



# FINANCIAL AID HANDBOOK 2019-2020

ATA COLLEGE  
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**FINANCIAL AID HANDBOOK  
2019-2020**

This handbook has been developed to help students and other interested parties to understand the Financial Aid process. ATA College hopes that this handbook is useful and answers many of your financial aid questions. However, if you have any further questions, please don't hesitate to contact our financial aid advisor.

Sincerely,

Valerie Phillips

Valerie Phillips  
Vice President of Operations  
ATA COLLEGE

### **ACADEMIC YEAR**

Please see the School Catalog for a description of each program. ATA COLLEGE only offers “full-time” programs.

### **HANDICAPPED FACILITIES**

ATA COLLEGE is handicapped accessible.

### **DRUG PREVENTION**

ATA COLLEGE prohibits the use of all illegal drugs on the school premises. Possession of drugs or alcohol on the school premises may be cause for dismissal.

### **CRIME STATISTICS**

There were no reported incidents of crime on the school premises as of October 1, 2019

### **FINANCIAL AID DEPARTMENT**

ATA COLLEGE’S School President is Henry Marentes, the School Director is Valerie Phillips and DJA Associates is the Financial Aid Third Party Servicer. The Financial Aid Officer is Dionne Simpson. Dionne is available to provide Financial Aid assistance to students. They can help you put together a financial aid package to match your needs.

### **FINANCIAL AID REFERENCE SOURCES**

There are several sources that can help you research and determine your financial aid qualifications. The following is a list of sources you can use to find out about student aid:

- Contact the Financial Aid Advisor at ATA College. They can tell you what aid programs are available through the school. They can also tell you where you can obtain a GED if you do not have a High School Diploma or the equivalent.
- If you are in high school, your guidance counselor can tell you about financial aid in general.

The California Bureau for Private Postsecondary Education /The California Department of Consumer Affairs can be contacted for information about state aid:

PO Box 98081

West Sacramento California, 95798

Phone: (888) 370-7589

- Your public library is an excellent source of information on state and private sources of aid.
- Foundations, religious organizations, and various community groups may offer scholarship programs in your area.
- If you are a veteran, you may qualify to receive funding through the veterans’ educational benefits program.
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## FEDERAL STUDENT AID GENERAL INFORMATION

The U.S. Department of Education sponsors the following major student financial aid programs approved for ATA COLLEGE and for which you may apply to see if you are eligible for:

- Federal Pell Grants
  - Federal Supplemental Education Opportunity Grant
  - Federal Direct Stafford Loans\*
  - Federal Direct Plus Loans
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- Grants are financial aid that you do not have to pay back.
  - Loans are borrowed money that you must repay with interest.

*\*(1) federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment and income-contingent repayment plans, and loan forgiveness benefits, which other student loans are not required to provide; and (2) federal direct loans are available to students regardless of income.*

*\*\*For Subsidized Stafford Loans first disbursed after July 1, 2012, interest will accrue from the date of the student's graduation or withdrawal from school. Although payments will not be expected during the six-month grace period, the federal government will no longer subsidize the interest accrual during grace period.*

## STUDENT ELIGIBILITY

To receive aid from the programs discussed in this handbook, you must:

- Have financial need.
  - Have a high school diploma or General Education Development (GED) certificate.
  - Be an U. S. citizen or eligible noncitizen.
  - Have a Social Security Number.
  - Make satisfactory academic progress.
  - Sign a statement of educational purpose/certification statement on refunds and default.
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- Sign a statement of updated information.
  - Register with the Selective Service, if required.

***PLEASE SEE ATA COLLEGE'S FINANCIAL AID ADVISOR FOR ADDITIONAL DETAILS.***

## VERIFICATION PROCESS

The applicant selected for Verification must complete and provide to the Financial Aid Office:

1. A completed USDE 2019-2020 Independent Verification Worksheet or Dependent Verification Worksheet.
2. Income Tax Returns Transcripts from the IRS and/or Alternative Documentation.

