts occurring in the building, grounds, or school-owned parking lots will be considered as occurring on campus.

1. Any student, staff or employee who observes or is involved in a criminal act should immediately report such occurrences to the Director of Cass Career Center.
2. The director shall contact the appropriate law authority to determine:
  - a. that illegal activity was reported, and
  - b. what action the school should take to cooperate in an investigation
3. The director will document the occurrences and communicate with authorities and students involved.

The maintenance staff at Cass RIX School District maintains a program of crime deterrent activities including a review of all campus entry/exit points, locks, and individual window and door security devices (including alarm systems). Campus lighting shall be reviewed by maintenance staff at regular intervals.

Personal security - do not leave your books, bags, tools or other personal items unattended. Be sure to lock your car at all times. The school carries no insurance for personal items such as tools, car stereos, etc. If left overnight on school property, they are still the responsibility of the student. Please watch your personal possessions - **avoid being a victim.**

The Local Law enforcement authority is: Harrisonville Police Department  
208 E. Pearl

Harrisonville, MO 64701  
(816) 380-8929 or 911

A School Resource Officer (SRO) is employed by the school (and local police department) to assist in the safety and education of the secondary and post-secondary students in the district, as well as the employees of Cass RIX School District. The following programs are available through the SRO and can be requested by an administrator or instructor. In addition to these programs, the SRO can do other presentations based on special requests by instructors.

Alcohol Drugs and Driving	Auto Security and Safety
Computer Crimes and Fraud	Fourth Amendment Rights and Miranda
Juvenile Law	Mock Trials
Video Discussion re Meth	No Zone Demonstrations
Traffic Laws	Teenage Driving

In addition, the SRO plans annual staff development programs to inform instructors (who, in turn, take the information back to their classrooms) of security procedures and practices. The school district publishes and makes available in each classroom a school district “Crisis Response Manual” that includes procedures for evacuation of the disabled, weapons, bus accidents, bomb threats and bombs, drugs, natural disasters, intruders, riots, protests, snipers/drive-by shootings, personal security, suicide, fire, tornado, and other security issues.

In keeping with federal regulations, the school will gather and publish annually statistics concerning occurrences on campus of crimes in the following categories:

- Murder and non-negligent manslaughter
- Negligent manslaughter
- Sex offenses (forcible and non-forcible)
- Robbery
- Aggravated assault
- Burglary
- Motor vehicle theft
- Arson
- Domestic violence
- Dating violence
- Sexual assault and stalking

This information is posted on the adult education bulletin board when available. Upon request, students may obtain a paper copy from the financial aid office.

## **COMPLETION/FOLLOW-UP**

The Cass Career Center follows up on all students 180 days after completion. The data for the most recent follow-up study is as follows (shown for programs with post-secondary students enrolled):

2016-17 School Year: Practical Nursing Class	9 Employed - Related Position
	1 Continued Education
	<b>13 GRADUATE COMPLETERS</b>

## MISCELLANEOUS INFORMATION

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### Outside Agency Addresses and Telephone Numbers:

#### **AGENCIES:**

Department of Veteran Affairs/KC  
4800 Main St., Ste. 107  
Kansas City, MO 64111  
(816) 753-1866

MO DESE Career & Adult Division  
and Veteran's Ed. Section  
P.O. Box 480  
Jefferson City, MO 64153  
573-751-4212

Student Aid Information Center  
1-800-433-3243  
7 a.m. – 7 p.m. CST  
(Monday – Friday)

Vocational Rehabilitation  
K.C. Downtown Office  
615 E. 13<sup>th</sup> St., Room G-3  
Kansas City, MO 64106-2270  
(816) 889-2581

U.S. Department of Education  
Region VII Office  
Office of Student Financial Assistance  
8930 Ward Parkway, Ste. 2043  
Kansas City, MO 64114  
(816) 268-0400

**ACCREDITATION THROUGH:**  
Council on Occupational Education  
Post-secondary  
7840 Roswell Rd.  
Building 300, Suite 325  
Atlanta, GA 30350  
(770) 396-3898, (800) 917-2081  
[www.council.org](http://www.council.org)

