

A photograph showing a close-up of a nurse in blue scrubs holding the hand of an elderly patient lying in a hospital bed. The patient's hand is resting on a white blanket. The nurse's hand is gently holding the patient's hand, conveying care and support. The background is softly blurred, focusing attention on the hands.

*Nurse: another word to describe
a person strong enough to tolerate anything
and soft enough to understand anyone.*

PRACTICAL NURSING

STUDENT FINANCIAL HANDBOOK

2021 – 2022

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

TABLE OF CONTENTS

| | |
|---|----|
| Introduction..... | 3 |
| Business Office Contact Information..... | 3 |
| Business Office Hours..... | 3 |
| Initial Meeting with Business Office..... | 3 |
| Acceptable Payment Methods..... | 3 |
| Tuition & Fees..... | 4 |
| Seat Fee..... | 4 |
| Tuition..... | 4 |
| Other Fees..... | 5 |
| Available Financial Assistance..... | 6 |
| 10-Month Payment Plan..... | 6 |
| Title IV Federal Financial Aid..... | 6 |
| Sallie Mae Private Loan..... | 6 |
| Veteran’s Assistance/GI Bill..... | 6 |
| Title IV Federal Financial Aid..... | 7 |
| Types of Title IV Federal Financial Aid Offered at BVRVTHS..... | 8 |
| Federal Pell Grants..... | 8 |
| Federal Direct Subsidized Stafford Loans..... | 8 |
| Federal Direct Unsubsidized Stafford Loans..... | 8 |
| Direct Loans: Master Promissory Note, Entrance & Exit Counseling..... | 8 |
| Title IV Federal Financial Aid (Disbursement) Payment Periods..... | 8 |
| Title IV Federal Financial Aid Refund Return Policy..... | 9 |
| Title IV Federal Aid Refund Policy Notice to Students..... | 10 |
| Federal Aid Satisfactory Academic Progress (SAP)..... | 11 |
| Financial Aid Conditions of Appeal..... | 12 |
| Withdrawal/Dismissal..... | 12 |
| Readmission..... | 13 |
| Refund Policy..... | 14 |
| PNP Tuition Refund Schedule..... | 14 |
| Department of Veteran’s Affairs Refund..... | 14 |
| Default for Financial Obligations/Collections..... | 14 |
| Delinquent Borrower Notification (Title IV Federal Aid) | 15 |
| Acknowledgement of Understanding..... | 16 |

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

INTRODUCTION

The Financial Information Handbook is designed to assist students understand and navigate financial aspects of attending the Practical Nursing Program (PNP) at Blackstone Valley Regional Vocational Technical High School (BVRVTHS). It contains information relevant to Tuition and Fee obligations, refunds & financial assistance opportunities, such as federal financial aid.

BUSINESS OFFICE CONTACT INFORMATION

Mailing Address: Blackstone Valley Regional Vocational Technical High School
Practical Nursing Program c/o Business Office
65 Pleasant Street
Upton, Massachusetts 01568-1499

Main Phone Number: 508-529-7758 Business Office Fax Number: 508-529-4579

Financial Aid Coordinator, Nicole St. Germain
Extension: 3142 E-mail: nstgermain@valleytech.k12.ma.us

Business Manager, Lorna Mangano
Extension: 3028 E-mail: lmangano@valleytech.k12.ma.us

BUSINESS OFFICE HOURS

Monday through Friday, between the hours of 8:30 AM to 3:00 PM, or by appointment.

INITIAL MEETING WITH BUSINESS OFFICE

After a student is accepted into the Practical Nursing Program (PNP) and has completed the FASFA for the respective award year, the student should contact the Financial Aid Coordinator to schedule a meeting to discuss their tuition and fee obligations along with individual financial aid needs. The interview process typically takes place in June or July, before the program begins.

ACCEPTABLE METHODS OF PAYMENT

All payments can be made to the Practical Nursing Program in the following manner:

- Payment can be made by cash, certified check or money order (payable to Blackstone Valley Tech) in the business office, Monday through Friday, between the hours of 8:30 AM to 3:00 PM. *Personal checks will **NOT** be accepted.* Payment by certified check or money order can also be mailed with pertinent forms to: Blackstone Valley Regional Voc. High School, c/o Business Office, 65 Pleasant Street, Upton MA 01568, OR
- Payment can be made online via the online payment center link on Valley Tech's website at <https://unipaygold.unibank.com/transactioninfo.aspx> . This online payment system allows for electronic check (ACH), American Express, MasterCard or Discover (*Visa is **NOT** accepted*) payment transactions. Note, there is a processing fee for online payments (\$0.50/transaction for ACH and a sliding scale fee on the dollar amount for credit card payments).

