

Section Three: Financial Aid, Third-Party Funding, and Student Accounts

CHECK POLICY

WDT will not accept personal checks from any student who has made a previous non-sufficient funds payment. This includes all departments on campus that accept personal checks as a form of payment. If a personal check payment made to a student's account is returned by the bank for any reason, the student agrees to repay the original amount of the payment plus the returned payment fee to the returned check collections company. Multiple returned payments and/or failure to comply with the terms of any payment plan or agreement will result in a hold placed on the student's account. A Student Account Hold will halt registration for courses, release of student records, and any of the services offered by Western Dakota Tech until such accounts are paid in full.

COLLECTIONS

When a student registers for any class at Western Dakota Tech or receives any service from Western Dakota Tech, the student accepts full responsibility to pay all tuition, fees, and other associated costs assessed as a result of their registration and/or receipt of services. Students further understand and agree that their registration and acceptance of these terms constitutes a promissory note agreement (i.e., a financial obligation in the form of an educational loan as defined by the U.S. Bankruptcy Code at 11 U.S.C § 523(a)(8)) in which Western Dakota Tech is providing the student educational services, deterring some or all of their payment obligation for those services, and the student promises to pay for all assessed tuition, fees, and other associated costs by the published or assigned due date.

Balances on past due accounts may be turned over to an outside agency for collection. Students with delinquent accounts at collections will be responsible for all additional collection fees and will result in a hold placed on the student's account. A Student Account Hold will halt registration for courses, release of student records, and any of the services offered by Western Dakota Tech until such accounts are paid in full.

FINANCIAL AID

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.

The Financial Aid Office at Western Dakota Tech provides financial assistance to students who, without such aid, would be unable to attend school. Financial Aid policies and procedures are found on the WDT website.

The following information is available regarding the rights and responsibilities of students who are applying for or receiving any financial assistance from Federal Pell Grant, FSEOG, FWS, and Direct Student Loan Programs. The Financial Aid Office may be contacted for the student consumer information listed below.

- Continued eligibility for financial aid
- Satisfactory academic progress
- Methods and means of financial aid payment
- Responsibility of student repayment of loans and grants
- Terms and conditions of work-study employment
- Costs of attending WDT
- Tuition and fees refund policy

There are many financial aid sites available on the Internet providing student financial aid assistance and information for students and their families. The websites are maintained by a variety of institutions, professional organizations, and governmental agencies. Visit Western Dakota Tech's [Financial Aid website](#) for important links.

General Financial Aid Eligibility Requirements

All financial aid recipients must meet the following eligibility requirements:

- Be enrolled/accepted for enrollment in a degree, diploma or certificate program
- Have a high school diploma or GED
- Be a citizen

- Maintain [satisfactory academic progress](#)
- Cannot be in default on Perkins Loans or any Direct Loan at any institution
- Cannot owe an overpayment of Pell or SEOG
- If required, must register with the Selective Service
- Cannot have borrowed in excess of loan limits
- Have need, as defined by individual program requirements (except for unsubsidized Stafford Loans and PLUS Loans)
- Meet any other program-specific criteria

Financial Aid Application Process

1. Before filling out your FAFSA, you will need to create your [FSA ID](#). Your FSA ID gives you access to the Federal Student Aid online system and can also act as your legal signature.
2. Complete the [Free Application for Federal Student Aid \(FAFSA\)](#). The FAFSA is the form you will use whether you are applying for federal loans, work study, grants, or a combination of these. The FAFSA will determine your eligibility for Federal Student Aid (FSA).
3. Western Dakota Tech's school code is **010170**
4. You will need your tax information and will use your prior prior year tax information. For example, you will use your 2015 tax return when applying for aid for the 2017-2018 academic year.
5. Be sure to use your name exactly as it appears on your Social Security Card.

If you plan to accept all or a portion of the loans, and are a new student loan borrower, you must complete [Entrance Counseling](#) and your [Master Promissory Note \(MPN\)](#). You will do this through the Federal Student Loan system and use your FSA ID. Entrance Counseling ensures you understand your obligation to repay your loans and the MPN is how you agree to the terms of the loan.