The school will complete the verification review by documenting the accuracy of the information supplied by the student through the following procedures:

1. Forms Processed\*
  - a. U.S.D.E.'s Verification Worksheets are provided to selected students for completion and required signatures.
  - b. The College's Verification Checklist is completed by the Financial Aid Office.
  - c. Student will be informed if selected for verification or whose files and documentation are incomplete. Deadlines are forty-five from the time they are informed. If not submitted on time consequences may include: probation, cancellation of the application for student aid, and/or demand for tuition payment.
2. Financial Aid Office Procedures
  - a. Provide for the necessary processing of the forms and procedures referenced in the foregoing.
  - b. Notify the student in writing if their award changes as a result of verification, within ten (10) days from the date of completing the verification review.
  - c. Report overpayment accounts to ED, using the Overpayment Referral Format.

\*Additional forms may be required depending on the type of verification status assigned by the USDE.

**THE 2019-2020 FINANCIAL AID BUDGET  
Monthly Living Allowances for  
Financial Aid Budgets & Needs Analysis**

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**CATEGORIES WITH PARENTS OFF-CAMPUS 2 DEP\* 3 DEP\***  
\*(OFF-CAMPUS TOTALS ARE LISTED BELOW)

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TUITION & FEES & BOOKS/KITS/SUPPLIES ARE THE ACTUAL CHARGES  
ASSESSED THE STUDENT.

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FOOD/HOUSING	\$602	\$1053
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TRANSPORTATION	\$139	\$139
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PERSONAL	\$333	\$333
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<b>TOTALS*:</b>		
(*includes estimated loan fees)	\$1074	\$1525 \$1525 \$1525

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	1 DEP	1 DEP	2 DEP	3 DEP
	+	+	+	+
CHILDCARE AMOUNT*:	_____	_____	_____	_____

**\*Please note:**

**Reasonable Expenses with adequate documentation provided by the student.**

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**TOTAL THE MONTHLY CHILD CARE EXPENSE AND ADD TO YOUR F. A. BUDGET**

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The 2019-2020 Budget is derived from the financial aid budget of the California Student Aid Commission for standard metropolitan areas of our size and composure. These monthly budget amounts are uniformly applied to student applicants during the current Award Year. Unusual Medical/Dental Expenses and/or Transportation Expenses may be added to the Budget if properly documented in the Student's Financial Aid Folder.

## **APPLYING**

To apply you will need a Social Security Number or your application will not be processed. When you apply for financial aid, whether you're filing the Free Application for Federal Student Aid (FAFSA) or the "Renewal Application", most mistakes are made because students don't follow instructions. Pay special attention to any questions on income, because this area is where most mistakes are made. Also, in Step 6 of the FAFSA or "Renewal Application," fill out carefully the name(s) of the school(s) you're interested in attending. If any of these schools participates in at least one of the programs mentioned in this handbook, it will have a "Title IV Institution Code." When applying for Financial Aid you are using federal funds that are to be use for educational purposes. It is your ethical responsibility to use these funds in the manner for which they are intended. Student loans must be repaid regardless if you finish the program of find employment after graduating.

## **DEADLINES**

You must apply for 2019-2020 Federal Student Aid by June 30, 2020 using the FAFSA application or by the completion of the program you are enrolled in, whichever comes first. Corrections to your 19/20 FAFSA must be completed before September 30, 2020.

## **LOAN/GRANTS DISTRIBUTION**

There are two (2) disbursements for payments of tuition and fees per program.

The first disbursement will be after the first thirty (30) days of attending classes. The first disbursement may be delayed if the verification process has not been completed.

The second disbursement is on or after the midpoint of your program of study. You must also be making Satisfactory Academic Progress.

Your loan/grants proceeds will be applied to your account for tuition and fees. Any remaining proceeds will be paid to you (or to your parents by check, if your parents qualify for a PLUS loan for you).

## BORROWER RESPONSIBILITIES

When you take out a student loan, you have certain responsibilities that you must live up to. Here are a few:

- When you sign a promissory note, you are agreeing to repay according to the terms of the note. The note is a binding legal document. You will have to pay back the loan, even if you do not complete your education or are unable to get a job after you complete the program. Think about what this obligation means before you take out a loan. If you do not pay back your loan on time or according to the terms in your promissory note, you may go into default, which has very serious consequences.
- You must make payments on your loan even if you do not receive a bill. Billing statements (or coupon books) are sent to you as a convenience, not receiving them does not relieve you of your obligation to make payments.
- You may request a loan payment deferment if you experience financial difficulties. However, even though you may have applied for a deferment, you still must continue to make payments until your deferment is processed. If you do not, you may end up in default and seriously jeopardize your good credit rating. You should keep a copy of any deferment request form you may have, and you should document all contacts with the organization that holds your loan.
- You must notify the lender that holds your loan if you graduate, withdraw from school, or drop below half-time status; change your name, address, or Social Security Number; or transfer to another school. You will be given the name of the lender that holds your loan.
- Before you receive your first disbursement, you must attend an entrance interview and, before you leave school, you must attend an exit interview.
- It is your ethical responsibility to use federal financial aid funds in the manner for which they are intended. Student loans must be repaid regardless if you finish the program or find employment after graduating.
- If you are on academic probation, you still will receive funding.

