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Lake Technical College

# **Consumer Information**

## **Financial Aid Office**

### **2024-2025**

**Lake Technical College  
Consumer Information  
Financial Aid Office**

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## Financial Aid Consumer Information Disclosures

In accordance with federal regulations set forth by The Higher Education Act of 1965, as amended, below is a summary of consumer information that must be made available to all students at Lake Technical College.

Each topic listed gives a brief description of the information that must be disclosed and explains how it can be obtained. If you need assistance obtaining the information listed or would like a paper copy, contact the Financial Aid Office.

### 1. Types of Financial Aid (School Website, Financial Aid Office)

Federal, State, Local, private, and institutional student financial assistance programs are available to students. The institution uses a valid student aid report from the FAFSA to determine the need for all grant aid funding.

#### Grants

- Federal Pell Grants are disbursed to students who establish eligibility and have a valid ISIR in Pell-eligible programs of 600 hours or more.
- Florida Student Assistance Grants – Florida State grant through OSFA.
- District Financial Aid – Florida state aid is based on the amount of tuition reported by the schools.

#### Scholarships

- Florida Bright Futures Scholarships – Florida state scholarship earned in high school with criteria established by the state.
- Other scholarships earned by students through organizations and associations.

#### Non-Need Based Funding Sources

- Florida Pre-Paid Funds – Florida pre-paid accounts are billed for student tuition and other allowable expenses.
- Vocational Rehabilitation – Both state and federal vocational rehabilitation services are provided to students.
- CareerSource Central Florida – establishes eligibility for students for their services using WIOA-required benchmarks.
- Veterans' Education Benefits – All GI Bill chapters are accepted, including dependent transfer of benefits.
- Employer Tuition Reimbursement – Several local employers are billed by the school for tuition and allowable expenses or reimburse students as the employer chooses.

#### Loans Not Available

- No loans are processed at Lake Technical College.
- Lake Technical College reports enrollment to the National Loan Data Base System.

### 2. Contact Information for Obtaining Financial Aid Assistance (School Website, Student Catalog pg. 13)

Prospective or enrolled students who have questions about obtaining financial aid should contact the financial aid office at 352-589-2250, ext. 1832.

### 3. How to Apply for Financial Aid (School Website, Student Catalog pg. 12-13)

#### Free Application for Federal Student Aid (FAFSA)

All students must complete the application process through FAFSA on the Web at [www.studentaid.gov](http://www.studentaid.gov). The school financial aid office will assist in any questions and concerns you have in completing this application. Computers are available at Lake Technical College so that students may complete the application online at the school.

*Read each question on the application and answer as instructed. If you are selected for verification of the information you provide, you will be asked for documentation to support your or your family's tax information – so please answer carefully and truthfully.*

- Keep in mind that you must obtain a FSA ID and password as you fill out the form.
- Use your 2022 Income tax information to fill out 2024-2025 application.

- If you were born before January 1, 2000 – do not answer income (IRS) questions about your parents – you are **independent**.
- If you are under 24, born after January 1, 2000, you must include parent/ step-parent's income or adoptive parent's income. **Do not** provide grandparent or guardian income information.
- If you are an **eligible non-citizen** make sure you correctly enter your Alien registration number.
- Other documents you may need to fill out the FAFSA are your driver's license, W2 forms, records of untaxed income, child support, veteran's non-education benefits, and/or bank statements.

#### FAFSA Submission Summary (FSS/ISIR) (In student files in Financial Aid)

- The information you reported on the FAFSA is converted to an electronic document called the Institutional Student Information Record (ISIR). You will receive the student version of this called the FAFSA Submission Summary (FSS) which will be emailed to you (if you provide an email on the FAFSA) or mailed to you if no email is provided. A copy of this same document can be viewed on [www.studentaid.gov](http://www.studentaid.gov) after your FAFSA is processed.
- The school will also receive a copy of the report in their federal database within 5-7 days of your submission.
- The Student Aid Index (SAI) reported on the FSS/ISIR is used to determine your eligibility for Federal Pell and Florida Student Assistance Grants (FSAG).
- Contact the Financial Aid office by phone, or in person, to confirm any data on the student aid report that may need correction.

#### 4. Verification (Financial Aid Office)

Verification documentation if applicable.

- You may be selected for a process called verification by either the Department of Education or by the school. Verification requires documenting the information you reported on your FAFSA. If verification is required, the financial aid office will contact you and request the appropriate documentation.
- For the 2024-2025 award years, there are 3 kinds of Verification Flags with associated documentation required for each.
- You will be contacted by a financial aid representative if you have a verification flag and instructed to bring documents needed.
- Students must submit all required verification documents by September 21, 2025, or 120 days after the last day of enrollment for the 2024-2025 award year, whichever comes first. If corrections are required, documents must be supplied by September 1, 2025 to meet the electronic correction deadline of September 14, 2025. Failure to do so will result in forfeiting their opportunity to apply for/receive federal student aid for that school year.
- No financial aid will be disbursed until all verification materials have been submitted to the financial aid office.

