Important!
Keep Your Financial Aid
Read This Guide!

Guide to Financial Aid at Forsyth Tech

2017 - 2018

**Be aware that this guide
is subject to change
throughout the year
if policies and regulations change.**

Office of Student Financial Services
2100 Silas Creek Parkway
Winston-Salem, NC 27103
Phone: 336.734.7235
Fax: 336.761.2454

ForsythTech
Education For Life

Student Financial Services Mission Statement

The mission of Student Financial Services is to assist students in applying for financial aid, to promote financial aid awareness, to award funds in an equitable manner, and to administer all financial assistance programs at the College to insure compliance with regulations.

Table of Contents

TechLink

TechLink is an internal website designed for students. You can access TechLink by clicking IT Support Students Technology Quick Start Guide or by clicking "TECHLINK" at the top of our website (www.forsythtech.edu) to check the status of your financial aid application and award(s). Tutorials for your first login are available on the TechLink web page. If you have difficulty with accessing TechLink or setting up your password, please contact the Forsyth Tech Help Desk at 336-734-7395.

Your award letter, satisfactory academic progress, and important loan notifications will be sent to your Forsyth Tech e-mail. To access your e-mail, you must access TechLink.

Enrollment Status

Forsyth Tech calculates estimated awards based on full-time enrollment (12 credit hours) for federal funds. Award estimations for state funds vary. There are more details about this in the sections to follow about financial aid programs. Students may enroll less than full time; however, most awards will be reduced. State awards and Federal Direct Loans require at least half-time enrollment.

Enrollment	Credit Hours
Less than half-time	1 to 5 hours
½ Time	6 to 8 hours
¾ time	9 to 11 hours
Full-time	12+ hours

This applies to all semesters: Fall, Spring & Summer.

Enrollment status is based on enrollment as of the census date for the *full* semester. Courses registered for after that census date, are not included in the enrollment calculation.

Financial aid is intended to provide assistance with coursework required for graduation from your approved program of study. Additional coursework may not be covered by financial aid and will impact your credit hours calculated for enrollment status.

A very limited number of academic programs require that financial aid enrollment be calculated on the basis of clock hours which may impact the number of credit hours allowed for enrollment and disbursement. Students in these particular programs of study are notified in their award notification emails.

Disbursement of Financial Aid

Your financial aid eligibility for the academic year is provided to you in the form of an award letter, which is available through your TeckLink account. Dollar amounts provided on award letters are based on full-time

enrollment and are prorated when the enrollment status is less than 12 credit hours for most forms of aid and less than 15 credit hours for the North Carolina Community College Grant. This is described in more detail in the section above and in the sections to follow that pertain to the various financial aid programs.

Direct Loans are disbursed in two equal installments every semester and require at least 6 credit hours at the time of each disbursement.

A very limited number of academic programs require that financial aid enrollment be calculated on the basis of clock hours which may impact the number of credit hours allowed for enrollment and disbursement. Students in these particular programs of study are notified in their award notification emails.

Courses may not be considered for disbursement until they have actually begun and your class attendance has been confirmed through Forsyth Tech's formal attendance reporting process. We have provided disbursement dates in this guide, but because enrollment varies, disbursement dates for individuals also vary. If you are registered for a class that begins mid-term, for example, your financial aid will not reflect the credit hours for that course until after the attendance for that class has been confirmed.   As a result, depending on how many late-start classes you are enrolled in, your financial aid may disburse later than you anticipate or in smaller increments than you expected until all course attendance has been confirmed.

Financial aid must first be used to pay tuition/fees and book/supply charges owed to Forsyth Tech. If there are funds remaining after all college charges have been paid, students will receive a credit balance.

Forsyth Tech has partnered with BankMobile Disbursements to deliver financial aid refunds and other credit balances to students. For more information, please click on the link below for more information or go to http://bankmobiledisbursements.com/how-it-works/.

BankMobile Disbursements FAQ: http://www.forsythtech.edu/apply/financial-aid/bankmobile/

Financial Aid Programs

Federal Pell Grant

This grant program is for needy students. Awards are based on enrollment status and the Expected Family Contribution (EFC) as determined by a federally established formula.

