

## FINANCIAL AID INFORMATION

A student has primary responsibility for paying for his/her education, but may receive financial aid from one or more programs, if eligible. Contact the Financial Aid Office for information and assistance in applying for financial aid.

DEC students receive financial assistance from federal, state, institutional and agency funding sources, if eligible. The following is a list of financial resources available to DEC students that qualify; for more detail read the descriptions that follow or contact the Financial Aid Office. This list is not all inclusive.

### FEDERAL STUDENT AID PROGRAMS

Federal Pell Grant

FSEOG (Federal Supplemental Educational Opportunity Grant)

IASG (Iraq And Afghanistan Service Grant)

Direct Subsidized Stafford Loan

Direct Unsubsidized Stafford Loan

Direct PLUS (Parent Loan for Undergraduate Students) Loan

FWS (Federal Work Study)

### VETERANS EDUCATION BENEFITS

Post 9/11 GI Bill

Yellow Ribbon

Montgomery GI Bill

REAP (Reserve Education Assistance Program)

VEAP (Veterans Educational Assistance Program)

Survivors and Dependents Educational Assistance Program

### STATE STUDENT ASSISTANCE PROGRAMS

PHEAA Grant (Pennsylvania Higher Education Assistance Agency Grant)

PA-TIP (Pennsylvania Targeted Industry Program)

Other State Student Assistance Programs

### INSTITUTIONAL SCHOLARSHIPS

IDEA (Inspiration And Dedication To Excellence Award) Scholarship

STAR Cosmetology Scholarship

Tammy Savage Scholarship

### AGENCY/PRIVATE FUNDING SOURCES

OVR (Office of Vocational Rehabilitation)

TAA (Trade Adjustment Assistance)

WIA (Workforce Investment Act)

SWT (Southwest Training)

Tom Savini Scholarship

Jeff Tinnell Scholarship

The Greater Rostraver Chamber of Commerce Scholarship

## FEDERAL STUDENT AID PROGRAMS

### FEDERAL PELL GRANT

- The Pell Grant is gift aid and does not need to be repaid to the U.S. Department of Education.
- The maximum and minimum award amounts change annually and are effective for the award year from July 1st of one year to June 30th of the following year.
- The award amount is calculated using the EFC (Expected Family Contribution), cost of attendance and enrollment status, i.e., the number of credits or clock hours attended each payment period.
- A student must have financial need.
- The total amount of Pell Grant may not exceed the equivalent of six years.

### FSEOG (FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT)

- FSEOG is gift aid and does not need to be repaid to the U.S. Department of Education.
- If eligible, the minimum award is \$100 while the maximum award is \$1,000.
- The award amount is based on the EFC (Expected Family Contribution), enrollment status, (i.e., the number of credits or clock hours attended each payment period) and DEC awarding policies.
- FSEOG recipients must demonstrate exceptional financial need as defined by the U.S. Department of Education.

### IASG (IRAQ AND AFGHANISTAN SERVICE GRANT)

- IASG is gift aid and does not need to be repaid to the U.S. Department of Education.
- The maximum award is the same as the maximum Pell Grant. It is adjusted for less than fulltime enrollment.
- A student is eligible for IASG if he/she is not eligible for a Pell Grant due only to having less financial need than necessary to qualify for a Pell Grant; whose parent or guardian died as a result of military service in Iraq or Afghanistan after 09/11; and who, at the time of the parent's or guardian's death, were less than 24 years old or were enrolled at least part-time.
- The total amount of IASG may not exceed the equivalent of six years.

### DIRECT SUBSIDIZED STAFFORD LOAN

- This is a loan and must be repaid with interest to the U.S. Department of Education.
- The maximum award is \$3,500 for grade level 1 students and \$4,500 for grade level 2 students. The loan amount is prorated for programs and final periods of enrollment less than one academic year in length.
- A student must demonstrate financial need as defined by the U.S. Department of Education and be enrolled at least halftime to receive a Subsidized Stafford Loan.
- The U.S. Department of Education subsidizes, i.e., pays the interest on this loan while in-school, during the grace period and periods of deferment. This is the difference between the Subsidized and Unsubsidized Stafford Loans.
- For complete details regarding the interest rate, loan fees,

grace period, repayment and debt management options, contact the Financial Aid Office or visit [www.studentaid.gov](http://www.studentaid.gov).

- A student may receive a Subsidized Stafford Loan for no more than 150% of the normal program length. A student may lose the interest subsidy on a Subsidized Stafford Loan if he/she fails to complete his/her program within 150% of normal program length as well as enrolls in another program without completing a prior program.
- A student's outstanding aggregate balance may not exceed \$23,000.

