

FINANCIAL AID PROCEDURES

2026 - 2027

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Section 1: Financial Assistance

Financial Aid Statement of Purpose and Philosophy

The Southern Oklahoma Technology Center's (SouthernTech) financial aid office counsels with students, parents and others regarding financial aid availability and eligibility. SouthernTech participates in two grant programs, the Federal Pell Grant and the State Oklahoma Tuition Aid Grant as well as some other grants, scholarships and outside sponsorships.

SouthernTech provides occupational training for high school students, for persons who have completed or left high school, and for persons employed but who need training or retraining to achieve stability or advancement in employment. The financial aid office works in conjunction with Student Services to help students complete their program successfully.

The fundamental **purpose** of the financial aid office is to help financially disadvantaged students who, without such aid, would be unable to further their education.

Our **philosophy** is to help the students receive financial assistance from the sources SouthernTech has available in order to meet their cost of attendance.

Federal regulations mandate that institutions have written policies and procedures. The purpose of this document is to record policies and procedures surrounding the delivery of financial aid at SouthernTech. If no policy or procedure addresses a given issue, the Financial Aid Office is expected to use professional judgment based upon the intent of all financial aid programs and practices.

Available Financial Assistance

Financial Aid is available to students who qualify for Federal Pell Grants and Oklahoma Tuition Aid Grants in addition to scholarships and sponsorships. For more information about financial assistance, please contact the financial aid office at 580-224-8235 financial.aid@sotech.edu, or online at www.sotech.edu. The following programs of assistance are available at SouthernTech:

Need Based Aid

- Federal Pell Grant
- Oklahoma Tuition Aid Grant (OTAG)
- Oklahoma Promise
- Workforce Innovation and Opportunity Act (WIOA)

Non-Need Based Aid

- Bureau of Indian Affairs

- Vocational Rehabilitation

Scholarships

- Aspire Tuition Waiver
- Noble Foundation
- Henry Bridge
- Kelley Foundation
- Bill Mitchell
- Otha Grimes

SouthernTech does not participate in the Federal Direct Student Loan Program or the Federal Family Education Loan Program and does not participate in or provide information regarding any private education loan programs nor has any preferred lender lists.

Rights and Responsibilities

Right-to-Know

- Student Eligibility
- Institution's annual campus security report
- Financial aid information
- Institution information
- Student completion, graduation, placement, retention
- Information about students' rights under the Family Education Rights and Privacy Act (FERPA)
- Drug and alcohol policies and programs available
- Copyright Infringement Policy
- Textbook Information
- Constitution Day
- Net-Price Calculator

Responsibilities

- Use of financial aid fund for school related expenses
- Report all outside aid to the financial aid office
- Maintain satisfactory academic progress (SAP)
- Report changes in enrollment to student services and financial aid offices
- Notify the financial aid office before withdrawing
- Ask questions if student does not understand the financial aid process
- Complete the required paperwork requested to the financial aid office

Title IV Program Assistance: General Conditions of Eligibility

SouthernTech participates in the Title IV Federal Pell Grant Program and the State Oklahoma Tuition Aid Grant (OTAG) program. Both financial aid awards are determined from information submitted by the student on the Free Application for Federal Student Aid or FAFSA. SouthernTech does not participate in any student loans.

In general, a student is eligible to participate in the Federal Pell Grant program if the student:

- Is a regular student enrolled or accepted for enrollment at an eligible institution for the purpose of obtaining a degree or certificate in an eligible program offered by the institution.
- Has a high school diploma or its recognized equivalent and is not simultaneously enrolled in an elementary or secondary school.
- Is a U.S. citizen or national, a U.S. permanent resident or other eligible noncitizen, or is a citizen of the Freely Associated States: The Federated States of Micronesia, and the Republics of Palau and the Marshall Islands. These students can only receive aid from some of the FSA programs and do not have an A-number/ARN.
- Has a valid and correct Social Security Number or, in the Freely Associated States of Micronesia, Marshall Islands and Palau, a CPS assigned identification number.
- Is not in default on any Federal student loans.
- Does not owe an overpayment on a Federal Grant or loan, or a state grant received at any institution.
- Has not exceeded the annual or aggregate federal grant and/or loan limits.
- Does not have property subject to a judgement lien for debt owed to the United States
- Certifies, by signing a Statement of Educational Purpose, that she/he will use federal and/or state student financial aid only to pay for educational costs.
- Is maintaining satisfactory academic progress (SAP) according to the standards of the program and the institution
- Has provided acceptable documentation to resolve any discrepancies and/or to complete selection for verification.
- Has financial need, if applicable
- Will not receive Federal and/or State financial aid from two or more institutions concurrently or from two or more programs concurrently.

A student's eligibility for Title IV aid could be affected by, but is not limited to, such factors as:

Student identification, residency status, secondary education completion, school transfers, prior attendance, concurrent enrollment, withdrawals, awards exceeding the cost of attendance, annual and aggregate grant and loan limits, default or overpayment of Federal or State grants or loans, satisfactory academic progress, conflicting information, NSLDS financial aid history, unusual enrollment history (UEH), prior degrees, enrollment status, remedial coursework, correspondence study, distance education courses, incarceration or conviction for drug offenses, and lifetime eligibility use (LEU) of grants and loans.

Definition of a Regular Student and Special Student for Title IV Eligibility

A person must be admitted as a regular student who is enrolled or accepted for enrollment in an eligible program at an eligible institution for the purpose of obtaining a degree or certificate offered by the school to receive Federal Student Aid.

Regular Student

A student must meet the following criteria to be designated as a regular student for the purpose of receiving financial aid: (a) have attained a high school diploma or its recognized equivalent, be beyond the age of compulsory school attendance in the state in which the school is physically located or have met the statutory exemptions for compulsory school attendance and (b) complete admission requirements and assessments including academic achievement and career interest. A student who is dually enrolled in high school and a school of higher education (beyond high school) is not eligible for Title IV Federal student aid.

Special Student with Ability to Benefit

A student who does not possess a high school diploma or its recognized equivalent is classified as an Ability to Benefit student and is not eligible to receive Title IV Student Financial Aid assistance unless the student meets the alternative requirements to show an alternative ability to benefit.

Students may become eligible for Title IV aid through the ability to benefit (ATB) alternatives in one of two ways: 1) if the student first enrolled in an eligible postsecondary program prior to July 1, 2012, the student may enroll in any eligible program and can become eligible through one of the ATB alternatives or 2) after July 1, 2012, the student must be enrolled in an eligible career pathway program and meet one of the ATB alternatives.

An eligible career pathway program is a program that combines rigorous and high-quality education training with other services. These programs include workforce preparation activities and training for a specific occupation or occupational cluster and align with the skill needs of the U. S. state or region in which the school is located.

If the Department of Education or SouthernTech has reason to believe a high school diploma may not be valid or obtained from a proper entity, the student's self-certification is not sufficient. A diploma, a final transcript showing all courses taken, a verification from the State Department of Education, consultation with other post-secondary institutions, comparable documents and finally the services of companies that determine the validity of credentials. There is no appeal process if the school is unable to validate a transcript or diploma.

Unusual Enrollment History (UEH)

Implemented by the U.S. Department of Education, effective with the 2013-2014 award year, as a means to prevent fraud and abuse in the Pell Grant and Title IV Programs. A student with an unusual enrollment history will be identified and institutions will receive notification of such via the Student's Institutional Student Information Record (ISIR) by means of a UEH Flag and an accompanying "C" Code. The institution will be required by to review the UEH information for the student for a resolution to determine whether or not a student is eligible for continued aid at the institution using guidelines provided by the United States Department of Education. If an institution determines to deny additional

aid to a student the reasons for the denial will be placed in the student's financial aid file as documentation and maintained for possible review. Further, the decision of the institution is final and is not appealable to ED.

How to Apply for Federal Financial Assistance

To apply for assistance from the following Title IV and State Programs, a student must complete the Free Application for Federal Student Aid (FAFSA) online at studentaid.ed.gov. Computers are available in student services for students who do not have access to a computer. The first time a student (and parent if student is a dependent) applies for federal aid a username and password are created. his username and password will be required for continued access and renewal of the student's FAFSA in the future and should be guarded in a safe place.

Students who attend SouthernTech may apply through the FAFSA for:

1. Federal Pell Grant
2. Oklahoma Tuition Aid Grant (OTAG)

Items usually needed to complete the FAFSA: Income information, (i.e., federal income tax returns, W-2's, untaxed income amounts) driver's license or ID number, social security number and date of birth, balances of cash, checking and savings accounts, and asset information. A transcript of your tax return can be requested at www.irs.gov. Students, and parent (if student is dependent), are required to sign the FAFSA. By signing the FAFSA the student is certifying that the funds received will be used for the cost of attending a higher education institution (tuition, fees, books, transportation, and living costs) and that the student is not in default on a student loan or has made satisfactory arrangements to repay it, does not owe money back on a Federal student grant or has made satisfactory arrangements to repay it, will notify SouthernTech if defaulted on a Federal student loan, and will not receive a Federal Pell Grant from more than one institution of higher education for the same period of time (concurrent attendance).