Credit Hours/Pell Amount - Fall, Spring, and Summer Semesters

Credit Hours	Enrollment
1 to 5 Hours	Approximately ¼ Pell Award
6 to 8 Hours	½ Pell Award
9 to 11 Hours	¾ Pell Award
12+ Hours	Full Award

There are some Federal Pell Grant eligibility ranges that require a minimum enrollment status of six credit hours or more to receive any portion of the award. Students with an annual Federal Pell Grant award of $2,770 or less may fall into this category. Please contact the Office of Student Financial Services for more details regarding minimum enrollment requirements.

Students may receive Federal Pell Grant funds for a maximum of 12 full-time semesters.

Application Procedure: Complete the [Free Application for Federal Student Aid (FAFSA)](www.fafsa.ed.gov) at [www.fafsa.ed.gov.](www.fafsa.ed.gov)

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a federally funded grant awarded to students who demonstrate exceptional financial need.

Application Procedure: Complete the [Free Application for Federal Student Aid (FAFSA)](www.fafsa.ed.gov).

Federal Work Study (FWS)

FWS is a federally funded, need-based student work program. Eligible students can work a maximum of 20 hours per week.

Application Procedure: Complete the [Free Application for Federal Student Aid (FAFSA)](www.fafsa.ed.gov). For early applicants, a Federal Work Study application will be available to students who indicate an interest in FWS on the FAFSA and meet basic qualification standards for the program.

Select students will be contacted to interview for open positions. If a position is offered, more details will be provided regarding the general conditions and terms applicable to any employment provided as part of the financial aid package.

Federal Direct Student Loans

Direct Loans are low--interest loans for eligible students and parents to help pay for costs associated with attending college. Direct Loans are disbursed in two equal installments every semester. Borrowers must be enrolled in and attending at least half--time (6 credit hours) in an eligible program of study at the time of disbursement to receive the loan proceeds.

• **Direct Subsidized Loans** are awarded based on financial need. The interest rate changes annually -- for loans first disbursed between July 1, 2016 and June 30, 2017, the interest rate is 3.76%. The government 'subsidizes' or pays the interest due on the loan while the student is enrolled at least half--time, for the first six months after you drop below half-time enrollment (grace period) and during a period of deferment. The government charges a 1.069% origination fee on Subsidized Loans disbursed between 10/1/16 and 10/1/17. This fee is also adjusted annually.

• **Direct Unsubsidized Loans** are awarded regardless of need. The interest rate changes annually – for loans first disbursed between July 1, 2016 and June 30, 2017, the interest rate is 3.76%. Interest is charged on the loan from the time it is disbursed. Students have the option to 'capitalize' the interest due, which will add it to the unpaid principal amount of the loan. Forsyth Tech will always award the maximum subsidized loan amount before awarding any unsubsidized loan amount. The government charges a 1.069% origination fee on Unsubsidized Loans disbursed between 10/1/16 and 10/1/17. This fee is also adjusted annually.

• **Direct PLUS Loans** allow the parent of a dependent student to borrow up to the student's cost of attendance, less other aid received. The interest rate changes annually – for loans first disbursed between July 1, 2016 and June 30, 2017, the interest rate is 6.31%. Repayment begins when the loan is fully disbursed for the year. However, the parent may defer payment while the student is enrolled at least half--time. The government charges a 4.276% origination fee on PLUS loans disbursed between 10/1/16 and 10/1/17. This fee is also adjusted annually.

Application Procedure: Complete the Free Application for Federal Student Aid (FAFSA), and any additional documentation requested by the Student Financial Services office.   We will review your eligibility for other types of financial aid first, then offer you the maximum amount of Direct Loans available to you.

Additional Steps Necessary to Receive a Direct Loan: Students must actively confirm that they want all or a portion of the Direct Loan award(s) in the 'Financial Aid' > 'My Awards' section on the MyForsythTech Self-Service portal on TechLink. *First-time borrowers* must also complete Entrance Counseling and sign a Master Promissory Note at www.StudentLoans.gov in order for the loan funds to be available to hold classes, buy books and/or receive a disbursement.