***Your institution is required by Federal regulations to make referrals to the Department of Education and Department of Justice if it is suspected that aid was requested under false pretenses.***

#### Lake Technical College Verification Policy

- Verification is a review process in which the Financial Aid Office determines the accuracy of various data elements reported by the student/parent on the student's Free Application for Federal Student Aid (FAFSA).
- The verification process ensures that eligible students receive all the financial aid they are entitled to receive and prevents ineligible students from receiving aid they are not entitled to receive.
- **Important:** Please submit all requested forms and supporting documentation as soon as possible. No processing can take place until all documentation is received.
- Participation in the verification process is not optional. If the student does not submit the requested documentation, the student will not be eligible to receive federal financial aid.

**Note:** Depending on the time of year, the verification review process can take up to 20 business days from the time the Financial Aid office receives all requested required documents. The process can take longer if additional nonstandard documentation is required.

### Link to the IRS on the FAFSA – Documentation

- During the FAFSA, you will be directed to use the FA-DDX, a Direct Data Exchange with the IRS, to include your tax information. If you are unable to use this tool, manual tax entry options will open.
- Anyone who cannot use the FA-DDX with the IRS must provide a **2022 IRS TAX RETURN TRANSCRIPT or a SIGNED copy of the 2022 income tax return and applicable schedules.**
- The IRS Direct Data Exchange (DDX) is **not** available for the following situations:
  - a. The student did not indicate on the application that the tax return has been completed.
  - b. The marriage date is January 2022 or later.
  - c. The first three digits of the SSN are 666.
  - d. The tax return was amended.
  - e. The person filed a Puerto Rican or foreign tax return.
  - f. The person is married and filed the tax return either as head of household or married but filing a separate return.
  - g. Neither married parent entered a valid SSN.
  - h. A non-married parent or both married parents entered all zeroes for the SSN.

### Dependency Status

**Dependent students** must report parental information on the Free Application for Federal Student Aid (FAFSA). Dependent students meet all the following conditions:

- ✓ Unmarried
- ✓ Under the age of 24
- ✓ No legal dependents
- ✓ Not a veteran of the U.S. armed forces
- ✓ Not a graduate student (beyond a bachelor's degree)
- ✓ Not a ward of the court or parents are not deceased

**Independent students** meet at least **one** of the following criteria and do not report parental information on the FAFSA:

- ✓ Age 24 or older
- ✓ Married
- ✓ Has a legal dependent other than a spouse
- ✓ An orphan/ward of the court (or were until age 18)
- ✓ A veteran of the U.S. armed forces
- ✓ Both parents are deceased
- ✓ Enrolled in a graduate or professional program (beyond a bachelor's degree)
- ✓ Emancipated minor
- ✓ In legal guardianship

**Note:** At any time on or after July 1 of the tax year used on the FAFSA, the student was:

- Declared an unaccompanied youth by the student's high school or by the U.S. Department of Housing and Urban Development
- Declared homeless by a Youth Center.

### 5. Satisfactory Academic Progress Policy (Student Catalog pg. 12-13, Financial Aid Office)

Lake Technical College requires students to maintain satisfactory academic progress AT ALL TIMES to continue eligibility. Federal student aid regulations require both Quantitative and Qualitative measures of progress. This means satisfactory progress in program hours and weeks, as well as maintaining a cumulative passing grade.

#### Qualitative Progress:

- Students are required to maintain a "C" grade average or better for satisfactory academic progress (SAP). Some programs require a higher GPA or grade average and a higher attendance rate, as noted in the Master Plan of Instruction for that program.
  - The cumulative period for attendance, grades, and progress is from the beginning to the end of your program.



### Quantitative Progress:

- Maximum Time Frame - Students with excessive absences resulting in the inability to complete their designated program within 150% of program hours will be withdrawn.
- Attendance is checked at the end of the scheduled hours in a payment period.

### Incompletes/Withdrawals/Transfer Credits:

- Students who receive incomplete must complete the work (Occupational Completion Points - OCPs) before continuing. If the student cannot finish the program within 150% of the total program hours, he/she is withdrawn.
- If a student withdraws, the number of hours completed and the grades are recorded in the student account and withdrawal codes.
  - A student who withdraws and reenters after 180 days may receive aid to repeat the program.
  - A student who withdraws and then reenters before 180 days may receive aid for the remaining hours in the program.
  - When a student transfers credits, the school determines how many clock hours will remain in the program, and the student receives aid for the remaining hours.

### Appeal

- Appeal is the process by which a student who does not meet SAP petitions the school for reconsideration of eligibility for Federal Title IV funds.
- Students experiencing a significant life change, including, but not limited to, change of employment, homelessness, prolonged illness, pregnancy, death of an immediate family member, etc., may present documentation to the Financial Aid office for consideration.
- Financial Aid personnel provide an appeal handout with instructions for the student.
- If a student's appeal is approved, they will be placed on probation for one payment period. At the end of one payment period on probation, the student must make SAP, or they will be declared ineligible for Title IV aid.
- More information can be found on page 13 of the student catalog.

