



## FOREWORD

2010-2011  
ACADEMIC YEAR

# FINANCIAL AID BULLETIN



*Experience*



*Dedication*



*Opportunity*



[www.wdt.edu](http://www.wdt.edu)



800 MICKELSON DRIVE  
RAPID CITY, SD 57703-4018  
1-800-544-8765 or 605-394-4034

*The 2010-11 Financial Aid Bulletin is a single resource for students seeking information regarding Federal Student Financial Assistance programs and other financial sources available through Western Dakota Technical Institute (WDT). Although the Financial Aid Bulletin contains a wealth of information regarding opportunities for funding a student's education, it is designed to inform students of the financial application process and general policy information. The student is also directed to WDT's School Catalog and Student Handbook for information regarding school program offerings, faculty and instructional staff, curriculum, physical facilities, and general school policies.*

*U.S. Department of Education consumer information regarding Federal Student Financial Assistance can also be utilized in conjunction with WDT's Financial Aid Bulletin. Such documents may be obtained from the WDT Financial Aid Office or on the U.S. Department of Education's website at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).*

*Questions regarding the Financial Aid Bulletin, or financial assistance in general, can be directed to the financial aid staff at the address listed below:*



WDT Financial Aid Office  
800 Mickelson Dr.  
Rapid City, SD 57703-4018  
(605) 394-4034 or 1-800-544-8765  
[www.wdt.edu](http://www.wdt.edu)

## LIMITS OF FINANCIAL AID BULLETIN

Due to conditions beyond the control of WDT, it may be necessary to amend and/or delete statements appearing in this Bulletin without notice. WDT reserves the right to modify statements in accordance with immediate conditions. Every reasonable effort has been made to include factual information herein.

## NONDISCRIMINATION STATEMENT

Western Dakota Tech does not discriminate in its employment policies and practices, or in its education programs on the basis of race, color, creed, religion, age, sex, handicap, national origin or ancestry. Inquiries concerning the application of Title VI, Title IX, or Section 504 may be referred to the Title IX Coordinator at 800 Mickelson Dr., Rapid City, SD 57703-4018: Phone 605-394-4034 or write to the Regional Director, Department of Education, Office for Civil Rights, 1244 Speer Blvd., Denver, Colorado 80204.

Western Dakota Tech does not discriminate on the basis of race, color, national origin, sex, disability, or age in its programs and activities. The following person has been designated to handle inquiries regarding the non-discrimination policies: Disability Coordinator, Western Dakota Tech, 800 Mickelson Dr., Rapid City, SD 57703 (605) 718-2426, maryann.slanina@wdt.edu.

## FINANCIAL AID OMBUDSMAN

The Office of the Ombudsman is an independent unit within Student Financial Assistance (SFA). The office: 1.) Seeks informal resolution of student loan borrower complaints; and 2.) Analyzes borrower complaints and makes recommendations for improvements in the student loan programs.

The Office of the Ombudsman is an impartial, confidential resource that is available after other processes to resolve issues have been used. The cases addressed often deal with situations of long-standing complexity and frustration. Each case is researched completely, and resolutions are developed collaboratively. The goal is not to determine who is right; it is to seek outcomes reflective of the interests involved.

Schools, lenders, guarantors, servicers, contractors and SFA offices collaborate with the Office of the Ombudsman and with borrowers to resolve cases.

Mailing Address:	Office of the Ombudsman U.S. Department of Education Student Financial Assistance Room 3012, ROB #3 7 <sup>th</sup> and D Streets, SW Washington, D.C. 20202-5144
Telephone:	1-877-557-2575
Internet:	<a href="http://ombudsman.ed.gov">http://ombudsman.ed.gov</a>

## FINANCIAL AID ELIGIBILITY

To participate in the federal financial aid program at WDT, students must complete a Free Application for Federal Student Aid (FAFSA). Based upon the results of the information submitted on the FAFSA, students may be eligible for either need-based or other financial assistance. However, in order to be eligible for any federal financial assistance, a student must, in addition to other eligibility criteria:

1. Be a U.S. citizen or eligible noncitizen;
2. Be registered with Selective Service (if required);
3. Be working toward a degree or certificate;
4. Be making satisfactory academic progress;
5. Fully complete the U.S. Department of Education's and WDT's Financial Aid Application Processes; and
6. Not owe a refund on a federal grant or be in default on a federal education loan.

## THE FINANCIAL AID APPLICATION PROCESS

Financial aid awards are made on a year-to-year basis. Students must reapply for financial assistance each year. If a family has more than one member applying for financial assistance, each must submit an application. In addition, financial aid awards are made in accordance with funds available. Students applying early will be more likely to receive need-based awards, if need is demonstrated.

Students who have completed the application process by WDT's priority date (April 20) will receive first priority in awarding of funds, including students having the greatest need receiving the first awards of need-based funds.

