Washington State

Education and Training Voucher (ETV) Program Guidelines

CHILDREN’S ADMINISTRATION
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This guide is a road map to help you better understand what the Education and Training Voucher (ETV) Program is, what is expected of eligible students to apply and requirements to maintain participation in the program.
Overview

**Education and Training Voucher Program**

The Washington State Department of Social and Health Services (DSHS) Children's Administration provides many services to support adolescents through the Foster Care Independence Act of 1999/2001, also known as the Chaffee Act. Federal funding is provided to Washington State for the Independent Living (IL) Program and Education and Training Voucher (ETV) Program. These programs provide services to youth who are likely to "age out" of the foster care system and transition to adulthood.

The Education and Training Voucher (ETV) program was implemented in Washington State in 2003. ETV offers financial assistance to current and former foster youth to attend an accredited college, university, vocational or technical college. ETV is designed to supplement the student’s own efforts to secure financial means to help them obtain a certificate or degree.

ETV awards are unique to each student and are based on the cost of attendance formula established by their college, their financial aid award, and unmet need. The total financial aid offered to the student cannot exceed the cost of attendance. ETV awards can help cover a portion of the student’s educational expenses such as tuition, fees, books, housing, transportation and other educational related costs.

This guide is a road map to help you better understand what the Education and Training Voucher (ETV) Program is, what is expected of eligible students to apply and requirements to maintain participation in the program. As an advocate, whether you are an IL provider, caregiver or social worker or supporting adult, you are one of the many caring individuals who can help guide youth through what can be an overwhelming, stressful and scary process. You are a valuable partner in contributing to positive and productive outcomes for youth!

**Education and Training Voucher Program**

**Timeline and Important Dates**

<table>
<thead>
<tr>
<th>Month</th>
<th>Event</th>
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<tbody>
<tr>
<td>January</td>
<td>Free Application for Federal Student Aid (FAFSA)</td>
</tr>
<tr>
<td></td>
<td>ETV Application Cycle Begins</td>
</tr>
<tr>
<td></td>
<td>Winter Term Class Schedules Due</td>
</tr>
<tr>
<td>March</td>
<td>Winter Term Unofficial Transcripts Due</td>
</tr>
<tr>
<td>April</td>
<td>Spring Term Class Schedules Due</td>
</tr>
<tr>
<td>June</td>
<td>Spring/Second Semester Unofficial Transcripts Due</td>
</tr>
<tr>
<td></td>
<td>Final ETV Payment Requests from the Academic Year</td>
</tr>
<tr>
<td></td>
<td>Due June 30</td>
</tr>
<tr>
<td>July</td>
<td>New Academic Year Begins</td>
</tr>
<tr>
<td></td>
<td>ETV Application Cycle Closes July 31</td>
</tr>
<tr>
<td>August/September</td>
<td>Fall/First Semester Class Schedules Due</td>
</tr>
<tr>
<td>October/November</td>
<td>Wait List Outreach</td>
</tr>
<tr>
<td>December</td>
<td>Renewal Application Mailing</td>
</tr>
<tr>
<td></td>
<td>Fall Term Unofficial Transcripts Due</td>
</tr>
</tbody>
</table>
Preventing Students for College
Going to college may seem out of reach for youth in care. However, with proper planning, support and encouragement students can obtain their goal of going to college. The financial aid process is complex and confusing. Helping students understand their financial aid opportunities and responsibilities is critical, along with providing support and guidance throughout the process.

There are many educational resources available to help students pay for their education. Below is a checklist to help you work with youth.

Selecting a College or University
Students may not know exactly what they want to major in and that’s ok. To help guide them, here are a few factors for them to consider:
- Do they want to attend a small or large college or university?
- Has the student visited the college or university?
- What type of support systems and resources are offered at the college?
- Are there clubs, sports or other recreational groups that the student may be interested in participating in?
- Does it offer a program they are interested in pursuing?
- What is the cost compared to other colleges, offering the same degree?

Free Application for Federal Student Aid (FAFSA)
The most important step of the financial aid process is to complete the FAFSA on or shortly after January 1, each year. Once the FAFSA is complete, the information is sent to each college or university the student indicated. Students may list up to 10 colleges or universities. Each school uploads the information and, based on funds available, an award package is generated. For more information and to complete the FAFSA go to: http://www.fafsa.ed.gov.