### SAP Appeal Requirements

In order to appeal any decision regarding your financial aid status, you must complete the appeal process. Your appeal **must** include the following items to be considered complete (incomplete appeals will not be considered):

1. A **TYPED, detailed**, signed personal statement explaining the circumstances that caused you to fall below the minimum academic requirements for financial aid (statement should be typed and attached to this form). **The Financial Aid Appeal Committee assumes that any student filing an appeal is doing so based on the need for financial aid. Therefore, refrain from discussing your need for financial aid as part of your rationale for reinstatement of Title IV Federal Financial Aid.** This statement should include:
  - A. The date(s) the circumstance occurred (i.e., one time, ongoing, length);
  - B. How this circumstance affected you personally; and
  - C. The steps you have taken to resolve your circumstances and your ability to make Satisfactory Academic Progress;
  - D. A letter of recommendation from the Program Instructor that verifies that the student will complete within one hundred fifty percent (150%) of the program time;
  - E. Documentation from an impartial third party (not a family member, friend, or roommate). Examples of third-party documentation include physicians, counselors, lawyers, social workers, teachers, religious leaders, employers, death certificates, divorce decrees, etc.

### Documentation:

1. Must include the name of the person providing the statement and their relationship to the student;
2. Must support the claims made in your detailed personal statement;
3. Should confirm your ability to return to school and be successful.

## 6. Definition of Financial Need (School Website)

Students are packaged for financial aid (given financial aid from several of the programs for which a student is eligible) based on the student's financial need. Financial need is determined by a student's Student Aid Index (SAI) (computed from information provided on the Free Application for Federal Student Aid) as compared to Lake Technical College's Cost of Attendance (COA). Those who have a positive number remaining after the SAI is subtracted from the Cost of Attendance may qualify for some need-based aid sources.

For the 2024-2025 award year, Lake Technical College defines the neediest students as those whose SAI = -1500. The FAFSA will state if the student is eligible for a Pell Grant. However, other aid may be available for students not qualifying for Pell Grant. Students interested in pursuing other aid should contact the financial aid office for information.

## Financial Aid Packaging Procedures (Financial Aid Office)

1. The Pell Grant is awarded to students who meet the federal criteria determined by the FAFSA Application. The amounts of the award vary as the federal government determines.
2. The FSAG is awarded in eligible programs to Pell Grant-eligible students to ensure that the neediest students receive financial assistance.

## 7. Financial Aid Disbursement Schedule (Financial Aid Office)

Lake Technical College chooses to disburse all Pell Grant financial aid funds to eligible students in two disbursements per award year by clock hour payment periods. Scholarships and other funding sources are handled variously based on the funding source's requirements.

Pell Grant Credit Balances are delivered via paper check to the student in the business office at the main campus or directly to the student's class location.

- Program hours are divided into two payment periods per award year
- Examples of how payment periods are calculated:
  1. 600 hrs programs = 2 payment periods of 300 hrs each
  2. 900 hrs program = 2 payment periods of 450 hrs each
  3. Programs that are less than an academic year will be calculated using the comparable proration formula, which may result in students not receiving a full scheduled award.
- Students cannot receive payment for their second payment period until all hours and weeks in the first payment period have been attended.
- Credit balance disbursements are made to eligible students before 60% of the payment period. (*Federal Register*)
- No disbursements will be made until students have submitted all verification documents and have received financial aid clearance.

## 8. Rights and Responsibilities (Financial Aid Office, School Website)

### Student Rights

You have the right to know the following:

1. Information on all available financial assistance includes all federal, state, and institutional financial aid programs.
2. Disclosure of deadlines for each financial aid program application and any supporting documentation.
3. Specific information regarding fees, tuition, and the refund policy for those who drop out of school (withdraw).
4. An explanation of how students are selected for receipt of financial aid and how financial need is determined. This process includes considering tuition and fees, books and supplies, food and housing, transportation, personal and miscellaneous expenses, etc., plus the student's income and assets, parental contribution, other financial aid (such as scholarships), and so on.
5. Knowledge of what resources are considered in calculating student need.
6. Knowledge of how a financial aid package is determined.
7. An explanation of various programs awarded in the student's financial aid package.
8. Knowledge of how LTC determines whether students are making "satisfactory academic progress" and the consequences of not meeting this requirement.

9. A student has the right to challenge or appeal the student's financial aid award or any other decision of the Financial Aid Office pertaining to the student that does not fall under the jurisdiction of federal or state regulations. The right includes answers to questions, explanations of policies and decisions, and requests for reconsideration.
10. Name organizations that accredit and authorize the school to operate. (School Website)
  - a. Accreditation: Council of Occupational Education
  - b. Authorizations: The Florida Department of Education has authorized the provision of Post Secondary Adult Vocational programs to students. (Letter of Public Status on file in Financial Aid)
11. The school's job placement rates for students working in jobs relevant to their program of study.
12. About the programs, faculty, and the physical facilities at the school.