## BORROWER RIGHTS

You have certain rights as a borrower. Listed below are some of them:

- You have the right to a grace period before your repayment period begins. (Your parents do not receive a grace period for a Federal PLUS loan.) Your grace period begins when you leave school or drop below half-time status. The exact length of your grace period is shown on your promissory note.
- You must be given a loan repayment schedule, which lets you know when your first payment is due, and the number, frequency, and amount of all payments.
- You must be given a list of deferment and cancellation conditions and the conditions under which the Department of Education will repay your loan.
- You must be notified when your loan is sold if the sale results in your making payments to a new organization. The old and new organizations must each notify you of the sale, the identity of the new organization holding your loan, the name and address of the organization to which you must make payments, and the telephone numbers of both old and new organizations.
- Before your first loan disbursement, we must give you the following information about your loan in an entrance interview:
  - the full amount of the loan, the interest rate, and when you must start repayment,
  - the effect borrowing will have on your eligibility for other types of financial aid,
  - a complete list of any charges you must pay (loan fees) and information on how those charges are collected,
  - the yearly and total amounts you can borrow, and the maximum and minimum repayment periods,
  - a current description of loans you owe your school and/or lender, an estimate of what your total debt will be, and what your monthly payments will be,
  - an explanation of default and its consequences, and
  - an explanation of options for prepaying your loan at any time without penalty, for refinancing your loan, and for taking advantage of a consolidation loan.
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### **Rights (continued)**

- Before you leave school, we must give you the following information about your loan in an exit

interview:

- the amount of your total debt (principal and interest), what your interest rate is, and the total interest charges on your loan,
- the average monthly repayment amount you can expect,
- the name of the organization that holds your loan, where to send your payments, and where to write if you have questions about your loan,
- the fees you should expect during the repayment period,
- a description of deferment and cancellation provisions,
- a description of repayment options such as prepayment, financing, and consolidation loans,
- advice about debt management that the school/organization holding your loan feels would help you in making your payments, and
- notification that you must provide your expected permanent address, the name and address of your expected employer, the address of your next-of-kin, and any corrections to your school's records concerning your name, Social Security Number, references, and driver's license number (if you have one)

## LEAVE OF ABSENCE

Written requests for leave of absence will be considered at the discretion of the school administration.

### Leave of Absence criteria:

- The leave must be requested by the student, utilizing the School's Leave of Absence Form, specifying beginning and ending dates requested, and stating the reason(s) for the leave or;
- A leave of absence may be granted to a student who did not provide the request prior to the leave of absence due to unforeseen circumstances. The school documents the reason for its decision and collects the request from the student at a later date, and;
- The leave of absence must be approved by an official School Representative and there must be a reasonable expectation that the student will return from the LOA to continue his or her education. During the LOA, the institution will not assess any additional institutional charges, the student's need will not increase, and the student will not be eligible for any additional federal student aid.
- If a student does not return from a LOA there are consequences that may result regarding the student's loan repayment terms. One possible consequence of not returning from a LOA is that a student's grace period for a title IV program loan might be exhausted, which will affect a student's grace period.
- Subsequent leaves of absence can be approved if the school documents that they are granted for jury duty, military reasons, or circumstances covered under the Family and Medical Leave Act of 1993 (FMLA). The circumstances that are covered under the FMLA are:
  - birth of a child of the student,
  - placement of a child with the student for adoption or foster care,
  - need to care for the student's spouse, child or parent if either has a serious health condition, and
  - serious health condition that makes the student unable to function as a student.