College Admissions Process
Students need to know the admissions process and deadline dates for each college they are interested in applying to. The first week of January is a common time for applications to be submitted. Some schools accept applications on a continuous basis until class space is full. It’s important to support and help students plan and complete their application before the deadline. Doing so will prevent the student from rushing and making mistakes that may affect the quality of their application.

Application for Admission
Find out if any of the schools on the student’s list accept the Common Application, a generic admission application accepted by hundreds of colleges and universities. The Common Application allows students to complete a single application to submit to multiple colleges. Here is the link: https://www.commonapp.org/CommonApp/default.aspx.
The Essay
To help the student, ask them to think of the application essay as an opportunity to express who they are and what makes them unique. Most college applications give a prompt or ask the applicant to respond to a question. Some common prompts include:
- Describe a significant experience, achievement, risk or ethical dilemma you have faced and evaluate its importance.
- Describe a person who has had a significant impact on you and your educational pursuits.
- Describe yourself. What quality do you like best in yourself? What do you like least?
- Why is [college name] a good choice for you?
- Tell us about your career goals.

Generally, the response should be approximately 500 words. However be sure the student follows the instructions provided in the application. If you’re not sure about the length requirement, check with an admissions representative.

Letters of Recommendation
Recommendations from mentors, teachers, coaches, guidance counselors and others, allow the college admissions committee to learn about the student in ways that grades and test scores may not reflect. Typically students are asked to submit two letters of recommendation. Most colleges have specific forms that need to be completed, signed and sent with their letters. These forms may be included in the application packet or can be downloaded from the college’s website.

Transcripts and Standardized Test Scores
Most colleges require high school transcripts. These must be an official copy sent direct from the high school to the college.

In most cases students will also need to provide official scores from standardized tests such as the SAT or ACT. If the student did not request the test scores to be sent to all the prospective colleges when they completed the test, they will need to contact the testing agency.

College Placement Test
The college placement test is used to assess basic skills and measure skill levels in reading, English, and math. The college uses the scores to help determine the appropriate class level the student should enroll in to be successful.
Chapter 2

Accreditation and Types of Colleges or Universities
To be eligible for ETV funding the student must attend an accredited college or university.

Accreditation
Accreditation recognizes institutions of higher education must maintain certain standards for its graduates to gain admission to another reputable institution or achieve credentials for professional practice. The goal of accreditation is to ensure the education provided meets acceptable levels of quality.

The degree must be awarded by a public or private 2 year or 4 year college, university, community college, vocational or technical institution in the United States that is accredited by the Council for Higher Education Accreditation (CHEA) or an accreditation organization recognized by CHEA or by one of the following regional accreditation boards:
– Middle States Association
– Northwest Association of Schools and Colleges
– North Central Association of Schools and Colleges
– New England Association of Schools and Colleges
– Southern Association of Schools and Colleges


Types of Colleges & Universities
There are many different post secondary education and training opportunities available to students. Many students have not researched or explored the type of college they want to attend. To help students understand their academic options we provide a brief summary for each type of college or university.

Public vs. Private
– Public institutions are funded by state governments, are generally cheaper for in-state residents than private college and universities and offer an admissions advantage to state residents.
– Private institutions rely on tuition, grants, endowments and a variety of private funding to offer financial aid options to offset the higher costs of attending a private institution.

Non-Profit vs. For-Profit
– Non-Profit colleges and universities are funded by state taxpayers and their main focus is on education.
– For-Profit colleges and universities are run like a business, by revenue-seeking companies and are usually backed by investors.
Two Year Public College
These schools typically offer a level of accessibility in terms of time, finances and location. The costs are significantly less expensive per credit hour, and typically have open admission meaning that students with their high school diploma or GED can be admitted. They specialize in serving live-at-home students and part-time students. They are ideal for students who want to further their education while balancing work and family. These colleges offer Associate degrees and certificates.

Four Year Public College or University
These schools offer undergraduate and graduate degrees. Public colleges and universities tend to be larger and less expensive than private colleges, especially if applying in state. They typically offer more classes, depending on the program, and these colleges offer general academic education as well as career specific education.

Four Year Private/Independent College or University
The term “private” simply means that the university’s funding comes from tuition, investments, private donors, and not from tax payers. A private university has several features that distinguish it from a liberal arts college or community college. Four year private universities typically offer undergraduate, graduate and doctorate degrees. These universities typically aren’t as large as the public four year universities. A majority of students at private universities live at the college and attend full time.