Amount Limits: There are annual and aggregate amount limits that apply to Direct Loans. In addition, no student can receive more than the cost of attendance as determined by the school, minus any other financial aid awarded. Annual loan amounts for certificate programs will be prorated based on the number of credit hours required for the specific program. More information on loan amounts can be found on our website.

Effective for new borrowers on or after July 1, 2013, there is also a limit on the length of time a student can receive Subsidized Direct Loans. The 150% time limit is based on the length of the student's program of study (i.e. 2 year associate degree x 150% = 3 year time limit to receive Subsidized loans).

Direct Loans are disbursed in two equal installments every semester.

As stated previously, borrowers must be enrolled and attending at least half-time (6 credit hours) in an eligible program of study. Should a borrower reduce enrollment or attendance hours below half-time, an email will be sent with information regarding exit counseling.

North Carolina Community College Grant (NCCCG)

The North Carolina Community College Grant (NCCCG) is available to North Carolina residents who demonstrate financial need and are enrolled at North Carolina Community Colleges. Lifetime eligibility limits may apply to this grant.

Credit hours/NCCCG Amount – Fall and Spring Semesters

Credit Hours	Award Proration
1 to 5 Hours	No award
6 to 8 Hours	½ of award for 12 hours
9 to 11 Hours	¾ of award for 12 hours
12 - 14 Hours	$400 less than amount on award letter
15+ Hours	Amount displayed on award letter

Please note: Students with an annual NCCCG award of $400 must be enrolled in 15 credit hours to receive any portion of this award. Students with an annual award of $500 must be enrolled in at least 12 credit hours to receive any portion of this award. Other NCCCG award amounts may have a minimum enrollment status as well, and no NCCCG award can be made for less than 6 credit hours.

Eligibility: Applicants must meet the following eligibility requirements:

- Be a North Carolina resident for tuition purposes
- Meet all eligibility requirements of a Federal Pell Grant, except the Expected Family Contribution (EFC) requirement
- Enroll for at least six credit hours per semester as an undergraduate student in a degree, certificate or diploma program (some NCCCG awards may require more, depending on the amount awarded)
- Students who have already earned baccalaureate (four-year) college degrees are not eligible.

- Meet Satisfactory Academic Progress requirements
- NC Community College Grants are not available for summer sessions.

Application Procedure: Complete the [Free Application for Federal Student Aid (FAFSA)](#).

North Carolina Education Lottery Scholarship (NCELS)

The North Carolina Education Lottery Scholarship (NCELS) program was created by the 2005 General Assembly to provide financial assistance to needy North Carolina students attending eligible colleges and universities located within the state of North Carolina.

Credit hours/NCELS Amount – Fall and Spring Semesters

Credit Hours	Award Proration
1 to 5 Hours	No award
6 to 11 Hours	½ NCELS Award
12+ Hours	Full Award

Please note: Students with an annual NCELS award of $150 or less must be enrolled full-time to receive any portion of the award.

Eligibility: Applicants must meet the following eligibility requirements:

- Be a North Carolina resident for tuition purposes
- Enroll for at least six credit hours per semester in a curriculum program
- Meet Satisfactory Academic Progress requirements
- Be admitted, enrolled, and classified as an undergraduate student in a matriculated status in a degree, certificate, or diploma program
- Meet all eligibility requirements for the Federal Pell Grant
- Students who have already earned baccalaureate (four-year) college degrees are not eligible.
- NC Education Lottery Scholarships are not available for summer sessions.

Application Procedure: Complete the [Free Application for Federal Student Aid (FAFSA)](#).

Verification of Aid Application

Students who are selected for verification are sent a letter specifying the documents that need to be submitted to the Office of Student Financial Services. Federal and state financial aid will not be awarded until the required

information is submitted and verified. In order to be considered for all available funds, required documents must be submitted in time for verification to be completed before the end of the enrollment period. Students who complete verification within 120 days after the end of the enrollment period, not to exceed August 1, may be considered for the Federal Pell Grant but not student loans, state funds, or Federal Work-Study.