## **DIRECT UNSUBSIDIZED STAFFORD LOAN**

- This is a loan and must be repaid with interest to the U.S. Department of Education.
- The maximum award is \$2,000 for all students plus \$4,000 in additional Unsubsidized Stafford Loan for an independent student or a dependent student whose parent has been denied a PLUS Loan. The loan amount is prorated for programs and final periods of enrollment less than one academic year in length.
- A student does not have to demonstrate financial need as defined by the U.S. Department of Education; must be enrolled at least halftime to receive an Unsubsidized Stafford Loan.
- The U.S. Department of Education does not subsidize, i.e., pay the interest on this loan. This is the difference between the Subsidized and Unsubsidized Stafford Loans.
- For complete details regarding the interest rate, loan fees, grace period, repayment and debt management options, contact the Financial Aid Office or visit [www.studentaid.gov](http://www.studentaid.gov).
- A student may not exceed aggregate loan limits.

## **DIRECT PLUS (PARENT LOAN FOR UNDERGRADUATE STUDENTS) LOAN**

- This is a loan and must be repaid with interest to the U.S. Department of Education.
- A parent, not a student, must borrow the PLUS loan on behalf of the student.
- The maximum award is the student's Cost of Attendance minus any financial aid received by the student.
- A student/parent does not have to demonstrate financial need as defined by the U.S. Department of Education; must be enrolled at least halftime to receive PLUS Loan.
- The U.S. Department of Education does not subsidize, i.e., pay the interest on this loan.
- For complete details regarding the interest rate, loan fees, deferment options, repayment and debt management options, contact the Financial Aid Office or visit [www.studentaid.gov](http://www.studentaid.gov).

## **FWS (FEDERAL WORK STUDY)**

- A student earns money while working and attending school; FWS does not need to be repaid.
- Student employees are paid an hourly wage that meets or exceeds federal and state minimum wage requirements. Wages are paid directly to the student every two weeks. by check

- Employment is part-time, usually 5 - 20 hours per week and can be on or off campus.
- A student interested in a work study position should contact the Financial Aid or Career Services Offices for open positions.
- A student must demonstrate financial need as defined by the U.S. Department of Education.
- There is no minimum or maximum annual award or aggregate limit.

## FEDERAL STUDENT AID ELIGIBILITY REQUIREMENTS

To receive Federal Student Aid, a student must meet the following general eligibility requirements.

A student must

- Be a U.S. citizen or national or be an eligible noncitizen;
- Have a valid high school diploma or equivalent, or meet homeschool requirements;
- Be enrolled for the purpose of seeking a certificate, diploma or degree;
- Be enrolled in an approved educational program;
- Have a valid social security number;
- Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25);
- Have signed certifying statements on the Free Application for Federal Student Aid (FAFSA) stating that
  - The student is not in default on a federal student loan and does not owe a refund on a federal grant and
  - The student will use federal student aid only for educational purposes;
- Provide additional documentation and information to complete verification, resolve database match problems, meet eligibility requirements to pay Federal Student Aid.
- Maintain satisfactory academic progress while in school; and
- Meet additional eligibility requirements, including financial need, for each specific Federal Student Aid program.

## APPLYING FOR FEDERAL STUDENT AID

A student interested in receiving funds from any of the Federal Student Aid a student programs listed above, must complete the Free Application for Federal Student Aid (FAFSA) at [www.FAFSA.gov](http://www.FAFSA.gov). DEC's Federal School Code is 013957, and must be provided on the FAFSA in order for DEC to receive application data. A student should never pay for assistance in completing the FAFSA; contact the Financial Aid Office for assistance. A student attending school in two award years (July 1st – June 30th) may need to complete two FAFSAs.

There is no additional application for Federal Pell Grant, FSEOG, or IASG.

To receive a Stafford Loan, the student must also complete an MPN (Master promissory Note) at [www.studentloans.gov](http://www.studentloans.gov).

To receive a PLUS Loan, the parent borrower must complete the loan application and MPN (Master Promissory Note) at [www.studentloans.gov](http://www.studentloans.gov).

To receive FWS, a student must submit a student employment application when a position is open.

## FINANCIAL NEED

The U.S. Department of Education defines Financial

Need as the difference between a student's Cost of Attendance (COA) budget and his/her Expected Family Contribution (EFC). Financial Need is calculated based on the program the student is enrolled in; the student's enrollment status; the length of the loan period, academic year or award year, as required; and considering the type of aid being awarded. COA minus EFC equals Financial Need.

