



# **FEDERAL STUDENT FINANCIAL AID**

**INFORMATION HANDBOOK**

**2017 - 2018**

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**Abdill Career College, Inc.  
STUDENT FINANCIAL AID  
INFORMATION HANDBOOK  
2017 - 2018**

Welcome to Abdill Career College, Inc. Our facility offers information on Federal Student Financial Aid. Our Financial Aid Department will be happy to meet with you in exploring options that will best meet your educational needs.

These options will help you determine what Federal Student Financial Aid you may qualify for based on the information you provide.

You may apply for Federal Student Financial Aid on-line at *[www.fafsa.ed.gov](http://www.fafsa.ed.gov)*, or you may visit our campus located at:

**Abdill Career College, Inc.  
843 E. Main Street, Suite 203  
Medford, OR 97504  
(541)779-8384 ph. or (541) 779-7645 fax  
Business hours are 8:00am - 5:00pm Mon. thru Fri.**

All students who qualify for Federal Student Financial Aid are responsible for reading and understanding the information in this handbook. After reading the information in this handbook and/or visiting the on-line application site at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) , if you have any further questions or need assistance, please contact our Financial Aid Department at the address listed above.

Abdill Career College, Inc. also has a web site at [www.abdill.com](http://www.abdill.com). Visiting this web site will provide you with information about programs and courses offered at Abdill Career College, Inc, as well as student standards and regulations, fees, enrollment process and other information regarding our facility.

### **What is Financial Aid**

Financial Aid is funding made available (for those who qualify) to assist students in accessing educational goals.

Financial Aid (for those who qualify) can assist students with the costs of tuition, books, lab fees, student liability insurance, and other required program related supplies. Students need to remember there are other required supplies and fees that are program specific that will need to be paid for that are not covered under Federal Student Aid.

### **The Students' Role**

After the student has completed the Financial Aid process, has been determined eligible for Financial Aid, and has provided all required verification documentation, the students' role is to proceed with the enrollment process for their chosen program.

Students will complete the enrollment process by completing all enrollment documents, enroll in an eligible program which progresses the student towards their academic goal and program completion. Students must maintain satisfactory academic progress during enrollment in their program and attend classes as scheduled. (See Satisfactory Academic Progress).

Students must notify the Financial Aid Department of any program changes or modifications right away, as these changes may effect the amount of Financial Aid a student is eligible for each term. Failure to notify the Financial Aid Department of program changes or modifications to schedules for each term may result in an over payment which the student will be responsible for repaying.

Further information regarding Federal Student Financial Aid can be found at [www.studentaid.ed.gov](http://www.studentaid.ed.gov), or by contacting the Abdill Career College, Inc. Financial Aid Department located at 843 E. Main Street, Suite 203, Medford, OR 97504, (541) 779-8384 ph. or (541) 779-7645 fax.

It is the student's responsibility to make sure they read and understand the information regarding Federal Student Financial Aid, and the eligibility requirements. The student can access information regarding Federal Student Financial Aid from the Financial Aid website at [www.studentaid.ed.gov](http://www.studentaid.ed.gov), by calling 1-800-4FED AID, by contacting the Abdill Career College, Inc. Financial Aid Department, by reading the Abdill Career College, Inc. Course Catalog & Student Handbook, by reading the Abdill Career College, Inc. Federal Student Financial Aid Handbook, and by reading all other federal documents pertaining to Title IV.

If in doubt ALWAYS check with the Financial Aid Department BEFORE making a change in your program or course schedules each term, or before taking the advice of friends or persons who may not be able to provide you with specific information relevant to your specific situation.

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

Students must complete all courses in their program with a GPA of 2.0 (which is 75%) or higher *and* complete all courses within 1.5 times the normal program length to maintain Satisfactory Academic Progress (SAP).

Students receiving Financial Aid must retain Satisfactory Academic Progress (SAP) throughout their program to remain eligible for Financial Aid. To achieve SAP and remain eligible for Financial Aid a student must:

- Receive a minimum passing grade of 75% or higher in all required courses within the program, and/or;
- Complete a minimum of 50% of the scheduled courses EACH TERM.

Students will receive a written transcript at the end of every term (approximately each five weeks). The student transcript will post all grades by term as well as the accumulative grade point average and attendance for each course within the program the student has been enrolled.

Satisfactory Academic Progress will be monitored following the end of each five (5) week term. Students who do not meet all SAP requirements when measured at the end of the term will be placed on a financial aid warning (if they are receiving financial aid funds). Students placed on financial aid warning must meet satisfactory academic progress at the end of the following term in order to have the warning status removed.

Students who do not meet satisfactory academic progress in the term after the financial aid warning was issued will be dropped from Federal Financial Aid until the student meets satisfactory academic progress for one full term. At such time the student may be re-evaluated for Federal Financial Aid.