You may be selected for [Verification](#). The Financial Aid Office will notify you if additional documentation is required. Some students' FAFSA information will be selected by the Department of Education for verification. As a result, Financial Aid will request additional documentation to verify the information provided on the FAFSA is accurate and to resolve discrepant information. By signing the FAFSA, students and parents give Western Dakota Tech permission to ask for all verification documentation.

If selected for verification, the Financial Aid Office will notify students by email. Students have 14 days from receipt of notification to submit documentation. Students who submit verification documentation after the time requested will be awarded aid on an availability basis. Aid is not awarded to students who fail to submit verification documentation.

The Western Dakota Tech Financial Aid Office cannot provide a Financial Aid Award until all required documentation has been received and reviewed.

Next, you will receive a Financial Aid Award letter from Western Dakota Tech. This will outline the types of funding you are eligible for and you will be able to accept some or all of the award. Our Financial Aid Department will help you through the process of accepting your aid.

Your Financial Aid Award Letter informs you of the financial aid you are eligible for based on the FAFSA completed. You may be offered a loan even though you did not request one. The award letter lists the types of aid (grants, loans, work-study, and scholarships), as well as the amounts you can expect to receive each semester.

Read your award letter carefully and contact the Financial Aid Office at Western Dakota Tech if you wish to decline any or part of the aid listed. If the Western Dakota Tech Financial Aid Office does not receive a communication from the student, they assume you are accepting all the aid offered and that you understand and accept the rules and conditions affecting your financial aid. Check the number of credits you told us you would take each semester. Report any changes in enrollment, your name, and/or address.

If you have a source of educational funding that is not listed on the award letter, inform us either via email at finaid@wdt.edu or in writing. Examples of additional funding that must be reported include Vocational Rehabilitation, Veteran's Benefits, WIOA, Tribal grants or loans, all scholarships, stipends, and grants. If you learn about additional funding after you have received your award letter, you are required to notify the Financial Aid Office in writing as soon as possible and a Revised Award Letter will be issued.

Be sure to contact the Western Dakota Tech Financial Aid Office if you wish to reject any of the financial aid offered. We will email you a revised award letter if you make corrections or if we determine that any information that was used in making this award is incorrect.

Note on Financial Aid Summer Session: Summer Financial Aid is based on the FAFSA information used to determine eligibility for the previous fall and spring semesters.

Return to Title IV

The amount of refund to Department of Education 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.

Financial Aid Responsibility

The Financial Aid Office is responsible for processing your aid application and administering your award in a timely manner. You have the right to expect equitable treatment in the consideration of your application for financial aid assistance. Each student's file is evaluated on an individual basis and financial aid is awarded according to eligibility and packaging guidelines.

The staff reviews files in the order they are completed. Students who provide information to complete their files during peak business times (July, August & September) may experience a delay due to the high volume of files being processed. If you apply or complete your file late, please be prepared to pay with your own funds until your file is reviewed and awarded. Students, who are in good standing, have submitted all requirements, and are waiting for the financial aid office to review their file, may inquire with the Financial Aid Office staff to determine if they may be eligible to charge their textbooks to their Student Account.

Confidentiality Statement

The Family Educational Rights and Privacy Act (FERPA), a federal law that protects the confidentiality of a student's education record, specify that the College may not release information from a student's record to anyone outside of the College without the express written consent of the student. This means that Western Dakota Tech must withhold information about a student's grades, financial obligations, or standing with the College from parents and others who believe their relationship with the student entitles them to have the information. Please understand that because of these laws, Western Dakota Tech cannot release this information without the express written consent of the student. If the student wishes to give consent to non-College employees, they must complete an Authorization to Release Financial Information form.

Please refer to the Western Dakota Tech [FERPA Policy](#) and related resources for details. Students may sign a release form, kept on file electronically, granting access to certain records by designated parties. The form needs to either be signed/witnessed by a College Employee or by a notary public.

