

# FINANCIAL ASSISTANCE

Students interested in financial assistance should obtain applications from the Petra College Financial Aid Office. Eligibility requirements for Federal Programs consist of U.S. Citizenship or permanent residency, enrollment or accepted enrollment in Petra College, and satisfactory progress in one's course of study. If the student is eligible and receives Title IV funding, then they must complete both Entrance and Exit counseling prior to release of graduation documents. Students can refer to the entrance counseling and MPN signed prior to beginning enrollment regarding their ethical responsibilities if receiving financial assistance. Students must maintain satisfactory academic progress as defined in Petra College's SAP policy to remain eligible to receive federal financial aid.

## **Programs Available**

Petra College participates in various financial assistance programs. Some of these programs are:

1. Louisiana Workforce Investment Act
2. Vocational Rehabilitation
3. Department of Veterans Affairs
4. Federal Student Aid (Includes Pell and Direct Loans)
5. Louisiana National Guard Programs
6. TOPS Technical
7. MJ Foster

## **NOTE:**

In Accordance with PL 115-407, students will be allowed to attend and participate in the courses of their program of choice at Petra College while awaiting payment from any of the financial assistance programs listed above. If available, please provide a copy of the certificate of eligibility to Petra College to serve as verification of the student's eligibility to benefits. Petra College recognizes the student's right to seek private funding through a lender of their choice. Self-certification forms are available in the Financial Aid Office.

## **Entrance and Exit Counseling**

If the student is eligible to receive Title IV funding, they must complete Entrance counseling prior to the release of any funds. Exit counseling must be completed once a student is no longer enrolled in Petra College. Counseling may be completed online via the StudentLoans.gov website. Students must also complete Exit counseling prior to release of graduation documents.

## **Financial Aid Status**

Petra College receives information regarding eligibility for Title IV financial aid from the students ISIR (processed from the FAFSA). Provided all comment code and verification issues are resolved (if applicable) a student is given a financial aid status and processed to receive federal financial aid. Based on the student's performance once enrolled, the financial aid status may change (see SAP policy). The various financial aid statuses are listed below:

### **Financial Aid Good Standing**

Students have the appropriate cumulative GPA for their program of study and students can graduate within 150% maximum time frame limit.

### **Financial Aid Warning**

Students' cumulative GPA dropped below the minimum required GPA for their program of study, and students can graduate within 150% maximum time frame limit. A student can receive financial aid while on financial aid warning status but must meet SAP standards during that term of enrollment to remain eligible for subsequent financial aid.

### **Financial Aid Suspension**

Students did not meet SAP standards while in Financial Aid Warning or Financial Aid Probation status, or it is determined that the student will not be able to graduate within 150% maximum time frame limit. Students are not eligible to receive financial aid while on Financial Aid Suspension.

### **Financial Aid Probation**

This status is only granted upon the approval of a Financial Aid SAP Appeal. Students may receive financial aid for one term but must meet SAP standards by the end of that term to remain eligible for subsequent financial aid.

### **Maximum Timeframe**

Each program's normal completion time in weeks plus published holidays, as listed in the school's catalogue, is used to determine the maximum time frame allowed to complete the student's chosen program. The maximum time frame cannot exceed the federally mandated 150 percent of the published length. To determine 150 percent of the published length, use the weeks published by program in the catalogue plus the published holidays times 1.5 which results in the maximum total number of weeks allowed.

All time is included when adding up the total time a student has been enrolled in a program. This includes, but is not limited to, Leave of Absence, repeating of classes due to attendance or not meeting minimum score requirements. The consequences of not meeting the maximum time frame allowed is the loss of future Title IV financial aid.

The President will review each student's future completion date at the end of each class when updating transcripts. The President will also calculate the percentage of work successfully completed in the payment period. To maintain SAP the student must have

successfully completed 70% of scheduled hours (work attempted) in the payment period. For example, in a 400-hour payment period the student must successfully complete 280 hours. The President will notify the Financial Aid office of any student which has not met the 70% threshold and or will not complete their chosen program in the calculated 150 percent maximum time frame.