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

TUITION AND FEES

SEAT FEE

A \$1,000 non-refundable seat reservation fee is not part of the tuition, and is payable within 10 business days of acceptance into the Program. Payment of this reservation fee ensures the student’s seat in the Practical Nursing Program for the upcoming term.

TUITION

Tuition charges are subject to School Committee approval, State Revisions, and data provided by the Department of Education. In order to qualify for in-district tuition, an applicant must be a resident of one of BVRVTHS’s member towns for at least six months prior to starting the program. The applicant must provide proof of residency by submitting a notarized form from the city/town clerk. In-District member towns include Bellingham, Blackstone, Douglas, Grafton, Hopedale, Mendon, Milford, Millbury, Millville, Northbridge, Sutton, Upton, and Uxbridge.

| TUITION | Class starting August 2021 (thru Jan. 2023) |
|-----------------|--|
| In District | \$12,000 |
| Out of District | \$18,000 |
| Out of State | \$18,000 |

Tuition payment for the Practical Nursing Program is due as follows (Non-payment in the stated period will jeopardize a student’s attendance in the program):

For Students NOT ELIGIBLE for (or not Accepting) TITLE IV FEDERAL FINANCIAL AID

- ✓ Half of the tuition is due at least 15 working days prior to the start of Term I (students cannot begin the program until this first payment has been made).
- ✓ The remaining balance of tuition is due by December 31 (or in accordance with the 10-Month Payment Plan, if elected at the start of Term I).

For Students ELIGIBLE for (and Accepting) TITLE IV FEDERAL FINANCIAL AID

- ✓ The *GREATER* of:
 - 1) a \$6,000 tuition payment, **OR**
 - 2) 50% of tuition less anticipated Title IV Federal Financial Aid is due at least 15 working days prior to the start of Term I (students cannot begin the program until the first payment has been made).
- ✓ The remaining balance of tuition less anticipated Title IV Federal Financial Aid is due by December 31, (or in accordance with the 10-Month Payment Plan if elected at the start of Term I).

NOTE: If Title IV Federal Financial Aid is not realized due to a change in circumstance, *the student will be responsible for any remaining tuition balance due to BVRVTHS.*

With a student’s permission, BVRVTHS will use credit balances generated on behalf of the student from Title IV Federal Financial Aid to satisfy any outstanding tuition. It may be in the student’s best interest to allow the school to keep the funds to satisfy required tuition payments in accordance with BVRVTHS tuition payment agreement.

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

OTHER FEES

There will be additional expenses incurred by all students for items such as, but not limited to: equipment, uniforms, books and licensure exam fees. Some fees are payable directly to BVRVTHS while others are the student’s responsibility to pay directly to the place of purchase. The following is an estimate of additional student expenses.

Practical Nurse Program ESTIMATED Additional Student Expenses 2021-2023

| Prior to Start of Program | | |
|--|----------------|-----------------------|
| Achieve Success Course (<i>Optional but recommended</i>) | \$100 | Paid to BVT |
| TERM I | | |
| Text Books (estimate for all three Terms) | \$1,1093 | Direct Pay to vendor |
| Nursing (Lab) Equipment | \$140 | Paid to BVT |
| ATI Package with Real Life (online learning) | \$776 | Paid to BVT |
| BVT Copier/Printer Usage | \$20 | Paid to BVT |
| Liability Insurance (\$35 per year, ½Term I & ½Term II) | \$70 | Direct Pay to vendor |
| Uniforms (1 Lab coat, 2 sets of scrubs) | \$125 | Direct Pay to vendor |
| Graduation Expenses (due in December) | \$150 | Paid to Class Officer |
| TERM III | | |
| Mandatory NCLEX- PN Review Course | \$300 | Direct Pay to vendor |
| NCLEX Licensure Examination Application including passport photo | \$450 | Direct Pay to vendor |
| OTHER MISCELLANEOUS (if applicable) | | |
| ID Replacement, if applicable | \$3 | Paid to BVT |
| Copier/Printer Card Replacement, if applicable | \$5 | Paid to BVT |
| Monthly Payment Plan Processing, if applicable | \$35 | Paid to BVT |
| Clinical/Class Make Up, if applicable | \$35 per hour | Paid to BVT |
| Transcripts, if applicable | \$10 | Paid to BVT |
| Total ESTIMATED Expenses (before Other Misc.) | \$3,224 | |