Vocational or Technical College
Some careers don’t require a traditional college degree. Instead a student may seek specialized training and earn a certificate at one of a variety of schools devoted to specific vocational or technical careers. Upon completion, students can head straight into the work force. Costs vary depending on the type and length of the program.

Proprietary
Proprietary schools are “for-profit” businesses which provide education and training. They may be privately owned, a partnership, or corporation. Some proprietary colleges are accredited while others are not. Typically students who attend a proprietary school incur more loan debt than if they enrolled in a public college or university. Proprietary schools have been criticized for caring more about making a profit rather than focusing on their students’ educational outcomes.

Tribal College or University
Tribal colleges are primarily located on reservations, but also in some cities, and can either be a two year, four year or vocational institution. The language, culture and history of the tribe(s) are an important part of the curriculum offered at these colleges.
**ETV Eligibility**

**Eligibility Requirements**

Youth may be eligible to receive ETV if they meet any one of the following:

- Are 16 to 20 years old, in a dependency action in a Washington state or tribal court, are in the custody of the Department of Social and Health Services or a tribal child welfare agency, and are in foster care.*

- Are 18 to 20 years old and exited state or tribal foster care because they reached the age of majority at age 18.

- Are 16 to 20 years old and left Washington state or tribal foster care at age 16 or older for an adoptive or relative guardianship placement.

- Students who receive funds before turning 21 and are continuing to meet ETV requirements may be eligible up to age 23.

- Youth who exit foster care at 18 from another state and plan to reside and attend college in Washington may be eligible for the ETV program.

*“Foster care” means 24-hour temporary care for a child placed away from their parents and for whom the Department of Social and Health Services, a licensed or certified child placing agency, or tribe has placement and care responsibility.

This includes, but is not limited to:

- Placements in Foster Family Homes,
- Foster Homes of Relatives,
- Licensed Group Homes,
- Emergency Shelters,
- Staffed Residential Facilities, and
- Pre-Adoptive Homes

**Attending College Out of State**

Youth who decide to attend a college or university out of state and have NOT accessed ETV funds from Washington, are eligible to apply to the state they will reside and attend college. If a youth received ETV funds from Washington State and later decide to attend a college or university out of state, they are to continue applying to the Washington State ETV Program.

To find contact information for the Chafee Independent Living (IL) Coordinators from other states, go to: [http://www.nrcyd.ou.edu/state-pages](http://www.nrcyd.ou.edu/state-pages).

**Denied Status**

Youth who age out of a detention facility, forestry camp, training school, or any other facility operated primarily for the detention of children who are determined to be delinquent, are not considered to be in a foster care placement and therefore are not eligible for the ETV program.

Youth who apply and are determined ineligible for the ETV program will be sent a denial letter that explains why their application was denied.

**Appeal Process**

If you, or the student, believe we have made a mistake you may contact the ETV program to determine if more information may result in a different decision.

**Administrative Appeal**

Students also have a right to an administrative appeal of this decision. Students must make their request within 90 days of receiving the denial letter. The request may be verbal or in writing and should be made to the: Office of Administrative Hearings (OAH)

- P.O. Box 42489
- Olympia, WA 98504-2489
- Toll Free Number: 1-800-583-8271
Application Process
To be eligible for the ETV program students must complete the ETV application and renew their application each year.

New ETV Applicants
New applicants should complete the online application located at: www.independence.wa.gov. If students do not have access to a computer they can contact the ETV program and an application will be mailed to them. Students will be notified within 10-14 business days after applications are received, regarding their ETV eligibility.

Renewal ETV Applicants
Renewal students must apply to the program each year. Renewal applications are mailed to all eligible, returning students in December. Returning students should NOT complete the online application. If the student does not receive the renewal application, the form is also available on the website or they can contact the ETV program.

Free Application for Federal Student Aid (FAFSA)
To be eligible for ETV and any other grants and/or scholarships, students must complete the FAFSA each year on or shortly after January 1 to ensure they receive federal and/or state financial aid.

Dual Credit Program Applicants
Dual Credit, also known as Running Start, applications may be submitted throughout the year. However, students will be awarded based on funds available.