***This publication, the school catalog, the school website, and other available publications from the school will provide you with the information you have a right to know. If, upon review of all the information available to you, you have additional questions or request paper copies of any documentation, you are encouraged to consult the Financial Aid personnel at your school.***

### Student Responsibilities

If you are applying for Title IV Aid, it is your responsibility to:

1. Review and consider all information about LTC's academic programs before enrolling.
2. Complete your Free Application for Federal Student Aid (FAFSA) accurately and submit it on time. Errors can delay and, in some cases, prevent you from receiving aid. Intentional misreporting of information on application forms for federal financial aid is a violation of the law. It is considered a criminal offense subject to penalties under the U.S. Criminal Code, which subjects the student's application to denial. Additionally, regulations require that all cases of suspect fraud emanating from misrepresentation be reported to the Office of the Inspector General.
3. Submit a valid FAFSA Submission Summary (FSS) to your school by September 21, 2025, or your last day of attendance in the current award year, whichever comes first.
4. Know all the deadlines for applying and renewing aid and meet them.
5. Provide all supporting documentation, corrections, and/or new information upon the request of the financial aid office.
6. Notify your school of any information that has changed since you applied.
7. Read and understand all forms you are asked to sign (including FAFSA, Statement of Educational Purpose, Authorization for the school to use your Pell for expenses, etc.).

### 9. Return to Title IV (Financial Aid Office)

Federal financial aid ("Title IV funds") is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If a recipient of Title IV grant at LTC withdraws after beginning attendance, the amount of Title IV grant assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the student receives less Federal Student Aid than the amount earned, LTC offers a disbursement of the earned aid that was not received. This is called a post-withdrawal disbursement.

### Withdrawal Date

See "Withdrawal Procedures" for an explanation of withdrawal procedures at LTC. The withdrawal date established by LTC is the date used by the Financial Aid Office to determine the point in time that the student is considered to have withdrawn so the percentage of the payment period completed by the student can be determined. The percentage of Title IV aid earned is equal to the percentage of the payment period completed.

### Process for Calculation of Amount of Title IV aid earned by the student

The amount of Title IV aid earned by the student is determined by multiplying the percentage of Title IV aid earned by the total of Title IV program aid disbursed plus the Title IV aid that could have been disbursed to the student or on the student's behalf.

If the day the student withdrew occurs on or before the student completed 60% of the payment period, the percentage earned is equal to the percentage of the payment period that was completed. If the day the student withdrew occurs after the student has completed more than 60% of the payment period, the percentage earned is 100%.

### Post-Withdrawal Disbursement

If the student receives less Federal Student Aid than the amount earned, LTC offers a disbursement of the earned aid that still needs to be received. This is called a post-withdrawal disbursement. Without obtaining a student's permission, Title IV grant funds from a post-withdrawal disbursement are credited to a student's account to pay for tuition and fees for the term for which the student is eligible for a post-withdrawal disbursement **or** are disbursed directly to the student. LTC must obtain a student's authorization to credit a student's account with Title IV grant funds for charges other than current charges and must notify the student no later than 30 calendar days after the date that LTC determines the student withdrew. LTC notifies students by letter that they are eligible for a Post withdrawal disbursement and that the student has a deadline of 14 days to respond to the request for authorization. In the notification, Lake Technical College states that Lake Technical College is not required to make the post-withdrawal disbursement if the student does not respond by the deadline.

### Title IV aid to be returned: Lake Technical College and student

If the student receives more Federal Student Aid than the amount earned, Lake Technical College, the student, or both must return the unearned Federal Pell Grants for which a return of funds is required.

When a Return of Title IV funds is due, Lake Technical College and the student may be responsible for returning funds. The student must return funds that are not Lake Technical College's responsibility. LTC exercises its option to collect from the student any funds Lake Technical College is obligated to return, and funds required for LTC to return will become a debt on the student's account, which the student will be responsible for paying. This charge has not been reported to the Department of Education and remains a debt to the student's account with Lake Technical College.

Within 30 days of determining that a student who withdrew must repay all or part of a Title IV grant, LTC will notify the student that he or she must repay the overpayment.

Although a student may be eligible for a fee refund from Lake Technical College (see "Refund Policy"), the student may still be required to repay all or part of their Title IV aid. Students who wish to estimate how much Federal Student Aid they will retain and how much they may have to return should contact the Financial Aid Office.

## 10. Loans

### No Loans Available in Lake Technical College

Lake Technical College does not participate in the Title IV Federal Loan Program, but the Financial Aid Manager reports school enrollment to the National Student Loan Data System (NSLDS) for purposes of deferment, loan maintenance, and information. Students with questions and concerns about previous loans may come to the financial aid office, where professionals can give them information and updates on their loans.

## 11. National Student Loan Data System (NSLDS)

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's central database for student financial aid records. Federal loans disbursed to students or parents will be submitted to NSLDS. They will be accessible by guaranty agencies, lenders, and institutions determined to be authorized data system users. Student and parent borrowers can track and manage their federal student loans and grants online at [www.nsls.ed.gov](http://www.nsls.ed.gov). The secure site displays information on loans and grants, including amounts, outstanding balances, and status. Student and parent borrowers can also find contact information for their loan servicer.

## 12. Family Educational Rights and Privacy Act (FERPA)

Lake Technical College maintains student records and privacy in accordance with the Family Educational Rights and Privacy Act (FERPA).

The Family Educational Rights and Privacy Act sets forth requirements regarding the privacy of student records. FERPA protects students' rights to inspect and review their education records, request to amend their educational records, and limit the disclosure of personally identifiable information contained in education records.

Student education records are defined as records, files, documents, and other materials that contain information directly related to a student and are maintained by the institution or by a party acting for the institution. Education records are NOT: sole possession records, law enforcement unit records, employment records, medical records, or post-attendance records.