Subject to change based upon Administrative Approval

AVAILABLE FINANCIAL ASSISTANCE

10-MONTH PAYMENT PLAN

BVRVTHS offers a 10-Month payment plan for the 2nd tuition payment. Under this agreement the remaining tuition balance due (after anticipated aid) will be due in equal monthly installments over a 10-month payment period starting in September and ending in June. Under this agreement, tuition must be paid in full by June 30, at the end of Term II. A \$35 processing fee will be assessed to each student who chooses this option. Students interested in this option must contact the BVRVTH's Financial Aid Coordinator at the start of the program.

Readmission may have a prorated payment plan according to student's individual needs.

TITLE IV FEDERAL FINANCIAL AID

Refer to the section called "Title IV Federal Financial Aid" for details on what federal student aid (FSA) financing options are available to Practical Nursing students at BVRVTHS.

SALLIE MAE PRIVATE LOAN

Sallie Mae recognizes BVRVTHS's Practical Nursing Program and offers a Career Training Smart Option Private Student Loan. This private loan offering assists undergraduate students in closing any payment gaps after considering all financial aid options. For more information, please visit:

www.salliemae.com/CTSmartLoan.

VETERAN'S ASSISTANCE/GI BILL

BVRVTHS's Practical Nursing Program is recognized as a GI Bill approved school. Please refer to the student's specific veteran's administration to see if they qualify or by going to

www.benefits.va.gov/gibill .

To ensure consistency and compliance with Section 103 of the Veterans Benefits and Transition Act of 2018:

- BVRVTHS requires the veteran or other eligible beneficiary to provide a Certificate of Eligibility (COE) or statement of benefit prior to the first day of class.
- BVRVTHS requires the veteran or other eligible beneficiary to provide a written request to have their VA educational benefits certified for the semester.
- BVRVTHS requires the veteran or other eligible beneficiary to provide additional information necessary to properly certify their enrollment by the educational institution.
- BVRVTHS makes the policy concerning section 103 available to our current and potential student on our website.
- BVRVTHS will make the policy concerning section 103 available to our current and potential students in the next academic catalog/bulletin.

The VALOR Act II, in accordance with the General Laws of Massachusetts [M.G.L. c. 15A §43(a)], protects students enrolled in the Practical Nursing Program from incurring academic or financial penalties as a result of performing military service. A student called to or enlisting in active duty are allowed the option of completing the course(s) at a later date without penalty, or withdrawing from the course(s) will a full refund of fees and tuition paid. If a student chooses to complete the course(s) at a later date and the course(s) is no longer available upon the student's return, the student will be allowed to complete a replacement course for equivalent credit (clock hours) without penalty. If a student chooses to withdraw

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

from the course(s), the student's academic record (transcript) will reflect that the withdrawal was due to active duty military service.

Specific Veteran Policies:

Attendance: If the student is withdrawn for their program of study due to non-attendance, the SCO report this change to the VA immediately.

Progressive Discipline: If inclusion of conditions for dismissal in the conduct policy clarifies the point at which the beneficiary was in jeopardy and the point at which the school must report conduct violations to the DVA.

Trademark: The trademark symbol “®” should be placed at the upper right corner of the trademarked phrase in the most prominent place at first usage; such as the title of a brochure, form, or the very top of a Web page and the following trademark attribution notice must be prominently visible: “GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill.>”

Use of the registered trademark symbol is not required each time the mark appears in a single document or on a Web page. However, the symbol should be prominent on all individual documents and Web pages.

Third-party use of the trademark is restricted and subject to the following:

1. The GI Bill trademark is not to be incorporated or included in company or product names, trademarks, logos or internet domain names.
2. The term “GI Bill®” is to be used solely to promote official VA benefit programs and services and must include the proper trademark symbol.
3. Use of the trademark attribution notice, indicating that the mark and all associated services belong to VA, is required and shall be taken as evidence that use of the mark is in good faith.
4. No entity shall use the GI Bill trademark in any manner that directly or indirectly implies a relationship, affiliation, or association with VA that does not exist.
5. Disparagement or misrepresentations of VA services through use of the mark, or by the use of confusingly similar wording, are strictly prohibited.