Students who are enrolled in the dual credit program are eligible to receive assistance with the following educational expenses:
- Books and Supplies
- Fees: For example lab or technology fees
- Transportation: Bus Pass or Gas Reimbursement, and
- Parking Pass

Application Deadline Dates
- Priority Application Cycle: January 1 to April 30
- Waitlist Applications: May 1 to July 31
- Application Closes: July 31

Required Supporting Documents
Students are required to submit the following documents:
1. Student Aid Report (SAR) OR FAFSA Confirmation Email
2. Financial Aid Award Letter
3. Class Schedule – Beginning of Each Term
4. Unofficial Transcripts – End of Each Term
5. ETV Participation Agreement
Financial Aid Eligibility

Eligibility for Federal and State Financial Aid

To receive federal and state financial aid, students must meet all of the following criteria:

- Have a high school diploma or High School Equivalency
- Be accepted as a student working toward a certificate or degree in an eligible program
- Be a U.S. citizen or eligible non-citizen
- Meet Satisfactory Academic Progress standards set by the college
- Register with the Selective Service, if required
- Certify that the student is not in default on a federal student loan
- Complete and submit a financial aid application

Students receive financial aid based on several things:

- Special achievements
- Parent’s income
- Student’s income, and
- Student’s demonstrated need

Need is the difference between the cost to attend a college and what the family is expected to pay. The basic formula is:

\[
\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Eligibility for need-based aid}
\]

Note: In most cases, foster youth will have a zero EFC. However, there are students who work in non-work study jobs and their income, depending on how much they earn, may be part of the calculation when the institution receives their FAFSA information.

Cost of Attendance (COA) or Student Budget

Cost of Attendance or Student Budget is the estimated educational costs for a student to attend college. It is used to help determine how much financial aid the student will need to cover their costs during the academic year.

Typically, the COA or Student Budget includes:

- Tuition
- Fees
- Books
- Supplies
- Room and board
- Personal expenses
- Transportation, and
- Childcare

Expected Family Contribution (EFC)

The expected family contribution (EFC) is a combined total of the parent and student contribution. The formulas are developed by the federal government and are used at all accredited colleges. The formula is calculated when students complete the Free Application for Federal Student Aid (FAFSA).

The formulas are complex, and include a variety of factors such as: family size, number of family members in college, parent and student income and assets, age of older parent, etc. There is no set income cut-off to use when determining eligibility.

Change in Circumstances

Sometimes students may experience changes in employment, take on additional expenses such as a child or have an emergency situation. Each student’s situation is unique and may change at any time. Any significant change in circumstances should be communicated to the financial aid office.

In-State vs. Out-of-State Tuition

Typically, private schools charge everyone the same tuition and fees, but most public institutions have one cost for state residents and higher costs for out of state residents. Students who are thinking about going to college out of state should take into consideration that scholarships such as the Passport and Governors’ scholarships cannot be used out of state.
Satisfactory Academic Progress (SAP) and Pace of Progression Policy

The primary purpose of financial aid programs is to help students successfully complete their degree or certificate programs in a timely manner. To receive financial aid, students are required to meet their institutions' Satisfactory Academic Progress (SAP) and Pace of Progression requirements while completing their degree or certificate. Students are responsible for knowing their institutions' SAP and Pace of Progression policy and may be different at each college or university.

Academic progress is measured on a quarter or semester basis, depending on the college or university the student is attending. Failure to meet SAP will result in a financial aid warning, probation, or suspension. Students who receive a warning have one term to meet their institutions' requirements or they may be suspended. Students whose aid is suspended may petition or appeal for aid reinstatement. Students whose petitions are approved will be placed on financial aid probation. General policy requirements are:

− Maintain a minimum cumulative grade point average (GPA) of 2.0 or better,
− Complete your degree within the maximum time frame allowed, and
− Maintain progress toward your degree or certificate at a minimum cumulative pace.

Financial Aid Suspension

Students who have been suspended from financial aid are not eligible for ETV until they are reinstated. This means the student will need to pay at their own expense to complete a term(s) until they successfully meet their institutions' requirements for reinstatement. Once the student is reinstated, they should contact their ETV case manager.

Appeal for Financial Aid Reinstatement

If the student fails to meet SAP because of special circumstance that prevented regular progress, such as an illness or injury, a serious illness or death in their family or other unanticipated circumstances that were beyond the control of the student, they should submit an appeal.

If the student's appeal is granted and they are reinstated, they are eligible to continue receiving ETV funds. If the student's appeal is denied, the student is not eligible to receive ETV funds until the student has been reinstated.