## COA (COST OF ATTENDANCE) BUDGETS

Cost of Attendance (COA) budget is the amount it will cost a student to attend DEC. The COA includes both institutional charges, payable to DEC, and non-institutional charges, expenses a student incurs while attending school although they are not payable to the school. Unless contracting with the school, room is a non-institutional expense as are board, transportation and miscellaneous personal expenses. DEC has established weekly living allowances for room, board, transportation and miscellaneous personal expenses that are consistent with the cost of living in the Monessen area.

For more information on the COA budgets used, contact the Financial Aid Office or view the information on the Consumer Information page of the school's website.

## EFC (EXPECTED FAMILY CONTRIBUTION)

The EFC (Expected Family Contribution) is an index number that college financial aid staff use to determine a student's eligibility for certain types of financial aid. The information a student reports on his/her FAFSA is used to calculate the EFC.

The EFC is calculated according to a formula established by law. The student's and his/her family's taxed and untaxed income, assets, and benefits could be considered in the formula. Also considered is the number in the family's household and the number of family members who will attend college or career school during the year.

## AWARDING FEDERAL STUDENT AID

A student's FAFSA information is shared with the colleges and/or career schools listed on the application. The Financial Aid Office at DEC uses the FAFSA information and EFC to figure out how much federal student aid a student may receive. A student's FAFSA information also goes to his/her state higher education agency and the Commonwealth of Pennsylvania.

Based on the student's eligibility, DEC awards financial aid to the student for institutional charges only, unless the student requests additional assistance for living expenses. In addition to Federal Student Aid, DEC awards state, institutional and private funding. Financial aid is generally awarded to eligible students in the following order: Federal Pell Grant, FSEOG, IASG, PHEAA or other state grant, private grants and scholarships, institutional scholarships and

grants, federal student loans, federal and institutional work study, and private student loans. Scholarships, grants and work study will be awarded before loans. While education is an outstanding investment, students are encouraged to borrow only what is necessary, avoiding debt as much as possible.

DEC creates a Financial Plan and Award Notification for each student including charges and financial aid. Revised Award Notifications are sent as necessary.

Questions about a student's financial aid and Award Notification or the school's awarding policies should be addressed to the Financial Aid Office; not the Admissions, Business Offices, nor the U.S. Department of Education.

### **PAYMENT PERIOD DEFINITION**

A payment period is the semester for most students attending DEC. For students enrolled in a clock hour program (cosmetology programs) the payment period is the lesser of one half of the academic year (900 clock hours) or the program length. The payment period is typically the period used by the school to assess charges, disburse financial aid and evaluate academic progress.

### **DISBURSING FEDERAL STUDENT AID**

The total amount of Federal Student Aid funds cannot be disbursed at one time. Federal student aid must be disbursed (paid) by payment period. In general, a student will receive one half of the Federal Pell Grant, FSEOG, IASG, and loan awards each payment period.

Funds are requested from the U.S. Department of Education by the school when it determines the student is eligible. Funds are received via Electronic Funds Transfer (EFT) and posted to the student's tuition account ledger. The school will notify a borrower each time a disbursement of loan funds is made. The borrower may cancel the loan disbursement as outlined in the letter.

Funds received in excess of institutional charges are released to the student or parent borrower, as applicable, within 14 days, unless the student or parent (PLUS Loan) authorizes the school to hold funds on account for future charges.

FWS wages are paid every two weeks by check.

DEC will disburse Federal Student Aid funds in compliance with U.S. Department of Education regulations, regardless of the general disbursement guidelines stated above.

### **VERIFICATION**

The U.S. Department of Education and DEC may select certain FAFSA applications for verification. Verification is the process checking the accuracy of certain data on the

FAFSA. DEC will contact the student in writing and by phone when a student is selected for verification, and provide complete information on deadlines, documents needed, and the consequences for failing to complete verification in a timely manner. Applicants must submit documents to verify the information reported on the FAFSA as soon as possible, but no later than four weeks following the school's request. Need based aid cannot be disbursed until verification is complete. A student who fails to meet the school's deadline may need to make alternative payment arrangements. A student who completes verification by the later deadline established by the U.S. Department of Education will have as much of his/her aid awarded and disbursed as allowed by federal regulation.

If FAFSA corrections are necessary, the student must submit those corrections via FAFSA on the Web. A student may lose aid for failure to submit the requested documents or otherwise complete verification in a timely manner.

In general, all students must complete a Verification Worksheet provided by the school. In addition, the student will need to submit proof of income, usually his/her tax transcript and those of his/her spouse or parents, as applicable. Tax transcripts may not be necessary if the applicant uses the IRS Data Retrieval Tool in FAFSA on the Web to successfully transfer IRS tax information into the FAFSA. The applicant must submit all documentation requested for verification.