## 2010-11 FINANCIAL AID APPLICATION PROCESS

### STEP 1

COMPLETE YOUR FINANCIAL AID APPLICATION AT  
WWW.FAFSA.ED.GOV  
USE YOUR 4-DIGIT U.S. DEPT. OF ED. PIN TO E-SIGN YOUR APPLICATION  
*visit [www.pin.ed.gov](http://www.pin.ed.gov) if you need a PIN or a duplicate PIN*



### STEP 2

COMPLETE YOUR MASTER PROMISSORY NOTE (STUDENT LOAN APPLICATION)  
AT WWW.WDT.EDU, UNDER THE FINANCIAL AID PAGE  
*If you plan to utilize student loans, you must complete William D. Ford Direct Student Loan Master Promissory Note. Use your 4-digit PIN to e-sign your app.*



### STEP 3

COMPLETE WDT AID FORMS AND/OR SUBMIT REQUIRED DOCUMENTATION\*  
*Refer to the e-mail the Financial Aid Office sent and/or the notice sent via u.s. mail for specific information required from you.*



### STEP 4

FINANCIAL AID IS AWARDED\*\*...CHECK YOUR E-MAIL  
FOR NOTIFICATION FROM THE FA OFFICE  
*You will receive an e-mail notifying you of your aid award. Print, sign, date and return your award letter to complete the acceptance process.*



### STEP 5

FINANCIAL AID IS DISBURSED AT THE BEGINNING OF THE TERM  
*Financial aid is not applied to your account balance, rather you will be required to contact the Student Account Office to settle your tuition/fee account (with your aid). NEW students must complete Entrance Counseling, presented during Welcome Day, before aid can be disbursed; RETURNING students must re-certify their Entrance Counseling on-line. Students must submit their confirmation fee before they will be registered for WDT's Welcome Day.*

3.

## FINANCIAL AID PROGRAMS & AWARD GUIDELINES

### *Federal Pell Grant*

The Federal Pell Grant Program is a Federal Aid Program designed to provide financial assistance to those students demonstrating financial need, as indicated on the FAFSA. These grants are intended to be the “foundation” of a financial aid package and may be combined with other forms of aid. The Pell Grant award is a grant and, unlike a loan, does not have to be repaid, however, overpayment can occur according to the Return to Title IV requirement for students who withdraw. The Federal Pell Grant award ranges from \$555 to \$5,550 depending upon the need of the student, the cost of the program of study for which the student is enrolled, and by the student's enrollment status. Eligibility is based on information provided by the applicant and/or the applicant's parents. Disbursement of funds will be made (pending receipt of funds from the U.S. Government) near the beginning of each term for which the student is eligible. Funds may be in the form of a check or credit to the student account.

### *FSEOG*

This grant program (Federal Supplemental Educational Opportunity Grant) is intended for students who demonstrate financial need, with preference going to Pell Grant recipients. An FSEOG may range anywhere from \$125 to \$750 depending upon the need of the student. The grant does not have to be repaid, however, overpayment can occur according to the Return to Title IV requirement for students who withdraw. Equal disbursements of funds will be made near the beginning of each term. FSEOG recipients are selected by ranking students according to lowest Expected Family Contribution (EFC), as indicated by the results of their FAFSA.

### *Academic Competitiveness Grant*

This grant program is for students who are enrolled at least half time, are pell eligible and have completed a rigorous secondary school program of study. First year students cannot have been previously enrolled in a program of undergraduate education, and second year students must have earned at least a 3.0 GPA. An ACG grant may range from \$750 for a first-year student to \$1,350 for a second-year student. The grant does not have to be repaid, however, overpayment can occur according to the Return to Title IV requirement for students who withdraw.

4.

### **Federal Work Study**

This program allows students to work while attending school. Students are paid an hourly wage for work performed either on-campus or for a public or private nonprofit employer off-campus. Students who demonstrate need will be referred to employment by the Financial Aid Office and must maintain satisfactory academic progress while employed. Students will usually work 10-20 hours per week and must average at least five hours per week.

Students who have received a FWS award should contact the WDT Career Services Coordinator for available job opportunities. Ten percent of FWS funds are allocated for use in jobs filling community service requirements. The America Reads and America Counts programs are also encompassed within the FWS program. FWS is awarded to students demonstrating financial need (as reported on their FAFSA and by considering other assistance provided by the student or any other sources), who indicate on their desire to participate in the FWS program (as reported on their FAFSA) and who complete the financial aid application process timely. FWS awards declined by a student will be reallocated and will not be replaced by funds from other federal financial assistance programs, unless specifically requested.

### **Federal Stafford Subsidized Loan**

Depending on the specific financial need, student borrowers may qualify for a low-interest, deferred-payment educational loan. The first-year student may borrow (depending upon need) up to \$3,500 per year, and the second-year student may borrow up to \$4,500. The loans are insured by the Federal Government or guaranteed by a private nonprofit guarantee agency. The interest is fixed (set each July). The Federal Government pays the interest while the student is in school and during the grace period.

Upon a student's completion of the required financial aid entrance counseling session, disbursement of loan funds is made term in the form of a check that is released by WDT Student Accounts personnel. Fees, such as a default fee, can be deducted from each disbursement. Repayment begins six months after the student leaves school, and payments are usually scheduled for five (5) to ten (10) years with a minimum monthly payment of \$50. The amount of the monthly payments will depend on the total size of the debt. Students may defer payments for a period of time if they meet the deferment criteria for each specific loan. Borrowers are provided specific deferment information for each type of loan prior to receiving the first loan disbursement and prior to graduation.

### **Federal Stafford Unsubsidized Loan**

This low-interest, deferred-payment educational loan is similar to the subsidized loan (the interest is fixed and set each July), except that the loan is used to help meet the EFC and is not specifically need-based. Therefore, the borrower is responsible for the interest while in school and during the grace period. The total annual maximum, combined with any subsidized loan, may not exceed \$5,500 for dependent, first-year students and \$6,500 for dependent, second-year students. Independent borrowers cannot exceed \$9,500 for the first year and \$10,500 for the second year.