Courses Not Eligible for Aid

The following courses are not counted toward enrollment status when determining financial aid eligibility:

- *Mat 050, RED 050 or ENG 050*
- *BSP Courses*
- *Economic Workforce and Development (continuing education)*
- *Audit courses*
- *More than 30 hours of developmental or refresher course work*
- *Passed courses repeated more than once*
- *Courses registered for after the census date of the full term*
- *Courses outside of the curriculum graduation requirements*

Academic Programs Eligible for Financial Aid

In order to be eligible for financial aid, students must be enrolled in an eligible program of study. Most associate degree programs are eligible for financial aid (AA, AS, AAS, AFA or AGE). Many diploma and certificate programs are eligible for financial aid. Students are notified by the Office of Student Financial Services if their program of study is not approved for financial aid. A list of eligible and ineligible programs of study may also be found on our website at https://www.forsythtech.edu/apply/financial-aid/requirements/eligible-ineligible-programs/.

Consortium Agreements

Students wishing to complete coursework at two schools at one time may request consideration for a consortium agreement, however, no blanket requests will be provided. If serving as the visitor school, Forsyth Tech will review how many credits the student is taking at each school to determine whether to enter into an agreement. When serving as the home school, the student must be enrolled at Forsyth Tech at least half-time (at least 6 credit hours), and the coursework taken at the visitor school must be acceptable for the student's Forsyth Tech graduation requirements.   Students wishing to study abroad may inquire with the Office of Student Financial Services to determine whether a course would qualify.

Forsyth Tech Refund Policy

- A 100 percent refund may be given if students officially withdraw prior to the first day of classes of the semester as noted in the academic calendar. If Forsyth Tech cancels a course, the portion of tuition the student paid for the canceled course will be refunded in full.

- A 75 percent refund may be given if students officially withdraw from the class(es) prior to, or on, the official 10 percent point of the semester.

- Student activity fees will be refunded only when classes are canceled and students are not registered in any other class.

- Students passing proficiency exams for courses they have registered and paid for are not eligible for tuition refunds.

- Tuition refunds are not transferable to other individuals.

- Late tuition refund requests will not be considered.

- Tuition cannot be held from one semester to a future semester.

- Malpractice insurance and parking decals are non-refundable unless the class(es) are canceled by the school.

Students may drop class(es) using the "Online Course Drop Form" located on Techlink. If questions, contact the Cashier's Office at (336) 734-7210.

Attendance Requirement – Avoid Owing Money Back, Stay In School!

Students must attend classes to be eligible for aid. Students who stop attending all courses and/or officially withdraw from all courses and are receiving federal financial aid or state grants are only eligible for the portion of financial aid that corresponds to the amount of time they attended as prescribed by federal and state regulations.

Students are considered to "earn" their financial aid by attending class. Students withdrawing from all courses after the 60 percent point of the semester are considered to have earned 100 percent of their aid. However, withdrawals still impact Satisfactory Academic Progress.

Students who withdraw or stop attending courses before the 60 percent point has been reached are required to repay the U.S. Department of Education any "unearned" funds. Students who never attend courses or are

reported as "no shows" are not entitled to any aid for those courses. However, it is possible that students may still be responsible for tuition/fees for "no show" courses.

Important Dates for the 2017-18 Award Year

Fall 2017:

Date:	Time:	Activity:	Important Notes:
August 10, 2017	8 am to 7 pm	Books/Supplies	Financial Aid charging begins in the bookstore
September 1, 2017	8 am to 3 pm	Books/Supplies	Last day to charge or receive a credit from the bookstore

Balance disbursement date: September 29, 2017 – First credit balance day for students who received an award notification by the priority processing date and charged tuition and fees and/or books and supplies with their financial aid award. *

Balance disbursement dates: October 27, 2017, November 17, 2017, and December 15, 2017 - Credit balance days for students who **did not** receive an award notification by the priority processing date or that have late-start courses.