The college may disclose information without student consent to the following:

- To college faculty, staff, and administrators with a legitimate educational interest in the information.
- In response to a request for directory information.
- To Federal, State, and local education authorities involving an audit, evaluation, or compliance with education programs.
- Agents acting on behalf of the college (i.e., National Student Clearinghouse).
- In connection with processing financial aid.
- Accrediting organizations.
- To comply with a judicial order or subpoena.
- In connection with a health or safety emergency, the information will assist in resolving the emergency.

All currently enrolled and former LTC students, regardless of age, are protected under FERPA. Visit <http://www.ed.gov/policy/gen/guid/fpco/ferpa/index.html> for complete Federal Government information on FERPA.

### 13. Services Available to Students with Disabilities (LTC website, Student Catalog pg. 12, Program Master Plans)

Lake Technical College provides assistance and services for students with disabilities; information regarding the accommodation process is available on the website and in the catalog.

In order to receive disability accommodations, students must self-disclose their disability to the Special Populations Coordinator and provide documentation clearly showing evidence of a disability. The Students with Disabilities Coordinator will schedule a meeting with the student and instructor to discuss the documented disability and applicable/reasonable accommodations.

### 14. Student Body Diversity (College Navigator Website)

Lake Technical College regularly reports this information to the Integrated Postsecondary Education Data System (IPEDS). Follow these steps to access this information:

- Go to the IPEDS College Navigator at <http://nces.ed.gov/collegenavigator/>
- In the "Name of School" box, type Lake Technical College
- Click on the college link that appears.
- For gender and race/ethnicity data, click on the Enrollments link to expand the selection.
- For information about Pell Grant recipients, expand the Financial Aid link.

### 15. Textbooks and Supplies Information (Financial Aid Office, Admissions, Website)

Admissions provides students with an itemized fee sheet that includes a list of textbooks with ISBNs required for their entire program.

The book list and prices are subject to substantial change prior to and throughout the program.

Financial aid provides funds for books and supplies for eligible students within 7 days of program start dates in the first disbursement of funds.

## 16. Voter Registration

Adult students in technical and adult education classes are provided with the website and time on a school computer to fill out the online voter registration form: <https://registertovoteflorida.gov>. Information and this link are continuously available on the LTC website. A flyer with appropriate information is available from the admissions office. Lake Technical College also regularly schedules voter registration events on the main campus.

## 17. Net Price Calculator (School Website)

In accordance with the Higher Education Act of 1965 (HEA), as amended, as of October 29, 2011, each postsecondary institution that participates in the Title IV federal student aid programs is required to post a net price calculator on its website that uses institutional data to provide estimated net price information to current and prospective students and their families based on a student's individual circumstances. This calculator should allow students to calculate an estimated net price of attendance at an institution (defined as the cost of attendance minus grant and scholarship aid) based on what similar students paid in a previous year. The net price calculator is required for all Title IV institutions that enroll full-time, first-time degree- or certificate-seeking undergraduate students.

Laketech.org, financial aid (<http://www.laketech.org/financial-aid>).

## 18. Transfer of Credits (Student Catalog pages 11, 16),

As a postsecondary institution, Lake Technical College is part of Florida's statewide course numbering system. The major purpose of this system is to facilitate the transfer of certificate program course credits among participating institutions. (This system pertains only to Career and Technical Education certificate programs.)

Students transferring to Lake Technical College from another institution must file their application and supporting academic documents in the Admissions Office. Students must be in good standing at the transferring institution. Transcripts are reviewed for transfer credit and placement prior to enrollment.

All transfers are considered on an individual basis, provided space is available, and admission requirements are met. The appropriate Department of Education Statewide Course Numbering System discipline committee has reviewed and assigned a "transfer value" to the curriculum content for certificate programs. Student placement will be the result of mutual planning by the student, instructor, counselor/career advisor, and administration. Some licensure programs may have additional transfer requirements to ensure that licensure and certification standards are met. These requirements are outlined in program information and application packets and on the school website.

A VA-benefited student is **required** to transfer previous training credits from an accredited institution to Lake Technical College. Additionally, credit for prior military training and experience will be validated using the Credit or Clock Hour Military Experience Equivalency List, which identifies postsecondary course equivalencies and the minimum postsecondary credit or career education clock hours that must be awarded for courses taken and for occupations held during an individual's service in the military, pursuant to s. 1007.27, F.S. When military course(s) or occupation(s) are not found on the Equivalency List, LTC may evaluate the student's experience via transcript review or demonstration of skills needed for certain courses or occupations.

## Articulation

Gold Standard Career Pathways Statewide Articulation Agreements guarantee a minimum award of course credits or a block of credit toward specific AS programs between technical colleges and community and state colleges. For more information, visit <http://cdn.fldoe.org/academics/career-adult-edu/career-technical-edu-agreements/industry-certification.stml>

Some programs have Career Pathways articulations with Lake County high schools and/or articulations with other postsecondary institutions of higher learning. Articulations allow students to receive credit for courses that do not have exact matches at the articulating school but which the accepting institution has agreed to accept as credit. All articulations have formal agreements with the articulating institution, which are on file in the LTC Curriculum Office.