Also, by signing, the student agrees they will provide information to verify the accuracy of the FAFSA. This information may include Federal Tax Returns, W-2's and Verification forms. If a student purposely gives false or misleading information, they may be fined up to \$20,000, sent to prison, or both.

Students may use their password to virtually sign the application or may print the signature page and mail it in. **The student's password is unique to them and should not be shared or disclosed with anyone and should be stored in a safe place for renewal of application in subsequent years.**

How Need is Determined

Federal Needs Analysis Methodology

Federal needs analysis methodology for determining the Student Aide Index (SAI) for a student, as well as his/her Cost of Attendance (COA).

A. Cost of Attendance (COA)

The COA (Cost of Attendance) is the average total amount it will cost to go to school – usually expressed as a yearly figure. The COA covers tuition and fees on campus, room and board, or housing and food allowance for off-campus students; and allowances for books, supplies, transportation, childcare, costs related to a disability, and miscellaneous expenses.

B. Student Aid Index (SAI)

The Student Aid Index or SAI is a measure of how much the student and his or her family can be expected to contribute to the cost of the student's education for the year. The SAI is calculated according to a formula specified in the law. All the data the CPS (Central Processing System) uses to calculate the SAI comes from the information the student provides on the FAFSA. The SAI formula uses many variables, including income, assets, the number of people in the household and the number of those attending college for the award year. The law provides three different formulas to calculate the SAI: one for dependent students, one for independent students without dependents other than a spouse and one for independent students with dependents other than a spouse. Each formula has a simplified version which is the same as the regular formula except that asset information is not considered in the calculation. The law also provides for an automatic SAI for some students based on income threshold. Items and formulas used can be obtained from the Financial Aid Office upon request.

SAI Formula

The Student Aid Index (SAI) is a measure of the amount a student and family can be expected to contribute to the cost of the student's education for the year. Financial aid administrators determine an applicant's need for federal student aid from the U.S. Department of Education and other sources of assistance by subtracting the SAI from the student's cost of attendance. The SAI formula is calculated as specified by law and is used to determine the SAI and determine the need for aid from the following types of federal student financial assistance that SouthernTech participates in: Federal Pell Grants and Oklahoma Tuition Aid Grants. The methodology for determining the SAI is found in the, student aid Index (SAI) and Pell Grant Eligibility of the Federal Student Aid Handbook.

All data used to calculate a student's SAI comes from the information the student (and parent(s)) provides on the Free Application for Federal Student Aid (FAFSA) which is submitted to the Central Processing System (CPS) for processing. The CPS sends either an electronic or paper output document called a FAFSA Submission Summary to the student. The FAFSA Submission Summary lists the student's SAI. All schools listed on the student's FAFSA will receive application information and processing results in an electronic file called an Institutional Student Information Record (ISIR).

There are three regular (full-data) formulas- (A) for the dependent student, (B) for the independent student without dependents other than a spouse, and (C) for the independent student with dependents other than a spouse. Also, there is a simplified version of each formula with fewer data elements.

Information regarding SAI formulas, are available upon request. Contact the Financial Aid Office for additional information.

Special or Unusual Circumstances:

A student may have a special or unusual circumstance that may affect their financial aid need. The Financial Aid Office may make adjustments that are appropriate to each student's situation, on a case-by-case basis with appropriate documentation. Examples of special or unusual circumstance include but are not limited to:

- recent unemployment
- medical bills
- unusually high child care or dependent care
- change in family size or number in college

- homelessness
- student's dependency status

How to Initiate Request

A student may request the Financial Aid Office conduct a review of their special or unusual circumstance, to determine if an adjustment, professional judgement or correction is allowable. Students should submit the special or unusual circumstance form and supporting documentation to the Financial Aid Office.

Reviewing the Request

Students will be contacted by the Financial Aid Office to schedule an in-person conference to review their request, supporting documentation and ask questions as needed.

Notification of Decision

Students will be notified of the outcome within 60 days of the date the Financial Aid Office received the request. Students who are selected for verification by the Department of Education must be verified before a special or unusual circumstance request can be made. The decision of the Financial Aid Office is final and cannot/will not be appealed by the Department of Education. Should a student wish to make an appeal, they may utilize SouthernTech's Appeal Process Guidelines.

Institutional Costs

Federal Student Aid awards are based on financial need. Determining a student's need starts with the Cost of Attendance. An average cost for different categories of students is determined and sets a limit on the total aid that a student may receive from certain Federal and State based programs.

A. Tuition (as of 7/1/2026)

In-District -	\$2.50 per clock hour
Out of District -	\$5.00 per clock hour
Out of State -	\$7.50 per clock hour

B. Books, Supplies, Fees

Books and curriculum resources are included in the cost of tuition. Supplies vary amongst the different programs.

Living Cost:

SouthernTech does not offer institutional housing to board its students.
All students live off campus and commute.

C. Student Budgets (established for the 26-27 award year)

INDEPENDENT STUDENT		DEPENDENT STUDENT	
10 Month	\$26410.50	10 Month	\$ 13,574.50

Budgets are derived from the U.S. Department of Labor Statistic/Consumer Price Index and local rates. For detailed calculations, please see the financial aid office and/or SouthernTech's website Full-Time Programs. Note: SouthernTech does not participate in student loans. Title IV Federal Pell Grants are need based programs.

Title IV Programs and Other Programs Available

Types of financial aid assistance available:

- Federal Pell Grants
- Oklahoma Tuition Aid Grant (OTAG)
- Tribal Grants
- Rehabilitation Services
- Dislocated Worker Program (Workforce Investment Act)
- Scholarships, SouthernTech sponsored or third party, such as:
 - Aspire Tuition Waiver
 - Otha Grimes/Francis Tuttle Scholarships
 - Noble Foundation Scholarships
 - Henry Bridge Memorial Scholarships
 - The Rob Kelley Scholarship
 - The Bill Mitchell Scholarship
 - Oklahoma's Promise
 - More (Ardmore Scholarship)
 - Anna Collins Franklin Foundation
 - Physician Manpower Nursing Scholarships
 - Workforce Oklahoma through Dynamic Workforce Solutions

Description of Financial Aid Programs Available and Application Procedures

Federal Pell Grant Program

Definition

The Federal Pell Grant Program is a federally funded program which provides up to \$7,395 for the 2025-2026 award year to eligible post-secondary students enrolled in an eligible program at least half-time at an eligible institution.

Application Procedures

Students may apply by completing the Free Application for Federal Student Aid (FAFSA) online at <https://studentaid.gov>. Students without a computer may use designated computers in Student Services or in the Testing Center to complete the FAFSA. Students may also use their mobile device to apply! Paper applications are no longer supplied. For assistance in completing the FAFSA, you may contact the Financial Aid Office. Within three (3) to five (5) days, the student will receive an eligibility notification called a FAFSA Submission Summary. This report includes a summary of application information and the determination of the student's Student Aid Index (SAI).

SouthernTech will also receive an electronic transmission of the FAFSA Submission Summary, which is known as an Institutional Student Information Record (ISIR). Transmissions are usually received within three (3) to five (5) days of the date the FAFSA is processed by the Central Processing System. SouthernTech only receives ISIRs for students who input SouthernTech's school code of 010342 on their FAFSA. The report includes a summary of application information and the determination of the student's SAI.

The SAI is the result of the computation involving the financial and non-financial data submitted on the FAFSA.

The method of computing eligibility applies to all dependent and independent students uniformly. The specific computations involved in the calculation may be obtained by contacting the Financial Aid Office.

The Financial Aid Office will determine if all application requirements have been met. If so, the SAI is used to calculate the scheduled Pell Award. Depending on the career major enrolled in and the number of hours left to complete, typically two payment periods are scheduled per school year. The student is notified of their payment amounts and estimated payment dates through an award letter.

Eligibility Requirements

Students must meet the eligibility requirements for Title IV Programs of Assistance: General Conditions of Eligibility. A student will not be entitled to receive a Federal Pell Grant payment from more than one school concurrently or more than one program at a time.

Student must be enrolled in an eligible program and be maintaining satisfactory progress to receive payment. To be eligible to receive payments, a student must not be in default on any prior loan(s) and must not owe a refund on any Pell, Supplemental, or State grant.