*Please note, financial aid is paid only for classes that you attend. If you are taking courses that begin after the first official day of the semester (a course that starts mid-term, for example), payment for that coursework will be reflected at a later date after that course actually begins and your attendance has been confirmed. For more details on payment dates, feel free to contact the Office of Student Financial Services.

Spring 2018:

Date:	Time:	Activity:	Important Notes:
January 3, 2018	8 am to 7 pm	Books/Supplies	Financial Aid charging begins in the bookstore
January 19, 2018	8 am to 3 pm	Books/Supplies	Last day to charge or receive a credit from the bookstore

Balance disbursement date: February 16, 2018 – First credit balance day for students who received an award notification by the priority processing date and charged tuition and fees and/or books and supplies with their financial aid award. *

Balance disbursement dates: March 16, 2018 and April 20, 2018 - Credit balance days for students who **did not** receive an award notification by the priority processing date or have late-start courses.

*Please note, financial aid is paid only for classes that you attend. If you are taking courses that begin after the first official day of the semester (a course that starts mid-term, for example), payment for that coursework will be reflected at a later date after that course actually begins and your attendance has been confirmed. For more details on payment dates, feel free to contact the Office of Student Financial Services.

Summer 2018:

Date:	Time:	Activity:	Important Notes:
May 16, 2018	8 am to 7 pm	Books/Supplies	Financial Aid charging begins in the bookstore
May 25, 2018	8 am to 3 pm	Books/Supplies	Last day to charge or receive a credit from the bookstore

Balance disbursement date: June 29, 2018 - Credit balance day for students who received an award notification by the priority processing date and charged tuition and fees and/or books and supplies with their financial aid award. *

*Please note, financial aid is paid only for classes that you attend. If you are taking courses that begin after the first official day of the semester (a course that starts mid-term, for example), payment for that coursework will be reflected at a later date after that course actually begins and your attendance has been confirmed. For more details on payment dates, feel free to contact the Office of Student Financial Services.

These dates are subject to change.

Satisfactory Academic Progress Policy

Federal regulations require that students receiving Title IV financial assistance must maintain Satisfactory Academic Progress (SAP). At Forsyth Technical Community College, Satisfactory Academic Progress is measured using three standards: Cumulative Grade Point Average (cumulative GPA), Completion Rate - the percentage of credit hours attempted that are *successfully* completed, and the maximum number of credit hours allowed before graduation from the student's program. These standards are checked at the end of fall, spring, and summer terms; for clock hour programs scheduled for less than 30 weeks, SAP is measured at the mid-point and end of the program.

Cumulative GPA - A student must maintain at least a 2.00 *cumulative* grade point average. Transfer credits, credits by examination, W, WP, Pass and Satisfactory grades are not counted as part of the GPA calculation. WF, R, and U grades are counted as F. A class that has been repeated will have the last grade received counted in the GPA.

Completion Rate - Students must complete, with a letter grade of A, B, C, D, P, or S, at least 67% of all coursework attempted. This includes **every** course (a cumulative history) on their Forsyth Tech transcript. Transfer courses accepted by the College are included in addition to all courses taken at Forsyth Tech. Hours for each attempt of a

repeated course will be included.   Once a student graduates from a program, the completion rate starts over if the student enrolls in a new program.

Credit Hour Limitation: Students are required to complete their program of study within a maximum credit hour limitation, excluding up to 30 hours to complete any necessary remedial courses determined by institutional testing. The maximum for a program may not exceed 150% of the number of credits required for the program. For example, a student enrolled in a program that requires 64 credits for graduation may receive federal aid for up to 96 hours. All periods of enrollment, regardless of whether or not the student received aid, are included. Withdrawals, incompletes, repeated courses, transfer credit, and credit by examination will count toward the 150% credit hour limitation. The college is required to suspend aid eligibility as soon as it is determined that the student cannot meet the 150% requirement. If a student has not completed the graduation requirements for the program by the 120% point, the aid office will suspend the student's financial aid eligibility until the student and Program Chair can certify that the student will be able to graduate within the 150% deadline or until the student graduates from a program.