Articulations are in place with several institutions of higher learning. The articulations between Lake Technical College and Lake Sumter State College (LSSC) are for Accounting Operations, Administrative Office Specialist, Correctional Officer (BRTP), Florida Law Enforcement Academy, Paramedic (ATD), Practical Nursing, and Medical Assisting programs. In addition, most programs articulate to the Management Technology A.S. degree at LSSC. Articulations with Valencia College exist for Professional Culinary Arts and Hospitality. Contact a career advisor or faculty member for more information about these articulations.

Career Pathways articulations allow students who completed a Career and Technical course of study at a Lake County Schools' high school to articulate courses in selected programs. These are also reviewed and updated annually and can be viewed on the LTC website: <https://www.laketech.org/college-credits/articulation-with-lake-county-school-board>

### 19. Cost of Attendance (Financial Aid Office)

COA sets an upper limit to financial aid. Determining the cost of attendance (COA) establishes what it will cost a student to attend school.

- The data used to calculate COA for the Central Florida/Lake County area is a combination of methods that include, but are not limited to, local published rentals, utilities, transportation, childcare, online bookstore costs, and other costs published at the following URL, <http://cost-of-living.findthedata.org>
- Please refer to the Department of Education *Financial Aid Handbook* on COA to read the chapter on Cost of Attendance: [FSA Handbook, Volume 3](#).

### Approved Fees

The Lake Technical College's Charter Board approves categories of fees and amounts that can be charged to technical students at Lake Technical College.

### Tuition

The cost of tuition is approved by the State of Florida and is currently \$2.88 per clock hour. Fee sheets are created with the total program costs.

- Below is an example of a 900-hour program which may be adjusted for individual student's circumstances:

<b>COSTS</b>	<b>(A) DEPENDENT Or INDEPENDENT Living w/Parents</b>	<b>(B) INDEPENDENT Not Living w/Parents (No childcare)</b>	<b>(C) INDEPENDENT Living w/Parents (includes childcare)</b>	<b>(D) INDEPENDENT Not Living With Parents (Includes childcare)</b>
<b>TUITION/FEES*</b>	<b>\$4,000.00</b>	<b>\$4,000.00</b>	<b>\$4,000.00</b>	<b>\$4,000.00</b>
<b>BOOKS/SUPPLIES</b>	<b>\$528.00</b>	<b>\$528.00</b>	<b>\$528.00</b>	<b>\$528.00</b>
<b>FOOD/HOUSING**</b>	<b>\$4,153.00</b>	<b>\$16,612.00</b>	<b>\$4,153.00</b>	<b>\$16,612.00</b>
<b>MISC***</b>	<b>\$1,096.00</b>	<b>\$1,096.00</b>	<b>\$1,096.00</b>	<b>\$1,096.00</b>
<b>TRANSPORTATION</b>	<b>\$2,122.00</b>	<b>\$2,122.00</b>	<b>\$2,122.00</b>	<b>\$2,122.00</b>
<b>CHILDCARE</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$4,864.00</b>	<b>\$4,864.00</b>
<b>TOTAL</b>	<b>\$11,899.00</b>	<b>\$24,358.00</b>	<b>\$16,763.00</b>	<b>\$29,222.00</b>

*Please note that these figures are average expenses for a full-time student in a 900-hour program. These estimates are based on local cost of living information and are used to calculate the student's unmet need. Individual expenses may vary based on your choice of program, lifestyle, and living arrangement.*

*\*Tuition and fees are rounded to average amounts.*

*\*\*Food and Housing based on the average of \$1,572/month for 9 months for local housing data. Lake Technical College does not have on-campus housing.*

*\*\*\*Some programs require vaccinations for program enrollment, i.e., Health Science and EMS programs*

*Dependent based on 25% of the independent's cost.*

## 20. Refund Policy (Student Catalog pg. 37-38)

The refund policy is posted in Financial Aid, printed in the school catalog, and printed on the registration forms that students fill out and sign upon taking the TABE test and registering for PSAV programs.

### Adult Education Block Tuition

- Students may request a full refund of fees prior to the class start date.
- If a class is canceled due to low enrollment, students may either transfer to another class or receive a full refund of fees.

### Corporate and Community Training/Fee-based Classes

- Students may request a refund of both tuition and lab fees prior to the class start date.
- If a class is canceled due to low enrollment, students may either transfer to another class or receive a full refund of tuition and lab fees.
- Except in cases of documented medical emergency, tuition and fees will not be refunded if a class runs.
- Books purchased at LTC may be returned within 10 business days in new, unwrapped (if applicable) condition.

### Postsecondary Adult Vocational (PSAV)

Occasionally, it becomes necessary for a CTE student to withdraw or change programs at LTC. When this occurs, and the student has completed all the steps for official withdrawal from class, a tuition refund may be given using the following guidelines.