*Definition of Program:* Programs at Abdill Career College, Inc. are a series of courses of education provided in a specific field of study to accomplish a career path goal.

Students must successfully complete each course within the program including externship, the Externship Exit Interview, and provide ALL required externship and other required program specific documents to the externship coordinator to achieve program completion. Students, who do not meet the minimum requirements for grades or attendance on each course within their program, must make arrangements for retaking those specific courses. If a student fails the same course a second time, the student will be required to wait a minimum of six (6) months before re-enrolling in any program that specific course is offered in. Students must make arrangements for retaking course(s) within three (3) business days from the date the student is notified of the need to retake a course.

When retaking courses exceeds the maximum time frame for a specific program, or the student is not actively participating in classroom education and/or externship for 14 days, (all programs must be completed within 1.5 times the length of the program), the student must be terminated from the program or the student may choose to change program goals by enrolling in a different program which does not contain the specific course that the student has not passed. Students, who choose to change program goals, must notify the administrative front office within five (5) business days from the date of termination and will be required to complete a new enrollment agreement for the new program goal.

*Definition of Courses:* Courses are a series of class days within a complete term designed as individual educational units which are often set up in a chronological goal specific order that make up programs at Abdill Career College, Inc.

Some students prefer to take individual courses of study rather than a complete program. Students may choose to enroll in individual courses of study as a part of a career goal, or to enhance or expand current educational and employment needs. Students enrolled in individual courses of study must complete each course taken with a 75% or higher and must follow all attendance criteria for the course(s).

Students who have not met academic or attendance requirements for program goals may choose to continue at the school by completing the enrollment process for individual courses of study. Upon successful completion of those courses the student will receive a certificate of course completion listing the individual courses successfully completed under the new enrollment agreement. (Courses passed from prior program/individual course enrollment will not be listed on this certificate). Students who are enrolled in individual courses will not be eligible for externship placement or eligibility for Federal Student Financial Aid.

Students always have the option of re-enrolling in the original program of study after a six (6) month waiting period as defined under Failure/Dropped from Course Requirements in this catalog, but must start at the beginning and will need to pay all fees for tuition, books and labs.

## **Student Academic Progress (SAP) Appeals Process**

Students may file a Satisfactory Academic Progress (SAP) appeal within (5) five business days from the first date of written notice from the school that the student is not maintaining SAP. The SAP appeal should be addressed to the owner/director of the school and delivered to the administrative front office. The SAP appeal must be in writing, include a brief description of why the student feels the appeals process is warranted and must be accompanied by any documentation that supports the student's request for appeal. The school will review the written appeal within (5) five business days of receipt of the SAP appeals and will set an appeals hearing no later than 30 days from the date the written appeal was received in the administrative front office, all decisions/outcomes will be provided to the student in writing no later than (10) ten business days following the hearing date.

## **Statement of Non-Discrimination**

Abdill Career College, Inc. complies with all applicable state and federal laws pertaining to discrimination. Abdill Career College, Inc. does not discriminate on the basis of race, religion, color, national origin, age, gender, disability, pregnancy, and parental rights while administering its duties related to educational programs, admission requirements, financial aid policies and procedures or other policies related to the school.

## **FAFSA**

What is FAFSA? FAFSA stands for “Free Application for Federal Student Aid.”

Applying for Federal Student Financial Aid is free. There is no charge for the application, or requesting assistance through the Abdill Career College, Inc. Financial Aid Department.

### **Financial Aid**

Abdill Career College, Inc. offers Federal Student Financial Aid in the form of Pell grants, Federal Direct Stafford/Ford Subsidized Student Loans, and Federal Direct Stafford/Ford Unsubsidized Student Loans, and Federal Direct PLUS Loans.

Financial Aid is money that is to be spent on educational expenses directly related to the completion of an eligible program. Abdill Career College, Inc. offers Certificate programs in the following categories in which students may apply for Federal Student Financial Aid:

**Accountant Clerk/Bookkeeper**

**Dental Assistant**

**Legal Assistant/Secretary**

**Limited X-Ray Technician**

**Medical Assistant**

**Medical Front Office Management**

**Pharmacy Technician**

**Phlebotomy Technician**

**Veterinary Assistant**

Students may apply for Federal Student Financial Aid for any of the programs listed above.

Applying for Federal Student Financial Aid and providing the necessary documents early is the key to overcoming possible delays which may prevent you from starting your program on time.

## **TYPES OF FINANCIAL AID**

### **Federal Pell Grants**

The Federal Pell Grant is a principle Federal grant. Grants are gift aid generally awarded on the basis of financial need. Like all grants it does not have to be re-paid. It is available to low income undergraduate students. The maximum award for a Pell grant for the 2016-2017 award year is \$5,815.00 which is based on an EFC = to 0 (Expected Family Contribution) and enrollment equal to six full-time terms (30 weeks). Depending on your EFC, the amount you are eligible to receive will vary.