Students who do not meet the required 2.0 for six terms, and this does not have to be consecutive, may be terminated from the program.
ETV Warning and Education Plan Requirements

If a student receives less than a 2.0 and is placed on warning status, they will need to provide the ETV program with an education plan that explains:

- Have any extenuating circumstances (such as caring for an ill family member, birth of a child, self-illness, etc.,) contributed to their warning status.
- How the student plans to resolve the extenuating circumstances.
- Explain in detail the steps they are taking to ensure future academic success such as:
  - Accessing tutoring services,
  - Reducing credit course load or work hours,
  - Accessing support from an Independent Living (IL) Case Manager, Designated Support Staff, or other supportive adult.

A deadline date will be provided on the letter sent to the student. Failure to submit the education plan by the deadline date may result in suspension of ETV funds until the next academic year.

Add/Drop Classes

Students should work closely with their advisor and financial aid on this process. It is a good idea to talk about any impact they may have if they increase their course load. If they want to drop a class, there are steps they need to follow to avoid going into financial aid repayment status. These are discussed in more detail below.

Drop a Class

Students who drop some of their classes may require adjustments be made to their cost of attendance and financial aid. We strongly encourage students to contact their financial aid office and advisor to determine the implications of withdrawing BEFORE the student actually drops the classes.

Withdraw

Students who withdraw from all course work may be required to repay all or a portion of their financial aid they received. Students who fail to complete a course covering the entire period for which aid was provided may be required to repay all or a portion of their financial aid for the applicable term. It’s important that students talk with their advisor and financial aid to understand the implications if they withdraw.

Students who withdraw from some or all of their courses must also contact their ETV case worker. If the student withdraws from all of their courses, they are no longer eligible to request reimbursements, payments or vouchers. Failure to let their ETV case worker know they withdrew from some or all of their courses may result in suspension of ETV funds until the next academic year.
Types and Sources of Financial Aid

There are four types of financial aid:

1. **Grants**: Also called, “gift aid” is financial aid that does not have to be repaid, unless students withdraw from college and owe a repayment.

2. **Scholarships**: Also called, ‘merit aid or gift aid’ are considered free money because students do not have to pay it back.

3. **Work-Study**: Also called, “need-based or self help” allow students to gain valuable work experience while earning money to help pay for a portion of their educational expenses.

4. **Loans**: Is another form of “need-based or self help”, which allow students to borrow money for their educational expenses. Examples of federal loans are the subsidized, unsubsidized and direct loans.

There are four sources of financial:

1. **Federal Financial Aid**: Federal financial aid is administered by the U.S. Department of Education and they ensure that all eligible students, who apply by completing the FAFSA, benefit from federally funded financial assistance for post-secondary education.

2. **State Financial Aid**: State financial aid is administered by the Washington Student Achievement Council (WSAC). Washington State awards financial aid to students from low to moderate income families.

3. **Institutional Financial Aid**: Is any grant, scholarship or work study awarded by the college or university.

4. **Private Financial Aid**: Is aid such as a scholarship awarded by a private donor or agency. It can also be a private loan applied for through a bank or credit union.

Scholarship Opportunities

**The WashBoard.Org**

In 2009 the Washington Scholarship Coalition (WSC) launched an online scholarship clearinghouse called theWashBoard.org. This is a student centered website that allows students to find and apply for many different scholarships in Washington. It is free for both the students and providers, and it streamlines the process for students to access scholarships by matching the applicants with providers in one, easy-to-access website. For more information, go to: www.thewashboard.org.

**College Success Foundation (CSF) Scholarships**

CSF has over 10 years of experience inspiring underserved, low-income students to finish high school and provide continuous support and scholarships to these students to help them go to college.

CSF manages several scholarship programs.