The school will mail a new award notification if the student's eligibility for any of the financial aid award amounts change. The school will also contact the student via phone, email or in person to discuss award changes. The school will contact the student within two weeks of becoming aware that the awards are changed as a result of verification.

### **USING FEDERAL STUDENT AID TO PAY FOR BOOKS AND SUPPLIES**

A student purchasing books and supplies from DEC may charge those purchases to his/her student account. A student owing a previous semester/payment period balance must pay the amount due or otherwise make satisfactory payment arrangements with the Business Office in order to receive subsequent semester/payment period books and supplies.

A Pell-eligible student with a Title IV credit balance will receive books and supplies no later than seven days after the start of the payment period. Charges for books and supplies purchased from the school will be posted to the student's account. A student wanting to purchase books and supplies from another vendor should contact the Business Office, seeking the credit balance so that books and supplies can be purchased no later than seven days after the payment period begins.

## ACADEMIC YEAR

DEC defines its academic year for all credit hour programs as 24 semester credit and 30 instructional weeks. DEC defines its academic year for cosmetology programs as 900 clock hours and 30 weeks.

## GRADE LEVEL

DEC defines a grade level 1 student for loan purposes as having earned 0-24 semester credits (for students enrolled in credit hour programs) or 900 clock hours (for students enrolled in clock hour programs). A grade level 2 student has earned more than 24 semester credits or 900 clock hours, as applicable.

## ENROLLMENT STATUS

Some financial aid amounts are adjusted based on the number of credits a student is taking each semester, i.e., enrollment status. A student's enrollment status is

- |                    |                                  |
|--------------------|----------------------------------|
| • Fulltime         | 12 or more credits per semester  |
| • ¾-time           | 9-11 credits per semester        |
| • ½-time           | 6-8 credits per semester         |
| • Less Than ½-time | Less than 6 credits per semester |

Students enrolled in the cosmetology clock hour programs are fulltime if they are scheduled to attend more than 24 hours per week. Regardless of the number of clock hours scheduled per week, a cosmetology program student is awarded financial aid on the basis of fulltime enrollment.

## PAYING FEDERAL STUDENT AID FOR REPEATING COURSES

A student enrolled in a credit hour program may receive FSA (Federal Student Aid) for repeating a course multiple times if the course was previously failed. FSA may be paid for one repeat of a previously passed course. There are exceptions for students currently enrolled in a clock hour program or reenrolled in a clock hour program within 180 days of the last date of attendance. A student should contact the Financial Aid Office for assistance in determining if a repeated course is eligible for FSA.

## NSLDS (NATIONAL STUDENT LOAN DATA SYSTEM) REPORTING

DEC receives and reports student enrollment, financial aid history and program information to the National Student Loan Data System to ensure accurate awarding and disbursing of Federal Student Aid. Students may access and download certain data regarding their financial aid history at DEC and other schools. The U.S. Department of Education, loan servicers, and other schools will access and report financial aid history and enrollment information for each student enrolled at DEC. Information is shared to ensure timely repayment of loans, tracking annual and aggregate aid limits, etc.

## TRANSFER STUDENTS

A student who has attended other postsecondary institutions may experience reductions in certain types of Federal Student Aid. The Financial Aid Office will contact the student in this event.

## BORROWER RIGHTS & RESPONSIBILITIES

A borrower has the right to:

- written information on his/her loan obligations and information on his/her rights and responsibilities as a borrower;
- a copy of his/her MPN either before or at the time the loan is disbursed;
- a grace period and an explanation of what this means;
- notification, if in the grace period or repayment, no later than 45 days after a lender assigns, sells or transfers the loan to another lender;
- a disclosure statement, received before beginning to repay his/her loan, that includes information about interest rates, fees, the balance owed, and a loan repayment schedule;
- deferment or forbearance of repayment for certain defined periods, if he/she qualifies and requests it;
- prepay his/her loan in whole or in part anytime without an early-repayment penalty; and
- receive from the lender/servicer documentation when his/her loan is paid in full.

A borrower is responsible for

- completing exit counseling before leaving school or dropping below half-time enrollment;
- repaying his/her loan according to the repayment schedule even if the he/she does not complete his/her academic program, is dissatisfied with the education received, or is unable to find employment after graduation;
- notifying his/her lender or loan servicer if he/she
  - moves or changes addresses,
  - changes telephone numbers,
  - changes names,
  - changes Social Security numbers, or
  - changes employers or his/her employer's address or telephone number changes,
  - is making monthly payments on his/her loan after the grace period ends, unless a deferment or forbearance has been granted; and
- notifying his/her lender or loan servicer of anything that might alter his/her eligibility for an existing deferment or forbearance.

A borrower should thoroughly read the information, including rights and responsibilities, included as part of the Master Promissory Note.