The Federal Government will indicate your eligibility and the maximum amount you are eligible to receive on your SAR (Student Aid Report). Be sure to check with our Financial Aid Department for any updates or changes regarding the Federal Pell Grants.

### **Federal Direct Stafford/Ford Subsidized Student Loans**

Unlike grants, Federal Direct Stafford/Ford Subsidized Student Loans are money that has to be repaid. As with all loans, there is an interest charge. The interest rate is 3.76 percent. This loan is a deferred-interest loan. This means that the interest which accrues on the loan does not apply during the time that you are in school or on a grace period. There is a processing fee deducted from each disbursement.

Federal Direct Stafford/Ford Subsidized Student Loans can be applied for using the FAFSA form, and can be originated at the same time as the Pell Grant application. The information from the ISIR is what helps determine the students' eligibility for the loans. However, you cannot take out a loan without submitting the FAFSA, but no further application is necessary.

You may apply for a Federal Direct Stafford/Ford Subsidized Student Loan only after your grant eligibility has been determined. This means only after you have received an Award or Eligibility Notification letter.

Eligibility is based on financial need, dependency status, year in school, number of credits taken per term, annual federal maximums and any other federal guidelines which may be in effect during your application period. Students must be enrolled at least half-time to qualify. Repayment begins six months after a student last date of attendance, leaves school, or drops below half-time enrollment.

Federal law requires that all first-time student borrowers receive entrance loan counseling. This is done through our Financial Aid Department. At Abdill we discuss this issue with students at the time of application and also at the end of the students program (prior to externship). Per Abdill Career College, Inc. policies, all students are required to complete Federal Student Aid Entrance and Exit counseling.

### **Federal Direct Stafford/Ford Unsubsidized Student Loans**

As with the Federal Direct Stafford/Ford Subsidized Student Loan, this loan has to be repaid. The interest rate is 3.76 percent. There is a processing fee deducted from each disbursement. The interest that accrues beginning with the first disbursement while attending your program can be paid while you are in school or it can be capitalized and paid later. This loan is available to all families regardless of income.

The Federal Direct Stafford/Ford Unsubsidized Student Loan is awarded as a second loan option and is based on the cost of the program, dependency status, years in school, number of credits taken per term, other aid received, and annual federal maximums.

***Please Note:*** Students are responsible for paying all interest that accrues on this loan *from the date of the first disbursement.*

### **Federal Direct Stafford PLUS Loans**

Unlike the Federal Direct Stafford Subsidized and Unsubsidized Student Loans, the Federal Direct PLUS Loan is for eligible parents of dependent students ONLY. The interest rate is 6.31 percent. There is a processing fee deducted from each disbursement. The interest that accrues beginning with the first disbursement while the dependent student is attending their program can be paid while they are in school, or it can be capitalized and paid later.

There are no set borrowing limits for Direct PLUS Loans, but you may not borrow more than the cost of your child's education minus any other financial aid received, such as a Direct Subsidized Loan or Direct Unsubsidized Loan.

The repayment period for a Direct PLUS Loan begins immediately after you've received the last disbursement of the loan, while your child is still in school. However, you may be able to defer making payments while your child is enrolled at least half-time, and for an additional six months after your child graduates or drops below half-time enrollment status. To learn more about deferment, visit [StudentSAid.gov/deferment-forbearance](http://StudentSAid.gov/deferment-forbearance).

## **Miscellaneous Grant/Loan Information**

Federal Student Financial Aid is intended to help students with costs associated with educational needs. Combinations of grants/loans may or may not meet all of the financial needs for a student's educational goals. Combining these grants/loans may help students to meet those financial needs, however it is important for students to remember that even when combining the grants and loans there are Federal guidelines and maximums or limits that apply.

### **Defaults**

If a student is in default on a Federal Student Loan, that student will not be eligible for Federal Student Financial Aid and will not be eligible to enroll using Federal Student Financial Aid.

If a student is in default on a Federal Student Loan, the student must bring all prior educational loans into good standing. Verification of this good standing must be confirmed through all appropriate agencies by the Financial Aid Department.

This allows our Financial Aid Department to evaluate the student's understanding of the borrower responsibilities and the student's willingness to make prompt and appropriate payments when repaying the loan.

Abdill Career College, Inc. complies with full verification procedures on students selected for this process. This means that students are required to provide documentation for ALL information they provided on their application for financial aid (FAFSA). Abdill Career College, Inc reserves the right to use professional judgement when certifying loan eligibility for students. The right to use professional judgement when certifying student loan eligibility may result in ineligibility for that student.