Incomplete: Incompletes will count as credit hours attempted, but not completed.

Withdrawal: All grades of "W", "WP", and "WF" will count as credit hours attempted but not completed.

R and U Grades: R and U grades will count as attempted credits and as a failure for the purpose of financial aid.

Repeated Course: Repeated courses count as credit hours attempted for each enrollment. If a student has passed a course but repeats it one time after receiving a passing grade, the credits will be counted as part of the student's enrollment for the purpose of financial aid. Subsequent repetition of the same course will *not* be eligible for financial aid but will be counted as hours attempted in the SAP calculation.

Audit or Credit by Examination: Audits and proficiency exams are not covered by any type of financial aid. Students are responsible for all costs incurred with these types of courses. Credit by exam hours do count toward credit hours attempted and earned. Audits do not carry credit hours and are not counted as attempts or completions.

Program Change: Students who change programs should be aware that all hours attempted, regardless of the program, will count toward the maximum credit hour allowance unless the student graduates.   Students who graduate from one program, and wish to earn another Associate Degree, Diploma, or Certificate will be allowed to complete a new program within a new 150% credit hour allowance.

Academic Forgiveness: Forsyth Technical Community College sometimes allows academic forgiveness for academic purposes. However, it is not allowed for financial aid. Both the grade and the credits will continue to be included in the satisfactory academic progress calculation.

Consequences of failure to maintain satisfactory academic progress: Students receiving financial aid who do not satisfactorily complete either the cumulative GPA or the 67% completion rate will be placed on financial aid *warning* status. Students will be sent an email through the campus email system. A student who has not met the requirements will have the next enrolled term to reestablish satisfactory academic progress. If a student does not earn the required cumulative grade point average and completion rate at the end of the following term of enrollment, he/she will be ineligible for financial aid and placed on financial aid *suspension* status. Federal and state aid will remain suspended until the student enrolls for subsequent semesters/terms, at his or her own expense, and completes the work necessary to regain satisfactory progress. If a student reaches the 120% time frame, federal and state financial aid will be suspended until the student and Program Chair certify the student

can graduate within the 150% time frame. If it is determined the student cannot complete the requirements within the 150% time frame, the student will be ineligible for financial aid until the student graduates from a program.

Note: Maintaining satisfactory academic progress for financial aid may not be the same as remaining in good standing in a program. Each program has its own requirements. As a result, even though a student may meet satisfactory progress for financial aid purposes, they may not be meeting the requirements necessary to continue in their program of study. It is the student's responsibility to know his or her program requirements.

Appeal Procedures for Financial Aid Suspension: Students who have had financial aid suspended due to unsatisfactory progress may appeal this decision. However, the student must be able to document mitigating circumstances. A student must indicate in writing to the Office of Student Financial Services why the aid should not be suspended. An appeal may be made if there are unusual situations such as injury to or illness of the student, death of a family member, undue hardship, or other serious crisis. External documentation may be required. The appeal will be reviewed to determine whether or not reinstatement of aid is justified, and the student will be notified of the decision through a campus email. If the appeal is approved, the student will be placed on academic *probation* which will allow one term of financial aid. The student will be given an academic plan that must be met at the end of the next enrolled term. The academic plan generally requires a term GPA of 2.5 and a 100% completion rate; under certain circumstances other conditions may apply. If the probation requirements are met at the end of the term, the student may be allowed an additional term on academic probation in order to reach satisfactory standing. A student granted approval of an appeal must return within three terms; otherwise, the approval will expire and the student will have to file a new appeal. If the appeal is not approved, the student has the right to request a second appeal with the Forsyth Technical Community College Financial Aid Advisory Committee. The Advisory Committee's decision will exhaust all avenues of the appeal process. The student may appeal financial aid suspension a maximum of two times during the student's enrollment at Forsyth Tech. If a student is on financial aid probation and does not meet the academic plan, financial aid will be terminated until the student has returned to satisfactory status or graduated. There is no appeal for failure to meet the academic plan.