### **Payment Period**

A payment period is defined as an increment equal to half of the academic year (900 hours) in clock hours. For programs less than an academic year, total clock hours will be divided into two equal parts, which then becomes that programs payment periods in clock hours. For programs greater than an academic year, the first 900 hours are divided into two equal parts and the remaining clock hours will be divided into two equal parts, together that becomes the programs payment periods in clock hours.

### **Scholarships**

Petra College does offer limited scholarships. Please contact the Administrative Secretary for details.

## **STUDENT RESPONSIBILITIES**

Students must promptly return all required applications and paperwork to the Financial Aid Office.

- Students can access the FAFSA forms located at [www.studentaid.gov](http://www.studentaid.gov).
- If the Financial Aid Office needs to see a student, the office will contact the student personally. It is the student's responsibility to see Financial Aid when notified.
- Each student who receives a student loan is required to complete entrance and exit counseling. The Financial Aid Office will notify each student when these sessions are scheduled. If a student misses a session, it is the student's responsibility to contact the Financial Aid Office to reschedule a date.
- If a student obtains a loan to pay for an educational program, the student will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal student financial aid program funds.

### **VERIFICATION POLICY**

#### **Verification Process**

Each year the US Department of Education designates financial aid recipients whose documentation will be verified. Verifies every file identified by the federal government as part of its own verification process. Financial aid recipients' files are verified all year using a Verification worksheet designed by which complies with

federal regulations.

### **Verification Documentation**

A dependent student is required to provide copies of the student's parent's tax return transcript as well as the student's tax return transcript. An independent student is required to provide the student's tax return transcript and that of the student's spouse if the student is married. In both cases, only tax return transcripts will be accepted. For a student who has not filed tax returns, copies of the student's W-2 forms are required.

### **Verification Deadline**

Once a student is selected for verification, they are required to submit all documentation within 30 days of the date the letter was sent. Ways to request for a tax transcript: VIA the internet at WWW.IRS.GOV Via phone by calling 1-800-908-9946 Via mail or fax by completing IRS Form 4506T-EZ

### **Eligibility Changes Resulting from Verification**

If the verification process results in a change of a student's financial aid eligibility, repackages the student for financial aid based on their new eligibility status and notifies the student with a new award letter.

### **Eligibility Issues Citizenship Documentation**

Uses any acceptable documentation in the Federal Student Aid Handbook for US citizens or permanent residents.

### **Conflicting Data**

If in the process of reviewing a student's financial aid file's Financial Aid Office notices conflicting data, the conflict must be resolved before awarding can take place.

### **Resolving Conflicting Data**

The process of resolving the conflicting data is for the Financial Aid Office to:

1. Send out a form to the student if appropriate.
2. Send a written notification to the student with a question or a request for additional documents.
3. Send a written notification to the student with a request that a student needs to contact the Financial Aid Office.

## **Satisfactory Academic Progress (SAP)**

It is imperative the student's progress is reviewed at the required intervals as stipulated by the school's governing organizations regarding qualitative and quantitative progress to identify students who may be in jeopardy of failing to complete their studies. The evaluation of the Title IV SAP policy is performed by the President to ensure it meets

all federal requirements. This Policy is to be evaluated at a minimum of once a year. The President will use the most recent Federal Student Aid Handbooks appropriate volume and chapter as reference and ensure the schools SAP adheres to the FSA Handbook requirements.

The President is responsible for academic policy approval and will notify the financial aid office of any changes to the academic policy. To be eligible for Title IV aid, a student must maintain satisfactory academic progress. Federal regulations require the SAP of each student to be checked at intervals of one year or half the length of the program, whichever is less. Satisfactory Academic Progress is evaluated at the end of each payment period for each academic program offered by Petra College. The review process is as follows:

- If the student has made acceptable qualitative progress (academic performance) then review the student's quantitative progress (pace) for the increment being measured.
- If the student has made acceptable qualitative and quantitative progress for that particular increment, then review the 150 percent of the maximum allowable time frame criterion (maximum time frame)
- If the student has failed quantitative, qualitative, or maximum time frame progress, a financial aid warning is issued for the next payment period but maintains Title IV eligibility.
- If the student fails any of the SAP measures while on financial aid warning, then a financial aid suspension is issued.
- An appeal of financial aid suspension is possible as outlined in the procedure Appeal Process.