## **OTHER TYPES OF FINANCIAL ASSISTANCE**

### **Vocational Rehabilitation Training**

Students who have a disability and need training or re-training to become employable should contact their local Vocational Rehabilitation Division. It is possible that students, who meet certain eligibility criteria for this agency, may become eligible for help with tuition, books, or other expenses.

### **Other Assistance**

There are a number of other sources in the community which may offer some types of financial assistance. As always, funding is dependent upon many factors, and meeting eligibility requirements that pertain to individual agencies, groups, or organizations.

Some options that may be available to students are; employer benefits, tax incentives, college savings plans, low interest personal loans, non-profit agencies or groups, individual organizations, etc.

While Abdill Career College, Inc. does not maintain detailed information regarding eligibility requirements, amounts of funding available or qualifying criteria, on these or other community programs, we will be happy to provide a referral or letter on your behalf to any agency, group, or organization that may require information regarding your program of choice.

## APPLYING FOR FEDERAL STUDENT FINANCIAL AID

### Eligibility Requirements

Applying for Federal Student Financial Aid is free. It does not obligate you to attend a program if you change your mind. However, to *receive* any form of Federal Student Financial Aid, you must be enrolled in and actively participating in an eligible certificate program at our facility.

Students attending individual courses of study for the sole purpose of personal knowledge or enhancing current skills, or who are enrolling in ineligible certificate programs at Abdill Career College, Inc. are ineligible for Federal Student Financial Aid.

Students must be U.S. citizens, holders of permanent resident visas, or eligible refugees.

Students must not be in default on a federal loan, or owe a refund on a federal grant.

Male students must register for the Selective Service or provide appropriate documentation.

It is against the federal law for a student to receive a federal Pell Grant from more than one institution in any given term.

Students who are under the age of twenty-four, and who are attempting to become independent for aid purposes must meet **at least one** of the criteria listed below and/or on the following page to receive independent status:

- a.) Married
- b.) A veteran
- c.) An orphan or ward of the court
- d.) A graduate student (*this doesn't apply at Abdill*)
- e.) Supporting your own dependent children

Additionally, *to enroll in programs* at Abdill Career College, Inc. all students must meet the following criteria:

- a.) Have taken and passed our entrance exam.
- b.) Be eighteen years of age or older (documentation will be **required** i.e. Driver's License, State ID card, etc.)
- c.) Students must provide a valid Social Security Card
- d.) Have verification of high school graduation or G.E.D. certificate, (Verification **required** i.e. G.E.D. certificate and/or official transcripts showing date of graduation from a valid government approved educational facility.)

## **Application Process and Procedures**

Students will need to fill out the Free Application for Federal Student Financial Aid (FAFSA). Students who are already receiving Federal Student Financial Aid may fill out the award year Renewal application instead. The FAFSA is available on line at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

When filling out the FAFSA on line, students will need to create a User ID and Password for electronic signature if they have never filled out FAFSA before. Do NOT LOSE your FAFSA ID and PASSWORD. You will need it throughout your education process.

There are several options students can choose from for filling out FAFSA. Each option has a different processing time, as listed below and on the following page:

- 1.) FAFSA and FAFSA Renewal on the web with your User ID and Password as electronic signature. This method allows for online editing ensuring prompt accuracy of application information, which can improve the processing time. Also if you do not have your User ID and
- 2.)

Password you can get one through this method. You may also correspond with the federal processors via email/web links.

- 2.) *FAFSA and FAFSA Renewal on the web with submission of a hard copy signature page.* You may choose to fill out your FAFSA online, but not obtain a User ID and Password. If you choose this option you will need to print out your completed FAFSA, sign and date it, and mail the signed hard copy. You will need to allow additional postal mailing time for this option. Correspondence with the federal processors will be via U.S. postal service mail.
- 3.) *Hard Copy or Paper FAFSA and Renewal FAFSA with a hard copy signature.* You may obtain a paper copy of the FAFSA by calling 1-800-433-3243. Complete the FAFSA, sign and date it, and mail the signed paper copy. You will need to allow additional postal mailing time for this option.

Correspondence with the federal processors will be via U.S. postal service mail. **If you choose this option, MAKE SURE you make a copy of the application BEFORE you mail it.**

Once you have chosen the option for submitting the FAFSA that is best for you, be sure to read it over carefully *before* submitting. Ensure that all information you provided is accurate and complete.

When analyzing the FAFSA the federal processor considers the information you have provided. This information consists of many things such as; family size, basic living expenses, income, assets and resources.