- If LTC cancels a class and a class does not open as scheduled, 100% of all tuition and eligible fees will be refunded.
- If a student registers but never attends, 100% of all tuition and eligible fees will be refunded.
- Withdrawal through the closing of the fifth day of class per enrollment period, 100% of all tuition and eligible fees will be refunded for programs in which new students may be added.
- Schedule changes through the closing of the fifth day of class per enrollment period; 100% of all tuition and eligible fees will be refunded.
- No fees will be refunded after closing on the fifth day of class per enrollment period. Industry certification fees that are not used are refundable.
- Activity, facility use, partial payment, and accident insurance fees are refundable within the first five days of the enrollment period.
- Student kits are non-refundable if ordered or received by the student.
- The registration fee is non-refundable.
- After drop/add (first five days of class), students are responsible for charges incurred during the entire enrollment period as noted on the advisory receipt at the time of registration.
- Balances on ID cards of less than \$10.00 are non-refundable. Students who withdraw during a semester are responsible for tuition and partial payment fees.
- Testing fees for Florida Ready to Work, TEAS, TABE, eCASAS, CASAS GOALS, and Certiport are non-refundable and valid for 30 days.
- No refund will be given for fees used to purchase required program malpractice insurance.
- Uniform items having personalized information (such as name) are not refundable.
- Refund requests for extenuating circumstances (e.g., death of an immediate family member, hospitalization beyond one's control, elective surgery, and vacations not included) should follow the appeals process.
- No refunds will be made until all financial obligations have been cleared.
- If student tuition has been paid by a scholarship, the refund due will be returned to the scholarship fund or the agency that sponsored the student.



- When a student is due a refund, the refund will be processed within 45 days. No funds will be held for future use beyond the academic year.

Refunds by check are paid directly to the student from the LTC Business Office.

### Financial Aid Refund Policy

In the event a student has received financial aid and withdraws from a program, a statutory schedule is used to determine the amount of Title IV funds that the student has earned as of the date he or she ceases to attend. The amount of Title IV Program assistance earned is based on the amount of time the student spent in academic attendance. Up through the 60% point in each payment period or period of enrollment, a pro-rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, the student has earned 100% of the Title IV funds.

### 21. Withdrawal Policy (Student Catalog, see Attendance Policy pg. 29-30)

Lake Technical College provides clock-hour PSAV programs and is required to take attendance daily by the Council of Occupational Education Accrediting Agency.

In an effort to develop appropriate Professional Skills, regular attendance is required of all students. As is expected in the workplace, when it is necessary to be absent due to illness or emergency situations, all students are to notify the faculty member on or before the date of absence. The student attendance policy for each postsecondary program is consistent with industry standards.

A student who is absent for six (6) consecutive class sessions will be withdrawn from his/her program. A student must petition and be approved in order to return. Students exhibiting a pattern of consecutive absences of less than six days will be subject to dismissal as determined by a School Intervention Team. A School Intervention Team will review all petitions for re-enrollment. No additional fees will be charged if the student returns during that current payment period, provided fees have not been refunded.

Students in non-licensure programs must have achieved a minimum of 85% attendance at the end of each payment period. If the student's attendance does not improve but drops below 75%, the student will be withdrawn unless documentation regarding extenuating circumstances is provided to the Student Retention Specialist. School Intervention Team (SIT) meetings will be held as necessary to attempt to alleviate issues resulting in excessive absences and to counsel the student on possible alternatives and consequences. Students may be placed on attendance contracts. Students on attendance contracts are deemed to be on academic probation. Only regularly scheduled class hours will be reported for attendance.

Licensure program attendance policies are more rigid due to licensure requirements. See the individual program Master Plan of Instruction for specifics.

### 22. Accreditation Source and Information (School Website)

Council of Occupational Education  
7840 Roswell Road, Bldg. 300, Suite 325  
Atlanta, GA 30350  
(800) 917-2081 or (700) 396-3898 FAX: (770) 396-3790 <http://www.council.org/>

The Council on Occupational Education (COE), originally founded in 1971 as a regional accrediting agency of the Southern Association of Colleges and Schools, is the successor to the Commission on Occupational Education Institutions (COEI). In 1995, the Council became a national accrediting agency. In 2016, the Council celebrated its 45th year of assuring quality and integrity in career and technical education. The Council's accreditation process is conducted on behalf of more than 360,000 students across the nation who pursue careers in a variety of technical fields.

Florida Department of Education (<http://www.fldoe.org/workforce>) Letter of Public Status permitting for Lake Technical College to provide PSAV programs.

### 23. Appeals Process and Grievance Procedure (School Website)

**Appeals Process** - Students who wish to appeal or seek a waiver of policy may do so following the appeals process located on page 22 in the LTC Student Catalog. Every effort will be made to resolve the situation at this level. In the event the issue is not resolved, the student may appeal to the Executive Director. If no resolution is reached, the student may file a formal grievance following the school's grievance procedure.

**Grievance Process** - Students who feel their rights have been violated in any way may initiate a grievance procedure. The following outlines the steps in the procedure:

- The student submits in writing the alleged incident to the Dean of Student Services.
- The Dean of Student Services and staff gather data regarding the grievance.
- The Dean of Student Services sets and notifies individuals for a Grievance Committee meeting. The committee membership shall include a Board of Directors member and two faculty members from disciplines unrelated to the student filing the grievance. The Dean of Student Services serves as facilitator during the meeting.
- The student is entitled to have a support person present at the meeting.
- The student is given the opportunity to submit and/or present information relative to the situation.
- The Grievance Committee reviews all information and acts accordingly. In some cases, additional meetings will be needed.
- A written report of the committee's recommendations will be distributed to all parties.