TITLE IV FEDERAL FINANCIAL AID

Title IV Federal Financial Aid, also referred to as Federal Student Aid (FSA), is funding from the federal government under Title IV of Higher Education Act that helps students pay for college, career school, or graduate school expenses. Every student must meet specific eligibility requirements, regardless of age or family income. For more information, visit <https://StudentAid.gov/eligibility>.

A *Free Application for Federal Student Aid (FAFSA online form)* must be completed by the student first in order for BVRVTHS to determine the student's Title IV Federal Financial Aid eligibility amount. The FAFSA is available at: <https://www.fafsa.gov/>. The questions on the application correspond with

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

information from federal tax returns in the prior two years. The FASFA will ask for a code for the school the student is attending. BVRVTHS's Practical Nursing Program's school code: **012187**.

TYPES OF TITLE IV FEDERAL FINANCIAL AID OFFERED AT BVRVTHS:

Federal Pell Grants

A Federal Pell Grant is an award available to undergraduates to pay for their education. The grant is based on financial need and does not need to be paid back. To determine eligibility, the United States Department of Education uses a standard formula, passed into law by congress, to evaluate information students provides on their financial aid application (FAFSA). The amount of the grant award will depend upon the student's family, financial status, enrollment status, and the cost of their education. Students with a prior Bachelor degree or higher (even if they are earned outside of the United States) are not eligible for Federal Pell Grants.

Federal Direct Subsidized Stafford Loans

Federal Direct Subsidized Loans are available to undergraduate students based on financial need. The loans are offered at a low interest rate and must be repaid. "Subsidized" means the federal government pays the interest on these loans while the student is in school, for the first six months after you leave school (referred to as a grace period) and during a period of deferment (postponement of loan repayment). There are limitations on how much direct subsidized loan money a student can receive. Once a student completes a FAFSA, the financial aid coordinator can help students understand the amount they can borrow.

Federal Direct Unsubsidized Stafford Loans

Federal Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need. The loans are offered at a low interest rate and must be repaid. "Unsubsidized" means the federal government does not pay interest on these loans while the student is in school, during the grace period or during deferments. The interest accrues on the student's account and becomes payable by the student when they enter the repayment period. There are limitations on how much direct unsubsidized loan money a student can receive. Once a student completes a FAFSA, the Financial Aid Coordinator assist students understand the amount they can borrow.

DIRECT LOANS REQUIRE A MASTER PROMISSORY NOTE, ENTRANCE AND EXIT COUNSELING:

In order for a student to request Federal Direct Loans (subsidized and unsubsidized) the Federal Government *requires* the student to complete the following three documents which are accessible at www.studentloans.gov:

1. Master Promissory Note (MPN) (prior to loan request).
2. Entrance counseling (prior to loan request).
3. Exit Counseling (prior to graduation).

Master Promissory Note (MPN)

The Master Promissory Note (MPN) is a legal document in which students promise to repay their loan(s) and any accrued interest and fees to the U.S. Department of Education. It explains the terms and conditions of the loan(s) taken and must be completed as part of the loan request. MPN is located at: <https://studentaid.gov/mpn/>.

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

Entrance Counseling

Entrance counseling ensures that students understand the financial responsibilities and obligations the students are assuming when taking student loans. It must be completed as part of the loan request. Entrance counseling is also located: <https://studentaid.ed.gov/sa/fafsa/next-steps/entrance-counseling>.

Exit Counseling

Exit counseling provides important information to prepare students to repay their federal student loan(s). Students must complete exit counseling before the students graduates (exit counseling is a requirement of graduation) or leave school. Exit Counseling is located at: <https://studentloans.gov/ExitCounseling>.