*For the FAFSA you will need to know Abdill Career College, Inc. 's Federal School Code number. That number is **037834**. Be sure to write this number in if you are planning to attend programs at Abdill Career College, Inc. using the Federal Student Financial Aid.*

Remember that the application submission process takes time. In addition to the federal processing time, Abdill Career College, Inc. has their own processing time as well. If corrections are necessary additional time will be needed for re-processing at the federal level. The closer to a term start date that you apply could bring possible delays in starting your program as you had intended.

Once you have submitted your FAFSA application and have listed Abdill Career College, Inc. as the school you plan to attend, the information will be electronically transmitted from the federal processor to our Financial Aid Department.

Students are responsible for reading the financial aid materials, completing the applications correctly, and providing all additional required documentation necessary to complete the process.

### **Deadlines for Submitting Applications**

If you are already receiving Federal Student Financial Aid, and you need to renew your application for the new award year you should complete your renewal application as soon as possible. This will allow time for processing and avoid delays in meeting your educational goals. Each award year runs from July 1 - June 30.

If you are applying for Federal Student Financial Aid to begin a program at Abdill Career College, Inc. it is best to apply four to five weeks before the first day of any term. This will allow time for you to read and understand the financial aid information, complete and submit the FAFSA, allow for federal processing time, allow for corrections if needed, allow for Abdill Career College, Inc. processing time, and allow for gathering all necessary verification documents (if needed). Late applications will be considered, however, there is the risk of possible delays in program start dates if the processing and gathering of verification documents exceeds the new term start date.

## VERIFICATION DOCUMENTATION

All students who have applied for Federal Student Financial Aid and who have been selected for the verification process, and plan to participate and attend an eligible program at Abdill Career College, Inc. will need to provide documentation *verifying each of the items listed below* at the time of enrollment into an eligible program.

- a) Hard copy of the ISIR must be signed in the presence of a Financial Aid Department staff member.
- b) Use the IRS Data Retrieval Tool (if possible) when completing the FAFSA.
- c) A copy of the student's federal tax transcript or tax return, for the prior-prior tax year. If a student was not required to file, then the student must provide written documentation as to why they did not file or a letter from the IRS stating that they did not file. The student will need to fill out a Low Income Form if they did not file taxes.
- d) If the student is a dependent student, the parent information is required on the FAFSA and a copy of the parents' federal tax transcript. If a parent of a student was not required to file then the parent must provide written documentation as to why they did not file. The parent will need to fill out a Low Income Form if they did not file taxes
- e) Required – a copy of the students High School transcript verifying graduation date, or a G.E.D. certificate.
- f) A copy of the students Driver License or a copy of a state issued Identification Card (Required for admission to Abdill)
- g) A copy of the students Social Security Card (Required for admission to Abdill)

- h) If the student is an orphan, or is/was a ward of the court, and under twenty-four years of age, the student must provide proof that the student is an orphan or a ward of the court, or is/was a ward of the court at the time he/she turned 18.

### **Additional Verification Documentation**

For students who apply for the Federal Direct Stafford Loans the additional items listed below must be on file with Abdill Career College, Inc. before funds will be issued.

- a.) A signed and dated copy of the Master Promissory Note (MPN)
- b.) Proof of Entrance Counseling
- c.) A Signed Rights and Responsibilities Summary Checklist

*Proof of Exit Counseling will also be required during the students last term of enrollment*

### **The Process After Submission of the FAFSA**

After you complete and submit the FAFSA application, the federal processor will determine your Expected Family Contribution. This is also called the EFC. You will then be notified of the results in the form of a SAR. This is also called the Student Aid Report.

The federal processor will send an electronic copy of the EFC and SAR results to the school you have listed on the FAFSA.

The EFC is used to determine your financial need. Make sure you read the SAR carefully.

If corrections are needed, contact the Financial Aid Department at Abdill Career College, Inc. right away to discuss the steps necessary to make the corrections. Most corrections can be made electronically by yourself or by the Abdill Career College, Inc. Financial Aid Department.

If no corrections are necessary make sure you keep a copy of your SAR for your records.

After you receive your SAR and any necessary corrections are made you are ready to proceed to the next step.

Set an appointment with the Financial Aid Department at Abdill Career College, Inc. The Financial Aid Administrator will provide you with a spreadsheet indicating the amounts and distribution of your financial aid. This will provide you with information during your decision making process prior to signing any promissory notes.

Abdill Career College, Inc. uses the standard, federally approved method for determining what funds the EFC (Expected Family Contribution) will be, and what the family/student should have available to meet the year's educational costs.

The EFC is based on the prior year income, assets, family size, number in college, and other factors. The EFC is located on the Student Aid Report (SAR) that you receive from the federal processor after you have completed and submitted your FAFSA. You will receive a paper SAR if you do not include an e-mail address on your FAFSA. If you provide an e-mail address you will receive your SAR electronically.