### WORLD WIDE WEB RESOURCES

US Department of Education..... [www.ed.gov](http://www.ed.gov)  
FAFSA on the Web..... [www.fafsa.gov](http://www.fafsa.gov)



**Federal Student Loan Management** ..... [www.studentloans.gov](http://www.studentloans.gov)  
**FastWEB Scholarship Search**.....[www.fastWEB.com](http://www.fastWEB.com)  
**The Financial Aid Information page**..... [www.finaid.org](http://www.finaid.org)  
**Missouri Dept. of Higher Education** ..... [www.dhe.mo.gov](http://www.dhe.mo.gov)  
**Office of Postsecondary Education**  
**Resources for Student**..... [www.ed.gov/about/offices/list/ope/index.html](http://www.ed.gov/about/offices/list/ope/index.html)  
**Funding Your Education: The Guide to FSA** .....[studentaid.gov](http://studentaid.gov)  
..... (click on Resources under More Info)

**Accreditation**

Cass Career Center is currently accredited by the Council on Occupational Education for post-secondary accreditation.

**Non-Discriminatory Policy**

The Cass RIX School District and Cass Career Center provides equal educational opportunities to all persons without regard to race, sex, creed, color, national origin, or physical handicap.

**Advertising and Recruitment Practices**

Cass Career Center advertises in various media with the intent to familiarize the public with the services and training programs provided through the local school district. Some of those outlets include, but are not limited to, area newspapers, the cable community bulletin board, the school cable channel, school website, flyers, and special mailings.

**Available Title IV Student Financial Aid Programs**

Cass Career Center is approved for the following Title IV Programs:

1. Federal Pell Grants
2. Direct Subsidized and Unsubsidized loans
3. Direct PLUS loans

**Sources of Financial Aid at Cass Career Center**

1. Federal Pell Grant
2. Direct Subsidized and Unsubsidized loans
3. Direct PLUS loans
4. Vocational Rehabilitation

5. Veterans Administration--Eligible veterans or dependents of an eligible veteran may receive assistance with costs associated with training or living expenses during the education process.
6. Workforce Investment Act (WIA) and 21<sup>st</sup> Century Healthcare through the Full Employment Council
7. Access Missouri Grant through the Missouri Department of Higher Education

### **Coordination of Aid to Prevent an Over Award**

All aid, regardless of source, must be coordinated in the financial aid office to prevent an over-award. Should an over-award occur, the student is responsible to reimburse the amount of that over-award to the school and/or Department of Education. In no instance may a student receive more in aid than the total budget.

### **Fiscal Procedures**

The grant proceeds are credited to the student's account when received. Students are expected to first pay their school costs prior to receiving grant proceeds for maintenance (living expense). Under no circumstances may a student receive aid proceeds if eligibility requirements are not met. PLUS borrowers must direct the school regarding credit balances in their students' accounts. The parent may opt to receive the check himself or the student may be issued the check with parental permission.

### **Deadlines**

Students must apply to Cass Career Center for the fall semester no later than one week (7 days) before classes begin (exception: LPN students). Students applying after this deadline may have to wait until the next year to attend classes. If a student does not have a valid SAR before classes start, he/she must make other arrangements for payment of tuition before the first day of class. Students must have filed their FAFSA by February 1 (priority deadline) and April 1 to be eligible for Missouri state aid.

### **FERPA**

School Board Policy JO addresses students' rights under FERPA. A complete copy of the policy regarding FERPA will be given to all students accepted into enrollment at Cass Career Center, is posted in the classroom, and is posted on our website.

### **Payment Policy**

Plans for payment must be finalized through the financial aid office by the first day of class. Any balance not covered by loans, grants and scholarships will be put into a payment schedule with monthly minimum payment requirements. While no interest will be charged to a student's account for the balance owed, a late fee of \$40 will be added to a student's balance for payments that are not received within one week of the scheduled due date. This practice will continue on each billing date until the account is brought back to current status.