Satisfactory Academic Progress is monitored by the Financial Aid Officer and/or the President.

#### **A. Qualitative Measure Academic Performance**

At the end of each class session, the President will update the academic transcript of each student. An academic transcript is available upon request by the student to review academic performance, evaluate incomplete status, and monitor schedule changes. The minimum score required for all students, including Title IV or any other funding source, combination of funding sources, financial institution loans or students who do not use financial assistance of any kind to complete any class in any program offered is a "C". The grading scale for Allied Health and Cosmetology programs is 90% - 100% = A, 80% - 89% = B, 70% - 79% = C. The required overall Grade Point Average to complete all courses within these programs is a "C" - cumulative total of 70% or more. The grading scale for the Practical Nurse program is 100%-94% =A, 93%-86% =B, 85%-80% =C. The overall required Grade Point Average to complete the Practical Nurse program is 'C' - cumulative total of 80% or more.

Throughout the duration of the course if the instructor finds a student in jeopardy

of failing the course, they will inform the program coordinator and/or the President. A meeting will then be held with a faculty member for a planning session to discuss study habits and testing skills and offer suggestions for improvement. If the student is unsuccessful in completing the class a new class schedule will be issued. The unsatisfactorily completed class will be repeated as schedule permits. The Louisiana State Board of Practical Nurse Examiners dictates any student in the Practical Nursing program who fails to meet the minimum required GPA for a course must be withdrawn from the program.

Once it is determined a student has violated its programmatic academic policy and is subject to dismissal, an R2T4 form is then completed on the student. In five months, the student may reapply for admission. An interview with school administration will be required prior to readmission (the student is subject to any new requirements for admission). If the student is accepted into a program before 180 days have passed, their financial aid information is still valid. However, the student must complete the financial aid appeal process to determine eligibility for Title IV funding.

#### **B. Quantitative Measure Maximum Time Frame**

Each program's normal completion time in weeks, plus the published holidays, as listed in the school's catalogue, is used to determine the maximum time frame allowed to complete the student's chosen program. The maximum time frame cannot exceed the federally required 150% of the published length. To determine 150% of the published length, use the weeks published by program in the catalogue plus the published holidays times 1.5 which results in the maximum total number of weeks allowed. All time is included when adding up the total time a student has been enrolled in a program. This includes, but is not limited to, repeating of classes due to attendance or not meeting minimum score requirements. The consequences of not meeting the maximum time frame allowed will be loss of future Title IV aid.

#### **C. Evaluation Periods - Increments (payment period)**

A payment period is defined as an increment equal to half of the academic year (900 hrs.) in clock hours. For programs less than an academic year, total clock hours will be divided into two equal parts which then becomes that programs payment periods in clock hours. For programs greater than an academic year, the first 900 hours are divided into two equal parts and the remaining clock hours will be divided into two equal parts, together that becomes the programs payment periods in clock hours.

#### **D. Financial Aid Notification**

Students' progress throughout their program of study is tracked by hours completed. The Financial Aid Officer monitors progress by checking the academic performance of each student in the student database and/or reviewing the weekly hours earned report submitted by program coordinators, if applicable.

Students are only notified of their individual SAP if they fall below requirements. A financial aid warning is issued to any student failing to make SAP. If a student fails to meet SAP requirements for the next consecutive payment period, financial aid eligibility

is suspended. A student may regain financial aid eligibility by successfully completing the appeals process (see section E.)

#### **E. Financial Aid Appeal**

Petra College does issue warnings for financial aid. Should a student not meet satisfactory academic progress standards at the end of a payment period in which they received a financial aid warning, they will not be eligible to receive Title IV funding. A student may submit a financial aid appeal outlining the extenuating circumstances (family member's death, illness, etc.) that caused them to fail to meet Satisfactory Academic Progress standards outlined in the academic performance and attendance requirements policies. Students submitting a Financial Aid Appeal must identify in writing why they failed to make SAP; and what has changed that will allow the student to make SAP at the next evaluation. Students must also submit supporting documentation that verifies their unique mitigating circumstances. The completed appeal and all supporting documentation must be submitted to the Financial Aid Officer within 2 weeks of receipt of failed SAP and financial aid suspension letter. If the appeal is not submitted within the stated timeframe, then the financial aid suspension stands.