Your EFC will be deducted from the standard COA (cost of attendance). The remaining balance is what your eligibility is based on.

After you have completed the process of submitting your FAFSA application, received your EFC and SAR, made necessary corrections and re-submitted (if necessary), the determination has been made regarding your eligibility for Federal Student Financial Aid and you have provided all required verification documents (where applicable), you are now eligible to take the entrance exam and begin the enrollment process.

The enrollment process can be started by contacting our Admission's Department. No appointment is necessary for taking the entrance exam. It is available Monday through Friday from 8am to 3pm.

### **Maintaining Eligibility**

There are several required steps students will need to do in order to maintain their eligibility for Federal Student Financial Aid. These steps are listed below:

- a) *Satisfactory Academic Progress*: Students are required by federal law to maintain satisfactory academic progress toward the completion of their program as set out in the Abdill Career College, Inc. satisfactory academic progress policies.

Abdill Career College, Inc. Reviews satisfactory academic progress at the end of each term. The satisfactory academic progress is outlined in the Abdill Career College, Inc. Course Catalog & Student Information Handbook.

Each student is given a copy of the Course Catalog & Student Information Handbook at the time of Eligibility Notification, enrollment into a program, or Financial Aid Award letter.

- a) *Student Must Not Default*: Students, who are in default on any federal student loan from any educational institution, will not be eligible for continuation of Federal Student Financial Aid.

b) *Owe a Repayment*: Students must not owe a repayment for Federal Student Financial Aid which was disbursed for a previous term at any institution.

c) *Attend all scheduled Classes/Courses*: Students must attend all scheduled classes/courses on which their award was based each term. Students who do not attend classes/courses, on which their award was based each term, may find that an overpayment has occurred due to required attendance adjustments.

This can result in an overpayment which the student is responsible for.

d.) *Successfully complete each term*: Students must complete each term for which they are enrolled. If a student finds it necessary to withdraw during a term, a refund calculation for Federal Student Financial Aid will be based on the date the student provides official notification or begins the withdrawal process, whichever is later, and as set out in the Abdill Career College, Inc. Refund Policies. These policies can be found in the Abdill Career College, Inc. Course Catalog & Student Information Handbook. Withdrawal from a course or program can result in an overpayment or money due back to Abdill Career College, Inc. which the student may be responsible for. (Also see Refund Information in this handbook)

e.) *Re-Applying for the New Award Year*: Remember that you will need to apply for Federal Student Financial Aid each award year. Completing your FAFSA Renewal application completely and accurately, well before the award year ends will help you determine your eligibility for receiving continuing assistance with Federal Student Financial Aid. The earliest you can apply for Federal Student Financial Aid each year is October 1st.

f.) *Provide proof of Exit Counseling/Tutorial*

Each year your eligibility and Expected Family Contribution (EFC) is reviewed to determine your eligibility for the next award year. This cannot take place if you do not submit the required information and the FAFSA Renewal application.

## **Disbursements**

Requests by the school to the Federal Government for Federal Student Financial Aid are made immediately following Mid-Terms (approximately 2 ½ weeks after the first day of each term). Disbursements from that request are received prior to the last day of the term. The available financial aid is credited to the students account within (3) three business days from the date the funds are received. Tuition, books, supplies, registration fees, and lab fees are deducted in full from the students financial aid account, and any remaining funds are disbursed to the student or the proper agency (see refunds and repayments section of this handbook) within (3) three business days from the date the funds are credited to your account.

## **Refunds of Credit Balances**

Refund checks will not be issued until after the 25<sup>th</sup> day of each term, as the disbursement of these funds does not occur until such time, (these funds may be disbursed earlier if applicable). Refund checks will be issued following the standards as set out above.

Students who are first time borrowers of a Federal Stafford Direct Loans may not receive loan funds for at least 30 days after the first day of the term and student academic progress has been documented.

Refund checks to students may be picked up in the administrative office between the hours of 8:00 am and 5:00 pm Monday through Friday. Alternatively, students may request in writing that the refund check be mailed to their home address.

Students will be required to initial and date receipt of their refund check when they pick the check up in the administrative office.

## **Return of Federal Student Financial Aid Funds**

Students who withdraw from the college before the end of a term may not be entitled to all the federal student aid funds they received.

Return of federal student aid funds are calculated from the date of first official notification to the registrar of the students intent to withdraw or drop from a program. Returns are calculated based on the student's last date of attendance.

For this reason it is important for students to remember to fill out the Withdrawal Form which can be obtained in the administrative office of Abdill Career College, Inc.

You may provide written notification of intent to withdraw or drop from a program by mailing the written notification to Abdill Career College, Inc. or by delivering the written notification in person to the registrar.