Financial Aid Disbursement

Financial aid (grants, fee waivers, scholarships, and Direct Student Loans) are credited to the student's account and applied toward their institutional charges prior to fee payment, provided they are enrolled for the correct number of credits, their financial aid file is complete, and all admissions requirements are met. If a student has a credit balance after all of their institutional charges have been paid, a check for the remaining amount will be released to the student. Credit balances become available to returning students the third week of fall and spring semesters, the second week during the summer semester. If a student is a first-time Direct Loan borrower, credit balance checks will be available after the student has been enrolled for 30 days. Credit balance checks are available to be picked up at the Student Accounts Office located to the right when entering

Enrollment Services. Checks that are not picked up from the Student Accounts Office after one week will be sent by U.S. mail to the student's current address on file.

All fees and other institutional charges are due at the beginning of each semester. If not paid when due, a hold may be applied to the student's account restricting future registration for courses until the account is paid in full. The student is responsible for all fees and institutional charges when due, even if they expect to receive financial aid. When a student's Pell Grant is late due to corrections, the Financial Aid staff can allow students to make arrangements with the Student Accounts Office to temporarily waive all or part of the payment of their bill until financial aid can be disbursed.

Bookstore charges may be available one week prior to classes starting if all Financial Aid paperwork is complete or written authorization has been received from third-party agencies. Vouchers will be provided through the Student Accounts Office.

Student Responsibilities

If your enrollment plans change, you must notify the Financial Aid Office because your eligibility for financial aid may be affected.

If you receive any educational funding, such as Veteran's Benefits, Vocational Rehabilitation, and/or Employer Assistance, or if you are awarded a scholarship, grant, or stipend, you must report this information to the Financial Aid Office in writing as soon as possible. A Financial Aid Administrator will re-evaluate your eligibility. If you are no longer eligible for part of the aid you have been offered, we will work with you to resolve any over-award as painlessly as possible. If it is necessary that you repay a portion of your financial aid, you will have to repay it before you are eligible for further aid.

After you leave school, you must stay current with your loan payments to the college or lender. If the Financial Aid Office learns that you are delinquent or in default on a loan from another school, your current award could be canceled.

Western Dakota Tech students who utilized Direct Student Loans and cease enrollment or graduate are required to complete [Exit Counseling](#) on the Federal Student Aid website.

Request changes to your award

If you have additional expenses, such as dependent care or costs related to a disability that are not paid by another source (AFDC, Vocational Rehabilitation), you may request an adjustment in your budget. You will be required to provide documentation regarding the expenses. Standardized amounts for dependent care will be used, if you qualify.

If your previous year's income or your parents' previous year's income will be considerably less than your current year's income due to loss of employment or benefits, death, divorce, or reduction in employment hours, you may request a "[Professional Judgment](#)" re-evaluation of your financial aid eligibility. You or your parents will be required to document the change of income. Professional judgments are reviewed on a case-by-case basis in the order they are received after the student's initial award letter has been processed. Changes due to income only will not be reviewed until after your current year's income taxes have been filed, unless this is the result of a death or divorce.

Financial Aid Programs and Award Guidelines

The following sections describe the various financial assistance programs available at Western Dakota Tech. These descriptions are summaries and do not contain all of the rules and regulations that apply. In addition, all of the aid described below is distributed based upon financial need. For more information, contact the [Financial Aid Team](#).

Federal Pell Grants

Federal Pell Grants are free grants that do not have to be paid back. They are awarded to students who have a particular level of need determined by the federal government, have not received their first bachelor's degree and have not already reached their Pell Lifetime Eligibility Limit.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a free grant and does not have to be paid back. The federal government allocates monies to institutions to award FSEOG grants to exceptionally needy students. Priority must be given to Pell Grant recipients. Since the funds are limited, students may also be required to meet the preference deadline of April 1 to be considered for the FSEOG.