Criteria for Selecting Recipients

All eligible recipients will be paid. Federal Pell Grant amounts are based on:

- Federal Pell Grant Cost of Attendance for a full academic year
- Enrollment status of the student
- Length of the program and length of time the student is enrolled
- Federal Pell Grant Payment Schedule (revised annually by the Dept. of Ed)

Oklahoma Tuition Aid Grant (OTAG)

Definition

The Oklahoma Tuition Aid Grant assists schools in providing grants to eligible students who have substantial need.

Application Procedures

Students may apply for OTAG (Oklahoma Tuition Aid Grant) by completing the FAFSA at <https://studentaid.gov>. The FAFSA should be completed as soon as possible after October 1st of each year.

Eligibility Requirements

Students must meet the eligibility requirements outlined in Section 1.2.1, Title IV Programs of Assistance: General Conditions of Eligibility. A student must be eligible for a Pell payment to be eligible for an OTAG payment. Students must be legal residents of the State of Oklahoma as defined by the current Policy on Resident Status of Enrolled Students in the Oklahoma State System of Higher Education and have some level of unmet financial need.

Students must be enrolled or accepted for enrollment as a full-time or part-time student in an Oklahoma post-secondary educational institution accredited by the Oklahoma State of Regents or Oklahoma Department of Career and Technology Education at the time of disbursement. Students must maintain satisfactory progress in his/her program.

Criteria for Selecting Recipients enrolled at SouthernTech:

- Pell Grant Eligible
- Oklahoma Resident
- Unmet Financial Need
- Enrolled in an Employment Demand Program
- Nearness to Completion of Program
- Continuous Enrollment

Method and Frequency of Disbursement

Eligible recipients must be enrolled, attending, and meeting satisfactory academic progress (SAP) to receive their award. OTAG is disbursed in conjunction with Pell payments for the applicable payment period for which the student has become eligible. Funds for OTAG are sent to the institution, and if no funds are owed to the school, a check, or a check for the credit balance after any payment for student charges, is disbursed to the student by the Bursar's office. This usually, but not always, occurs once in the fall semester and once in the spring semester at the beginning of the next payment period after SAP is checked. A student must be Pell eligible and is awarded on a prorated percentage basis of clock hours/weeks in the academic year. OTAG awards are not offered retroactively.

The Bursar, located in Stone Hall (Conference Center area), disburses checks to students. Once all the checks have been distributed, the Financial Aid Office returns a Disbursement and Accounting of Funds Report to OTAG confirming all funds have been issued or returned to OTAG if the student was determined to be ineligible.

OTAG award claim forms are requested by SouthernTech from the OTAG State Office to determine the students who are eligible for the grant.

Upon receipt of the Claim Form, the financial aid office will verify that the student is enrolled and attending (at least half-time) an eligible program and is an Oklahoma resident as defined by OTAG. Once verification is completed, the Claim Form is returned to the OTAG office for processing and the issuance of an ACH payment made to SouthernTech. The disbursement records are forwarded to the Financial Aid office along with the names of the recipients. Disbursements coincide with Pell payments and are based on the lowest percentage of the hours/weeks attended each pay period.

Other Financial Aid Programs/Services

Bureau of Indian Affairs

Students may contact their Tribal offices for assistance with payment of their education. Choctaw and Chickasaw representatives are available on the SouthernTech campus and can assist students with all necessary paperwork that the Tribe requires. Grants usually provide funds for tuition and books and occasionally supplies and clothing allowances.

Rehabilitation Services

Students with disabilities may contact the Department of Rehabilitation Services, 333 W. Main Str., Ste. 430, Ardmore, OK, 580-226-1808 or visit www.okdrs.org for assistance with payment of their education. SouthernTech's Financial Aid Office can assist students with processing paperwork requirements.

Workforce Investment Act – WIA

This is a federal program of assistance. Students must be “economically disadvantaged,” unemployed or underemployed to qualify for this program. Eligible programs are approved by the state and a student must be full time to receive assistance. Oklahoma Dynamic Workforce Solutions is located at the Ardmore Workforce Center, 2421 Autumn Run, Ste. B, Ardmore, OK, 580-332-1533. SouthernTech’s Financial Aid Office can assist students by providing applications and completing COTFs (coordination of training funds).

Scholarships

Noble Foundation Scholarships

The Noble Foundation of Ardmore provides scholarship funds to assist students with a demonstrated need. SouthernTech awards these funds to students to help offset their cost of attendance. Availability depends on funding from the Foundation and amounts are awarded based on students’ unmet need and scholarship point scale.

Henry Bridge Scholarships

Henry Bridge Memorial Trust money provides scholarship funds to assist students with a demonstrated need. SouthernTech awards funds to these students to help offset their cost of attendance. Availability depends on funding from the trust and amounts vary depending on student’s unmet need and scholarship point scale.

Kelley Foundation

The Kelley Foundation was established by Robert and Judy Kelley and their daughter Marla. The Kelley’s are native to Oklahoma and longtime residents of Southern Oklahoma. The foundation is primarily focused on humanitarian projects in Oklahoma, with an emphasis on Southern Oklahoma. The Kelley Foundation has

The Rob Kelley Scholarship provides scholarship funds to assist students with a demonstrated need. SouthernTech awards these funds to help offset the cost of tuition and/or books. Availability depends on funding from the Foundation and amounts are awarded based on students’ unmet need and scholarship point scale. These funds are designated for students enrolled in the following programs: Cabinetmaking, Carpentry, Computer Aided Design, Graphic Design, Heavy Equipment Operator, HVAC, Industrial Machinery, Robotics, and Welding.

The Bill Mitchell Scholarship provides scholarship funds to assist students with a demonstrated need. SouthernTech awards these funds to help offset the cost of tuition and/or books. Availability depends on funding from the Foundation and amounts are awarded based on students’ unmet need and scholarship point scale. These funds are designated for students enrolled in the following programs: Cabinetmaking, Carpentry, Computer Aided Design, Heavy Equipment Operator, HVAC, Industrial Machinery, Robotics, and Welding.

Otha Grimes/Francis Tuttle Scholarships

The Oklahoma Foundation for Career and Technology Education administers these scholarships that are awarded to students in the fall and the spring. Award amounts range from \$200 to \$500 and are determined by the Foundation. You will go online to complete this application; students should see the Financial Aid Office for information and deadlines.

Physician's Manpower Scholarships

These scholarships are awarded annually in July to nursing students only. Students applying for the scholarship are required to sign a contract with the State of Oklahoma for one year upon completion of the Practical Nursing program. Applications for most scholarships are located in the Financial Aid Office and on the Financial Aid page of SouthernTech's web site. Contact the Financial Aid Office for more information on scholarship applications and assistance.

Disclosure of financial assistance: Students must report all outside scholarships and assistance they have applied for, received, or may receive to the Financial Aid Office for consideration in the student's cost of attendance. Over-awards due to nondisclosure may result in a return of Federal funds, State Funds, or in-house scholarships. Over-awards due to multiple sponsors may result in a return of Federal or other funds. The school is required to address, and the student will be responsible for, any and all debt incurred due to over-awards or conflicts due to multiple sponsors and scholarships.

Student Files, Verification Policies & Procedures

The Financial Aid Office keeps a file on each student. Students are required to complete Financial Aid Student forms, including but not limited to:

1. Student Data Form and Release Authorization
2. Electronic Notification Authorization
3. Satisfactory Academic Progress Acknowledgement
4. Withdraw Information Acknowledgment

Student will not receive an official award offer until all forms are complete. A student's file is considered incomplete due to missing, but required, signatures or documents, particularly for enrollment or verification and awards. SouthernTech will not pay a student until all required documentation is received and correctly verified.

SouthernTech's financial aid office verifies 100% of all applications selected for verification by the Central Processing System (CPS). The Financial Aid Office may select a student for verification for conflicting information or unusual circumstances, but not as a general rule. The student is notified by mail of their selection for verification, the required documents needed for review in order to receive an award and payment. Otherwise, the student could owe a debt to the school. The student is advised that payment of their financial aid can be delayed or cancelled if the documentation is not received in a timely manner.

If a correction is needed, the student will be notified in person or by mail if the correction results in a change to the SAI or Title IV amount paid. The student must return all verification forms requested before the final award and disbursements are made.

Cases of suspected fraud will be referred to the Regional Office of the Inspector General if they cannot be resolved locally.

Reviewing a student's file often involves more than just the verification process. In addition to verification items, SouthernTech's financial aid office reviews an applicant's file for database matches, reject codes, and "C" codes. The aid administrator also reviews a student's file for other need analysis data elements. Schools must also review subsequent ISIR records for changes that may impact the applicant's aid eligibility. For these reasons, verification is considered under the broader process of file review. If the Department selects the student for verification, there will be no exemptions from the verification process.

If a student has transferred from another institution where verification was performed, SouthernTech will accept a letter from the other school stating that verification was completed with the appropriate documentation. It is the student's responsibility to request the letter from the other school. SouthernTech reserves the right to perform an additional verification or request additional documents if the Financial Aid Office requests it.