Eligibility for the loan is calculated by subtracting the estimated financial aid from the cost of education. Borrowers can be charged a default fee, which will be deducted, proportionately from each disbursement. Disbursement of loan funds is made each term in the form of a check that is released by WDT Student Accounts personnel.

### **Federal PLUS Loan**

Federal PLUS loans (for parents of dependent student applicants) provide additional funds for education expenses. Like Federal student loans, PLUS loans are made by a lender. The interest rate is set each July, but will not be higher than 8.5 percent. Generally, repayment must begin within 60 days after the final loan disbursement for the academic year. There is usually no grace period for these loans.

#### **AWARDS ARE SUBJECT TO FEDERAL FUNDING**

Often, Financial Aid Awards are made prior to the notice of actual Federal Allocations. For this reason, all FSEOG and FWS funds are awarded subject to confirmation of Institutional Federal Allocations.

Federal Pell Grant and ACG amounts are contingent on Federal funding.

### **Scholarships & Grants**

It is through the generosity and kindness of many organizations that WDT is able to inform students of opportunities for funding their education. Institutional awards and organizations that donate scholarship funds are available to students through an individualized application process. Scholarship amounts and deadlines vary, and funding for scholarships is purely voluntarily — funding may increase and/or decrease from year to year. WDT provides updates to scholarship opportunities on the institution's webpage.

### ***Vocational Rehabilitation***

The Vocational Rehabilitation program is intended to assist those students with physical and/or mental disabilities to become active members of the labor market. The Service to the Visually Impaired is also a special section of the Division of Rehabilitation Services. It provides assistance to those individuals who experience some type of visual disability. Students who think they may qualify are encouraged to contact their local office of the South Dakota Division of Rehabilitation Services at 111-A New York St., Rapid City, SD 57701, (605) 394-2261. Students will be expected to apply for the Federal Pell Grant.

### ***Special Services Program***

This program provides financial assistance for nontraditional students in the form of scholarships, grants, and limited emergency funds. For more information, and to determine eligibility requirements, contact the WDT Special Services Coordinator.

### ***Bureau of Indian Affairs (BIA)***

The Employment Assistance Program of the Bureau of Indian Affairs assists diploma students who reside on or near the reservation to enroll in and pay for vocational education programs. Students must be  $\frac{1}{4}$  or more Native American descent. Assistance may cover the cost of tuition, school fees, tools, books, and a monthly living expense allowance. In order to determine eligibility for the program, the student should contact the Employment Assistance office on their home reservation. The Higher Education Fund may assist Native American students who are enrolled in degree-granting programs. Applicants should contact the Higher Education office on their home reservation; there are application deadlines for each school term. The student is expected to apply for other types of aid.

### ***National Guard Benefits***

Members of the South Dakota National Guard may be eligible for educational benefits; students should contact their units to determine eligibility and certification procedures. The Student Account Office will accept tuition certification forms from eligible students each term up until the date for submission of the roster to the State. This date will be listed in student announcements each term; no certification will be honored after that date. If the student misses the date for submission, the student may forfeit the benefit for the term in progress; the student may submit the request the tuition waiver for the next term.

7.

### ***Workforce Investment Act***

The Workforce Investment Act of 1982 established a program to provide comprehensive services, which include the training, education, and other services needed to enable individuals to secure and retain employment. Students may receive financial assistance in meeting direct school costs at WDT. Students who think they may qualify are encouraged to contact their local area Career Service representative.

### ***Veterans Administration (VA)***

Veterans and/or dependents of veterans who are disabled or deceased may qualify for one of the programs of financial assistance for school purposes through the Veterans Administration. Since the regulations regarding eligibility are quite extensive, and many times need interpretation, the student is referred to the WDT Career Services Coordinator and the Veterans Administration Center, Box 5046, Sioux Falls, SD 57117 (toll free 1-800-827-1000). Students can also contact their local County Veterans Service office for more information: Veterans Service Officer, Public Service Building, 725 North LaCrosse Street, Rapid City, SD 57701, (605) 394-2266.

## **COMPLETING THE AWARD AND ACCEPTANCE PROCESS**

### ***Student Financial Aid Budget & Cost of Attendance***

In estimating a student's cost of attending WDT, expenses such as tuition, fees, books, tools, uniforms, computer, room, board, transportation and personal expenses are taken into consideration. Therefore, financial aid eligibility may be greater than what a student owes to WDT. It is up to the student to decide how much financial assistance they believe they will need for direct, as well as indirect costs.

### ***Other Cost of Attendance Items***

Room and Board budgets range from \$2,365 for those students living at home (with their parents) to \$6,585 to those students living away from home.

Transportation budgets range from \$767 for those students living at home (with their parents) to \$1,152 for those living away from home. Transportation budgets for students traveling distances beyond the Rapid City area to WDT may also include a yearly commuting expense of \$752.

Miscellaneous expenses range from \$1,583 for students living at home (with their parents) to \$2,172 for students living away from home.

8.