If submitted within the two-week time frame and accepted, the student will be notified within 5 business days. At this time an individual academic plan will be created for the student to follow until SAP is restored. A student is placed on financial aid probation once a financial aid appeal is submitted and accepted. Financial Aid probationary status is reviewed at the end of each payment period. The conditions of the individual academic plan must be met to maintain eligibility for Title IV funding.

In cases where a student is dismissed prior to the end of a payment period (i.e. a student fails to meet academic performance or attendance requirements for two consecutive sessions or three cumulative sessions), the academic/attendance appeal policy should be followed. If the academic/attendance appeal process is successfully completed, the student will be issued a financial aid warning status. If the student fails to meet satisfactory academic progress standards of the enrollment period for which they were placed under financial aid warning status, they will not be eligible to receive Title IV funding. A student may submit a financial aid appeal form with appropriate supporting documentation to regain financial aid eligibility. Students submitting a Financial Aid Appeal must identify in writing what caused why they failed to make SAP; and what has changed that will allow the student to make SAP at the next evaluation. Students must also submit supporting documentation that verifies their unique mitigating circumstances.

#### **F. Transfer Credits**

Transfer Credits are not permitted

#### **G. Remedial, Enrichment and ESL Coursework**

Petra College does not require any remedial, enrichment, or ESL coursework for any of our academic programs. Therefore, they are not a part of the SAP calculation.

#### **H. Treatment Of Incompletes, Repeated Courses, and Pass/Fail Courses**

Petra College has incomplete, repeat, and PASS/FAIL course policies which vary by program. Please refer to the student handbook for specific definitions. In the event incomplete, repeats, and or pass/fail courses are allowed, the courses are included in the qualitative and quantitative measures as applicable.

#### **I. Treatment of Change of Major**

Petra College allows for transfer between programs within the institution. In the event this occurs the student completes a "Status Change Form" and submits the request to transfer to a different program. Only the courses which transfer into the new program of choice will be calculated into the quantitative and qualitative measures.

#### **J. Withdrawal Official and Unofficial**

A withdrawal is considered official if a written request to withdraw is received by the school from the student. If a student requests to officially withdraw, they should complete the Status Change Form, which is available from student services and/or institution website and submit to student services. If the student cannot submit a Status Change form, a written statement mailed, faxed, or emailed to the school is acceptable. The student is then directed to contact Financial Aid and schedule an appointment. The student should complete an exit interview. Financial aid then reviews the student's financial aid (perform a return to title four calculations then examines and evaluates the school's internal refund policy). The student may owe the school money, or the student may be owed an overpayment. The school may be required to refund money to the United States Department of Education. If you have received a student loan the school may be required to refund money to the financial institution. An R2T4 calculation is always performed.

If a written withdrawal is not received from the student, then the qualitative and quantitative measures are followed until which point the policy triggers the school to withdraw the student for violation of the SAP.

#### **K. Graduation**

When a student has completed all required classes and is eligible to receive a certificate, a completed transcript is issued to Student Services. Student Services then prepares an Exit Route Sheet and attaches it to the student file. The file is then circulated. Each Department reviews the necessary area of the file to ensure accuracy and completeness. The President issues an Official Transcript and Certificate; Student Services reviews the file and prepares exit documents then notifies the students that their completion documents are ready for collection.

#### **L. Drug Convictions/Sex Offenders**

The US Department of Education established eligibility requirements for students with drug convictions and/or sex offenses. Petra College follows all guidelines outlined in the Federal Student Aid Handbook.

### **VIOLENCE IN THE WORKPLACE**

Petra College addresses Violence in the Workplace by recognizing that employees and students are the school's most valuable resources, and their safety and security are essential to carrying out their responsibilities in the workplace as well as the classroom. Every employee and student have a reasonable expectation to perform their assigned duties and to pursue their educational goals in a safe atmosphere free of threats and assaults. Violations of this policy may result in suspension and/or permanent dismissal from the college.