The balance for the first payment period must be paid in full to continue with the second half of any program. The only exception is when a formalized plan is in place with the financial aid administrator in cases where second payment period loans and grants cover the remaining balance due. Also, if the balance of the PN student's account is not paid in full by the last day of school, the student's transcript will not be released to the State Board of Nursing for approval to sit for the NCLEX certification exam. All prior balances owed to Cass Career Center must be paid in full to be admitted to any CCC program.

### **Graduation Completion Rates**

The graduation completion rate of students starting to completing the Practical Nursing program at Cass Career Center are: 92% for 2014-2015; 88% for 2015-2016; and 62% for 2016-17.

NCLEX pass rates for graduates of our program have been 100% for 2015; and 100% for 2016; and 100% for 2017.

## **FINANCIAL AID COORDINATION AT CASS CAREER CENTER**

The Financial Aid Administrator (Adult Education Coordinator at Cass Career Center) will be responsible for administering and coordinating all Title IV, state and institutional financial aid programs. In administering the programs, the following information must be provided by the appropriate school officials:

**A. Instructional staff**

Instructors must submit to the Financial Aid Office the current status (as pertains to satisfactory progress and enrollment status) prior to each disbursement and at each checkpoint.

**B. Adult Education Coordinator/Financial Aid Administrator**

The Adult Education Department will provide the Financial Aid Office with information on new enrollees & the conditions under which the student is enrolled: i.e. probation, full-time, half-time, etc. The Financial Aid Administrator will determine the amount of funds needed for student awards and request the funds from the financial aid service.

**C. Assistant Director**

Assistant Director will oversee Title IV program and assist Financial Aid Administrator in the coordination of program.

**D. Cass Career Center Bookkeeper**

Bookkeeper will maintain a ledger showing student awards, payments, payment dates, etc. The bookkeeper will disburse living expenses checks.

**E. Fiscal Officer**

The Fiscal Officer at the Cass RIX School District Administration Office will print checks for students receiving funds to be used for living expenses.

### **Disbursement Procedures**

Pell Grant proceeds will be disbursed to all students in 2 payments, one at the beginning of the school year and the other after the midpoint of the student's program, if all required forms have been completed by the students by July 1 and SAP is being met (for 2<sup>nd</sup> disbursement). Students who have not completed the required forms prior to July 1 will receive Pell Grant monies after appropriate forms have been processed and funds received in the district's account.

The Financial Aid Administrator will contact the third-party servicer, in writing, to order the draw-down of the financial aid funds. The servicer will draw down the funds and contact the Financial Aid Administrator as to the date of deposit. All payments of financial aid moneys are deposited directly into the bank account of the Cass RIX School District. The Cass Career Center Bookkeeper will then post the student's payment to his/her account and an updated ledger will be provided to the student. Once tuition has been paid in full for the payment period, any credits will be disbursed by check to the student. Parents of dependent students must inform the Financial Aid Officer in writing if excess funds are to be disbursed to the parent or the student.

The third party servicer contracted to do financial aid processing for Cass RIX School District is Gemcor, Inc., 400-D Quadrangle Drive, Bolingbrook, IL 60440.

## **FACTS ABOUT ALCOHOL AND DRUG USE**

### **FACTS ABOUT ALCOHOL**

Alcohol, a drug, is a central nervous system depressant. It is easily made and is the mood-altering ingredient in wine, beer, and liquor. Since it contains calories, it is considered a food, but the calories in no way contribute to good nutrition. In fact, even moderate drinkers may need to reduce their drinking to maintain ideal weight. A 12-ounce bottle of beer contains approximately the same amount of alcohol as 5 ounces of wine, or 12 ounces of 80 proof liquor.

### **PHYSICAL EFFECTS**

Alcohol is absorbed in the blood stream and virtually all parts of the body. Several factors influence the effects of alcohol, including the amount of alcohol consumed, the rate at which it is consumed, the presence of food in the stomach during consumption, and the individual's weight, mood, and previous experience with the drug.

