

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

CHECK POLICY

WDTC will not accept personal checks from any person 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. 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 Technical College until such accounts are paid in full.

COLLECTIONS

When a student registers for any class at Western Dakota Technical College or receives any service from Western Dakota Technical College, 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 Technical College 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 Technical College until such accounts are paid in full.

FINANCIAL AID

The WDTC 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 Technical College provides financial assistance to students who, without such aid, would be unable to attend school. Financial Aid policies and procedures are found on the WDTC website. If you have questions or would like a bulletin, please see the Financial Aid Office.

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
- Return to Title IV 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 Technical College'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 or eligible noncitizen.
- 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:

The Financial Aid process can take 3-4 weeks to complete depending on additional information needed. Students are encouraged to submit a Free Application for Federal Student Aid (FAFSA) for the academic year they plan to enroll as soon as possible.

- Before filling out your FAFSA, you will need to create your [FSA ID](#). Your FSA ID gives you access to the [studentaid.gov](#) and can also act as your legal signature.
- Complete the [FAFSA](#). The FAFSA application will determine your eligibility for Federal Student aid. WDTC Financial Aid Office uses your FAFSA results to determine what federal financial aid you are eligible for: federal grants, federal work study, federal loans, or a combination of these.
- Western Dakota Tech's school code is 010170
- You will need your tax information; you will use your prior-prior year tax information. For example, you will use your 2020 tax return when applying for aid for the 2022-2023 academic year
- 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, you must complete Loan Entrance Counseling and the Direct Master Promissory Note (MPN). To complete these steps, you would log on to [studentaid.gov](#) using your FSA ID and select "Complete Aid Process". Entrance Counseling ensures you understand your rights and responsibilities to repay your federal student loans and the MPN is the contract you sign agreeing to the terms of the loan.

The Financial Aid Office will verify all applications that have been selected by the Department of Education. If there is conflicting information in the file, the conflict must be resolved even if the application is not selected by the Department of Education for verification. The conflict may be resolved without being chosen for total verification. Western Dakota Tech reserves the right to institutionally select student files on a case-by-case basis if there is reason to believe that data in the file or on the application is inaccurate.

There are different verification groups. If chosen for Verification, the student will be notified, by email, on how to complete the verification process. All verification groups will require a verification worksheet that coincides with the verification group. 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.

The Western Dakota Technical College Financial Aid Office cannot provide a Financial Aid Offer until all required documentation has been received and reviewed. Your FAFSA may be selected for the process of verification. For more information about the verification process, please go to [Verification](#).

Next, you will receive a Financial Aid Offer to your personal email address from Western Dakota Technical College. This will outline the types of funding you are eligible to receive for your enrollment at Western Dakota Technical College. Types of funding you may be eligible to receive includes: federal grants, federal work study, federal student loans, or a combination of these. Western Dakota Technical College automatically accepts your financial aid funds for you. If there are any financial aid funds you wish to decline, you will need to complete the decline form: [Financial Aid | Next Steps | WDT](#).

Read your Financial Aid Offer carefully and contact the WDTC Financial Aid Office if you wish to decline any or part of the aid listed. If the WDTC Financial Aid Office does not receive a communication from the student, the WDTC Financial Aid Office assumes you are accepting all aid offered and that you understand and accept the rules and conditions affecting your financial aid. Report any changes in your name, and/or address to the WDTC Financial Aid Office.

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

Financial Aid Summer Session: If planning to attend a Summer term, please contact the WDTC Financial Aid Office at finaid@wdt.edu or 605-718-2988 to determine which FAFSA(s) to complete.

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 and 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 Technical College 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 Technical College 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 Technical College [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 tuition and fees, 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 disbursement through U.S. Bank's Payee Choice will be made for the remaining amount. Credit balances become available to returning students the third week of fall and spring semester and the second week during summer semester. If a student is a first-time Direct Loan borrower, credit balance disbursements will be available after the student has been enrolled for 30 days. All credit balances are disbursed through U.S. Bank's Payee Choice. Students will receive notification from U.S. Bank when their disbursement is available and will need to create an account. Once the student creates an account, they will choose whether the disbursement will be a direct deposit to their bank account, a Zelle payment, or a check mailed to the student's address on file. If an account is not created within 7 days of notification, a check will automatically be processed and mailed to the student's address on file. Please be sure to keep the address on file current.