Every effort will be made to resolve the situation at the local level. In the event a student cannot resolve a conflict concerning his/her technical training at the local level, he/she may contact the Florida Department of Education - Career and Adult Education at 325 West Gaines Street, Suite 734, Tallahassee, Florida, 32399-0400, 850-245-0446, <https://www.fldoe.org/sara/complaint-process.shtml> or the Council on Occupational Education (COE) at 7840 Roswell Road, Building 300, Suite 325, Atlanta, Georgia, 30350, 770-396-3898, [www.council.org](http://www.council.org).

### 24. Names and Titles of Financial Aid Personnel (Website)

Kimberly Frazier, Interim Financial Aid Manager  
Katherine Coy, Financial Aid Specialist  
Melissa Nash, Financial Aid Specialist  
Stella Garcia-Almodovar, Financial Aid Specialist

### 25. College Financing Plan (formerly the Financial Aid Shopping Sheet)

The College Financing Plan is a resource to help consumers understand educational costs and the aid available to meet those costs. It is designed to help consumers easily compare the cost of attendance and aid offers across schools. Lake Technical College automatically provides this to students who opt to utilize their Veteran's Education Benefits, and the document is available by request to all students.

### 26. Campus Safety and Security (Website, Flyer Financial Aid)

The campus crime statistics are online and in a flyer, and they are updated annually in admissions and financial aid. The student catalog includes safety and security measures reported to staff and students. The security report is located at: <https://www.laketech.org/wp-content/uploads/2023/09/2023-Campus-Safety-and-Security-report.pdf>

### 27. School Copyright/Cheating/Plagiarism Policies

#### Copyright Information

All students and staff must abide by federal copyright laws. Pertinent information will be covered during the New Student and Staff Orientations and a flyer will be provided. The Library of Congress provides a video, *Taking the Mystery out of Copyright*, explaining copyright laws that can be viewed by clicking the link below.

## Cheating/Plagiarism

Students are expected to behave in an acceptable manner and reflect the goals and purposes of the Lake Technical College. Students need to read and follow the Code of Conduct and other policies outlined in the Student Catalog and other documents distributed to them.

**Cheating** is defined as giving or taking of information or materials with the purpose of wrongfully aiding oneself or another person in academic work that is to be considered in determining a grade (class work, homework, major or minor tests, etc.).

**Plagiarism** involves copying/passing off answers, ideas, or words of another as one's own. It is considered literary theft, is appropriating the literary composition of another person, including parts, passages, or language of that writing and passing off that material as one's own. Plagiarism is the failure to give proper credit or citation to one's sources of information. It includes the failure to use conventional methods of documentation for material quotes or paraphrased. Additionally, plagiarism includes allowing someone else to compose or rewrite an assignment for a student.

Violations of copyright, cheating and/or plagiarism are serious offenses that will result in disciplinary action which may include receiving a zero for the test, assignment, etc., suspension from school, and/or withdrawal from school.

## 28. Drug Policy

In compliance with the provisions of the Drug-Free Schools and Communities Act Amendments of 1989, LTC has adopted and implemented a program to prevent the unlawful possession, use, or distribution of illicit drugs and alcohol by students and employees. Printed copies of the Drug and Alcohol Prevention Abuse Program are given to each student, faculty, and staff member yearly. Possession of, sale, and/or being under the influence of alcohol or narcotic drugs, including marijuana, at school and/or school activities is a violation of Lake County School Board Policy and the Lake Technical College Student Code of Conduct. Students found violating this policy are subject to withdrawal and referral to the appropriate law enforcement agency.

1. The executive director or a designee is authorized to impose disciplinary sanctions on students and employees (consistent with local, state, and Federal law), up to and including expulsion or termination of employment and referral for prosecution, for violations of standards of conduct required by this policy.
2. Any student found to have committed unlawful use, possession, or distribution of illicit drugs and alcohol on college property or as a part of any college activities is subject to disciplinary sanctions.

Random drug screen tests may be done (at the student's expense) in Practical Nursing, Allied Health, and Emergency Medical Services programs. The tests must remain negative for the student to continue in the program. Clinical agencies impose routine/random drug toxicology screening requirements as a condition of a student's participation in clinical experiences in their facilities. These tests may or may not be at the student's expense.

## 29. Vaccination Policy

Lake Technical College does not require proof of vaccinations for acceptance into the college. Some licensure programs do require vaccinations to meet industry standards, and this is noted in the Master Plan of Instruction and program application packets.

## 30. Constitution and Citizenship Day

Constitution Day and Citizenship Day is a combined event that is annually observed in the United States on September 17. This event commemorates the formation and signing of the Constitution of the United States on September 17, 1787. It also recognizes all who, by coming of age or by naturalization, have become US citizens. In order to comply with the federal regulation requiring the development of educational programming to celebrate

Constitution Day on September 17th of each year, LTC provides faculty, students, and staff with information about U.S. Constitution Day via PA announcements, posters, projects, community events, etc. If September 17th falls on a non-student day, the program will take place either the week before or after September 17th.