With moderate drinking, a person may experience flushing, dizziness, dulling of senses, and impairment of coordination, reflexes, memory, and judgment. Taken in larger quantities, alcohol may produce staggering, slurred speech, double vision, dulling of senses, sudden mood changes, and unconsciousness. Taken in larger quantities over a long period of time, death may occur due to depression of the parts of the brain that control breathing and heart rate. Alcohol can be very damaging when used in larger amounts or over a long period of time. It can cause damage to the liver, heart, and pancreas. It may lead to malnutrition, stomach irritation, lowered resistance to disease, and irreversible brain or nervous system damage. Drinkers who also smoke are more at risk for developing certain cancers.

### **WHO SHOULD NOT DRINK ALCOHOL**

Pregnant women, young people, alcoholics, those taking contradictive medications, and those engaged in dangerous recreational activities should not drink alcohol. All people should limit their intake of alcohol if they are going to drive or operate other machinery, especially firearms.

### **DEPENDENCE**

Increased tolerance to alcohol may lead to physical dependence. At that point, alcohol becomes part of a person's normal physical functioning. Physical dependence is characterized by the presence of withdrawal symptoms when use is discontinued suddenly.

### **ALCOHOLISM**

According to the American Medical Society, Alcoholism is a chronic, progressive, and potentially fatal disease. It is characterized by tolerance and physical dependency or pathological organ changes, or both—all direct or indirect consequences of the alcohol ingested.

### **SCOPE OF THE PROBLEM**

If you conducted a public health survey, almost all communities would find that alcohol and alcohol-related problems should be on a high-priority list for actions. The cost of these problems is conservatively estimated at more than \$50 billion a year.

## **DRUG ABUSE PREVENTION**

The Cass RIX School District has instituted a drug-free workplace policy (ref: GBABA) that covers the provisions of the Drug-Free Workplace Act of 1988. Because of the danger inherent in drug use, Cass Career Center will take disciplinary action against any student who is involved in the unlawful manufacture, use, possession, sale, or distribution of drugs or controlled substances. Cass Career Center will also take disciplinary action against any student who is under the influence of drugs or controlled substances.

The district's drug-free awareness program includes participation in the National Red Ribbon Week activities to inform students of the dangers of drug and alcohol abuse. The school district works with the School and Community Task Force to implement this effort.

### **PROCEDURES FOR STUDENTS INVOLVED IN ILLEGAL DRUG USE:**

1. Student is immediately removed from class
2. Student is sent the office of the director
3. Local authorities are notified
5. Student is automatically issued a 10-day suspension or may be expelled from school.

### **DRUG ABUSE POLICY**

Faculty members who suspect drug abuse by students, staff or faculty should refer such information to the Director of Career and Technical Education. Cass Career Center is an active supporter against drug abuse.

The following phone numbers are sources to get help or information:

Narcotics Anonymous, 818-773-9999

Alcoholics Anonymous, 212-870-3400

National Cocaine Help line at Fair Oaks Hospital 1-800-COCAINE

Parents Resource Institute for Drug Education, (P.R.I.D.E.) 1-800-668-9277

National Federation of Parents for Drug Free Youth (N.F.P.), 1-305-856-4886

U.S. Department of Health and Human Services, 1-877-696-6775

West Central Missouri Mental Health Center, 816-380-4010

### **KNOW THESE SIGNS OF DRUG USE:**

#### **MOOD SWINGS**

Drug users can be happy one minute and sad the next. They may have unusually strong feelings of panic, anxiousness, and fear. Drug users may mistrust their friends, be irritable, nervous, lose

interest in school and other activities, and become secretive.

### **CHANGES IN APPEARANCE**

Drug users may look sickly or tired and experience chronic cold-like symptoms such as red eyes, runny noses, headaches, unexplained bruises, bleeding gums, muscle weakness and shaky hands. New drug users may also suddenly change their style of dress.

### **CHANGES IN PASTIMES/CHANGES IN FRIENDS**

Drug users may become argumentative, fight with family, friends, or teachers, may run into trouble with the police and may run away from home.