Acceptable Documentation & Forms

The financial aid office uses verification worksheets that are modeled after the verification worksheets that the Department of Education provides each year. Also, a letter is mailed with clear directions explaining what documentation is needed. Students must respond to an initial request for verification documents before any aid can be packaged or disbursed. It is explained to the student that the award and disbursement will be delayed until verification is complete and changes will be made if discrepancies are found. Students who fail to respond or provide verification will either not be eligible for a disbursement of funds or may receive a delayed disbursement.

If other documents are still missing, another letter is mailed. Documents are returned to the student if not signed by the appropriate person. Once all documents are received and complete, the Financial Aid Office will review all the information. If the information is complete and correct, an award letter will be mailed to the student. All verification corrections will be made by the Financial Aid Office online. If the change affects the student's SAI or Title IV amount, the student will be notified in person or by mail.

Data Elements to be Verified

The student will be placed in one of three selection groups. The student will only be required to submit information for the group selected. For more information regarding the various verification groups, please see the Financial Aid Office. The following items are data elements that the student (and spouse, if married, or parent, if dependent) might be asked to verify:

- Adjusted gross income
- U.S. income tax paid
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- IRA deductions and payments
- Tax exempt interest income
- Education credits
- Household size
- Number in college

- Child support paid or received
- Income earned from work
- High School completion status
- Identity/statement of educational purpose

Student Notification of Verification Change

If a correction on the ISIR is needed which will affect SAI or Title IV award amount, the Financial Aid Office is authorized to make the changes and the student will receive an updated transaction of the report from the Central Processor. Any non-dollar item and any dollar item of \$25 or more on a verification will be submitted. The student will be notified of the results of the change in person or by mail.

Any subsequent changes to an ISIR received after an award is made are reviewed and addressed as appropriate.

Exceptions to Documentation Requirements

- Death of the student.
- Not an Aid recipient.
- Applicant verified by another school.
- Selected for verification post enrollment and all disbursements already made.
- In some cases, for a spouse or parent (refer to the Student Handbook)
- In some cases, for a declared natural disaster (refer to the Student Handbook)

Database Matches, Reject Codes, & "C" Codes Clearance

It is policy and procedure for SouthernTech to review and resolve database matches, reject codes, and "C" codes before packaging. The financial aid office will refer to the ISIR Guide for "action needed." The student will be notified as to what action is necessary to resolve the matter.

Review of Subsequent ISIR Transactions

EdExpress has the option to print duplicate ISIRS at import. The financial aid office reviews at the time of import all duplicate ISIRS. If a change in SAI on a packaged student is needed, the student is notified, and adjustments are made as soon as possible.

Referral of Overpayment Cases

If the verification process reveals an overpayment has occurred, SouthernTech will make every reasonable effort to collect the overpayment. If SouthernTech is not able to collect the overpayment (which could be the result of an institutional error), the institution will pay the overpayment for the student and invoice the student. The student would need to make arrangements with the business office to pay the overpayment. The student would not be allowed to re-enter SouthernTech or receive a transcript until the charges have been paid.

Referral of Fraud Cases

If SouthernTech suspects that an applicant, employee, or other individual has misreported information and/or altered documentation to fraudulently obtain federal funds, SouthernTech will report its suspicions to the Office of the Inspector General (OIG).

Scholarship/Financial Aid Fraud

Unfortunately, there are many scam artists that prey on innocent students. You should **never** pay for the FAFSA application, scholarship searches or financial aid searches. Each year the U.S. Department of Education receives numerous complaints from students and parents who are victims of fraud. The official website for the **Free** Application for Federal Student Aid is www.studentaid.gov. For more information on reporting Fraud and Identify Theft, please contact the financial aid office.

NSLDS & Loans

NSLDS is the National Student Loan Data System database of information about loans and grants awarded to students under Title IV aid. Students may view their personal student loan or grant information at the website www.nslds.ed.gov by logging in with protected access. Students must never share their protected access with any other entity. The Financial Aid Office will counsel students regarding prior loans, defaults, LEU's, and other statuses as needed. For more information regarding the NSLDS website, please contact the Financial Aid Office.

Misrepresentation

SouthernTech prohibits employees from making false and erroneous statements to students, prospective students, and any member of the public, accrediting agencies, or the Department. The U.S. Department of Education takes misrepresentation seriously, and if a school engages in any type of misrepresentation regarding its programs, charges, or employability, it may revoke the school's participation agreement, impose limitations, deny participation, or initiate a proceeding against the institution. The U.S. Department of Education takes misrepresentation seriously and if a school engages in any type of misrepresentation regarding its programs, charges, or employability, it may revoke ABC's participation agreement, impose limitations, deny participation, or initiate a proceeding against the institution.

OIG Contact Information
Regional Office Telephone: Dallas, TX 214-661-9530
Office of Inspector General
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-1510

OIG Referrals
34 CFR 668.16 (g)
IRS Publication 17

Satisfactory Academic Progress (SAP)

Definition and Determination

To receive Title IV Federal Student Aid assistance, a student must be enrolled in and attending an approved program at least half-time, be considered a regular student in good standing and maintain satisfactory academic progress.

A regular student in good standing is initially defined as a student being eligible for admission (enrolled or accepted for enrollment) to an eligible postsecondary institution to obtain a degree or certificate. Admission at the postsecondary level is primarily demonstrated by submission of a valid high school diploma, GED, or other recognized equivalent.

Continued eligibility is based on meeting the minimum standards as defined below in SouthernTech's Satisfactory Academic Progress Policy.

The length of the program, the student's enrollment status, assessments such as transfer credits and the defined academic and award year, determine the number of payment periods and the program completion date for each individual student. Depending on the Program a student could have 2 payment periods or as many as 4 payment periods. Example: A program that is 600 hours in length would have 2 payment periods of 300 hours. A program with 1350 hours would have 3 payment periods of 450 hours.

Measurement

SouthernTech measures progress in clock hours and payment periods. SAP is determined at intervals (payment periods) and is reviewed at the end of each period. This means at the point when the students' clock hours and weeks of instruction for the payment period have elapsed.

Satisfactory Academic Progress means that the student is progressing in a positive manner toward the completion requirements of their program (Career Major) in the expected length of time. If those conditions are not met, the student is at risk of losing their financial aid.

Satisfactory Academic Progress (SAP) has a quantitative requirement and is defined as the following:

- Student must maintain a cumulative "passing" average per SouthernTech's graduation requirements or better for each payment period.

Grading Scale for Graduation:

Licensed Practical Nursing Program

A	93-100 = passing
B	92-85 = passing
C	84-77 = passing
F	76-0 = failing
I	Incomplete

Cosmetology and Esthetics Programs

A	90-100 = passing
B	92-85 = passing
C	84-75 = passing
F	74-0 = failing
I	Incomplete

SouthernTech Full-Time Programs

A	90-100 = passing
B	80-89 = passing
C	70-79 = passing
D	60-69 = passing
F	0-59 = failing
I	Incomplete

- Completion of payment period hours, weeks, and coursework with a minimum of 90% attendance.
- Students must complete curriculum within 110% of the published length of the program.

Specifically, this means that a student enrolled in a 600-clock hour program attending part-time should complete the program in 10 months. SouthernTech will allow a student to take up to 10% longer than the published length of the program to complete and still be regarded in good standing. However, the student will not be eligible for Title IV aid for the additional hours. In no instance can the student receive aid for more hours than the program is accredited for.

Thus, attendance is a vital component toward successfully completing the program as well as meeting the SAP (Satisfactory Academic Progress) standards (qualitative) to continue to receive Title IV Assistance.

Note: Satisfactory Academic Progress Policies and attendance policies apply to all adults whether they receive financial aid or not.

Leave of Absence

For students who have been granted a leave of absence, the period of absence will not be counted toward accumulated hours of absence, and no coursework or grades will be kept during the leave. The student will proceed with coursework at the point the LOA (leave of absence) is ended. The student's payment period and estimated completion date will be extended upon return. A student who does not return from a LOA will be administratively withdrawn after 5 days of no attendance or contact. The withdrawal date will be the last day of attendance before the student's LOA beginning date.

Payment Periods

The academic year for SouthernTech's programs is measured in terms of hours and weeks.

Southern Tech's academic year for the following programs are 1000 hours and 37 weeks: HVAC Install & Technician.

Southern Tech's academic year for the following programs are 960 hours and 37 weeks: Auto Collision Repair & Refinishing, Cabinetmaking & Carpentry

Southern Tech's Academic year for the following programs are 900 hours and 26 weeks: Cybersecurity and Network Administration, Cosmetology, Esthetics, Basic Peace Officer Certification, Licensed Practical Nursing.