All fees and other institutional charges are due prior to the start of each semester. If tuition and fees are not paid in full or other payment arrangements have not been made with the Student Accounts Office, the student will be unenrolled from their courses due to non-payment and their charges will be reversed on their student account. It is the student's responsibility to pay any remaining balance on their account not covered by other funding sources prior to the beginning of each semester. The student is responsible for all fees and institutional charges when due, even if they expect to receive financial aid.

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

Professional Judgement Review:

The WDTC Financial Aid Office has the authority under the law (section 479A of the Higher Education Act) to make adjustments, on the basis of adequate documentation, and on a case-by-case basis, to address circumstances not reflected in a student's original Free Application for Federal Student Aid (FAFSA).

When exercising professional judgment, the WDTC Financial Aid Office will be mindful of statutory limitations and only address special circumstances, which are conditional that differentiate an individual student from a class of students. The purpose of a professional judgment is to determine an Expected Family Contribution (EFC) that reflect the student's family's current financial situation or educational cost of attendance.

Some examples of special circumstances include, but are not limited to:

- Loss of employment;
- Unusual family medical or dental expenses not covered by insurance;
- Tuition expenses at an elementary or secondary school for the student's siblings or dependents;
- Extraordinary dependent care expenses;
- Divorce of a dependent student's parent or of an independent student; or
- Death of a dependent student's parent or of an independent student's spouse.

Each professional judgment request will be considered on a case-by-case basis and will require specific documentation for each case along with the Professional Judgment form. To request a Professional Judgment review please contact the WDTC Financial Aid Office at (605) 718-2988 or finaid@wdt.edu. All documentation must be received before a final decision can be determined.

Once a decision is made the student will be notified of the determination along with any changes that are reflected in the financial aid offer for the year.

Financial Aid Programs and Award Guidelines:

The following sections describe the various financial assistance programs available at Western Dakota Technical College. 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 Technical College.

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 Technical College and its practices, including crime statistics, privacy, financial aid, and other important policies.

Financial Aid Satisfactory Academic Progress – [WDTC Policy 4011](#)

Whether or not a student has or will receive financial aid, federal regulations require Western Dakota Technical College to establish and implement a policy to measure if a student is making satisfactory academic progress toward a degree. Federal student aid funds include but are not limited to: Unsubsidized Direct Loan, Subsidized Direct Loan, Parent PLUS Loan, Federal Pell grant, Federal Supplemental Educational Opportunity Grant (FSEOG) and work-study.

Other federal, state, and private agencies may require students to maintain satisfactory academic progress for their aid programs as well. The academic record of all students will be monitored to ensure compliance with the requirements specified below. Therefore, even the academic record of those who have not received federal student aid in the past may impact future eligibility. Satisfactory Academic Progress is measured at the end of each term (fall, spring and summer).

Failure to meet any of the three following standards will result in a warning or termination of eligibility for federal student aid.

1. Minimum Cumulative Grade Point Average (Qualitative measure)

Federal regulations require a cumulative GPA of 2.0 or higher for undergraduate students. The cumulative GPA is calculated on all Western Dakota Technical College courses excluding credit by exam, transfer credit, and audited coursework.

2. Pace of progression for cumulative credits attempted and completed (Quantitative measure)

All students must successfully complete 67% of cumulative attempted credit hours. Attempted credit hours include all hours that would appear on a student's academic transcript at the end of any given term, including withdrawals, incompletes, repeated courses, remedial coursework, credit by exam, and transfer credit. Audited coursework is not included. Credit hours that may have been part of a successful academic amnesty appeal will be included. WDTC uses normal rounding rules for calculation of Pace.

Successfully completed hours include grades of A, B, C, D, CE (Credit by Exam), TC (Transfer Credit), TF (Transcript Fee), and S (Satisfactory). All other grades would not be considered successful completion such as F (failure), I (incomplete), IP (in progress), WF (withdraw failing) and W (withdraw).

3. Maximum Attempted Credit Hours

There is a limit on the number of credit hours a student can attempt and remain eligible for federal student aid. All credits attempted (except audited coursework) are included. This limit is based on 150% of the credit hours needed to complete the certificate, degree, or diploma that the student is pursuing.