### **UNUSUAL ODORS AND ITEMS**

Sometimes drug users leave signs around in their rooms-funny smells, room deodorizers to cover drug odors, incense, papers to roll joints, and other drug paraphernalia.

**If you see these changes in a family member or friend, you could be looking at a drug or alcohol problem.**

## **STUDENT COMPLAINTS AND GRIEVANCES**

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Alleged acts of unfairness or any decision made by school personnel that students and/or parents/guardians believe to be unjust or in violation of pertinent policies of the Board or individual school rules, may be appealed to the director or a designated representative. The following guidelines are established for the presentation of student complaints and grievances. Students should try to resolve the problem with the teacher first.

The Director of Career and Technical Education shall schedule a conference with the student and any staff members involved to attempt to resolve the problem. Parents/guardians may also be involved at the discretion of the director.

If the problem is not resolved to the satisfaction of the student and/or parents/guardians, a written request must be submitted within 10 days for a conference with the superintendent of schools, Dr. Bryan McDonald. The superintendent shall arrange a conference to consider the problem and inform participants of the action that will be taken.

If the student and/or parents are not satisfied with the action of the superintendent, they may submit a written request to appear before the Board of Education. The decision of the Board shall be final.

All persons are assured that they may utilize this procedure without reprisal.

All records of notices, conferences, and actions taken to resolve student complaints and grievances will be filed and identified as grievance records and will not be placed in student files.

### **STATE COMPLAINT PROCESS**

In the event the problem is still not resolved to the satisfaction of the student and/or parents/guardians, the student may proceed with the State Complaint Resolution process.

## CBHE POLICY ON COMPLAINT RESOLUTION

### Introduction

In order for institutions of higher education to participate in the federal student aid programs authorized by Title IV of the Higher Education Act of 1965, an institution must be legally authorized to provide post-secondary educational programs within the state in which it is located. By rule promulgated by the U.S. Department of Education, part of this “state authorization” requirement is that the state must have “a process to review and appropriately act on complaints concerning the institution including enforcing applicable State laws . . .” 34 C.F.R. § 600.9(a)(1). For its part, the institution must “provide students or prospective students with contact information for filing complaints with its accreditor and with its State approval or licensing entity and any other relevant State official or agency that would appropriately handle the student’s complaint.” *Id.* at § 668.43(b).

The Coordinating Board has determined that from the perspective of the institutions and of students and prospective students, it is preferable to have a simplified process with a central clearinghouse for addressing complaints rather than a complex matrix of contact points that might not cover every possible complaint and might also easily become outdated. Therefore, this policy sets out a process by which the Missouri Department of Higher Education will serve as the clearinghouse for complaints concerning colleges and universities authorized to operate in the State of Missouri, acting on those within its purview and forwarding those that are not to other entities for their appropriate action.

### Complaints Not Covered

Complaints concerning laws not applicable to a state institution of higher education are not covered by this policy. Complaints of criminal misconduct should be filed directly with local law enforcement authorities. Complaints relating to violations of Federal law should be filed directly with the Federal agency having cognizance over the matter in question (e.g., violations of the Family Educational Rights and Privacy Act with the U.S. Department of Education).

### Exhaustion of Remedies at the Institutional Level

Many issues fall within areas that generally are within the sole purview of an institution and its governing board. Examples include, but may not be limited to, complaints related to student life (such as, student housing, dining facilities, or student activities and organizations) and certain academic affairs (such as the assignment of grades). Moreover, issues or complaints are generally more speedily and appropriately resolved within the grievance channels available at the institution. Face-to-face discussion of the matter through open door policies or other informal means is the preferred starting point. Should that fail, the complainant should use formal dispute resolution mechanisms provided by the institution. Exhaustion of all informal and formal institutional processes, including both campus processes and any applicable system processes, is a prerequisite to filing any formal complaint with the MDHE pursuant to this policy.