TITLE IV FEDERAL FINANCIAL AID (DISBURSEMENT) PAYMENT PERIODS:

Title IV Federal Financial Aid is disbursed during an award year (AY) in two equal installments called Payment Periods. When a student accepts Title IV Federal Financial Aid, the Financial Aid Coordinator is allowed to request (or draw down) federal aid on behalf of the student in the following manner:

- 1st Payment period (request for disbursement): covers 0-450 hours of the PNP
 - ✓ Draw down first ½ of Federal Pell Grant on the first day of class
 - ✓ Draw down first ½ of Direct Loans 30 days after the first day of class
- 2nd Payment period (request for disbursement): covers 451-900 hours of the PNP
 - ✓ Draw down second ½ of Federal Pell Grant and Direct Loans when student attendance reaches 450 hours, if in satisfactory academic standing or if on Title IV academic warning
- Given, BVRVTHS's Practical Nursing Program is a 1,090-hour program, students may be eligible for an additional 190 hours (1,090 program hours less an Award Year's 900 hours) of Title IV Federal Financial Aid. To determine eligibility, the student needs to complete another FAFSA in the new Award Year and must make request for determination of additional Aid to the Financial Aid Coordinator no later than November 30th of Term III to ensure the process can be completed in a timely manner.

TITLE IV FEDERAL FINANCIAL AID REFUND RETURN POLICY:

WITHDRAWAL – FINANCIAL AID RECIPIENTS

When a federal financial aid recipient withdraws or is dismissed from the program, BVRVTHS is required to apply a pro-rated reduction on the federal financial aid that has been awarded. This pro-ration is required to be in effect through the 60% point in the payment period.

Payment Period/Semester Hours

| Semester Hours | 0-450 | 451-900 | 901-1090 |
|--------------------|-------|---------|----------|
| 60% point in hours | 270 | 721 | 1015 |

Up until the 60% point in each payment period, a student has only earned a percentage of the financial aid that had been awarded, based on the percentage of hours the student had attended. The result of this policy is that even if the student had a financial aid award that covered the institutional costs, the

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

student may have a balance with BVRVTHS if he/she withdraws. For more information, please refer to the “Title IV Federal Financial Aid Refund Policy Notice to Students” section in this handbook. Any questions regarding this regulation should be directed to the Financial Aid Coordinator.

TITLE IV FEDERAL FINANCIAL AID REFUND POLICY NOTICE TO STUDENTS

The following policy applies to Title IV Federal Financial Aid recipients. If a student is withdrawn during a payment period while enrolled in the BVRVTHS Practical Nursing Program, the school will follow this policy to determine the amount of Title IV Federal Financial Aid the student earned for their period of enrollment in the Program. *This policy is separate from the school’s refund policy.* The Title IV programs that are covered by this policy are: Federal Pell Grants and Stafford Direct Loans (Subsidized and Unsubsidized).

When a student withdraws during any payment period, the Title IV Federal Financial Aid that the student has earned up to that point is determined by a specific formula. If the student (or the Practical Nursing Program, on their behalf) received less Title IV Federal Financial Aid than the amount that the student earned, the student may be able to receive those additional funds. If the student received more Title IV Federal Financial Aid than they earned, the excess funds must be returned to U. S. Department of Education.

The amount of Title IV Federal Financial Aid that has been earned is determined on a prorated basis. For example, if a student completed 30% of the payment period in which they withdrew, the student earn 30% of the Title IV Federal Financial Aid that they were originally scheduled to receive. Once the student have completed more than 60% of the payment period they earned all of the Title IV Federal Financial Aid that was scheduled for that payment period.

If the student did not receive all of the funds earned, he/she may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, BVRVTHS must get the student’s permission before it can disburse them. BVRVTHS will automatically use all or a portion of any post-withdrawal disbursement of funds to satisfy any outstanding tuition and fees charges (as contracted with the school). The school needs the student’s permission to post-withdrawal grant disbursement for all other charges. However, it may be in student’s best interest to allow school to keep the funds to reduce their debt at the school.

BVRVTHS will return all Title IV Federal Financial funds (referred to as R2T4) received on the student’s behalf that has not been earned under the federal formula. Each student will be responsible for returning funds received directly from either the school or another organization. Any loan funds the student must return are repaid in accordance with the terms of their master promissory note. That is, the student makes scheduled payments to the holder of the loan over a period of time. Any amount of unearned grant funds that must be returned is called an overpayment.

Any grant funds the student received for indirect costs (transportation, living expenses, etc.) that have not been earned under the federal formula will have to be paid back to the U.S. Department of Education at no more than 50% or half of the grant funds the student received or was scheduled to receive. A student must make arrangements with BVRVTHS or the U.S. Department of Education to return unearned grant funds.