## REINSTATEMENT OF FINANCIAL AID ELIGIBILITY

Financial aid recipients, who lose their eligibility for financial aid because of reasons related to Satisfactory Progress or other forms of disciplinary actions, may have their financial aid reinstated. Conditions for reinstatement include the achievement of academic standing consistent with graduation requirements. A financial aid recipient, for example, who fails to meet satisfactory academic progress in two or more successive months, may re-establish eligibility through reinstatement. Reinstatement may be requested by the student. Requests will be reviewed by an Administrative Committee after an academic counseling with the student.

## REFUND POLICY

1) Student who cancels the enrollment agreement contract in writing at any time until midnight of the fifth (5th) day following the start of class, shall be refunded all monies paid within ten (10) days after receipt of the notice. If a student is rejected for training or if a course is canceled, the student will receive a refund of all monies paid within forty-five (45) days. A student may withdraw from school at any time and receive a refund of unused costs. If a student withdraws or is suspended or expelled after the aforementioned 5-day cancellation period, all tuition and fee (i. e., educational costs), less a registration fee not to exceed \$100, shall be refunded on a pro-rated basis.

2) Once purchased, equipment becomes the property of the student, unless it is returned in good condition, allowing for reasonable wear and tear, within thirty (30) days following the date of the student's withdrawal. (Some equipment may not be returnable due to health or safety reasons.)

3) In calculating any tuition refund due ATA complies with the California State Refund Calculation.

4) All refunds will be made within 45 days from the date of cancellation of withdrawal (as described in parts 1 and 3 above), or if the student does not return from an approved Leave of Absence period as stated in the school catalog. Within 10 days of any refund, the student will receive a Notice of Refund stating the amount of the refund and to whom the refund was made.

### 5) Federal **Return of Title IV**

Effective for all withdrawals or terminations from the institution on or after October 7, 2000, the institution is required to comply with the new federal regulations of Return of Title IV funds in the determination of Title IV that must be returned on behalf of a student. The institution will continue to comply with the state and institutional refund policy in determining the amount of unearned tuition. Funds are returned to federal programs in the order required by USDE:

1. Unsubsidized FFEL/Direct Stafford Loan
2. Subsidized FFEL/Direct Stafford Loan
3. Perkins Loan
4. FFEL/Direct PLUS
5. Pell Grant
6. FSEOG
7. Other Title IV programs

## APPROVED USDE RETURN OF TITLE IV LANGUAGE

The law specifies how the school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Academic Competitiveness Grants\*, National SMART Grants\*, Stafford Loans, PLUS loans, Federal Supplemental Educational Opportunity Grants (FSEOG), and Federal Perkins Loans\*.

\* Federal Programs not available at ATA

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

The amount of assistance that you have earned is determined on a prorata basis. For example, if you completed 30% of your payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. ATA may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if you accept them) for tuition, and fees (as contracted with the school). For all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission (which some schools ask for when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

ATA must also get your permission before it can disburse directly to you any Title IV grant funds that are part of a post-withdrawal disbursement.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year student and you have not completed the first 30 days of your program before you withdraw, you will not receive any FFEL funds that you would have received had you remained enrolled past the 30<sup>th</sup> day.

If you receive (or the school or parent receive on your behalf) excess Title IV program funds that must be returned, the school must return a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

ATA must return this amount even if it didn't keep this amount of your Title IV program funds.

If the school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know what your school's refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-433-3243. TTY users may call 1-800-730-8913. Information is also available on the Web at [www.studentaid.gov](http://www.studentaid.gov)

## FINANCIAL AID OVERPAYMENTS AND REPAYMENT POLICY

A student's circumstances can change after being paid financial aid and may have received more financial aid than he or she is eligible for. In that case the school must recalculate the financial aid award and it must be returned to the federal government. In general, the student is liable for any Pell overpayment. There is an exception; the student is not liable if the amount is under \$25.

In the case when a student must repay the overpayment the following actions are required by the US Department of Education:

1. The overpayment can be adjusted in a subsequent Pell disbursement in the same award year.
2. When that is not possible, the school must recover the Pell overpayment by sending a written notice to the student requesting the repayment of the overpayment. The written notice must state that if the student fails to make satisfactory repayment arrangements, the student will be ineligible for additional Title IV fund until final resolution of the overpayment. The notice can also be transmitted electronically. If, after notification and consideration of any student's objection, the student still has not repaid or made satisfactory arrangements to repay the Pell overpayment the school must refer the overpayment to the Department's Student Management Collections and to National Student Loan Data Center (NSLDS). For specific information contact the Financial Aid Office.