Federal Direct Subsidized Loan

The Federal Subsidized Loan is a need-based loan made to students by the U.S. Department of Education. Interest is covered while the student is enrolled in school with at least half-time enrollment status. Repayment begins six months after the borrower completes his/her education or ceases to be at least a half-time student. Contact the financial aid office for current year information about the Federal Direct Subsidized Loan's annual award amounts and current interest rates.

Federal Direct Unsubsidized Loan

The Federal Direct Unsubsidized Loan is a non-need-based loan made to students by the U.S. Department of Education. Interest accrues immediately, which the student can choose to pay quarterly or let capitalize. Principal payments do not begin until six months after the borrower completes his/her education or ceases to be at least a half-time student. If a parent is denied a Federal PLUS, a dependent student may be awarded additional funds under the Federal Direct Unsubsidized Loan Program. Contact the financial aid office for current year information about the Federal Direct Unsubsidized Loan's annual award amounts and current interest rates.

Federal Direct Parent Loan to Undergraduate Students (PLUS)

The Federal Direct PLUS enables parents with a good credit history to borrow money from the U.S. Department of Education to pay the education expenses of their dependent undergraduate student(s). If a parent is denied the Federal Direct PLUS, a dependent student may be awarded additional funds under the Federal Direct Unsubsidized Loan program. Federal Direct PLUS eligibility is not based on need. Repayment begins 60 days after the full disbursement of the loan; however, the parent may contact the servicer of this loan and ask about in-school deferments. The yearly limit on a Federal Direct PLUS is equal to the cost of attendance minus all other financial aid received by students. Contact the financial aid office for current year information and about the application procedures.

Federal Work-Study Program (FWS)

Federal Work Study provides jobs for undergraduate students with financial need, allowing them to earn money to help pay educational expenses. Limited funding for FWS is provided through the federal government with additional contributions from Western Dakota Tech.

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.

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.

Student Consumer Information

Prospective students, current students and community members are encouraged to review [Consumer Information](#), which provides a comprehensive overview of Western Dakota Tech and its practices, including crime statistics, privacy, financial aid, and other important policies.

Financial Aid Policies and Procedures

[Policies and procedures](#) guide the actions of the Financial Aid Office so the college operates consistently and intentionally in all matters. The purpose is to ensure the college community has access to clear and understandable policies and procedures. Policies and procedures that are easy to find, read, and understand will help the college accomplish its mission, maintain accountability, provide employees and students with clear and concise guidelines, and describe how the college conducts business.

REFUND POLICY

Students who withdraw completely from Western Dakota Tech during full-term fall and spring semesters will be eligible for refunds (excluding one-time fees) according to the following schedule based on the student's last day of attendance:

First five days	100 percent refund
Days six through 10	75 percent refund
Days 11 through 15	50 percent refund
Days 16 through 20	25 percent refund
Day 21 through end of semester	No refund

Students who withdraw from all courses during the summer semester are eligible for 100 percent refund until close of business on the last day of the drop period. Summer semester withdraws after the drop period are not eligible for refunds.

Students who withdraw from all classes in any semester are responsible for any outstanding charges on their account.

See the Financial Aid Office for the detailed U.S. Department of Education's Return to Title IV Refund Policy.

SCHOLARSHIPS

Western Dakota Tech's scholarships program and the generosity of donors make scholarships available for new and current students. Western Dakota Tech uses the [AwardSpring Scholarship Online Program](#) to make it easier for students to view and apply for scholarships. At the [AwardSpring Page](#) students can view all scholarships without creating an account.

To apply for a scholarship, students must create an account and complete the requested information. AwardSpring will automatically apply students for scholarships they qualify for based on the answers provided on the application. Students can access AwardSpring at <https://wdt.awardspring.com/>.

Western Dakota Tech also posts scholarships offered by other organizations. Students can see those opportunities at <https://www.wdt.edu/paying-for-school/scholarships>.

TUITION AND FEES

Tuition and fees are payable on a semester basis prior to the end of the drop period. A late fee will be assessed if the student has an outstanding balance after the designated tuition and fees payment date and has not made payment arrangements.