Example:

Associate of Applied Science in Surgical Technology = 90 maximum credit hours attempted (based on a 60-credit hour program).

Incompletes:

If a student is unable to complete all requirements, due to special circumstances approved by the instructor, an incomplete may be issued. The incomplete will not be calculated into the grade point average. If the student does not complete the work within the specified time frame, a grade of an F will be assigned. The student will receive the letter grade when all work has been successfully completed. Incomplete grades will be monitored by the Registrar's Office and documentation of the grade change will be provided to the Financial Aid Office. The final grade can affect both GPA and completion requirements. Incompletes are calculated as attempted credits but not successfully earned credits.

Repeated Courses:

In certain circumstances, students may receive financial aid for repeated courses. Repeated courses will be used in the calculation of a student's Satisfactory Academic Progress status. Each repetition will count towards the attempted credit hours (quantitative) and the highest grade will be counted in the cumulative GPA calculation (qualitative) for SAP. Federal aid regulations may limit the number of times a course can be repeated and eligible for aid.

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Progression/Repeating a Course:

Students may choose to repeat courses for which credit has been granted only once to improve a grade. When students repeat such courses, the highest grade received is calculated in the grade point average; the earlier grade(s) received are indicated on the official transcript, but a notation is made that the course has been repeated. For Satisfactory Academic Progress calculations, both grades are included. All repeated courses are calculated towards cumulative GPA, pace, and maximum timeframe.

Remedial Courses:

Remedial courses are considered in the credit hours attempted and credit hours completed for the quantitative calculation of Satisfactory Academic Progress even though the hours do not count towards graduation requirements. Remedial courses are considered eligible courses for financial aid purposes and enrollment status.

Withdraw from a Course:

Courses that a student withdraws from are included in credit hours attempted but not credit hours completed when calculating pace and maximum time frame. Withdrawn courses are given the grade of a 'W' or 'WF'. Students will receive a 'W' anytime they withdraw after the drop period as outlined on the academic calendar. Students will receive a 'WF' if they are administratively withdrawn from the College.

Transfer Credits:

Transfer credits that have been accepted by Western Dakota Technical College toward a current degree are subject to the Satisfactory Academic Progress maximum attempted credit hour calculation. Transfer credits are included in the 150% calculation at which a student is progressing.

Change of Program:

The student is eligible to receive aid for no more than 150% of all the credit hours required to complete the new program of study. The 150% limit is applied to all credit hours earned by the student while enrolled at Western Dakota Technical College and includes all transferred credits accepted from previously attended institutions that apply to the current degree. A degree audit will be completed by the Registrar's office and provided to the Financial Aid office.

Pursuit of 2nd Degree:

The Registrar's Office will provide a degree audit to the Financial Aid Office for students pursuing a 2nd degree from Western Dakota Technical College. The student is eligible to receive financial aid for no more than 150% of the credit hours required to complete the 2nd program of study. The 150% limit is applied to all hours earned by the student while enrolled at Western Dakota Technical College and includes transferred credits accepted from previously attended institutions for current degree. Credits earned for a degree already awarded by Western Dakota Technical College are not included in the 150% of the new degree program, unless it applies to the 2nd degree.

Financial Aid SAP Terminology:Financial Aid Warning

Students who achieve a cumulative GPA below 2.0 or who have not successfully completed at least 67% of credits attempted at Western Dakota Technical College at the end of a semester will be placed on financial aid warning. Students are eligible to receive aid during the financial aid warning semester. Students are expected to achieve a 2.0 cumulative GPA and have a completion rate of at least 67% at the end of the financial aid warning semester to return to good standing. Students are notified at the end of the term via email and U.S. mail if they are on Financial Aid Warning. A student can have more than one warning period, but it cannot be consecutive semesters. Students on Financial Aid Warning should contact their Student Success Coach to complete a student success contract to assist in their future success.

Financial Aid Termination of Eligibility

Failure to achieve a 2.0 cumulative GPA or completion of at least 67% of credits attempted at the completion of the warning semester will result in financial aid termination of eligibility. Financial aid termination of eligibility may also be assigned to students who are unable to demonstrate that they can complete their program within the 150% maximum timeframe. Students on financial aid termination are not eligible to receive federal or state financial aid. Students are notified at the end of the term via email and U.S. mail if they are on Financial Aid Termination.