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

The formula for the amount of Title IV Federal Financial Aid earned is different than the Blackstone Valley Regional Vocational Technical High School Refund Policy. Therefore, students may still owe funds to BVRVTHS to cover unpaid institutional charges. BVRVTHS may also charge students for any Title IV Federal Financial Aid that BVRVTHS was required to return on the student's behalf.

Upon withdrawal, BVRVTHS will provide the student a written statement on any adjustments to their Title IV Federal Financial Aid for the period of enrollment covered by this policy, that have been made to the financial aid award as a result of this policy. For information on the official requirements and procedures for withdrawing from the Practical Nursing Program, please contact the Program Coordinator. Academic policies governing withdrawals can be found in the Practical Nursing Student Handbook.

Students have the right to contact United States Department of Education with any concerns. Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the web at www.studentaid.gov.

FEDERAL AID SATISFACTORY ACADEMIC PROGRESS (SAP):

Federal regulations require BVRVTHS to establish and apply reasonable standards of satisfactory progress for the purpose of the receipt of Title IV Federal Financial Aid under the programs authorized by Title IV of the Higher Education Act. In order to meet satisfactory academic progress (SAP) toward a certificate, students must maintain a minimum grade average in each course and are expected to complete the Practical Nursing Program within 150% of the published length of the program.

SAP is measured at the end of each Term, as well as at the end of each payment period. In order to maintain SAP and advance to the next term, all students (even those not requesting federal funds) must meet the following requirements:

1. A minimum grade of 76% in each course at the end of each term and at the time Title IV Federal Financial Aid payment period.
2. Successful completion of all clinical objectives presented at the beginning of each course.
3. Students receiving a failing grade in the theory component of a course with assigned clinical hours will automatically fail the clinical component. Students receiving a failing grade in the clinical component of a course with assigned clinical hours will automatically fail the theory component.
4. Students must meet attendance requirements to be eligible for promotion.

Per the Department of Education Satisfactory Academic Progress regulations, "to be eligible for FSA funds, a student must make satisfactory academic progress (SAP), and the school must have a reasonable policy for monitoring that progress."

When a student has met the SAP requirements at the end of each payment period (450 hours and 900 hours, respectively) a Letter of Good Academic Standing will be sent to the Business Office along with attendance records in order to process necessary drawdowns of Title IV Federal Financial Aid.

If a student has not met Satisfactory Academic Progress requirements the following occurs:

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

- If SAP is not met at 450 hours (end of 1st payment period), the student can remain Title IV eligible for one payment period until they are reevaluated at the 900-hour period. The student will receive a Letter of Financial Aid/SAP Warning at 450 Hours to explain why SAP was not met. The student will be placed on financial aid warning until the next reevaluation period at the 900-hour mark. This allows students opportunities to improve academic performance.
- The student will be reevaluated at the 900-hour mark, to assess if SAP has been achieved during the warning period. If the student has not meet SAP at the 900-hour payment period, then the student will receive a Letter of Financial Aid/ SAP Probation at 900 Hours to explain why SAP was not met. The student will be placed on probation until the end of the program or until dismissed from the Practical Nursing Program.
- If the student is dismissed or withdrawn after the 450-hour drawdown, and has completed less than 60% of the program, a Return to Title IV calculation must be completed, and monies returned to the Title IV program if applicable.

FINANCIAL AID SAP - CONDITIONS OF APPEAL:

When a student is denied Title IV Federal Financial Aid due to not meeting the academic progress guidelines, the student may appeal this decision to the Financial Aid Coordinator. The appeal must be in writing and must indicate the extenuating circumstances that caused him/her to not meet the minimum requirements, and what the student is planning on doing differently in the future to improve academic performance. The Financial Aid Coordinator reviews the appeal and determines whether the student's eligibility can be reinstated. If the appeal is approved, the student is placed on extended Financial Aid Probation. The student is advised, in writing, of the decision.

WITHDRAWAL/DISMISSAL

If a student does not meet the program requirements, she/he will be dismissed from the program. Students will not be readmitted to the program if dismissal was due to performing a civil/criminal act as outlined in the BVRVTHS Student Handbook policy (Mass General Laws (MGL) Chapter 71: Section 37H & 37H ½). A student dismissed from the Practical Nursing Program for unsafe clinical practice or unethical behavior is not eligible for readmission.