## 2010-11 INSTITUTIONAL TUITION AND FEE SCHEDULE

Charge	Amount	Purpose
Tuition	\$90.00/credit hour	Instruction and support required to teach courses.
State Facility Fee	\$15.00/credit hour	Costs associated with bonds issued for building construction.
Institutional Fee	\$44.00/credit hour	Costs of facilities, equipment, and educational technology for technical learning.
M & R Fee	\$2.00/credit hour	Costs for maintenance & repair of facilities.
Technology Fee	\$1.00/credit hour	Costs for campus technology.
Program Fee	\$1.00/credit hour	Costs for new and improved programs.
Matriculation Fee	\$100.00/one-time	Costs for services to matriculate a student to campus and for graduation ceremonies.
Application Fee	\$20.00/one-time	Administrative costs for processing student applications for enrollment.
Confirmation Fee	\$35.00/one-time	Administrative costs for registering students; confirms seat in a WDT program.
Testing Fee	\$15-\$25/one-time	Administrative costs for the Compass, NET or HOBET tests required for admission into a program.
<b>Additional Charges</b>		
Computer Notebook	est. \$1,100-\$1,600	Required laptop technology usage for full-time students in several programs. Please refer to your specific program information.
Tools/Uniform/Certification	Varies	Some programs require tool/uniform purchases and/or certification fees. Please refer to your specific program information.
Resource Fee	\$100.00/semester	Student-utilized program supplies and instructional materials. Please refer to your specific program information.
On-line Laboratory Fees	\$300-\$520	On-line lecture materials, website maintenance and student access for EM or ET classes. Please refer to your specific program information.
Pinning Fee	\$15.00/one-time	Costs for graduation pin received upon the successful completion of the Nursing and Pharmacy Tech programs.

### Requesting Other Expenses

Students incurring other expenses necessary to attend WDT may request that those expenses be included in their cost of attendance. Documentation for such expenses and corresponding funding assistance provided (if applicable) must be received by the financial aid office and the amount of the expense to be included in the student's budget will be determined on an individual case.

## Expected Family Contribution

The Expected Family Contribution (EFC) is an estimate of the family's ability to contribute toward a student's education. A dependent student's EFC may include a contribution from the parent(s) as well as themselves. The EFC is calculated from information provided by students on the FAFSA. A student's financial aid budget minus their EFC equals their unmet need. The type and amount of financial aid awarded is based on this need.

### Determining the Amount of the Award

The amount of the award a student will receive is determined by the amount of the student's financial need. Financial aid is supplementary to the resources of the student and the student's family; the student and the family are expected to provide the maximum assistance possible.

The Financial Aid office uses the results of the FAFSA, along with other information submitted by the student, to determine how much assistance the family should be expected to provide. Financial aid is not awarded until all requested documentation is submitted, including information requested as part of the verification process and to resolve conflicting information. Approximately thirty percent of applicants are asked to verify the accuracy of their application. In order to prevent the incidence of overpayments, an Official Award Notification and/or disbursement of funds will not be issued until the verification process and/or conflicting information is fully completed and resolved.

WDT's institution-specific forms, including the Financial Aid Information Sheet, Verification Form, etc., must be submitted within 14 days of the request. If the required documentation is not received, including filed federal income taxes or other information requested, WDT cannot continue processing a student's application for financial aid. Processing will not resume until/unless the necessary information/documents are provided. If the 14-day time period extends to or beyond registration day at the beginning of the term, the student must either:

- Pay the institutional costs from personal funds, or
- Request a payment plan for tuition and fees from the Student Accounts Office. There is a charge of \$50.

The family contribution is subtracted from the amount determined to be the total cost of attendance, which includes tuition, fees, books, tools and supplies, housing, meals, transportation, and miscellaneous expenses.

Cost of Attendance	-	EFC =	Unmet Need	-	Awarded Funds	=	Remaining Need
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The “Unmet Need” is the amount the WDT Financial Aid Office attempts to award to the student in a “package” consisting of aid from one or more of the financial aid programs.

**WDT Financial Aid Packaging Philosophy**

It is the philosophy of the WDT Financial Aid Office to attempt to meet the student’s “Unmet Need”. However, it may not be possible to meet the student’s full need. If a student receives aid from other financial assistance programs (Please see Other Financial Assistance Programs) those funds will be considered in lieu of issuing non-need based aid.

- Financial Aid Awarding Process
- 1.) Campus-Based Funds (Pell, FSEOG, ACG, FWS)
  - 2.) Other Financial Assistance Sources
  - 3.) Need-Based Student Loans
  - 4.) Non-Need Based Student Loans

Financial aid will be awarded for classes that are required for the student’s program of choice. Classes that have been successfully completed (repeated by the student) are not eligible for financial aid.

**Prorating Student Loans for Mid-Year Graduates**

The U.S. Department of Education requires WDT to prorate the amount of student loans a mid-year graduate (for example, a student graduating in December) may receive. Therefore, WDT will calculate the amount of student loan awarded based upon the number of required credits for which a student has registered, divided it by the total number of credits in the program’s academic year.

**EXAMPLE OF MID-YEAR GRADUATES’ LOAN ELIGIBILITY**

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A student is scheduled to graduate in December from a 72-total credit hour program and is registered for 11 credits:

11 credits remaining - 36-credits in the program's academic year	=	Student is eligible for 31% of the yearly maximum loan limits (based upon eligibility).
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**Notification of Financial Aid Award Package**

The student is notified of the award package by means of the Official Financial Aid Award Notice, which will specify the amount of aid the student is recommended to receive and from which sources. In order to prevent the incidence of overpayments, an Official Award Notification and/or disbursement of funds will not be issued until the verification process and/or conflicting information is fully completed and resolved. WDT does not make interim aid disbursements. The student will want to be aware of the terms and conditions of any aid received, including the repayment requirements of student loans, compliance with WDT’s Satisfactory Progress Policy and the Refund Policy if the student should find it necessary to withdraw from classes.