If you quit, withdraw or get dropped, an "R2T4 - Treatment of Title IV Funds When a Student Withdraws from a Credit-Hour Program" calculation will be performed to determine if a return of federal student aid funds is required.

If you withdraw after completing 60% of the payment period, you will have earned your federal student aid for the payment period (withdrawing or dropping from a program after you have completed 60.1 percent of the current payment period will result in no refund for that period and may result in a balance due directly from the student.) All subsequent Federal Financial Aid payments due for the balance of your program for future payment periods will be cancelled and/or returned to the appropriate agency which funded it or applied to debts owed to Abdill Career College, Inc. for balances due on your account. Students will be notified in writing of the status of the balance due

or refunds made to the appropriate agencies for their account after all calculations have been made.

Billing statements will be sent to students who have balances due on their accounts at the time of withdrawal or when dropped from their program. All balances are due in full within 30 days of the official notice or date of determination (in the case of student failure to notify intent of withdrawal or drop from that program) of the intent to withdraw or drop from a program. Financial Aid refunds will first be applied to all debts owed to Abdill Career College, Inc. and applicable financial aid programs. Any balances left on the students account will then be issued by check to the student or other appropriate agency (see Refund Policies for Students Accessing Multiple Agencies).

### **Refund Policies for Students Accessing Multiple Agencies**

Refunds to students who receive funding or financial aid from more than one agency to cover educational costs while enrolled in a program at Abdill Career College, Inc. will be disbursed using the following policies and guidelines:

- a. Students who receive funding from the Federal **Pell grant only** will receive a refund (if any refund is due) of any money left on the students account after all debts have been paid to Abdill Career College, Inc. A refund check may be picked up in the administrative office, or (at the students written request) the refund check will be mailed to the students' home. This request must be in writing and the current home address provided.
- b. Students who receive funding from **government agencies, (i.e. NAFTA, Job Council, Vocational Rehabilitation etc.) only**, will **not** receive a refund (if any refund is due) for any money left on the students account after all debts and fees have been paid to Abdill Career College, Inc. as these agencies mandate that all money left on the students account be returned to those agencies directly.

- c. Students who receive funding from government agencies, (i.e. NAFTA, Job Council, Vocational Rehabilitation etc.) AND Federal Pell Grant will receive a refund (if any refund is due) for any money left on the students account after all debts and fees have been paid to Abdill Career College, Inc.
- d. Students who receive funding from government agencies, (i.e. NAFTA, Job Council, Vocational Rehabilitation etc.) AND Federal Pell Grant, AND who have paid with personal private funds, will receive a refund (if any refund is due) for any money left on the students account after all debts and fees have been paid to Abdill Career College, Inc.
- e. Students who receive funding from private entities (i.e. employers, private lenders) only will not receive a refund ( if any refund is due) for any money left on the students account after all debts and fees have been paid to Abdill Career College, Inc, as this money is returned to the private party who made payment on the students account.
- f. Students who make personal payment from their own private funds only will receive a refund (if any refund is due) for any money left on the students account after all debts and fees have been paid to Abdill Career College, Inc. A refund check may be picked up in the administrative office, or at the students request the refund check will be mailed to the student's home. This request must be in writing and the current home address provided.
- g. Students who receive funding from Federal Pell AND Federal Direct Stafford/Ford Subsidized Student Loan will receive a refund (if any refund is due) for any money left on the students account after all debts and fees have been paid to Abdill Career College, Inc.

- h. Students who receive funding from **Federal Pell AND Federal Direct Stafford/Ford Unsubsidized Student Loan** will receive a refund (if any refund is due) for any money left on the students account after all debts and fees have been paid to Abdill Career College, Inc.
  
- i. Students who receive funding from **Federal Pell AND Federal Direct Stafford/Ford Subsidized AND Unsubsidized Student Loans** will receive a refund (if any refund is due) for any money left on the students account after all debts and fees have been paid to Abdill Career College, Inc.

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### **Cost of Attendance**

Actual Cost of Attendance will vary from student to student due to variation in student circumstances. Abdill Career College, Inc. uses an average Cost of Attendance for each of its eligible programs.

The Cost of Attendance for each program is an estimate only and is based on the average expenses of Abdill Career College, Inc. students.