A student may withdraw from the program at any time for personal reasons. It is the responsibility of the student to complete the withdrawal procedure. At the time of withdrawal the student is responsible for:

- Notifying the Program Coordinator immediately, both verbally and in writing of their withdrawal from the program
- Meeting with the Program Coordinator
- Meeting all financial obligations
- Completing required exit counseling if any Federal Direct Loans were accepted
- Returning all Blackstone Valley Regional Vocational Technical High School property, including, but not limited to: Any of items that belong to BVRVTHS, and any books or multi-media items checked out of the Digital Learning Commons and/or PN Office area.

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

- A student may request to be considered for readmission under the readmission policy

Failure to complete the withdrawal procedure will result in an automatic recording of a failing grade in all courses. To be considered for readmission, the withdrawal procedure must be completed.

The Financial Aid Coordinator and Business Manager are notified by the Program Coordinator within one week of a student officially withdrawing or from the date of determining a dismissal. Students receiving Title IV Federal Financial Aid are subject to Return to Title IV refund policies (R2T4). R2T4 calculations are completed within 45 days from the date of determination.

Student withdrawals and requests for refunds must be made in writing and addressed to the Practical Nursing Program Coordinator and the Business Manager. All refunds will be made within a 45-day period.

Note: Regardless of any third-party payment, should third-party withdraw or not make payment for any reason, the student is responsible for tuition and other expenses.

READMISSION

Students may be readmitted to the program based on the following:

- Written petition to the coordinator of the PNP
- Space available in the program
- A faculty review of the student's past performance in the program and activities since leaving the program
- An interview with the program coordinator or faculty member
- Updated health records, one updated reference, and submit to a Criminal Offender Record Information Release (CORI), CPR certification, and any other required documentation.
- A written proposal indicating a detailed plan for successful completion of the program
- Approval by the Admissions Committee.
- Meet all financial obligations

Students, who are candidates for readmission, will be reviewed at the admissions meeting when all other qualified applications are under consideration for acceptance to the next scheduled program. There will be only one opportunity for readmission.

Students readmitted to the program must meet with the Financial Aid Coordinator prior to readmission. Readmitted students will be assessed a prorated tuition for the term in which the students are returning and according to the courses that student needs to retake as determined by the Program Coordinator. All other proceeding terms will be at full cost. Students accepted for readmission will be responsible for the entire (prorated) tuition as well as any fees for the new cohort set forth by the School Committee.

When a student is re-admitted into the program, the student is placed on financial aid probation. A student on probation is still eligible to receive Title IV Federal Financial Aid, but if the student does not successfully complete their probationary term, the student will be denied Title IV Federal Financial Aid. If a student successfully completes the probationary term, but still is not at a 66% completion rate, the student will be on extended probation. If the student does not successfully complete the extended

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

probation term, the student will be denied Title IV Federal Financial Aid.

REFUND POLICY

PNP TUITION REFUND SCHEDULE:

When a refund is due to a student for tuition paid directly to BVRVTHS, the following schedule applies after registration but;

- before the first class, tuition refunded at 100%, less \$100 for processing costs
- during the first week of the program, 70% of tuition refunded
- during the second and third week of the program, 30% of the tuition refunded
- after the third week, tuition will not be refunded

DEPARTMENT OF VETERAN'S AFFAIRS REFUND:

The pro-rated refund policy meets the requirements of the Department of Veterans Affairs (DVA). Tuition and fees must be refunded on a pro-rated bases. The pro-rated amount represents the total of tuition and fees for the completed portion of the program compared to the total length of the program. The Financial Aid Coordinator will calculate the refund according to the pro-rated refund policy from the DVA.

An example: The tuition and fees for a student who has been enrolled for 90 days in the program is \$ 1,000. A student withdraws after 85 days.

The formula:

- $85/90 = 94.4\%$ of the program was completed
- $94.4\% \times \$1,000 = \944 was prorated tuition
- $\$1,000 - \$944 = \$56$ refund for overpayment

DEFAULT AND COLLECTIONS

All students must meet their financial obligations to BVRVTHS, regardless of continuity in the program. Students that have been withdrawn or dismissed from the program must make sure all outstanding tuition and fees have been paid in full or they will be in default. Any student with a balance due to BVRVTHS after departure will receive a reminder letter every month for three months or until the balance is paid. If the Business Office at BVRVTHS refers a student's default to an attorney or collection agency for collection, the student will be responsible for paying the institutional costs of collection, whether or not a suit is brought forth.