## DIRECT STAFFORD AND PLUS LOAN TERMS AND CONDITIONS

In addition to the information presented earlier, a borrower should be familiar with all the terms and conditions of his/her federal student loans. Review all of the information included with the MPN.

Aggregate Loan Limits: The maximum aggregate debt for an undergraduate student is \$31,000 for dependent students and \$57,500 for independent students. The aggregate limit is the total of both Subsidized and

Unsubsidized Stafford Loans. No more than \$23,000 of the aggregate limit can be Subsidized Stafford Loans.

**Origination Fee:** A Direct Loan borrower must pay an Origination Fee to the lender to make an educational loan. The amount of the fee varies annually. For current fees, contact the Financial Aid Office or go to [www.studentaid.gov](http://www.studentaid.gov).

**Interest Rate:** Interest is money paid to the lender in exchange for borrowing money. Interest is calculated as a percentage of the unpaid principal amount (loan amount) borrowed. The interest rate changes annually and varies depending on the loan type and the first disbursement date of the loan. For current interest rates, contact the Financial Aid Office or go to [www.studentaid.gov](http://www.studentaid.gov).

**Grace Period:** The grace period is a set period of time after a student graduates, leaves school, or drops below half-time enrollment before he/she must begin repayment on the loan. The grace period gives a student time to get financially settled and to select a repayment plan.

- Direct Subsidized and Unsubsidized Stafford Loans have a six-month grace period before payments are due.
- PLUS loans have no grace period. They enter repayment once they are fully disbursed but may be eligible for a deferment.

**Repayment:** The amount and number of monthly payments depends on

- the type of loan a borrower receives,
- how much money is borrowed,
- the interest rate on the loan, and
- the repayment plan the borrower chooses.

### Non-Consolidation Borrowers:

Debt When Loan Enters Repayment	Standard		Extended Fixed		Extended Graduated		Graduated	
	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
\$5,000	\$58	\$6,904	N/A	N/A	N/A	N/A	\$40	\$7,275
10,000	115	13,809	N/A	N/A	N/A	N/A	79	14,550
25,000	288	34,524	N/A	N/A	N/A	N/A	198	36,375
50,000	575	69,048	347	104,109	284	112,678	396	72,749
100,000	1,151	138,096	694	208,217	568	225,344	792	145,498

For information on repayment options, debt management strategies, deferments, forbearance, consolidation and cancellation options as well as for complete loan terms, contact the Financial Aid Office or go to [www.studentaid.gov](http://www.studentaid.gov).

## LOAN ENTRANCE AND EXIT COUNSELING

A student borrowing a Direct Stafford Loan for the first time at time DEC is required to complete loan counseling before the loan is disbursed. All Stafford borrowers are required to complete loan exit counseling upon graduation, withdrawal, or dropping below halftime enrollment. Online Entrance and Exit Counseling must be completed online at [www.studentloans.gov](http://www.studentloans.gov).

Borrowers are also encouraged to complete Financial Awareness Counseling also available on [www.studentloans.gov](http://www.studentloans.gov).

Entrance counseling for Direct Subsidized and Unsubsidized loan borrowers must:

- (i) Explain the use of a master promissory note (MPN);
- (ii) Emphasize to the borrower the seriousness and importance of the repayment obligation the student borrower is assuming;
- (iii) Describe the likely consequences of default, including adverse credit reports, delinquent debt collection procedures under federal law, and litigation;
- (iv) Emphasize that the student borrower is obligated to repay the full amount of the loan even if the student borrower does not complete the program, does not complete the program within the regular time for program completion, is unable to obtain employment upon completion, or is otherwise dissatisfied with or does not receive the educational or other services that the student borrower purchased from the school;
- (v) Inform the student borrower of sample monthly repayment amounts based on—
  - (A) A range of student levels of indebtedness of Direct Subsidized Loan and Direct Unsubsidized Loan borrowers or student borrowers with Direct Subsidized, Direct Unsubsidized, and Direct PLUS Loans, depending on the types of loans the borrower has obtained; or
  - (B) The average indebtedness of other borrowers in the same program at the same school as the borrower;
- (vi) To the extent practicable, explain the effect of accepting the loan to be disbursed on the eligibility of the borrower for other forms of student financial assistance;
- (vii) Provide information on how interest accrues and is capitalized during periods when the interest is not paid by either the borrower or the U.S. Department of Education;
- (viii) Inform the borrower of the option to pay the interest on a Direct Unsubsidized Loan while the borrower is in school;
- (ix) Explain the definition of half-time enrollment at the school, during regular terms and summer school, if applicable, and the consequences of not maintaining half-time enrollment;
- (x) Explain the importance of contacting the appropriate offices at the school if the borrower withdraws prior to completing the borrower's program of study so that the school can provide exit counseling, including information regarding the borrower's repayment options and loan consolidation;