Due to the scheduled break in progression during the summer months (June – July) students enrolled in Southern Tech's LPN and Cosmetology program, payment period # 2 will be divided in two. $\frac{1}{2}$ before summer break and $\frac{1}{2}$ after summer break, SAP will only be evaluated once at the end of the payment period.

Total Hours	Payment Period # 1	Payment Period #2	Payment Period # 3	Payment Period #4
1350	450	450	450	-
1250	450	450	350	-
1000	500	500	-	-

960	480	480	-	-
700	350	350	-	-
600	300	300	-	-

Payment Periods for students enrolled in programs with advanced credit, in general are divided into two equal payment periods.

The payment period is the actual period of time for which an institution charges a student. A student must successfully complete the first payment period and meet the satisfactory academic progress (SAP) evaluation to progress to the next payment period. Since SouthernTech measures programs in terms of clock hours (and weeks), the number of payment periods and the number of hours in each payment period depends on the length of the program. FSA program disbursements are made on a payment period basis after a student's satisfactory academic progress is checked at the end of the prior payment period. Tuition is due and payments are made on a payment period basis.

First Payment

Student's enrollment and attendance will be recorded and confirmed on SouthernTech's student accounting system and documented in weekly attendance reports to ensure that the student is enrolled in and attending an approved program on at least a half-time basis.

Subsequent Pay Periods

If SAP has been attained after completion of the first payment period, the student will be eligible for their next scheduled disbursement. This procedure will be repeated until all pay periods are complete. If SAP has not been met, the student will be notified in writing which will explain the procedures to continue enrollment and to file an appeal.

Continuing Students

Student's enrollment and attendance status will be checked weekly to ensure that they are still enrolled in and attending an approved program on at least a half-time basis.

Crossover Payment Period Definition

When a payment period includes both June 30 and July 1 in any given award year. SouthernTech will generally pay the Federal Pell Grant out of the award year, which ends on June 30 for the crossover payment period, if the student has remaining eligibility for Pell grant funds. There may be cases where it is beneficial to pay out of the subsequent award year. These will be looked at on a case-by-case basis. If the student does not have remaining eligibility, the Federal Pell Grant will be paid out of the subsequent award year if the student is eligible in that award year.

Summer

Summer and other periods that a student does not receive Title IV aid: Since the vast majority of our program do not meet in the summer months, students are still considered enrolled and continue the program in the Fall of the next school year. Since students, whose class did not meet in summer, cannot complete clock hours in the program, that period is excluded from SAP quantitative policy.

Year-Round Pell

After the full year Pell amount is awarded for the 900 hours (FA ward year) in the academic year, and a student still has more hours to complete in that academic year, they are eligible to receive Pell up to 150% of the full year amount. This is a new policy approved by the US Department of Ed as of the 17-18 year.

Method and Frequency of Disbursement

SouthernTech operates on clock hours and payment periods rather than credit hours and semesters. Tuition is charged and payment is due at the beginning of each payment period unless otherwise determined. Students receive their first payment as soon as the student, the financial aid office, the business office, and the U.S. Department of Education process all necessary paperwork. This is a collaborative effort with many players involved. Since the majority of students begin in August, first payments are usually made within 30 days after the first day of school. Second payments are usually made within 2 to 3 weeks after students have *successfully* completed their first payment period. Payment dates vary depending on the program enrolled in and the full-time or half-time status of the student. A full-time student would obviously complete the required hours in a pay period sooner than a half-time student and receive their second disbursement at an earlier date. SouthernTech's Title IV approved programs range from 600 to 1350 hours. Payment periods for 600-hour programs are divided into two 300 hour pay periods. Pay periods for 1350-hour programs are divided into three 450 hour pay periods. Students are notified of their payment period hours and estimated payment dates through their award letter.

The financial aid office determines a student's award amount, determines the date and eligibility of disbursement and requests funds from the processor. The Accounts Receivable Specialist determines the amount of the award to be credited to the student's charges and the amount, if any remaining, to be disbursed to the student to use for other expenses of their cost of attendance. The Business office draws grant funds through G5/G6 and disburses funds to the students' accounts, issues checks and notifies student when checks are available for students to pick up at the Bursar's Window.

Students withdrawing from school prior to SouthernTech receiving a valid ISIR are not eligible to receive Pell disbursements. However, eligible students who have not been paid prior to withdrawal are eligible for a post-withdrawal disbursement for the period enrolled as an eligible student. However, if charges are still owed Pell may be applied and then a check issued for any remaining credit. According to the federal check disbursement policy, SouthernTech will collect applicable tuition and fees from the Pell disbursement before a check is issued to the student, unless prior arrangements have been requested and approved. Applicable outstanding book and supply charges and/or prior year charges will also be deducted with appropriate authorization from the student.

Transfer Students/Credits, Advanced Credit & Repeating Coursework

If the student transfers and submits transcripts from another institution, the student may receive advanced credit for evaluated and approved coursework, which will reduce the number of hours that it would take for them to complete the program. All military and civilian transcripts for VA students are required and will be evaluated to determine if the student should receive advanced credit. Students who complete one program at SouthernTech and enter another related program may receive advanced credit as well. Advanced credit is determined by the instructor/coordinator and the Program Director upon review of prior transcripts.

The SAP policy applies to students completing one program and enrolling in another. Students are responsible for progress in the 1st program (even if they did not receive financial aid) before being eligible for financial aid in the second program.

Students transferring from another school can start over as far as grades and attendance are concerned. However, if we accept credit from another school, we will look at the maximum time frame and they cannot exceed 110%.

If a student submits transcripts from a prior institution, or a VA student submits military transcripts or a student completed a prior program at SouthernTech, the Program Director and the Instructor will evaluate prior credits earned and determine if it is acceptable as advanced credit toward the new program. Evaluation of transcripts, plan of study and a crosswalk are performed, and other information is obtained if needed and identified to determine eligible advanced hours. Students will not be required to repeat courses accepted as advance credit. An evaluation form is documented and signed and retained in the student's file.

If a student completes early and the school must reduce the number of hours the student was supposed to complete and receive in aid, then the school will be responsible for recalculation the aid. If this is the case, the student may be responsible for paying the tuition amount owed to the school, as well as repaying the amount determined to be repaid to the Department of Education.

Students are not allowed to repeat the same program in order to achieve a higher grade. However, if a student withdraws and re-enters the same program the instructor may require the student to start at the beginning of the program depending on how much time has lapsed. If the student re-enters the same program within 180 days, the student cannot receive payment for repeating coursework. If the student re-enters the same program after 180 days, they will be treated the same as a transfer student. The program hours will be reduced by the number of hours the student receives credit for already completing. A student who completes one program and subsequently enrolls in an additional program may receive funds for the additional program no matter how much time has lapsed.

Students who are completers and/or graduates of a program are not allowed to repeat the same program and receive Federal Student Aid unless it is required by the Accreditation/Certification/Licensure body to take or re-take exams to become certified or licensed.

Financial Aid Suspension & How to Re-Establish Eligibility

SouthernTech's programs are designed to allow a student to achieve completion of their Program within a shorter period of time than other institutions of higher education. Therefore, the more common financial aid warning, probation and appeal process is not a feasible option when a student has not met SouthernTech's SAP Policy.

A student not meeting the SAP Policy at the end of a payment period will be suspended from receiving further financial aid and/or dismissed from the program. A student who loses Title IV aid eligibility will be required to pay any outstanding charges (Ex. tuition, books, supplies) for that payment period and must otherwise pay for subsequent payment periods until SAP is re-established.

Students may re-establish eligibility by making SAP after the following pay period and then grant payments may be re-instated. Or the suspension may be appealed if unexpected or unavoidable circumstances have occurred and can be documented. The student will be notified in writing of a failed SAP status which will include instructions for an immediate appeal. The student must explain what has changed that will result in SAP at the next evaluation.

The Financial Aid Office will review the appeal. In collaboration with one or more of the Instructor, the Adult Counselor, and the Program Director, will determine whether to grant the appeal, reinstate any financial aid awards, and whether to place the student on probation with or without an academic plan. If the appeal is granted the student will be placed on probation for one payment period and the student may continue to receive Federal student aid, if reinstated, for the probationary period.

If a student does not appeal, they can restore eligibility only by meeting the qualitative and quantitative components of the policy. Sitting out for a pay period or self-paying a period do not, in and of themselves, satisfy the requirements.

If the student is not in “Good Standing” in terms of conduct, and is withdrawn from their program of study, financial aid payments will be suspended, and a return of Title IV funds will be performed. If the student is readmitted, the procedures for determining satisfactory progress will be followed to determine if the student is eligible to continue to receive aid.

Withdrawals & Incompletes

Withdrawals must be reported to and coordinated with Student Services. Withdrawal dates are determined by school policy and federal and state regulations. A student who does not officially withdraw will be administratively withdrawn after the 5th consecutive day of no attendance and no contact. The student’s withdrawal date will be the last day of attendance.