**Completing the Award Letter**

Once a Financial Aid Award Letter is issued, students must determine if they wish to accept or decline any portion of the funds being offered. The student must “accept” their aid by completing the Financial Aid Acceptance Form on-line. The acceptance form also serves to validate a student’s enrollment status. To accept only a portion of an award, simply note the amount desired.

Declining all or a portion of an award does not necessarily indicate those funds may not be accepted at a later date (except for Federal Work Study Funds). A student’s financial aid package cannot be processed timely if the amounts accepted/declined are incomplete and if students fail to complete the Financial Aid Acceptance Form on-line. *Failure to complete the acceptance by the deadline indicated on the award letter may delay disbursement of financial aid funds. Funds become available approximately 2 to 4 weeks from the date the acceptance is received by the WDT Financial Aid Office (but not before a term as started).*

**Completing The Master Promissory Note**

Students qualifying for a student loan can complete an MPN on-line. However, regardless of the student’s application completion preference, the processing of student loan funds cannot be completed timely unless students complete the Financial Aid Acceptance Form on-line, which indicates the amount of the student loan the student is accepting.

Once all required paperwork is received, WDT staff will certify the MPN electronically and student loan funds will be forward to the WDT Student Accounts Office for disbursement. *Failure to complete the Acceptance Form on-line and the MPN timely may delay disbursement of financial aid funds.*

**Financial Aid Package Adjustments**

Students receiving additional financial aid or other resources after their award has been made will receive adjustments to their Financial Aid Award Letters and disbursements. Therefore, an original financial aid package may be reduced by the amount of the additional award. In such cases, a new award notice will be forwarded to the student for confirmation.

Students must report any resource received during the year (scholarships, military assistance, vocational rehabilitation, etc.) that was not reflected on their original award letter. Failure to do this may result in the cancellation of financial aid awards or the requirement for students to immediately repay a portion of their federal financial assistance. If a student experiences a status change (for example, from full-time to part-time or vice versa), their financial aid package will be adjusted accordingly. Status changes during the drop/add period may result in the cancellation of financial aid awards or the requirement for students to immediately repay a portion of their federal financial assistance.

**FINANCIAL AID DISBURSEMENT SCHEDULES**

Aid is disbursed at the beginning of each term during tuition and fee payment days, as outlined on the Academic Calendar. Financial aid is not applied to a student’s account, but rather students are required to contact the Student Account Office to settle their tuition/fee account. Excess aid is disbursed once a student’s account is paid in full. Bookstore charges and other non-institutional charges are not permitted. In order to prevent the incidence of overpayments, disbursement of funds will not be issued until the verification process and/or conflicting information is fully completed and resolved. WDT does not make interim aid disbursements.

**MAINTAINING FINANCIAL AID ELIGIBILITY**

**Satisfactory Progress Policy**

In order to receive and retain federal financial assistance, students must be in compliance with WDT’s Satisfactory Academic Progress Policy. This policy is a mandatory policy implemented under the direction of the U.S. Department of Education. The WDT Academic Standards Policy is a separate policy for which students must comply. Depending upon the student’s program of choice, students will be evaluated as follows:

--Students enrolled in a two- and three-semester program will be evaluated initially at the midterm point of their first term of enrollment with probation or suspension status taking effect immediately, either at the mid-point or at the end of each in which the student is attending, as applicable.

--Students enrolled in a program requiring more than two and three-terms to complete will be evaluated at the end of the term of enrollment, with probation or suspension taking effect immediately upon the term’s end date.

Students must comply with the following requirements

- Requirement #1:** Maintain a cumulative “C” (2.0) GPA.
- Requirement #2:** Successfully complete, with a grade of D or better, an established number of credit hours each term. The established number of credit hours depends upon the status as shown:

Minimum Credits		
Student Status	Number of Credits	To Be Completed
Full-time	12+ credits	12
Three-quarter Time	9-11 credits	9
Half-time	6-8 credits	6

Grades of Failing (F), Incomplete (I), and Withdrawal (W) do not count as hours successfully completed. Incompletes must be removed within the first two weeks of the next term of a student’s enrollment. An incomplete is calculated in the grade point average for financial aid purposes as an “F” until it is replaced with the grade earned. When the instructor changes incomplete grades, the student must inform the Financial Aid Office if a student requests reevaluation for satisfactory progress compliance.

Students who drop classes to a student status level below that for which they received financial aid are placed on financial aid probation or suspension, as applicable, for their next period of enrollment.

Students who completely withdraw during the term (transcript shows grades of (W)) will be placed on financial aid probation or suspension, as applicable, for their next period of enrollment, during which they must complete all the hours for which they register with a “C” (2.0) GPA for that term.

Students who have previously withdrawn and withdraw during any subsequent period of enrollment are subject to suspension of financial aid.

**Requirement #3:** Successfully complete a program of study within the allowable maximum time frame:

**FULL-TIME STUDENTS**

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Financial aid eligibility suspends for any term after:

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6th term for a 67-77 credit hour program of study  
 4th term for a 48-51 credit hour program of study  
 3rd term for a 33-36 credit hour program of study

**THREE-QUARTER AND HALF-TIME STUDENTS**

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Prorated adjustments to the maximum time frame allowed for the student's study may be granted by the Financial Aid Manager during a term of enrollment

Terms during which the student withdraws from any or all classes are counted as terms attended.