### Process

If a mutually agreeable resolution cannot be reached at the institutional level, the student or prospective student may proceed with the MDHE’s formal complaint process. The complaint must be submitted in writing, using a complaint form provided by the MDHE. It may be mailed or faxed to the department and should include any other supporting documentation. The MDHE will acknowledge receipt of the complaint, either in writing or by email. Such acknowledgment, however, will not constitute a determination that the complaint addresses a law applicable to the institution or otherwise is a complaint covered by the policy. If there is no indication that institutional remedies have been exhausted, the complaint will be returned for that purpose.

**Filing a complaint pursuant to this policy cannot, and does not, extend or satisfy any statutory deadlines that may apply to filing particular complaints with any other state or federal agency having jurisdiction over such matters.**

Complaints that fall within the jurisdiction of the CBHE will be investigated and resolved as appropriate by the relevant unit of the MDHE. Complaints that fall within the jurisdiction of another State agency or are within the purview of an institution's accrediting body will be forwarded to that agency for appropriate investigation and resolution. The agency to which the complaint is forwarded will keep the MDHE apprised of on-going status and final disposition of the complaint. All parties to the complaint will be notified of its resolution by mail.

The MDHE will keep a log of all complaints and record the date received, the name of the complainant, the institution against which the complaint is made, a brief description of the complaint, the agency addressing the complaint, and the date and nature of its disposition.

**Note: Prior to initiating this formal process, complainants must first call the MDHE at 573-526-1577 to indicate their desire to file a complaint. At that time, the MDHE will ascertain whether the issue can be resolved through informal means and also determine whether administrative processes available within the institution of concern have been exhausted. If after that screening the complainant still desires to initiate a formal complaint, the MDHE will send the complainant the form to be filled out and returned for that purpose.**

## **GLOSSARY OF IMPORTANT TERMS**

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### **ACADEMIC YEAR:**

This is a measure of the academic work to be accomplished by the student. The school defines its own academic year, but the federal regulations set minimum standards for the purpose of determining federal financial aid awards.

### **AWARD YEAR:**

The award year begins on July 1 of one year and extends to June 30 of the next year. Funding for the Federal Pell Grant program is provided on the basis of the award year—thus a student is paid out of funds designated for a particular award year, such as the 2015-2016 year.

### **APPLICATIONS FOR FEDERAL STUDENT AID:**

There is 1 core application that students may use to apply for federal financial aid: *Free Application for Federal Student Aid (FAFSA)*, which is provided by the U.S. Department of Education at [www.fafsa.gov](http://www.fafsa.gov).

### **BASE YEAR:**

For need analysis purposes, the base year is the calendar year preceeding the award year. For instance, 2014 is the base year used for the 2015-2016 award year.

### **CANCELLATION:**

Cancellation releases the borrower from all obligations for repaying a loan. A borrower can only receive a loan cancellation under a few very specific circumstances.

### **CENTRAL PROCESSING SYSTEM (CPS):**

The U.S. Department of Education's processing facility for application data is currently located in Iowa.



The CPS receives student information from multiple data entry processors, calculates the student's official Expected Family Contribution, and returns the student's information to the multiple data entry sites, which prints the Federal Pell Grant Student Aid Report.

**COST OF EDUCATION:**

(Also known as Cost of Attendance or COA) The student's cost of education includes not only fees, but the living expenses while attending school. The school, within guidelines established by federal regulation estimates the cost of education. Living expenses are not the student's actual living expenses but a standard dollar amount used for all students within a specific category.

**DRN NUMBER:**

Data Release Number is located on an original Student Aid Report.

**DEPENDENT STUDENT:**

One who must report not only his/her own (and spouse's) income information, but also that of his/her parent's when applying for Federal student aid. A dependent student is one who does not fall into one of the categories given under the definition of independent student in this glossary.

**ELIGIBLE PROGRAM:**

A program of study that leads to a degree, certificate, or other recognized educational credential at an institution of higher ed that participates in U.S. Department of Education student financial aid programs.

**ENTRANCE COUNSELING:**

Counseling sessions that the student must attend before receiving the first Cass Career Center loan disbursement are required by federal regulations. Students will not receive loan assistance until they have completed an entrance interview session. The session is documented in the student's file by the copy of a loan counseling verification completion form.