Students are given a letter grade at the time of withdrawal. Students making SAP at the time of withdrawal and who return to the same program within 180 days are considered to be in the same payment period.

Withdrawal scenarios:

1. Student completed less than 60% of the payment period and a Return of Title IV was made. If the student returns within 180 days, the amount returned to the government can be re-disbursed to the student.
2. Student completed more than 60% and no Return of Title IV was made.

If the student returns within 180 days, no additional payment will occur until the student has completed the previous payment period. In other words, a student cannot be paid twice for completing the same coursework; nor will the student be paid again until all the coursework previously paid for has been successfully completed. An incomplete grade for a payment period must be resolved within two weeks of the pay period end or the “I” will become an “F.” The same SAP policy applies to I’s, F’s, and No-Grades.

Refund Policy

Tuition for post-secondary students enrolled in a full-time program is due and payable on or before the first day of each payment period unless a payment plan contract or other financial aid payment arrangements have been approved.

A post-secondary student must officially withdraw by contacting the Student Services Department.

To be considered for a refund, a post-secondary student must officially withdraw on or before the tenth (10th) scheduled day for a payment period not completed. If a student officially withdraws on or before the 10th day of a payment period not completed the student will be refunded 100% of the institutional charges for tuition, less enrollment fees, books, and supplies. After the tenth scheduled day of class for a payment period no institutional charges will be refunded.

Any withdrawal on or after the 11th scheduled day of a payment period may incur a debt to the school for which the student will be held responsible.

In addition to SouthernTech's refund policy, students receiving Title IV funds are subject to the withdrawal policies of those government entities. A student with this type of funding may incur a debt directly with that entity and/or with the school if the school is required to return funds on behalf of the student. The student will be held responsible and must contact the Financial Aid Office to resolve any debt issues.

Return of Title IV Funds

Title IV funds are awarded to a student under the assumption that the student will attend school as scheduled for the entirety of each payment period until the program is completed. The student is allowed to receive Title IV funds in advance (at the beginning of the payment period) to assist with the cost of attendance.

When the Financial Aid Office is notified of or presented with a voluntary or administrative withdrawal, the Financial Aid Office performs a Return of Title IV Funds (R2T4) if the student received, or was scheduled to have received, a Title IV grant payment. When a student ceases to be enrolled prior to the end of a payment period or period of enrollment, the school is required to determine the percentage of earned and unearned portions of Title IV aid the student received or was scheduled to have received. The last scheduled day of the current payment period attended by the student determines the percentage point in the payment period.

If the student has completed 60.01% or more of the payment period they were paid, it is considered 100% earned. If the student has completed 60.00% or less and the amount disbursed is greater than the amount earned, the unearned amount of funds must be returned. If the student withdrew before payment was made, a pro-rated amount may be earned if the student is otherwise eligible, and a post withdrawal disbursement may be made.

Withdrawal Date - SouthernTech is a school that keeps (and is required to keep) attendance. Enrollment and attendance are monitored by report, review and follow up on a weekly basis. The Financial Aid Office works with instructors, Directors and Student Services staff to determine a student's intent and status.

Official withdrawal -Student notifies the Student Services Department that they are withdrawing, and an official withdrawal form is completed.

Unofficial withdrawal – Student stops attending and does not notify SouthernTech of their intent to withdraw or return. The student is considered to have withdrawn after an absence of five (5) consecutive scheduled days of school with no contact (no call no show). The withdrawal date is the last day of attendance.

LOA - if a post-secondary student takes an allowed and approved leave of absence (LOA) and does not return on the indicated date or otherwise notify the Student Services Department, the student is considered to have withdrawn. The withdrawal date is the student's last day of attendance prior to the first day of the LOA.

Institutional charges – tuition, fees, books, supplies, and other school assessed charges incurred by the student for enrollment in a program and for which the student is responsible.

Credit Balances – Credit balances are normally required to be paid to a student within 14 days.

However, when a student withdraws during a payment period and a credit balance is created during the period, SouthernTech will not release the credit balance until a Return of Title IV Funds calculation has been performed. If a new or larger credit balance is created, it will be allocated as follows: 1)

Repay any grant overpayment owed by the student as a result of the current withdrawal within

14 days, 2) any remaining credit balance will first be used to pay authorized charges at the institution. 3) Finally, any funds remaining after that will be paid to the student.

R2T4 Interaction with Refund Policy - Although the school's refund policy may determine the charges a student will or will not owe after withdrawing, it does not affect the amount of Title IV aid the student has earned under the R2T4 calculation. However, the amount that is earned may be applied to outstanding charges. Institutional charges that were previously paid with Title IV funds may now become a debt the student is responsible for paying if the school is required to return all or a portion of those funds to Title IV.

The R2T4 Calculation - The financial aid office performs the calculation by using the U.S. Department of Education's R2T4 on COD. The period used for calculation is "payment period."

The Financial Aid Office ascertains the withdrawal date and the date of determination that the student withdrew. The withdrawal date is the student's last scheduled day of attendance. The determination date is the first date the school learns the student has withdrawn or intends to withdraw. This date sets the timeline for any required notifications and return of funds.

Next the Financial Aid Office determines the amount of Title IV aid that was disbursed and/or the amount of aid that could have been disbursed.

Then the Financial Aid Office divides the number of hours the student was scheduled to attend up to and including the last scheduled day of attendance by the total number of hours in the payment period (scheduled breaks of at least five consecutive days are excluded). The result is the percentage of the payment period completed.

Dollars and cents are rounded to the nearest penny and final repayment amounts are rounded to the nearest dollar.

Percentages are calculated to 4 decimal places and rounded to 3 decimal places with the exception of the 60% point as previously determined.

SouthernTech only participates in the Title IV Pell grant program. School charges usually consist of tuition and any fees charged. Occasionally other institutional charges may occur depending on the program enrolled in.

If the percentage calculated is 60.01% or more and the funds have been disbursed, the student is considered to have earned all of the Title IV funds received for that payment period. If the percentage calculated is 60.00% or less, the

student is not considered to have earned all of the Title IV funds for that payment period. The Financial Aid Office must continue to determine what amount must be returned.

Overpayments

If a student has not earned all of the Title IV funds for a payment period, it is called an overpayment. When determining whether a student has an overpayment Title IV funds are assumed to be applied first whether or not other types of aid may have been received.

The school and/or the student may have a responsibility for returning the funds. The school's share of the return is calculated first, then the students, if any. The school must return its share of the unearned grant funds within 45 days after the withdrawal determination date. If a student should owe a share to be returned the school must notify the student within 30 days of determining such. The student will have 45 days to respond to the school with one of three (3) payment options or the student's overpayment will be reported to NSLDS (National Student Loan Data System) and referred to the Default Resolution Group for collection.

Although there is an order of return for Title IV funds, the only fund SouthernTech participates in is the Pell Grant. The school returns Pell funds up to the net amount of funds disbursed.

Additionally, if a student received Title IV grant funds and SouthernTech is required to make a return of funds to Title IV, SouthernTech will notify the student of any incurred debt and ensuing unpaid balance. The student is responsible for paying institutional charges that were previously paid for with Title IV funds that must be returned by the school. The student must contact the Financial Aid Office to make arrangements for repayment. A hold will be placed on the student's account, including completion and certifications, and the student will not be able to obtain a transcript or re-enroll at SouthernTech until the debt has been repaid.

Post-Withdraw Disbursement

If the student was eligible to receive earned funds but those funds have not yet been received, then the Financial Aid Office must determine how much the student earned and may credit the student's post withdrawal grant funds to the student's account for current outstanding charges for tuition, fees, books, and supplies within 180 days or can disburse funds to the student within 45 days of the withdrawal determination date unless permission is given by the student to do otherwise.

Section 2: Administrative Capability

Adequate Staffing

Information regarding how and where to contact individuals designated to assist students in obtaining the institutional or financial aid information that is required to be disclosed is made available to prospective and enrolled students on our website, in our Student Handbook, and in our Consumer Information Guide which is located in the financial aid office and on our website.

The financial aid office is available to students Monday through Friday from 8:00 a.m. to 4:00 p.m. and is open to walk-ins. However, students are encouraged to make an appointment between 8:00 a.m. to 4:00 p.m. Monday through Friday. Any students with questions regarding financial aid or consumer information should contact the Financial Aid Office at (580) 224-8235 or by e-mail at financial.aid@sotech.edu. The financial aid office is located in Stone Hall in the Student Services department.