Financial Aid Probation

Students on financial aid termination who successfully appeal the financial aid termination will be reinstated for financial aid on a probationary status. During probation, which lasts one term, students are expected to successfully meet the terms of probation as outlined in their Academic Plan. Academic Plans are completed and monitored by a Student Success Coach. Students may continue to receive aid for subsequent semesters if they continue to meet their Academic Plan. Students will return to good standing upon achieving a 2.0 cumulative GPA and successfully completing at least 67% of credits attempted.

Academic Plan

Students on financial aid probation that successfully complete their academic plan but have not fully returned to good status will remain on an academic plan. Students may continue to receive aid for subsequent semester if they continue to meet their academic plan. Students will return to good standing upon achieving a 2.0 cumulative GPA and successfully completing at least 67% of credits attempted.

Appealing Financial Aid Termination of Eligibility:

Students who are placed on financial aid termination may complete a Satisfactory Academic Progress Appeal form to explain circumstances that adversely affected their ability to be academically successful at Western Dakota Technical College. Students are advised to carefully read the procedures for submitting an appeal listed on the appeal form and submit the requested documentation with their appeal. Each appeal will be dealt with on a case-by-case basis; therefore, each appeal is evaluated on its own merits or lack thereof. As a result, no appeal is guaranteed to be approved by the SAP Committee.

Reason for appeal may include: personal illness or illness of immediate family member, death of an immediate family member, change of program, or other special circumstances that prevented the student from being successful. Appeals cannot be approved for unresolved situations without solid evidence that the situation will not affect your academic performance.

To ensure a timely review, appeals must be received by the published deadline for the semester you wish to enroll. All appeals are reviewed by the SAP Committee. You will be notified of the result of your appeal by text and email.

If your appeal is approved, financial aid will be reinstated for one term and you will be notified via text and email. Based upon the circumstances of an approved appeal, the Appeals Committee reserves the right to stipulate conditions the student must meet to be considered for financial aid on a probationary basis for subsequent semesters. Conditions of your specific appeal will be outlined in your academic plan. A student may go beyond 150% max timeframe if it is approved with a successful appeal and an implemented Academic Plan. An example of a condition may include a requirement to complete 100% of all courses attempted with no withdrawals or failures with a 2.0 term GPA.

Reinstatement of Financial Aid Eligibility:

If the committee does not approve your appeal, you will be notified via text and email. The student must then come into compliance on their own without use of the federal aid programs. Students who have lost their

Financial Aid eligibility but have subsequently met the qualitative and/or quantitative standards as stated above, will have their aid eligibility reinstated effective the next academic semester.

Return to Title IV:

The U.S. Department of Education requires institutions to apply the Return to Title IV Funds policy for students withdrawing from a College who receive Title IV financial aid. The Title IV programs at Western Dakota Technical College include: Federal Pell Grants, Direct Loans, Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOG), and Iraq and Afghanistan Service Grant.

The requirements for return to Title IV program funds when you withdraw are separate from the WDTC refund policy – [Policy 6007](#) and [Procedure 6007.001](#). Therefore, you may still owe funds to the school to cover unpaid institutional charges. Western Dakota Technical College will charge the student for any Title IV program funds that Western Dakota Technical College is required to return.

A student who withdraws after the 60% point of a semester is entitled to retain all Title IV aid for that semester. However, if the student withdraws prior to the 60% point of the term, unearned Title IV funds as determined by the federal policy must be returned to the various programs. These funds must be returned even if the College provides no refund to the student. This means the student could owe Western Dakota Technical college and/or the U.S. Department of Education a significant amount of money.

Withdrawal Process:

The Return of Title IV funds policy is applied to any student who cancels enrollment, withdraws, drops to zero hours, takes a leave of absence, or is dismissed. This policy is applied to students who discontinue enrollment in all classes on or after the first day of the term. When you withdraw, two separate calculations must take place:

1. A refund of tuition and fees from WDTC must be calculated by the Bursar's Office (Student Accounts)
2. A return to Title IV must be calculated by the Financial Aid Office

If you cancel your registration prior to the first date of classes, this policy will not apply to you. Also, if you drop some but not all of your classes, these policies will not apply; however, you should notify the Financial Aid Office as your continued financial aid eligibility may be affected. Contact the Registrar's Office for information on withdrawing.