For transfer students, the number of terms equivalent will reduce the maximum time frame allowed for payment at WDT to hours transferred into the program from another institution. (Example: transfer of 12 to 18 hours = 1 term). If fewer than 12 hours are transferred in, the student will be granted the maximum time frame of eligibility for the program at WDT.

If the student changes his or her objective and begins pursuing a different diploma or certificate, the student will be subject to the maximum frame established for the new program of study.

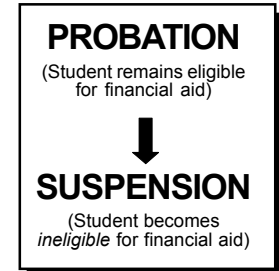
The number of terms equivalent will reduce that student's maximum time frame to hours carried from the old program, which apply to the new program. (12 to 18 credit hours – 1 term). If fewer than 12 hours are carried forward to the new program, the student will be granted the maximum time frame of eligibility for the new program.

Students who change their program objective will be evaluated on their compliance with Requirements #1 and #2 of WDT's Satisfactory Progress Policy in their previous program, as well as their new program to determine financial aid eligibility.

***Financial Aid Probation/Suspension***

Students who have not met requirements #1 and #2 of WDT's Satisfactory Progress Policy the first time will be placed on financial aid probation for one period of enrollment. The student remains eligible for Title IV funds while on probation. If the student reestablishes good standing at the end of one probationary term, the student retains financial aid eligibility and is removed from the probationary status. However, if good standing is not reestablished at the end of one probationary term, the student's financial aid eligibility will be suspended (Please see Reinstatement of Financial Aid).

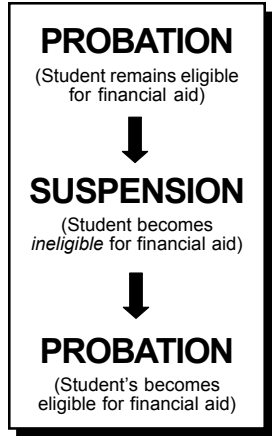
If good standing is reestablished during the suspension period, the student may become eligible to receive financial aid for the term following the suspended term (Please see Reinstatement of Financial Aid). A student whose financial aid is successfully reinstated will remain on financial aid probation.



If during the probation period, the student again fails to comply with requirements #1 and #2 of WDT's Satisfactory Progress Policy, the student's financial aid eligibility is suspended for the following term. Students will be notified in writing by receiving a Notice of Financial Aid Status by the Financial Aid Office of their financial aid eligibility status if they fail to meet any requirements of WDT's Satisfactory Progress Policy. It is the student's responsibility to sign and return the Notice of Financial Aid Status to the Financial Aid Office.

**Reinstatement of Financial Aid**

A student whose financial aid has been suspended must, with no federal financial assistance (Title IV funds), enroll for a minimum of 6 credit hours and complete at least those six credit hours with at least a 2.0 GPA for those hours. Student's taking more than 6 credit hours MUST earn a minimum 2.0 GPA during that term and successfully complete at least 6 credit hours. If the student successfully complies with the terms of the suspension, eligibility for federal financial assistance can be reinstated (Please see Financial Aid Suspension Appeal Process).



A student whose financial aid is reinstated after it has been suspended is placed on financial aid probation. A student has the option to appeal the suspension of their financial aid prior to it being suspended if they choose. However, a student may use the Financial Aid Appeal process only once during their attendance at WDT.

**Appealing Financial Aid Suspension**

Students requesting reinstatement of their financial aid after it has been suspended have the option to appeal the suspension of their financial aid, and may submit an appeal request prior to it being suspended if they choose. Students may utilize the appeal process only once during their enrollment at WDT.

The written appeal request must be received by the Financial Aid Office at least 30 days prior to the start of a term. If the student is continuing from the Fall to the subsequent Spring semester, or the Spring to the subsequent Summer Semester, the written appeal request must be received at least 5 days prior to the start of the term. **Note:** If the deficiencies of SAP are the result of incomplete grades, those grades are calculated as an “F”, and the student will have until the end of the second week of the following term to erase the deficiency. If the student fails to complete the incomplete(s) by the deadline, the incomplete grade(s) will become a permanent “F” grade(s).

**Defaulted Student Loans and/or Repayments**

Any student who is in default on a Student Loan will not receive payment for Federal Pell Grant, FSEOG, FWS, and Federal Student Loans. If a student owes a repayment on a grant, no further payments of financial aid funds can be made to that student until the repayment has been made.

Any student whose student loans were previously in default must indicate, in writing, a willingness to repay future student loans that are disbursed by WDT AND attend the Financial Aid Entrance Counseling session of Welcome Day before receiving additional student loans.

**WDT WITHDRAWAL PROCESS**

Students who completely withdraw during the term (transcript shows grades of (W)) must notify the WDT Counselor, located in the Student Services Offices, of their intent to withdraw completely. A student will be determined to have withdrawn from school for financial aid purposes when:

- 1.) A student completes the WDT Withdrawal Process; or
- 2.) The student’s enrollment has been terminated by written notice from the WDT Counselor and/or Registrar.