At Petra College, employees and students are required to report all threats or incidents of violent behavior to the President. The full policy may be obtained from Student Services. Examples of inappropriate behavior which shall be reported include:

1. Unwelcome name-calling, obscene language, and other abusive behavior.
2. Intimidation and/or Bullying of any kind.

Physically touching another employee/student in an intimidating, malicious, or sexually harassing manner, including, but not limited to such acts as: Hitting, slapping, poking, kicking, pinching, grabbing, and pushing or any other unwanted, unwelcome physical contact.

3. Physically intimidating others including such acts as: obscene gestures, "getting in your face," fist-shaking, throwing of any object, or intentionally blocking a pathway.

### **ACADEMIC INTEGRITY**

It is the responsibility of the student to uphold the academic integrity of Petra College through the evaluation of written examinations, submitted work, or clinical performances. For such modes of assessment to operate fairly, it is essential that the instructor be assured that the work used to evaluate the student's performance is genuinely the student's own. The use of unauthorized material, communication with fellow students during an examination, attempting to benefit from the work of another student and similar behavior is unacceptable and a violation of the Student Code of Conduct. Likewise, falsification of **any** document also defeats the academic integrity of the College and a Code of Conduct violation. Any such action will result in disciplinary sanctions up to and including dismissal from the program.

### **STUDENT CODE OF CONDUCT**

Petra College seeks individuals who conduct themselves in a professional manner, as a high level of professionalism is required in the health care and cosmetology professions. Failure to comply with these standards may result in review by the President resulting in disciplinary action. Classroom/Clinical behavior that interferes with either the instructor's ability to conduct the instruction or the ability of students to benefit from the instruction is not acceptable. Examples may include, but not limited to, routinely entering class late or departing early; dress code violations; communicating information or rumors tending to cause embarrassment or harm to administration, instructors, staff, students and/or patients/families; use of beepers, cellular telephones or other electronic devices. Petra College reserves the right to suspend and/or dismiss any student whose

conduct is unsatisfactory and/or detrimental to the best interest of the faculty, staff, and/or students as determined by the President.

The following behavior is considered unprofessional:

- Profanity
- Negative attitudes
- Arguing or fighting
- Intimidation of another student, faculty or Administration
- Disregard of school policy
- Insubordination to the instructor or other faculty members
- Coming to school under the influence of alcohol or drugs
- Personal uncleanliness
- No sitting on top of desk and/or table
- No sunshades or sunglasses worn in classrooms
- No iPods, ear buds, or other personal electronic devices allowed in classrooms
- Chewing of gum or tobacco
- Fraudulent time and attendance reporting
- Conduct in class which is disruptive
- The use of incense, candles, or any other flammable item
- Negative statements about students, faculty or Administration
- Violations of the Drug and Alcohol Code of Conduct
- Violations of the Academic Integrity Policy
- Unprofessional behavior
- Behavior that reflects unfavorably on fellow students or the college
- Interfering with the progress of other students or the presentations of any member of the staff or faculty
- Possession of weapons of any kind while on school property. A weapon is considered anything with the potential to cause bodily harm and which serves no academic purpose
- Being under the influence or effects of alcohol, prohibited Drugs or narcotics of any kind on school property
- Violations of school dress code as established by the college and not keeping themselves and or their work areas are always clean.

Petra College reserves the right to dismiss any student whose conduct is unsatisfactory and/or detrimental to the best interest of the faculty, staff, and/or students, as determined by the President.

### **SUSPENSION**

Any conduct deemed inappropriate by faculty or staff may be brought to the attention of the President. The President will determine if the behavior displayed warrants suspension. The President will determine the length of the suspension according to policy.

### **DISMISSAL**

Dismissal may result from, but not limited to, any of the following violations:

- Excessive absences and excessive tardiness
- Students not fully always cooperating with the staff and faculty
- Removal of supplies, books, equipment, or anything else from the college property without prior written permission from the President
- Cheating or plagiarism of any kind is subject to immediate dismissal
- Students must maintain established academic standards
- Profane or abusive language
- Threats of physical violence or verbal abuse
- Intimidation of another student, faculty or Administration member
- Failure to complete coursework
- Falsification of admission information
- Falsification of any document
- Failure to meet financial obligations
- Negative statements about another student, faculty or Administration
- Violation of any published policy
- Behavior unfitting of a student as defined by the Department Head or President of Petra College