− Washington State Achievers Scholarship Program
− Chateau Ste. Michelle Scholarship Fund
− Costco Scholarship Fund
− Governors' Scholarship for Foster Youth
− Leadership 1000 Scholarship
− Realize the Dream Scholarship

For more information about these scholarships, go to: http://www.collegesuccessfoundation.org.
### Federal Financial Aid

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<th>Type of Aid</th>
<th>Program Details</th>
<th>Annual Amount</th>
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</thead>
<tbody>
<tr>
<td>Pell Grant</td>
<td>Grant</td>
<td>Available to undergraduates only.</td>
<td>$609 - $5,500</td>
</tr>
<tr>
<td>Supplemental Educational Opportunity Grant (FSEOG)</td>
<td>Grant</td>
<td>For undergraduates with exceptional financial need.</td>
<td>$100 - $4,000</td>
</tr>
<tr>
<td>Teacher Education Assistance for College and Higher Education (TEACH)</td>
<td>Grant</td>
<td>For students taking courses to become an elementary or secondary teacher.</td>
<td>Up to $4,000s</td>
</tr>
<tr>
<td>Work Study</td>
<td>Money Earned</td>
<td>For undergraduate &amp; graduate students to work on or off campus and paid at least federal min. wage.</td>
<td>Must pay at least Federal Min. Wage Per Hour</td>
</tr>
<tr>
<td>Perkins Loan</td>
<td>Loan</td>
<td>For undergraduate &amp; graduate students. Must be repaid.</td>
<td>Undergraduate up to $5,500 Graduate up to $8,000</td>
</tr>
<tr>
<td>Subsidized Loan</td>
<td>Loan</td>
<td>Does not accrue interest while the student is in school. Must be enrolled at least half-time. Must be repaid.</td>
<td>$3,500 - $8,500</td>
</tr>
<tr>
<td>Unsubsidized Loan</td>
<td>Loan</td>
<td>Accrues interest. Must be enrolled at least half-time. Financial need not required. Must be repaid.</td>
<td>$5,500 - $20,500</td>
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**Washington State Financial Aid**

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<th>Type of Aid</th>
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<tbody>
<tr>
<td><strong>State Need Grant</strong></td>
<td>Grant</td>
<td>Need based grant for low income undergraduates whose current income is 70% or less of median family income. Include less than half time students.</td>
<td>Determined by the cost of the college attended, rate of enrollment and income level.</td>
</tr>
<tr>
<td><strong>Work-Study</strong></td>
<td>Money Earned</td>
<td>Part-time work for financially needy undergraduates &amp; graduates.</td>
<td>$2,000 - $5,000</td>
</tr>
<tr>
<td><strong>Passport to College</strong></td>
<td>Scholarship</td>
<td>Scholarships for eligible former foster youth.</td>
<td>Up to $4,500</td>
</tr>
<tr>
<td><strong>Work Study</strong></td>
<td>Scholarship</td>
<td>Promises to 7th and 8th graders to pay annual tuition and offer a small book allowance up to $500 if students meet certain requirements.</td>
<td>Follows the SNG awarding formula.</td>
</tr>
<tr>
<td><strong>Washington Scholars</strong></td>
<td>Scholarship</td>
<td>Four-year merit scholarship to high school students in the top 1% of their class from each legislative district.</td>
<td>Award Amounts Vary</td>
</tr>
<tr>
<td><strong>Washington Award for Vocational Excellence (WAVE)</strong></td>
<td>Scholarship</td>
<td>Two-year merit scholarship for outstanding vocational students from each legislative district.</td>
<td>Award Amounts Vary</td>
</tr>
<tr>
<td><strong>American Indian Endowed Scholarship</strong></td>
<td>Scholarship</td>
<td>Scholarships for needy undergraduate students with close social and cultural ties to an American Indian community.</td>
<td>$500 - $2,000</td>
</tr>
<tr>
<td><strong>Opportunity Scholarship</strong></td>
<td>Scholarship</td>
<td>Scholarship for families who earn up to 125% of the median family income to attain an undergraduate degree in high demand fields.</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

*Source: Washington Student Achievement Council 2013-2014*
Calculating the ETV Award
The ETV award is based on the information provided on the student’s financial aid award letter. In most cases, students can access their financial aid award letter online in their student portal. Typically, the financial aid award letter will include the student’s cost of attendance (COA). However, if the COA is missing the student will need to ask the financial aid office or login to their student financial aid portal to get this information.

Determining the ETV Award Amount
The ETV award is determined by taking the students Cost of Attendance (COA) and subtracting the financial aid awarded to the student. The difference between the two is called, unmet need.

Example: (COA – FA = Unmet Need)

Below is an example of a financial aid award letter. In this example,

- The Cost of Attendance is: $20,000
- The Student’s EFC is: $0.00
- Financial Aid Award Total: $17,000
- Unmet Need is: $3,000

In this example, the student is eligible for an ETV award of $3,000.