Policies & Procedures Development Responsibilities

The financial aid office is responsible for initiating the development of financial aid policies and procedures at SouthernTech. A committee comprising the student services director, campus directors, counselors, business manager, and assistance superintendent and/or superintendent are involved in the final development of policies and procedures set forth by the financial aid office. It is the financial aid office and the business manager's responsibility to ensure awareness for other personnel of changes to come concerning Title IV modification or changes. The school's policies and procedures are reviewed annually by the committee unless changes in Title IV laws and/or regulations occur prior to the review and require prompt action. If financial aid policies and procedures affect or cause a change in the school's policies and procedures, the ultimate approval will be by the school's Board of Education.

Institution Division Structure – Separation of Function

Financial Aid Office

The purpose of the financial aid office is:

- (1) To provide professional financial aid counseling to students and parents concerning how to meet the costs of education.
- (2) To administer Title IV Aid programs competently according to the institution's philosophy and policies and federal regulations.
- (3) To maintain institutional records of assistance programs and students who have been assisted.

The primary responsibilities of the financial aid office are to assemble and maintain student aid records, assess eligibility of applicants for aid, authorize aid, complete federally mandated reports and design, and implement systems to accomplish these tasks. This position requires knowledge of federal regulations, institutional policies and procedures, ability to deal with clients about sensitive issues, and ability to deal with continually changing program regulations. In addition, the financial aid office coordinates assistance programs with agencies such as the State Department of Career

and Technology Education, the U.S. Department of Education, the Bureau of Indian Affairs, Department of Human Services, Oklahoma Career and Technology Foundation, Oklahoma Tuition Aid Grant, and other agencies and scholarship organizations.

The financial aid office is responsible for:

- Maintaining student financial aid records/files
- Assisting students/prospective students with applications for financial aid
- Authorizing and processing Title IV Pell awards and payments
- Verifying application data on selected applicants
- Constructing the financial aid office budget
- Calculating student Pell Grant awards and disbursing funds
- Monitoring satisfactory academic progress reports
- Calculating return to Title IV funds
- Calculating overpayments when a student withdraws (school and student repayments)
- Monitor on NSLDS, transfers, and Pell overpayments
- Maintaining up-to-date knowledge of relevant federal and state regulations
- Coordinating fiscal matters with the business office and balancing accounts
- Revising student consumer information and policy & procedure manual
- Reporting IPEDS reports
- Reporting gainful employment reports and disclosures
- Submitting the FISAP report
- Other general office duties

Business Office Responsibilities

The purpose of the Business Office is:

- Reconciliation of all grant funds
- Disbursement of Pell and OTAG checks
- Maintaining student accounts (Accounts Receivable Specialist)
- Requesting/Returning funds from G5/G6 funding system for Pell funds

The three related but distinct functions of authorizing payments, allocating school and student payment amounts and printing/dispersing (or delivering) checks to students are carried out by organizationally independent individuals. No one office is responsible for any two or more functions. Three separate offices are in place to maintain participation in Title IV programs. Communication between these and other offices commonly occur throughout the process, such as establishing, confirming, and verifying student eligibility. The breakdown of the functions of each office is as follows:

- The financial aid office awards aid to students and authorizes amount of payment
- The student accounts specialist (IT Office) bills/adjusts accounts and determines amounts paid to the school and to the student.
- The business office draws down funds from G5/G6 and disburses funds to students in the form of a check.

Students should speak with the financial aid office for questions regarding their financial aid and speak with the student accounts specialist for any questions regarding their bill or account. The financial aid office and student accounts specialist have an open-door policy, and office hours are Monday through Friday from 8:00 a.m. to 4:00 p.m. However, students are encouraged to make an appointment.

Disbursement Process

SouthernTech draws down grant funds from GAPS before the scheduled disbursement. The process is as follows: 1) The financial aid office prepares a list of students and amounts to pay and enters the awards into student accounting 2) the student accounts specialist reviews the list and determine how much is due to school and how much, if any, is due to the student, and coordinates with the Financial Aid Office to determine how to apply multiple awards 3) the business offices draws down funds from the Central Processor to the bank, makes appropriate entries in ledgers and disburses checks to students.

Students are paid up front within a payment period and are notified during the award process of their estimated disbursement dates. Each student receives an award letter which states their award, amount, and estimated disbursement date. Our business office tries to have checks cut on/before the scheduled disbursement date, but students are notified in their award letter that the business office has up to two weeks from the actual disbursement date to disburse checks. The student must pick up their own check or have a signed statement allowing a designated person to pick up their check for them.

Reconciliation

The financial aid office, student accounts specialist and the business office work together to reconcile before and after each disbursement is made. The financial aid office and business office review and reconcile all disbursements, returns and Pell accounts on a monthly basis and at the end of the school year.

Audits & Program Reviews

It is the policy of SouthernTech (District Policy CA) to have an independent auditor conduct annual audits over all school financial records including Title IV programs. All past annual audits have had no findings in the financial aid department. The Department of Education conducted a program review in June of 1996 with few findings cited. They also approved recertification of participation in the Pell Program in 2018. A representative of the Oklahoma Department of Career and Technology Education provided a technical assistance visit in May of 2015, summarized that the review went very well, and made a few recommendations which have all been implemented. Their audit of the Financial Aid processes in 2019 resulted in one mandatory change and several recommendations for improvements to disclosures and processes.

Records Management & Retention

SouthernTech maintains student financial aid records (student files) for three (3) school years as required by the Department of Education. After that time, the old student records/files are microfilmed or destroyed. The three most current years are maintained in the financial aid office. Files are kept in locked cabinets in a locked office and are only reviewed by the Financial Aid Office.

General Title IV Student Eligibility Requirements

The general student eligibility criteria for Title IV funds are listed on our website, and we disclose this information in our Consumer Information Guide which is also on our website.

Satisfactory Academic Progress - For continued eligibility for financial aid assistance, students must maintain SAP. We disclose this information in our Student Handbook which is distributed annually to all students and in our Consumer Information Guide which is located on our website); also, students who receive Title IV assistance are counseled by the financial aid office regarding SAP and sign a Statement of Understanding and an Attendance and SAP disclosure.

Verification - SouthernTech provides information to students regarding verification. If a student is selected for verification, the financial aid office gives them the appropriate documents to complete and return. We disclose this information to all prospective and current students in our Consumer Information Guide.

Information Discrepancies/Title IV Fraud - Every student receiving federal aid consults with the financial aid office, who has students sign a Statement of Educational Purpose. All students selected by CPS for review are verified. Applicants who may have engaged in fraud or other criminal misconduct in connection with Title IV programs are referred to the Office of Inspector General (OIG). The Office of Inspector General determines the conclusion about the propriety of the student conduct. SouthernTech will not determine the conclusion.

To identify suspected fraud, SouthernTech has developed an adequate system to identify and resolve discrepancies in the information received from various sources with respect to a student's application for Title IV aid. Some of these areas include but are not limited to:

- All student aid applications (e.g., institutional, state, etc.)
- Need analysis documents (e.g., Institutional Student Information Records (ISIRs) and FAFSA Submission Summary)
- DRT or Tax Return Transcripts (or copies of federal income tax returns as a last resort)
- Copies of W2s
- Information regarding a student's citizenship
- Previous educational experience (e.g., falsified school credential such as a high school diploma)
- Documentation of the student's social security number and Driver's License or ID
- Other factors relating to the student's eligibility for funds under the Title IV, HEA programs (e.g., Selective Service registration compliance)
- Falsified documents or forged signatures on an institutional application or on documents submitted for

- verification
- False statements of income
- False claim of independent status
- A pattern of misreported information from one year to the next

Validating Diplomas/GED - A copy of the high school diploma, GED (or equivalent), or transcript is requested during enrollment. The Financial Aid Office may have reason to question the validity of a high school diploma or may require proof of valid completion of secondary education completion for certain verifications. The student or the institution that issued the diploma will be contacted.

Institutional Refund Policy & Return to Title IV Refund Policy

SouthernTech discloses our institutional refund policy and requirements for the Return of Title IV Funds Refund Policy to all students annually through our Student Handbook. We also disclose this information in our Consumer Information Guide which is available on our website as well as individually to all Title IV recipients.

Professional Development

The financial aid office is expected to keep current on any changes to Federal Student Aid (FSA). The most effective tool used in the financial aid office is ED's Information for Financial Aid Professionals (IFAP) website. The financial aid office has subscribed to IFAP via email and is notified of new and timely statutory and/or regulatory changes that might impact the financial aid office's policies and procedures. These messages (Dear Colleague Letters, Policy Bulletins, Electronic Announcements, Notices of Proposed Rulemaking and Final Rules) are reviewed daily to see if the information is pertinent to our school. The Federal Student Aid Handbook, ISIR (Institutional Student Information Record) Guide, and Application and Verification Guide are also readily available for reference. The Financial Aid Office also receives information from the OASFAA serve list which informs the office of upcoming events, training, and workshops. As budget allows, the financial aid office attends conferences and training. The FSA conferences in the fall and the OASFAA and the Oklahoma Summit in the Spring are the best conferences for updates, instruction, and networking with constituents.