Attendance is taken in all courses at Western Dakota Technical College. The student's withdrawal date is the last date of attendance or engagement, which is referred to as LDA, in a course based on attendance records and verified by the Registrar's Office. The Financial Aid Office will use the LDA to calculate the return of funds.

Unofficial Withdraw:

If a student has not attended all enrolled courses for 8 consecutive days, the Student Success Coach attempts to contact the student. If the student has 14 days of non-attendance and has not begun the official withdrawal process, an official letter and email is sent to the student notifying the student of the attendance policy and the options to withdraw or risk of administrative withdrawal. Western Dakota Technical College is an attendance taking school and must be able to make this determination within 14 days if not sooner.

The Financial Aid Office will receive administrative withdrawal paperwork from the Registrar's Office and will complete the Return of Title IV calculation. The deadline to refund Title IV to the Department of Education is 45 days from the date the school determined the student withdrew.

Refund of Tuition and Fees:

Based upon the date you discontinue enrollment, you may receive a refund of your tuition and fees. See WDTC [Policy 6007](#) and [Procedure 6007.001](#) for details.

Determining Earned Aid:

Though your aid is posted to your account at the start of each semester, you earn the funds as you complete the semester. Title IV financial aid is earned by the calendar day, not class day. This includes weekends, holidays, and breaks of less than five consecutive days. Western Dakota Technical College is required to determine the amount of Title IV aid the withdrawing student has earned and then either disburse any additional funds the student may be entitled to up to the amount earned, or return funds in excess of the amount earned which the student has already received.

If you withdraw during your enrollment period, the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those funds. If you received more assistance than you earned, the excess funds must be returned by Western Dakota Technical College to Title IV.

When a student receiving Federal Title IV financial aid withdraws from Western Dakota Technical College during the enrollment period, the amount of the Title IV funds (not including Federal Work Study) that the student earned during the enrollment period is calculated as of the student's withdrawal date.

Title IV funds are earned at a fixed rate on a per day basis up to the 60% point in the enrollment period. Title IV funds are 100% earned if the withdrawal date is after the 60% point in that period.

If the date a student withdraws from Western Dakota Technical College is prior to or on the 60% point of the semester, Western Dakota Tech is required to determine the portion of the aid disbursed that was "earned" by the student before the withdrawal date. The "unearned" Title IV funds must be returned to the respective federal aid programs within 45 days after Western Dakota Technical College determines student withdrew. Unearned aid is the amount of disbursed Title IV aid that exceeds the amount of Title IV aid earned based on attendance in the enrollment period.

For example: If \$1000 in federal aid is disbursed, and the student withdraws at the 30% point of the term, \$700 of the aid is unearned and needs to be returned to the identified aid program.

The following formula is used to determine the percentage of unearned aid that has to be returned to the federal government:

- The percent earned is equal to the number of calendar days completed up to the withdrawal date, divided by the total calendar days in the payment period (less any scheduled breaks that are at least 5 days long).
- The payment period is the entire semester. For students enrolled in modules (courses which are not scheduled for the entire semester or term), the payment period only includes those days for the module(s) in which the student is registered.
- The percent unearned is equal to 100% minus the percent earned.

Calculating Return of Title IV Aid Amount

Once the earned and unearned aid percentages are determined, the next step is to calculate the dollar amount of unearned aid that must be returned to the financial aid programs. The return amount is determined by multiplying the unearned aid percentages by the total of all Title IV aid received.

School Portion of the Return

The amount of unearned aid that must be returned by Western Dakota Technical College is a percentage of the institutional charges (tuition and fees) for the term. Once the dollar amount of the school portion of the return is determined, it is compared to the total amount of all unearned aid. If a school's portion is less than the total

unearned aid, then Western Dakota Technical College must return the amount of the school portion. If the calculated school portion exceeds the total unearned aid, then Western Dakota Technical College must return the amount of the total unearned aid. After the school returns the correct amount of financial aid, any amount of the total unearned aid that remains becomes the student portion of the return. The student portion of the return is calculated by subtracting the amount of the school return from the total unearned aid.

Order of Aid to be Returned:

Financial Aid will be returned to the aid program from which it came. If returned to a loan program, your outstanding balance will be reduced by the amount of the return. Financial Aid will be returned in the following order:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant (FSEOG)
6. Iraq and Afghanistan Service Grant

The school must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of determination.