For students receiving financial aid, Satisfactory Academic Progress notifications will be sent to the Forsyth Tech e-mail address after grade posting in the fall, spring and summer. Students may access this e-mail via TechLink.

If, at any time during the year, students have any questions about financial aid and their SAP standing, they should call or come by the Office of Student Financial Services.

Scholarships

Many Forsyth Tech Foundation scholarships are available to Forsyth Tech students each year. The general scholarship application period for the 2017-2018 academic year is April 1, 2017 – April 29, 2017. During this time period, applications are available online at forsythtech.academicworks.com. Scholarships, established through the generosity of community businesses, organizations and individuals may be limited to students majoring in specific professions.

Cost of Attendance

A cost of attendance budget is available in the Office of Student Financial Services or by calling 336-734-7235. A copy is also posted to the Forsyth Tech website and may be accessed from this link.

Student Rights and Responsibilities

Students have a right to:

• Know what financial aid programs are available
• Know the deadlines for submitting applications
• Know how financial aid will be disbursed
• Know how their financial aid was determined
• Know how much of their financial need has been met
• Know what resources were considered in the calculation of their need
• Request an explanation of the various programs in their financial aid package
• Know the school's refund policy
• Know what portion of the financial aid received must be repaid and what portion is grant aid
• Know how the school determines whether they are making satisfactory progress

Students have the responsibility to:

• Complete all application forms accurately and submit them on time
• Provide correct information
• Return all additional documentation requested
• Read and understand all forms they are asked to sign
• Accept all agreements they sign and comply with the provisions of any promissory notes signed
• Perform the work agreed upon in accepting a federal work-study award
• Be aware of and comply with the deadlines for application or reapplication for aid
• Be aware of the institution's refund procedures
• Be aware of the institution's policy for satisfactory progress

Consumer Information

About Forsyth Technical Community College

Consumer and disclosure information relating to current degrees and programs offered by the college, accreditation information, credit transfer policies, and lists of faculty and administrative personnel can be accessed in the Forsyth Tech College Catalog, https://www.forsythtech.edu/e-catalog-publications/.

Safety on Campus - Your Right to Know

Forsyth Tech places the highest priority on safety, and we rely on community members to share our commitment and actively participate in creating a safe and secure living, learning, and working environment. In compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (The Clery Act), Forsyth Tech's Annual Crime Statistics includes data for the previous three years concerning reported crimes that occurred on or around the campus. You can find crime statistics and other campus safety information by navigating to the Campus Police web page on TechLink. To obtain other information or to speak with a security representative, please contact the Campus Police Department at (336) 734-7243.

Drug Free Schools and Campuses Act of 1989

The Drug Free Schools and Campuses Act of 1989 requires that all students be notified annually of Forsyth Tech's Alcohol and Controlled Substance Use Policy and Drug Free Workplace Policy. Other policies regarding student conduct can be found in the Forsyth Tech College Catalog. More information on local resources to assist you with the prevention of substance abuse is available from the Forsyth Tech Human Resources Office.

Privacy Rights of Students in Education Records

The federal Family Education Rights and Privacy Act of 1974 (FERPA), and regulations adopted subsequent to the Act, set out requirements designed to protect students' privacy in their records maintained by the college. The college has incorporated FERPA into our student records administration policies which can be found by navigating the Records Office page of the Forsyth Tech webpage, www.forsythtech.edu/records. The complete FERPA policy is also available via the U.S. Department of

Education's website. For more information, or to obtain a copy of the student records policy, please call the Records Office (336) 734-7472.

To protect your privacy, our office policy is to not release information regarding your financial aid application process and accompanying documents without your express written request. A request form may be obtained in the Office of Student Financial Services or electronically through your Techlink account.

Completion of Degrees and Graduation Rate Information

Graduation Rates for full-time, first-time undergraduates are available online at http://nces.ed.gov/collegenavigator. Search for "Forsyth Technical Community College". The information is also displayed by gender and by ethnicity. Degree completion and graduation rates can also be obtained by calling the Office of Institutional Research at (336) 734-7159.