Student Budgets

The policy for components of student budgets is determined by student dependency status, the number of hours in the program, and district status. The Oklahoma Career Tech sends a student expense budget based off the Consumer Price Index for our area as a guide for housing, food, transportation, and personal misc. The FAC also researches local prices, costs for comparison, determines, and documents if adjustments are needed.

How Budgets are Derived & Updated (Higher Education Act, Section 472) - It is SouthernTech policy to adhere to the federally mandated basic components used to derive a student budget. These components are:

- Tuition and fees
- Books and supplies
- Transportation

- Miscellaneous personal expenses
- Room and board

Books and curriculum resources are included in the cost of tuition. Budgets are usually reviewed and updated every year, except on years where few changes have been made. SouthernTech does not have housing; therefore, room/board, transportation, and miscellaneous personal expenses are figures based on Consumer Price Index for the previous year. The information is provided by the U.S. Department of Labor, Bureau of Labor Statistics.

Student Budgets for 2026-2027 are as follows:

INDEPENDENT STUDENTS		DEPENDENT STUDENTS	
10 Month	\$26,410.50	10 Month	\$ 13,574.50

For more detailed calculations of budgets, see the financial aid office.

Additional Cost - SouthernTech does not usually add additional cost to our budget due to our minimal cost of attendance, and we do not participate in federal student loans.

Financial Aid Counseling

SouthernTech identifies and discloses all sources of aid, provides a disbursement methodology, makes readily available the rights and responsibilities of students, and informs students of our institutional refund policy, Return to Title IV Refund policy, professional judgment and over awards in our Consumer Information guide, Student Handbook and through individual disclosures.

Applications and Software

SouthernTech uses the Free Application for Federal Student Aid (FAFSA) as the basis of our financial aid process application. The quickest way to apply is online at www.studentaid.gov. For students who do not have access to a computer, we have computers available in student services. Students needing assistance in completing the application should schedule an appointment with the financial aid office.

The financial aid office uses the Department of Education software, EDEXpress and EDConnect, to process and send data. All ISIRS are imported daily, and approximately three business days after submission of the FAFSA, the financial aid office should receive the student's ISIR. Students should contact the financial aid office as soon as they receive notice from the federal government that their ISIR has been processed. The financial aid office will then determine if verification documentation applies and determine the estimated award amount for the student. Awards are estimated until actually paid.

SouthernTech participates in the following grant programs:

1. Federal Pell Grant
2. Oklahoma Tuition Aid Grant (OTAG)

We do not participate in federal loans or any student loans.

Awarding/Packaging Financial Aid

The primary purpose of financial aid programs at SouthernTech is to help students seeking a quality education and training to assist individuals in obtaining employable skills. SouthernTech assists students in seeking every opportunity for financial assistance and believes the primary responsibility for financing education lies first with the student and his/her family (parents or spouse). When the total resources that they can provide do not meet expenses, SouthernTech, as a partner, will provide all assistance possible, so the student will not be denied an education. A student is packaged when all enrollment and financial aid requests are complete, which includes the verification process. SouthernTech participates in two grant programs which are the Federal Pell Grant and the Oklahoma Tuition Aid Grant. The Pell Grant is the primary source of financial aid used at SouthernTech, then OTAG.

All eligible students enrolled in an eligible program that has met all the verification guidelines set forth in our policy and have submitted all other required documentation are packaged as soon as requirements for enrollment have been met. SouthernTech uses the EDEXpress software to package and award eligible students. Packaging starts in early summer after students are enrolled.

The student is notified by mail or email with an “estimated award letter” containing the following information:

- The payment periods and estimated disbursement dates
- Provides detailed information describing the amount and type of aid granted and any conditions linked to grant eligibility

There are some occasions that may cause a revised “award letter” to be generated:

- If the student changes his/her FAFSA Submission Summary which caused a change in the SAI
- If, during the grant year, one of the family members is no longer attending college
- Enrollment status changes
- A student defaults on a student loan

In such instances the student is notified by mail or e-mail of the change and is required to sign a revised grant letter if applicable.

SouthernTech is notified of student funding at separate times throughout the year by outside resources such as Chickasaw or Choctaw Nation (BIA), Workforce Investment Act, Rehabilitation Services, and others. These agencies usually pay all tuition, and fees, and sometimes books and supplies. SouthernTech is not prohibited from charging tuition and fees; therefore, it is included in the cost of attendance component.

Document Collection & Tracking

The financial aid office periodically sends document tracking letters. A student will not be packaged until all requested information is received, reviewed, and accepted. A student is contacted by mail, email, phone, letter and through the instructor as a final resort until documents are received.

Forms

The financial aid office has each student who is eligible to receive the Pell Grant review and sign an award offer, a statement of understanding/educational purpose, an Attendance and SAP disclosure, and an early withdrawal and treatment of Title IV aid notice. The student's grant offer explains the disbursement process, and indicates their disbursement amounts and scheduled dates.

Section 3: Institutional Eligibility and General Provisions

General Requirements

SouthernTech is a secondary and postsecondary institution that discloses its entities that license and accredit in its Consumer Information Guide which is located on its website for prospective and current students.

Program Eligibility

All full-time programs are approved through our State Accrediting Agency, the Oklahoma Department of Career and Technology Education. All full-time programs provide training to prepare the student for gainful employment in a recognized occupation. SouthernTech does the following:

- Measures programs in clock hours
- Defines an academic year as 900 clock hours and 26 weeks, 1000 hours and 37 weeks, 960 hours and 37 weeks
- Measures the length of the program in clock hours and weeks of instruction
- Has a vocational certificate as the recognized credential for completion of the program hours.

SouthernTech's policy in regard to eligible programs for Title IV is the same that is defined in the Department of Education's Federal Student Aid Handbook. A program is determined eligible for students to receive Title IV funds if the program is at least 600 clock hours in length, the student is attending at least twelve (12) clock hours/week and will receive a certificate of completion. The financial aid office reviews the career majors and ensures that all required criteria is met before the program is added to the ECAR (Eligibility and Certification Approval Report), and a student is paid. All programs are approved first by our accrediting agency, Oklahoma Department of Career and Technical Education in Stillwater, Oklahoma.

To ensure that a student is enrolled in an eligible program, the program enrollment is documented, and copies of the student's enrollment application are kept in the Attendance Clerk's office and the school's student accounting system. The Career Counselors coordinate with the Attendance Clerk and the Financial Aid Office to facilitate the enrollment process. The Financial Aid Office determines financial aid eligibility and counsels the student on payment options.

Programs that are under 600 clock hours do not meet the definition of an eligible program, therefore are not eligible for Title IV aid. SouthernTech offers part-time evening classes which are known as Workforce and Economic Development (WED). Although these classes are not programs that are Title IV eligible, they serve our working-class population and community with little expense. This information is noted in school brochures and on our website.

Procedures for Establishing Eligibility

Southern Oklahoma Technology Center District No. 20 (SouthernTech) is under the administration and supervision of a duly elected board of education. Our Program Participation Agreement (PPA), Eligibility and Certification Approval Report (ECAR), Accrediting agency letters, and State authorization documents can be viewed upon request to enrolled and prospective students.

Program Participation Agreement

SouthernTech submitted a re-certification application in 2023 that was approved. A copy of our current PPA is on file in the financial aid office. We are scheduled for re-certification again in 2029. The Financial Aid Office tracks the expiration of the PPA, coordinates the re-certification process, and ensures that the renewal of certification is submitted at least 90 days prior to the expiration of the current period of participation. Southern Oklahoma Technology Center's approval expiration date is September 30, 2029, and our reapplication submission date is June 30, 2029.

Eligibility and Certification Approval Report (ECAR)

The financial aid office is responsible for updated information contained in the institution's eligibility application (such as additional locations, recent programs, change in CEO (Chief Executive Officer) or governance, Title IV program administrator, etc.) The financial aid office is expected to update the information no later than 10 days after the change occurs. The FAC ensures all changes and updates are submitted and approved each award year prior to the first Pell grant disbursement.

National Student Loan Data System

The financial aid office is responsible for certifying student's enrollment on NSLDS. Enrollment is reported on a monthly basis. Students are informed of NSLDS through our Consumer Information Guide. The FAC counsels with students who are in default or close to LEU's.

School Response to Natural Disasters, Emergencies and Health Crises

SouthernTech is committed to working with Federal, State, and local governments and authorities in case of disasters, emergencies, threats, and crises. The March 2020 COVID-19 Pandemic is such an example. The school is participating in the HEERF (Higher Education Emergency Relief Fund) relief grants, and the pandemic response and prevision measures as directed by authorities.