Grant Overpayment:

Any amount of unearned grant funds that the student must return is called an overpayment. The maximum amount of a grant overpayment the student must repay is half the grant funds that were received or scheduled to receive. The student does not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. Arrangements must be made with Western Dakota Technical College or the Department of Education to return the unearned grant funds. The student will be notified of any grant overpayment within 30 days of the date the school determined the student withdrew.

Late or Post-Withdraw Disbursement:

If the student did not receive all of the funds that were earned prior to withdrawing, a post-withdrawal disbursement may be due. If the post-withdrawal disbursement includes loan funds, the student must give permission before the funds can be disbursed. Western Dakota Technical College may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees. Permission is required to use the post-withdrawal grant disbursement for all other school charges. Students will be notified in writing of post-withdrawal disbursement eligibility for Federal Direct Loans within 30 days of the date of withdrawal determination to offer them the opportunity to accept all or part of their disbursement for Title IV loans.

Notification to Student:

Once the Return to Title IV Funds calculation has occurred, the Financial Aid Office will notify the student of the results of the calculation and the aid that was returned. The Student Accounts Office will notify the student of any outstanding balance now due to the institution as a result.

Sample of Return to Title IV Calculations:

1. A student withdraws from Western Dakota Technical College after completing 34.9% of the total semester.
 - The semester began on January 8th and ended on May 11th
 - The student completely withdraws on February 14th
 - This is the 38th day of the semester that is 109 days long (or 34.9%)

Type of Aid	Financial Aid Disbursed	Total Aid Earned (student keeps)	Total Aid Unearned (returned to program)

Unsubsidized Direct Loan	\$2,969	\$776	\$2,193
Subsidized Direct Loan	\$1,732	\$1,732	\$0
Direct Plus Loan	\$0	\$0	\$0
Federal Pell Grant	\$2,960	\$2,960	\$0
FSEOG	\$250	\$250	\$0

2. Federal law states that the student has earned 34.9% of federal aid disbursed
3. 65.1% has been determined to be unearned aid. The unearned aid is returned as follows:
 - Unsubsidized Direct Loan – \$2,193 (returned by Western Dakota Technical College)
 - Subsidized Direct Loan – \$2,508 (student’s responsibility to repay in accordance with the terms of the borrower’s promissory note)

REFUND POLICY AND PROCEDURE – WDTTC Policy 6007

Students who withdraw completely from WDTTC will be eligible for refunds (excluding non-refundable fees) based on the last date of attendance (LDA) at WDTTC.

The complete policy is located on the WDTTC website’s policy page at <https://www.wdt.edu/about/policies-and-procedures>.

SCHOLARSHIPS

To help make education more assessable and affordable to new and current WDTTC students, scholarships are made available through the Western Dakota Technical College Foundation by the generosity of our donors.

Scholarship information and applications are found on MyWDT’s public webpage under the scholarship tab. This includes known 3rd-Party scholarship information. Additional scholarship information including additional Build Dakota Scholarship information and Build Dakota Industry Sponsorship information is located at <https://www.wdt.edu/paying-for-school/scholarships/>.

Scholarship GPA is determined by:

- 1) Cumulative GPA in current program of study excluding any remedial courses or cumulative GPA for current WDTTC students, whichever is higher.
- 2) Cumulative WDTTC GPA for returning WDTTC students that have not started their new program of study.
- 3) Most recent GPA (high school or another college) for incoming students that do not have a WDTTC GPA.

For more inquires or assistance with applying for scholarships, please email WDTScholarship@wdt.edu. You can also contact the Scholarship Outreach Specialist at 605-718-3064 or the Assistant Director of Scholarships at 605-718-3061.

TUITION AND FEES

All tuition and fees billed to the student’s account must be paid in full or a payment plan must be in place three weeks prior to the start of the semester that the student is enrolled or upon enrollment between three weeks prior to the start of the semester and the end of the add period as identified in the academic calendar found at <https://www.wdt.edu/current-students/academic-calendar>. Student schedules will be removed for all students who have not paid their bill in full, completed a payment plan, submitted third party authorization, or completed financial aid requirements. Additionally, students will be withdrawn from all courses prior to or during a semester if payment agreements are not met.