### Sample Financial Aid Award Package

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Attendance</td>
<td>$20,000</td>
</tr>
<tr>
<td>Expected Family Contribution (EFC)</td>
<td>$0.00</td>
</tr>
<tr>
<td>Financial Need</td>
<td>$20,000</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$5,500</td>
</tr>
<tr>
<td>Washington State Need Grant (WSNG)</td>
<td>$1,500</td>
</tr>
<tr>
<td>Institutional Grant</td>
<td>$7,000</td>
</tr>
<tr>
<td>Passport Scholarship</td>
<td>$3,000</td>
</tr>
<tr>
<td><strong>Total Award</strong></td>
<td><strong>$17,000</strong></td>
</tr>
<tr>
<td>Unmet Need</td>
<td>$3,000</td>
</tr>
</tbody>
</table>
**Awarding ETV**

ETV is awarded just like other forms of financial aid, per term. Students awarded ETV will have their award divided by the number of terms they are enrolled.

**Awarding Per Quarter**

If a student attends a college that disburses aid each quarter, their award will be divided by the number of quarters they plan to attend.

In the example below, the student is eligible for an ETV award of $3,000. The student plans to attend three quarters: fall, winter and spring. The student will be awarded $1,000 per quarter.

<table>
<thead>
<tr>
<th>Fall</th>
<th>Winter</th>
<th>Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**Awarding Per Semester**

If a student attends a college that disburses aid each semester, their award will be divided by the number of semesters they plan to attend.

In the example below, the student is eligible for an ETV award of $3,000. The student plans to attend two semesters; first semester and second semester. The student will be awarded $1,500 per semester.

<table>
<thead>
<tr>
<th>First Semester</th>
<th>Second Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,500</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

**ETV Award Letter**

The ETV award is based on availability of funds and the students continued eligibility for financial aid. ETV program staff email a copy of the student’s award letter to the financial aid office and the student. Two hard copies are also mailed to the student. The student must read, sign, date and return one copy. The other copy is for them to keep. Students will not be able to access their funds until the ETV program receives a signed copy.

**Revising the ETV Award**

ETV awards may be revised at any time due to changes in the student's financial aid eligibility, availability of funding, or over-awarding due to other resources the student may be receiving. Revisions may mean a decrease or increase to the student's ETV award.

**Accessing ETV Funds**

The academic year and timeframe students may access their funds is: July 1 to June 30. Once the student is awarded ETV, they may begin accessing their funds.

**Carry Forward of ETV Funds**

Unused ETV Funds are carried forward from term to term throughout the academic year. However, they cannot be carried forward from one academic year to the next academic year.

For example, in fall or first semester if a student did not access all or some of their ETV funds, those funds will be carried forward to winter or second semester. However, for students to be able to access their funds, they must submit the previous terms unofficial transcripts and the next term class schedule.
Student Responsibilities
As a participant of the ETV program students are required to:
Submit their application between January 1 and April 30, each year to meet the priority deadline.
  - All applications submitted after April 30, will be placed on a waiting list and will be awarded on a first come, first serve, funds available basis.
  - The ETV application cycle closes July 31, each year. Applications will not be accepted after this date.
  - Complete the Free Application for Federal Student Aid (FAFSA) on or shortly after January 1 each year.
  - Provide their financial aid award letter and Cost of Attendance (COA) in order to be awarded ETV funds.
  - Maintain their institutions Satisfactory Academic Progress (SAP) and Pace of Progression policy by receiving a 2.0 GPA or better, each term. Students who receive below a 2.0 GPA for six terms, and this does not need to be consecutive, may be terminated from the ETV program.
  - Be enrolled at least half-time or more, meaning six or more credits.
  - Be registered in at least one 100 level college course or higher.
Submit a copy of their class schedule at the beginning of each term and submit a copy of their unofficial transcripts at the end of each term.
  - Failure to submit either one of these will result in the stop of all payments, reimbursements and vouchers until the information has been received by ETV staff.
Keep the ETV program informed about their enrollment status, which can be any of the following:
  - Add or drop classes
  - Withdraw
  - Enroll in a different college
  - Placed on academic warning/probation, or
  - Suspended from financial aid
Open and maintain a free email account and check it frequently. Email is the main source of communication from program staff to students.
Keep the ETV program informed if their address, phone number or email changes.
Eligible Expenses

Education

**Tuition:** Federal and/or state financial aid must go towards tuition costs first. If additional tuition is owed after all other forms of financial aid have been applied towards tuition, ETV may help pay for the balance owed, as long as the student has the funds available in their award.