**Note:** If a student is administratively withdrawn, or a student’s transcript reflects “Fs” in all classes attempted, and it is learned that the student was not in attendance at the mid-point of the term, a refund calculation may be made, however, the transcript will continue to reflect “F”.

**FINANCIAL AID SUSPENSION APPEAL PROCESS**

*A student must indicate (in writing) to the WDT Financial Aid Office the reason(s) why he/she is appealing the suspension.*

**ISSUES TO ADDRESS IN WRITING**

Reason(s) why the student did not achieve satisfactory progress, including a description of mitigating circumstances;

Furnish outside documentation of mitigating circumstances.

Reason(s) why the student’s aid should not be terminated.

*Upon receipt of the documentation, the Financial Aid Appeal Committee will request a meeting with the student.*

*The Financial Aid Appeal Committee will review the appeal with the student and determine if the suspension was appropriate.*

*The student will be advised, in writing, of the Financial Aid Appeal Committee’s decision. The Committee’s decision is final.*

**WDT WITHDRAWAL PROCESS**

*Student notifies the WDT Counselor or Dean of Student Services (located in the Student Services) and completes the Student Exit Form.*

Student will receive a “W” on their transcript if the process is completed **on or before** the Withdraw Deadline for term in which the student is withdrawing. Please refer to the Academic Calendar for withdraw deadlines.

*A refund will be calculated based upon the student’s official withdraw date or last day of attendance, as determined by the WDT Counselor or Dean of Student Services (Please see WDT Refund Policy.)*

If a student withdraws or their enrollment has been terminated before the 60% point in the term, AND the transcript reflects a “W” for all of the classes in the term, a refund calculation will be made.

The WDT Financial Aid Office will notify the lender and the guarantee agency of the enrollment status of students (if the student has been disbursed student loans). Outside funding agencies (if applicable) will also receive notification of a student's enrollment status. The WDT Student Account Office will calculate any refund due (Please see WDT Refund Policy). A student who withdraws from WDT must make satisfactory arrangements to pay their student account, if a balance is outstanding. Failure to make satisfactory arrangements may result in turning the account over to a collection agency for processing, which may result in additional fees to the student.

A student who has received financial aid and completely withdraws or is suspended academically from WDT will be placed on financial aid probation or suspension, as applicable, for their next period of enrollment, during which they must complete all the hours for which they register with a "C" (2.0) GPA for that term. Students who have previously withdrawn and withdraw during any subsequent period of enrollment are subject to financial aid suspension.

## WDT REFUND POLICY

### *Refunds for Students Adjusting their Class Schedule Only*

An add period is held the first week of school; a drop period is held the first two weeks of the Fall and Spring terms (the first day of the Summer term) for students needing to make adjustments to class schedules. Classes dropped on or before the drop deadline (please see the Academic Calendar) will be refunded at 100%. Please note that this refund policy is for class schedule changes only. The refund policy for students finding it necessary to completely withdraw from WDT follows.

### *Refunds for Students who Completely Withdraw from WDT*

Students who withdraw (regardless if the withdraw date is during the drop/add period) are charged for their attendance through the last day of attendance (after 60% of the term, however, 100% of the student's charges remain due). Students who do not complete a term of enrollment and who have accepted federal financial assistance should be aware that implementation of these refund/repayment policies may result in an obligation by the student to actually REPAY some of those funds to the source.

The U.S. Department of Education's Return to Title IV Funds Policy will be followed for all students who withdraw completely from WDT and their transcript reflects all "W" entries. Refunds for students completely withdrawing from WDT on or after 60% of the term is completed will not be issued.

If a student withdraws before completing 60% of the term, the amount of refund that WDT would make will be determined by calculating the percentage of the period completed by the student and the percentage of Title IV aid earned by the student. The illustrated calculation will be made for students who withdraw before completing 60% of the term:

EXAMPLE OF REFUND CALCULATION BY WDT FOR TITLE IV AID	
Institutional Charges:	\$1,350.00
Percentage of Term Completed by Student:	x 30%
<b>Amount of Aid Earned:</b>	<b>\$405.00</b>
Institutional Charges:	\$1,350.00
Amount of Aid applied to Student's Account:	- \$405.00
<b>Amount of Unearned Aid refunded by WDT*</b>	<b>\$945.00</b>
*See Refund Allocation Chart. Depending upon the Title IV Aid disbursed, the student may also have an obligation to actually REPAY some of that federal assistance to the source.	

### *Refunds for Students Receiving Title IV Funds*

The amount of refund will be determined by calculating the percentage of the period that the student completed and calculating the percentage of Title IV aid earned by the student. Depending upon institutional charges and disbursements made, the student and WDT may be responsible for returning Title IV funds to the U.S. Department of Education and/or the student's lender.

### *Refunds for Students Who Do Not Receive Title IV Funds*

The amount of refund will be determined by calculating the percentage of the period that the student completed. WDT will make the refund directly to the student.

### *Refunds for Students Receiving Outside Funding*

The amount of refund will be determined by calculating the percentage of the period that the student completed and calculating the percentage of Title IV aid earned by the student (if applicable). Refunds will be made according to the Unearned Fund Allocation chart below, or directly to the agency if Title IV funds were not disbursed to the student.

Depending upon institutional charges and disbursements made, the student and WDT may be responsible for returning Title IV funds to the U.S. Department of Education and/or the student's lender. WDT reserves the right to repay Title IV funds and/or overpayments resulting from a refund calculation with funds received for non-institutional charges that may appear on the student's account (for example, books, laptop, etc.)