(xi) Provide information on the National Student Loan Data System (NSLDS) and how the borrower can access the borrower's records;

(xii) Provide the name of and contact information for the individual the borrower may contact if the borrower has any questions about the borrower's rights and responsibilities or the terms and conditions of the loan; and

(xiii) For first-time borrowers, explain the limitation on eligibility for Direct Subsidized Loans and possible borrower responsibility for accruing interest, including-

(A) The possible loss of eligibility for additional Direct Subsidized Loans;

(B) How a borrower's maximum eligibility period, remaining eligibility period, and subsidized usage period are calculated;

(C) The possibility that the borrower could become responsible for accruing interest on previously received Direct Subsidized Loans and the portion of a Direct Consolidation Loan that repaid a Direct Subsidized Loan during in-school status, the grace period, authorized periods of deferment, and certain periods under the Income-Based Repayment and Pay As You Earn Repayment plans; and

(D) The impact of borrower responsibility for accruing interest on the borrower's total debt.

Exit counseling must:

(i) Inform the student borrower of the average anticipated monthly repayment amount based on the student borrower's indebtedness or on the average indebtedness of student borrowers who have obtained Direct Subsidized Loans and Direct Unsubsidized Loans, student borrowers who have obtained only Direct PLUS Loans, or student borrowers who have obtained Direct Subsidized, Direct Unsubsidized, and Direct PLUS Loans, depending on the types of loans the student borrower has obtained, for attendance at the same school or in the same program of study at the same school;

(ii) Review for the student borrower available repayment plan options, including the standard repayment, extended repayment, graduated repayment, income contingent repayment plans, and income-based repayment plans, including a description of the different features of each plan and sample information showing the average anticipated monthly payments, and the difference in interest paid and total payments under each plan;

(iii) Explain to the borrower the options to prepay each loan, to pay each loan on a shorter schedule, and to change repayment plans;

(iv) Provide information on the effects of loan consolidation including, at a minimum—

(A) The effects of consolidation on total interest to be paid, fees to be paid, and length of repayment;

(B) The effects of consolidation on a borrower's underlying loan benefits, including grace periods, loan forgiveness, cancellation, and deferment opportunities;

(C) The options of the borrower to prepay the loan and to

change repayment plans; and

(D) That borrower benefit programs may vary among different lenders;

(v) Include debt management strategies that are designed to facilitate repayment;

(vi) Explain to the student borrower how to contact the party servicing the student borrower's Direct Loans;

(vii) Meet the requirements described in paragraphs (a)(6)(i), (a)(6)(ii), and (a)(6)(iv) of this

section [see entrance counseling requirements (i), (ii), and (iv) in the first column of the previous page];

(viii) Describe the likely consequences of default, including adverse credit reports, delinquent debt collection procedures under federal law, and litigation;

(ix) Provide-

(A) A general description of the terms and conditions under which a borrower may obtain full or partial forgiveness or discharge of principal and interest, defer repayment of principal or interest, or be granted forbearance on a Title IV loan; and

(B) A copy, either in print or by electronic means, of the information the U.S. Department of Education makes available pursuant to section 485(d) of the HEA;\*

(x) Review for the student borrower information on the availability of the Department's Student Loan Ombudsman's office;

(xi) Inform the student borrower of the availability of Title IV loan information in the National Student Loan Data System (NSLDS) and how NSLDS can be used to obtain Title IV loan status information;

(xii) Explain to first-time borrowers—

(A) How the borrower's maximum eligibility period, remaining eligibility period, and subsidized usage period are determined;

(B) The sum of the borrower's subsidized usage periods at the time of the exit counseling;

(C) The consequences of continued borrowing or enrollment, including--

( 1 ) The possible loss of eligibility for additional Direct Subsidized Loans; and

( 2 ) The possibility that the borrower could become responsible for accruing interest on previously received Direct Subsidized Loans and the portion of a Direct Consolidation Loan that repaid a Direct Subsidized Loan during in-school status, the grace period, authorized periods of deferment, and certain periods under the Income-Based Repayment and Pay As You Earn Repayment plans;

(D) The impact of the borrower becoming responsible for accruing interest on total student debt;

(E) That the U.S. Department of Education will inform the student borrower of whether he or she is responsible for accruing interest on his or her Direct Subsidized Loans; and

(F) That the borrower can access NSLDS to determine whether he or she is responsible for accruing interest on any Direct Subsidized Loans;

(xiii) A general description of the types of tax benefits that may be available to borrowers; and

(xiv) Require the student borrower to provide current information concerning name, address, Social Security number, references, and driver's license number and state of issuance, as well as the student borrower's expected permanent address, the address of the student borrower's next of kin, and the name and address of the student borrower's expected employer (if known).