The estimated Cost of Attendance for an *independent student not living with parents* for each eligible program is listed below:

<u><b>Program</b></u>	<u><b>Direct Loan COA Total</b></u>	<u><b>Less than 1/2 time PELL COA</b></u>	<u><b>PELL COA</b></u>
Accountant Clerk/ Bookkeeper	\$18,085.00	\$9,817.00	\$19,357.00
Dental Assistant	\$22,526.00	\$12,883.00	\$22,423.00
Legal Assistant/Secretary	\$17,762.00	\$9,494.00	\$19,034.00
Limited X-Ray Technician	\$21,811.50	\$12,165.00	\$21,705.00
Medical Assistant	\$23,124.00	\$13,473.00	\$23,012.00
Medical Front Office Management	\$22,047.00	\$12,401.00	\$21,941.00
Pharmacy Technician	\$21,916.00	\$12,270.00	\$21,810.00
Phlebotomy Technician	\$17,227.00	\$8,953.00	\$18,493.00
Veterinary Assistant	\$22,946.00	\$13,300.00	\$22,840.00

The estimated Cost of Attendance for a *dependent student living with parents* for each eligible program is listed below:

<b><u>Program</u></b>	<b><u>Direct Loan COA Total</u></b>	<b><u>Less than 1/2 time PELL COA</u></b>	<b><u>PELL COA</u></b>
Accountant Clerk/ Bookkeeper	\$14,263.00	\$9,817.00	\$14,947.00
Dental Assistant	\$18,067.00	\$12,883.00	\$18,013.00
Legal Assistant/Secretary	\$13,940.00	\$9,494.00	\$14,624.00
Limited X-Ray Technician	\$17,352.50	\$12,165.00	\$17,295.00
Medical Assistant	\$18,659.00	\$13,473.00	\$18,602.00
Medical Front Office Management	\$17,588.00	\$12,401.00	\$17,531.00
Pharmacy Technician	\$17,457.00	\$12,270.00	\$17,400.00
Phlebotomy Technician	\$13,399.00	\$8,953.00	\$14,083.00
Veterinary Assistant	\$18,487.00	\$13,300.00	\$18,430.00

**QUICK REFERENCE GUIDE  
FOR  
IMPORTANT FACTS & INFORMATION**

**Addresses**

**Abdill Career College, Inc.  
843. E. Main Street, Suite 203  
Medford, OR 97504  
(541) 779-8384 phone  
(541) 779-7645 fax**

**U.S. Department of Education  
Federal Student Aid Programs  
P.O. Box 7001 Mt. Vernon, IL 62864-0071  
1-800-4-FED-AID (1-800-433-3243)**

**Internal Revenue Service  
P.O. Box 9941  
Photo Copy Unit - Stop 6734  
Ogden, Utah 84409  
1-800-829-1040**

**Web Sites & E-Mail**

**Abdill Career College, Inc.**

[www.abdill.com](http://www.abdill.com)  
[info@abdill.com](mailto:info@abdill.com)

**Abdill Career College, Inc.  
Financial Aid Department**

[abdillcfad@juno.com](mailto:abdillcfad@juno.com)

**U.S. Department of Education  
Federal Student Financial Aid**

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

**FAFSA application**

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**Obtain the “Student Guide” &  
“Funding Your Education”**

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

## Steps to Remember

- **The Application for Federal Student Financial Aid is Free**
- **Fill in the application completely and accurately**
- **Submit the application early to avoid problems & delays**
- **Gather all relevant documentation for verification (when applicable)**
- **Apply for Federal Student Financial Aid every January (or as soon thereafter as is practical)**
- **Notify the Financial Aid Department right away of any changes in program or modifications to classes/courses each term**
- **Make payments for Student Loans on time. If a problem arises, call the appropriate agency and ask about possible deferrals of payments, or the possibility of reducing the payment amount temporarily. You can call the Direct Loan Servicing Center at 1-800-848-0979, TTY users can call 1-800-848-0983 or go to [www.myedaccount.ed.gov](http://www.myedaccount.ed.gov)**
- **Attend all scheduled classes/courses**
- **Maintain Satisfactory Student Academic Progress**
- **Complete each term successfully as scheduled**

**Abdill Career College, Inc. Federal School Code Number to insert in the FAFSA Application is:**

**037834**

### *Terms to Remember*

<b>FAFSA</b>	=	Free Application for Federal Student Aid
<b>EFC</b>	=	Expected Family Contribution
<b>SAR</b>	=	Student Aid Report
<b>FAIR</b>	=	Financial Aid Information Report
<b>COA</b>	=	Cost of Attendance
<b>SAP</b>	=	Student (Satisfactory) Academic Progress
<b>ISIR</b>	=	Institutional Student Information Record
<b>Grants</b>	=	Gift aid funding. Does not have to be repaid
<b>Subsidized Student Loan</b>		
	=	First Loan. Money that must be repaid
<b>Unsubsidized Student Loan</b>		
	=	Second Loan. Money that must be repaid
<b>PLUS Loan</b>	=	For Dependent Students. Parent can apply for a PLUS loan
<b>Default</b>	=	Failure to make timely payment(s) on loan(s)
<b>Refund</b>	=	Money due back to you or an agency once all tuition, fees, books & supplies have been paid for.
<b>Repayment</b>	=	Money that is owed back to the funding agency for overpayment.