**Post-Withdrawal Disbursements**

An eligible student who withdraws before receiving a Title IV disbursement may be eligible to receive a post-withdrawal disbursement. However, any post-withdrawal disbursement due to the student will be applied to the student's account (when applicable and permissible) before the student receives any funds. A student must make satisfactory arrangements to pay their student account, if a balance is outstanding. Failure to make satisfactory arrangements may result in turning the account over to a collection agency for processing, which may result in additional fees to the student.

**Refund Allocation Chart**

Unearned funds (refunds) are allocated to the Title IV programs from which the student received assistance, in the following order:

UNEARNED FUND ALLOCATION	
1. Unsubsidized Federal Stafford Loan	8. Federal Pell Grant
2. Subsidized Federal Stafford Loan	9. ACG
3. Unsubsidized Federal Direct Stafford Loan	10. FSEOG
4. Subsidized Federal Direct Stafford Loan	11. Other Title IV grant or loan
5. Federal Perkins Loan	12. Other funds, including
6. Federal PLUS loan	3rd party funds, scholarships,
7. Federal Direct PLUS Loan	other assistance

**Accepting Student Loans**

**Entrance Counseling**

Student borrowers are required to attend Student Loan Entrance Counseling prior to the release of student loan funds. For new students, Entrance Counseling is provided during WDT's Welcome Day, and ALL WDT students must complete the session. Students must submit a \$35 confirmation fee before they will be registered for WDT's Welcome Day. Distance education students may complete the session on-line at [www.wdt.edu](http://www.wdt.edu). A confirmation will be forwarded to the Financial Aid Office upon successful completion.

**Exit Counseling**

Completion of an Exit Loan Counseling session is required for all borrowers before they withdraw or graduate. Exit Loan Counseling is provided on-line through a link on WDT's web page: [www.wdt.edu](http://www.wdt.edu). Once Exit Loan Counseling has been completed, which must be completed during the last semester of attendance at WDT, a confirmation will be forwarded to the Financial Aid Office and transcripts and diplomas can be released.

**SPECIAL CIRCUMSTANCE CONSIDERATIONS**

Students finding it necessary to request consideration for special specific circumstances must request and complete the necessary forms and supply documentation to the Financial Aid Office regarding such circumstances and the desired outcome. Special circumstances may include, but are not limited to Financial aid information not contained on the FAFSA. Students challenging their dependency for financial aid purposes are not permitted to do so based upon residency away from parents or income reflective of an independent student. Generally, students must meet the qualifications under the Dependent Section of the FAFSA to be considered an independent student for Title IV purposes. Additional documentation may be required by the student as applicable. If a student requests consideration from the Financial Aid Office for special circumstances, the Financial Aid Administrator may request any documentation needed to review the special circumstance to determine if the student qualifies.

The student will be notified in writing of the decision, which is final. A student who is granted consideration for special unusual circumstances may not be granted consideration a second time.

## FINANCIAL AID RECORDS

Students may inspect their financial aid records upon request. A student's financial aid file will be archived according to the U.S. Department of Education's record retention policy.



## LIMITS OF FINANCIAL AID BULLETIN

Due to conditions beyond the control of WDT, it may be necessary to amend and/or delete statements appearing in this Bulletin without notice. WDT reserves the right to modify statements in accordance with immediate conditions. Every reasonable effort has been made to include factual information herein.

## NONDISCRIMINATION STATEMENT

Western Dakota Tech does not discriminate in its employment policies and practices, or in its education programs on the basis of race, color, creed, religion, age, sex, handicap, national origin or ancestry. Inquiries concerning the application of Title VI, Title IX, or Section 504 may be referred to the Title IX Coordinator at 800 Mickelson Dr., Rapid City, SD 57703-4018: Phone 605-394-4034 or write to the Regional Director, Department of Education, Office for Civil Rights, 1244 Speer Blvd., Denver, Colorado 80204.

Western Dakota Tech does not discriminate on the basis of race, color, national origin, sex, disability, or age in its programs and activities. The following person has been designated to handle inquiries regarding the non-discrimination policies: Disability Coordinator, Western Dakota Tech, 800 Mickelson Dr., Rapid City, SD 57703 (605) 718-2426, maryann.slanina@wdt.edu.



WDT Financial Aid Office  
800 Mickelson Dr.  
Rapid City, SD 57703-4018  
(605) 394-4034 or 1-800-544-8765  
www.wdt.edu

## MISSION OF WDT

*Western Dakota Tech is a public institution of higher education where students acquire the knowledge, skills and behaviors necessary for successful employment.*

## MISSION OF WDT'S FINANCIAL AID OFFICE

The WDT Financial Aid Office is dedicated to administering the U.S. Department of Education's Title IV Financial Assistance Program in a fair, consistent and efficient manner, and assisting students in seeking funding opportunities in order to fulfill their post-secondary educational goals by providing personalized assistance, accurate and meaningful interpretation of federal eligibility regulations, and guidance regarding long-term financial considerations and default management.

Students and visitors are always encouraged to visit our office if they have any questions or need assistance.

Starla Russell ..... Manager of Financial Aid  
Sharon Martin ... Sr. Financial Aid Assistant  
Tera Krull ..... Financial Aid Assistant

*The best of luck to you as you explore the endless possibilities a post-secondary education can provide.*