## FEDERAL STUDENT AID OMBUDSMAN

The Federal Student Aid Ombudsman Group of the U.S. Department of Education is dedicated to helping resolve disputes related to Direct Loans, Federal Family Education Loan (FFEL) Program loans, Guaranteed Student Loans, and Perkins Loans. The Ombudsman Group is a neutral, informal, and confidential resource to help resolve disputes about your federal student loans. Borrowers should make every attempt to resolve the loan dispute before contacting the Federal Student Aid Ombudsman Group.

### Contact information

**Mail: U.S. Department of Education  
FSA Ombudsman Group  
830 First Street, N.E., Mail Stop 5144  
Washington, DC 20202-5144**

**Telephone: 1-877-557-2575 (Toll-fFree)  
Fax 202-275-0549  
Online [www.ombudsman.ed.gov](http://www.ombudsman.ed.gov)  
Email: [fsaombudsmanoffice@ed.gov](mailto:fsaombudsmanoffice@ed.gov)**

## VETERANS EDUCATION BENEFITS

Funding is provided by the federal government and is available to Veterans, Service Members, and in certain cases their dependents. Veterans Funding includes the Post 9/11 GI Bill (including Yellow Ribbon), Montgomery GI Bill, Reserve Educational Assistance Program (REAP), Veterans Educational Assistance Program (VEAP), Survivors and Dependents Educational Assistance Program, Educational Assistance Pilot Program, and the National Call to Service Program. Funding is subject to eligibility requirements. Please visit [www.benefits.va.gov/gibill/education\\_programs](http://www.benefits.va.gov/gibill/education_programs) for additional information.

## STATE STUDENT ASSISTANCE PROGRAMS

In addition to the Federal Student Aid Programs, DEC participates in the following Pennsylvania State Student Assistance Programs.

### PHEAA GRANT (PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY GRANT)

• The PA State Grant Program provides grants to eligible Pennsylvania residents who are in need of financial



assistance to attend PHEAA approved postsecondary schools as undergraduate students.

- The PHEAA Grant is gift aid and does not need to be repaid.
- The maximum and minimum award amounts change annually and are effective for the award year from July 1st of one year to June 30th of the following year.
- The award amount is calculated using the EFC (Expected Family Contribution), cost of attendance and enrollment status, i.e., the number of credits or clock hours attended each payment period.
- A student must have financial need as defined by PHEAA.
- A student must not have received the maximum number of Pennsylvania State Grants permitted.

### **PA-TIP (PENNSYLVANIA TARGETED INDUSTRY PROGRAM)**

- The PA-TIP program is available to eligible Pennsylvania residents;
- The school must be approved by PHEAA to offer PA-TIP approved programs.
- PA-TIP is gift aid and does not need to be repaid.
- The award amount changes annually and is effective for the award year from July 1st of one year to June 30th of the following year.
- The award amount is calculated using the EFC (Expected Family Contribution) and cost of attendance.
- A student must have financial need as defined by PHEAA.

### **OTHER STATE STUDENT ASSISTANCE PROGRAMS**

- If eligible, DEC will award and accept financial aid from any other state assistance program for which the student and school are eligible.

### **APPLYING FOR PA STATE STUDENT ASSISTANCE PROGRAMS**

A student interested in receiving funds from the PHEAA State Grant must complete the Free Application for Federal Student Aid (FAFSA) at [www.FAFSA.gov](http://www.FAFSA.gov). DEC's Federal School Code is 013957, and must be provided on the FAFSA in order for the state to receive application data.

PHEAA Grant FAFSA filing deadlines are May 1 for renewal applications and August 1 for new applications for the future award period.

PHEAA Grant applicants may need to complete a PA State Grant Form and/or the online Summer State Grant application.

PA-TIP applicants must complete the PA-TIP Student Application by April 1st of the current award year.

### **PA STUDENT ASSISTANCE PROGRAMS ELIGIBILITY REQUIREMENTS**

To receive PA student assistance, a student must meet the following general eligibility requirements.

#### **A student must:**

- Be a resident of Pennsylvania as defined by PHEAA;

- Be enrolled in an associate degree program to receive the PHEAA Grant; be enrolled in an approved technical program for the PA-TIP Grant;
- Have a valid high school diploma or GED;
- Be enrolled for at least halftime (six credits) for the PHEAA Grant; be enrolled fulltime for the PA-TIP Grant;
- PA-TIP recipients must not be receiving a PHEAA Grant;
- Maintain satisfactory academic progress as defined by PHEAA. DEC checks academic progress for state grant purposes at the end of the spring semester each year.
- Not be in default.