**EXIT COUNSELING:**

Students are required to complete an exit counseling session prior to leaving the Career Center if the student received loan assistance. If the student leaves the Career Center before completing an exit interview session, they are still required by federal regulation to complete exit counseling on-line.

**EXPECTED FAMILY CONTRIBUTION (EFC):**

The EFC is evolved from all the student/parent information submitted on the Free Federal Financial Aid Application. There is a single formula, as specified by law, called the Federal Needs Analysis Methodology, which produces the Expected Family Contribution (EFC). The EFC is used to award Federal Pell Grants and Subsidized Federal Stafford Loans and to determine eligibility for Unsubsidized Federal Stafford Loans.

**FEDERAL NEEDS ANALYSIS METHODOLOGY:**

This is the process of analyzing the household and financial information on the student's financial aid application and calculating an expected family contribution.

**FEDERAL PELL GRANT INDEX (EFC):**

The amount the student's family is expected to contribute toward the cost of education, for the purpose of the purpose of the Federal Pell grant Program. The EFC is printed on the front of the SAR.

**FINANCIAL AID PACKAGE:**

This is the total amount of financial aid a student receives. Federal and non-federal aids such as loans, grants, or work-study are combined in a "package" to help meet the student's need. Using available resources to give each student the best possible package of aid is one of the major responsibilities of a school's financial aid administrator.

**FINANCIAL AID TRANSCRIPT (FAT):**

This form is required for mid-year and returning students. It includes financial aid history requested by the student from all previous Career Centers attended even if financial aid was not received. The FAT must be sent directly from the previous school to the current school (not to the student). The FAT must be on file at the new Career Center before Title IV funds can be released.

**FORBEARANCE:**

If you can't make your scheduled loan payments, but don't qualify for a deferment, your loan servicer may be able to grant you a forbearance. With forbearance, you may be able to stop making payments or reduce your monthly payment for up to 12 months. Interest will continue to accrue on your subsidized and unsubsidized loans (including all PLUS loans).

**FREE APPLICATION FOR FEDERAL FINANCIAL AID (FAFSA):**

This is an application filled out by the student that collects household and financial information to be used to calculate the expected family contribution.

**INDEPENDENT STUDENT:**

You are automatically considered independent if you are:

- \* One who reports only his/her own income information (and that of a spouse, if the student is married) when applying for federal student aid.
- \* Over 24 years of age
- \* Married and will not be claimed as a dependent on your parents' (or guardians') income tax return.

**NOTE:** If you claim to be in one of the 3 categories above, you will have to submit proof before you can receive federal student aid.

- \* A student with legal dependents other than a spouse.
- \* A veteran of the U.S. Armed Forces
- \* An orphan or ward of the court

**LOAN SERVICER:** A third party contracted to process Title IV Program funds. The Cass Career Center third-party servicer is Student Aid Administrators, Osage Beach, Missouri.

**OVER-AWARD:**

Any amount of financial aid that exceeds the student's financial need.

**OVERPAYMENT:**

Payment of a Federal Pell Grant that exceeds the amount for which the student was eligible, whether the overpayment is the result of an over-award, an error in the cost of education or the expected family contribution, or any other eligibility criterion, such as citizenship or enrollment in an eligible program.

**PROMISSORY NOTE:**

A legal document that the borrower signs to get a loan in which the borrower promises to repay the loan, with interest, in specified installments.

**STUDENT AID REPORT (SAR):**

The document contains the financial and other information reported by the student on the Free Application for Federal Student Aid (FAFSA) as entered into the processing system. The printed SAR includes the official EFC. The SAR is sent to the student's home address.

- WITHDRAWAL** – Refers to: 1) Termination of enrollment. Termination may be voluntary or involuntary. Involuntary withdrawal includes drop or dismissal for any reason including unsatisfactory academic progress and/or failure to meet attendance requirements.
- OR
- 2) Withdrawal of financial aid for any reason including unsatisfactory academic and attendance progress.