Collections process steps:

- First Statement -> The student will receive at the time of withdrawal or dismissal
- Second Statement -> Mailed 30 days after withdrawal, if payment is not received
- Third & Final Statement -> Mailed 60 days after withdrawal, if payment is not received
- Refer to collections -> BVRVTHS will refer the default account to the collection agency 10 days after the third and final notification, if payment is not received.

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

DELINQUENT BORROWER NOTIFICATION (Title IV Federal Aid)

The purpose of the Delinquent Borrower Notification is to notify graduates (or withdrawn students) that they are overdue in paying federal student loan(s) and potentially heading towards default if they are delinquent for 270 days. When a federal student loan enters default, the entire unpaid balance and any accrued collection fees become payable in full. The consequences of default may include any or all of the following: damage to the borrower's credit rating, garnishment of wages, withholding of tax refunds, and/or loss of eligibility for federal and state financial aid. Defaulted student loans could also jeopardize BVRVTHS's offerings of federal financial aid to future students. In an attempt to keep students out of default the following steps will be taken:

- The Financial Aid Coordinator will periodically receive a Delinquent Borrowers Report from the United States Department of Education
- The Financial Aid Coordinator will audit the Delinquent Borrowers Report for any graduate over 150 days past due on their federal student loan(s).
- If a student is over 150 days, they will receive a Delinquent Borrower Notification Letter from BVRVTHS-PNP that the loan(s) may be going into default if payment is not made. If the student is having trouble making payments, contact information will be supplied in the letter for both student loan(s) provider and BVRVTHS, as the student may have options to avoid possible delinquency.
- If the graduate is still in default on the next report, a second Delinquent Borrower Notification Letter will be completed with the number of days the loan has been delinquent.
 - Copies of all Delinquent Borrower Notification letters will be placed in the student file.

Blackstone Valley Regional Vocational Technical High School – Practical Nursing Program
Student Financial Information Handbook

(TUITION, FEES, REFUNDS, & FINANCIAL ASSISTANCE)

2021-2022

**BLACKSTONE VALLEY REGIONAL VOCATIONAL TECHNICAL HIGH SCHOOL
PRACTICAL NURSING PROGRAM
STUDENT FINANCIAL INFORMATION HANDBOOK**

Acknowledgement of Understanding

The Tuition, Fees, Refunds & Financial Assistance data in the Student Financial Information Handbook has been prepared to familiarize students with the policies and procedures of the Practical Nursing Program (PNP) at Blackstone Valley Regional Vocational Technical High School (BVRVTHS) and the governing organizations they are associated with. Students of the PNP at BVRVTHS are bound by the procedures and policies of the Student Financial Information Handbook and all the rules of the BVRVTHS. The Blackstone Valley Regional Vocational Technical High School Practical Nursing Program reserves the right to make changes to the program policies at any time during the program.

Your signature below attests to your understanding and commitment to abide by the standards, policies and procedures of the Blackstone Valley Regional Vocational Technical High School Practical Nursing Program. Any violation of the Student Financial Information Handbook may result in disciplinary action leading up to dismissal from the Practical Nursing Program.

I authorize Blackstone Valley Regional Vocational Technical High School Practical Nursing Program (BVRVTHS-PNP) and the Blackstone Valley Regional Vocational Technical High School (BVRVTHS) to report any information to persons or organization permitted by law to receive that information.

I promise to pay under the terms and conditions, plus interest, and other charges and fees that may become due.

I have read the above and understand that, as a Practical Nursing Student, I would be expected to adhere to these requirements for clinical rotation.

If I do not make payments when they are due, I will pay reasonable collections costs, including but not limited to attorney fees, court costs, collections fees and other fees.

My signature certifies that I have read, understand and agree to the terms and conditions.

I understand and agree to abide by the rules and regulations I have read regarding standards, policies and procedures of the Practical Nurse Program at Blackstone Valley Regional Vocational Technical High School.

Applicant Printed Name: _____ Date: _____

Applicant Signature: _____ Date: _____