### **PA STATE GRANT TRANSFER STUDENTS**

PA residents transferring from another school must provide their transcripts to the Financial Aid Office prior to being awarded a PHEAA Grant at DEC.

## **INSTITUTIONAL SCHOLARSHIPS**

### **INSTITUTIONAL SCHOLARSHIPS**

All institutional scholarship award amounts are equal to 25% of the cost of tuition for each term of the student's applicable program, not to exceed the normal length of the program. For complete details on scholarships and deadlines, read the "Conditions and Instructions", attached to each application.

For complete scholarship information and applications, contact the Financial Aid Office. The applications are also available at [www.dec.edu/financialaid](http://www.dec.edu/financialaid)

### **IDEA (INSPIRATION AND DEDICATION TO EXCELLENCE AWARD) SCHOLARSHIP**

- This a merit-based award offered to new students entering one of the applicable programs of study.
- Applicants must submit all required information to be considered eligible for this award:
  - Completed DEC Enrollment Application,
  - Completed IDEA Scholarship Application,
  - Essay on "Who is your creative role model and why?",
  - Two letters of reference, and
  - A portfolio (digital format is acceptable).

The Scholarship Committee will review all eligible applications to determine scholarship recipients. All submitted information will be considered when reviewing eligible applications.

### **STAR COSMETOLOGY SCHOLARSHIP**

- This a merit-based award offered to new students entering

one of the applicable programs of study.

- Applicants must submit all required information to be considered eligible for this award:

- Completed DEC Enrollment Application,
- Completed STAR Scholarship Application,
- Complete a two-part interview which includes either

hairstyling (for those who are enrolled in the Cosmetology Program) or nail art (for those who are enrolled in the Esthetician and Nail Technologist Program.) A student must complete the skill that best applies to his/her program of study. A student may not opt for the other skill. All skills will be done on a mannequin or mannequin hand. All supplies will be provided. There is a twenty (20) minute time limit.

- There is a two-part questionnaire: One portion will be written and one portion will be verbal. The questionnaire will be provided during the interview.

The Scholarship Committee will review all eligible applications to determine scholarship recipients. All submitted information will be considered when reviewing eligible applications.

### **TAMMY SAVAGE SCHOLARSHIP**

- This a merit-based award offered to new students entering one of the applicable programs of study.

- Applicants must submit all required information to be considered eligible for this award:

- Completed DEC Enrollment Application,
- Completed Tammy Savage Scholarship Application,
- Two essays, 1. "How an education in the medical field will change my life." and 2. "My educational and professional goals are."

- Two letters of reference.

The Scholarship Committee will review all eligible applications to determine scholarship recipients. All submitted information will be considered when reviewing eligible applications.

## **AGENCY/PRIVATE FUNDING SOURCES**

### **OVR (OFFICE OF VOCATIONAL REHABILITATION)**

Vocational Rehabilitation is a public service provided by the Commonwealth of Pennsylvania in cooperation with the federal government. An eligible individual must have some type of challenge (mental, physical, auditory, or visual) which has prevented the pursuit of an acceptable career. Contact one of the local offices of the Office of Vocational Rehabilitation (OVR) for additional information. Students who do not reside in Pennsylvania should check with a local office in their state of residence to determine if they are eligible for the service and if it is able to be used at DEC.

### **Trade Adjustment Assistance (TAA)**

The Trade Adjustment Assistance (TAA) Program is a federal program that provides funding for employment growth and opportunity through aid to US workers who have lost their jobs as a result of foreign trade. To be eligible, a student must have been employed in a company where a petition was filed with the US Department of Labor by or on behalf of a group of workers who lost or may lose their jobs or experienced a reduction in wages as a result of foreign trade. Contact one of the local Career Link offices for additional information.

### **Workforce Investment Act (WIA)**

The Workforce Investment Act is a federal program that provides funding for training to adults and dislocated workers. Contact one of the local Career Link offices for additional information.

### **Southwest Training (SWT)**

SWT provides funding for training to adults and dislocated workers in Washington and Greene counties. Contact the Career Link office in Washington County for additional information.

The following private scholarships are also available to eligible DEC students. Contact the Financial Aid Office for more information.

- **Tom Savini Scholarship -- Prospective students in the Special Make-up Effects Program are eligible to apply**

- **Jeff Tinnell Scholarship – Prospective students in the Digital Film Program are eligible to apply**

- **The Greater Rostraver Chamber of Commerce Scholarship**