Miscellaneous Information

For regular admissions purposes, Forsyth Tech does not require immunization and medical records for domestic students; however, specific programs may require vaccinations and immunization records. International students are required to provide up-to-date medical and immunization records. For more information regarding Forsyth Tech's vaccination and medical records policy or to determine if a specific program will require submission of your medical records, please see the Forsyth Tech college catalog or contact the Admissions at (336) 734-7556.

Information regarding textbooks (ISBN, price, etc.) for specific courses can be found by calling the bookstore at (336) 734-7289.

For your convenience, a Multi-Year Tuition Calculator is located on the College Navigator website. Search for "Forsyth Technical Community College," select the "Tuition, Fees, and Estimated Expenses" tab, and click on the calculator icon.

More Consumer Information is available on Techlink under the tabs of College Services → Financial Aid → Consumer Information.

Terms of Agreement

By accepting and utilizing your financial aid award, you agree to the Terms of Agreement, as follows:

- I understand that in some instances award amounts are estimated and subject to change based on available funding and/or regulatory changes.
- I understand that false or incomplete information submitted by me or on my behalf may result in the cancellation of my award and may require repayment of part or all of the funds disbursed to me.
- I agree to repay any funds disbursed to me in error or for any period of time I was not eligible or enrolled. I understand that if I should be over awarded and repayment is required, I will be ineligible to receive additional financial aid funds at this college, or at any other college, until full repayment is made. I understand that money that could be disbursed in the form of a balance may be used instead to repay any debt owed to the College.
- I understand that if I receive financial assistance from Forsyth Tech, I am required to notify the Office of Student Financial Services if I receive any other scholarships, loans, employer reimbursement or other assistance from sources outside the College prior to acceptance of outside aid.
- I understand that I must update any changes in name, address, and telephone number with the Forsyth Tech Records Office or items relating to financial aid eligibility with the Office of Student Financial Services immediately.
- I understand that I must notify the Office of Student Financial Services if I withdraw from classes at Forsyth Tech. I also understand that withdrawals may adversely affect my satisfactory academic progress in accordance with Forsyth Tech's Financial Aid Satisfactory Academic Progress Policy.
- I understand that it is important to read and keep copies of all financial aid award letters, registration and bookstore receipts as all or part of my award may be considered taxable income. I also understand that it is my responsibility to report this information to the Internal Revenue Service (IRS) if necessary. (The Office of Student Financial Services is not responsible for determining the taxability of aid. Please consult with the IRS or a tax consultant.)
- I understand I must maintain Satisfactory Academic Progress standards.
- I understand I must not be in default of any federal student loans.
- I understand that failure to comply with the above terms may result in the loss of financial assistance.

Books and Supplies

These items may be purchased at one of the College's bookstore locations. Bookstore locations and times of operation are located on Forsyth Tech's website.

The College allows students with financial aid awards to charge books and supplies to their aid. Students should be prepared to pay any costs not covered by financial aid. Limits apply to the amount a student is allowed to purchase using their financial aid award.

Students are not required to purchase books and supplies in the College's bookstores. This service is provided by the College as a convenience. Books and supplies may be purchased at off-campus locations with financial aid funds under the following conditions:

- Students have the option of purchasing from local vendors that charge purchases against the student's financial aid award using the student's College issued payment card, if activated.
- Students planning to use their financial aid award at an off-campus vendor that does not accept the College issued payment card must notify the Student Financial Services department in writing. Additionally, students must provide the Student Financial Services department a written statement (on letterhead) from the off-campus vendor that indicates that the vendor will (a) allow the student to make a charge against his/her account and (b) bill the College within the seven-day period after the first day of the semester.

✱✱✱✱✱✱✱✱✱✱✱✱✱✱✱✱✱✱✱✱

We are here to help. Please feel free to contact us should you have any questions regarding the material in this guide or any other financial aid topic.