**Books and Supplies:** ETV may be used for books and supplies.

**Loans:** ETV can replace loans however ETV cannot pay back loans. Federal ETV funds cannot be used to pay back federal loans.

**Repayment:** ETV can repay the Washington State Need Grant (WSNG) if the student accrued the repayment in the current academic year the student is enrolled in and if the student has enough funds to cover the cost for the repayment. ETV cannot repay the Pell Grant. The Pell Grant and ETV are both federal funding. Federal funds can’t be used to pay back federal funds.

**Study Abroad/Intern and Externships:** It is based on the Cost of Attendance and funds available. The college or university must be affiliated with a college or university in the United States. These are reviewed and approved on a case by case basis by program staff.

**Computer, Printer and Equipment:** Students are eligible to be reimbursed for one computer and one printer. The maximum reimbursement amount is $1,300 for both. Students are also eligible to be reimbursed for the cost of the warranty as long as it does not exceed three years.

If the computer or printer is lost, stolen or damaged it will be the student’s responsibility to purchase their own and they cannot request another reimbursement from the program.

Equipment may also include, but is not limited to:
- Special calculators,
- Camera for Photography Classes,
- Tools for students in a mechanic program,
- Cutlery for culinary students

The equipment must be related to the student’s minor, major or program and must be a documented need from the college.

**Uniform or Required Clothing:** The uniform or required clothing must be a documented requirement by the college. An example would be a nursing student who needs scrubs or a student in a welding course and needs coveralls, eye protection and welding hat. The maximum amount a student can request for these items is $300.00.

**Tutoring:** Students may use their ETV funds to pay for a private tutor or receive tutoring assistance from a tutoring agency such as Sylvan Learning.

**Adaptive Software/Assistive Software:** A type of specialized software that usually runs on specialized hardware, designed for use by persons with different types of physical challenges. An example is, Dragon Naturally Speaking, which is voice recognition software.
**Housing**

**Rent/Room and Board:** Students are eligible for 100% of the rent costs if living alone, otherwise a percentage of the total rent is based on the number of people on the rental/lease agreement.

**Rent Deposits:** Students are eligible for 100% of the rent deposit costs if living alone, otherwise a percentage of the total rent deposits is based on the number of people on the rental/lease agreement. It does not include pet deposits.

**Utilities:** Students are eligible for 100% of the utility costs if living alone, otherwise a percentage of the total utility bills is based on the number of people on the rental/lease agreement. Examples of utilities covered are water, sewer, gas, garbage and electricity.

**Phone (Cell/Land):** Students are eligible to receive reimbursement up to $100.00 per month towards their cell plan or landline phone bill. Proof of payment must be submitted on a monthly basis. This may also include the purchase of cell/track phone minutes. However, ETV does not pay for the purchase of the cell phone.

**Food and Personal Hygiene**

**Food and Personal Hygiene:** Students have two options:

1. Students may purchase their grocery and personal hygiene items and be reimbursed up to $300 per month. Students must submit their original receipts, along with the ETV payment request form.

   - Students who receive food stamps or what is now called, Basic Food Benefit (EBT), cannot be reimbursed for items purchased using their EBT card.

2. Students have the option to request a Safeway gift card up to $300 each month.

   - Safeway is the only gift card that is offered. However, if a student is residing in another state where Safeway is not an option, they may request a Wal-Mart gift card.
   - ETV does NOT send these automatically each month.
   - Students must submit the ETV payment request form each month requesting the gift card.

Students can submit receipts for reimbursement and request a Safeway gift card in the same month; however it cannot exceed $300 for the month. For example, if the student submits receipts that total $75.00 for the month of March and request a Safeway gift card in March, they are only eligible for a $225.00 gift card. ($75 + $225 = $300)

**Medical**

**Medicaid to 26 Program**

The Medicaid to 26 program offers youth who are 18 years of age who leave foster care or other eligible out-of-home placement the option to continue receiving their medical benefits until they turn 26. Enrollment for this program is automatic for youth in Washington state exiting care at age 18. If youth apply for other welfare benefits they need to make sure they remain enrolled in this program.

**Medical Insurance Premiums**

Students who are not eligible for the Medicaid to 26 Program may be eligible for financial assistance for regular medical insurance premiums, if the college does not offer healthcare coverage.

However, ETV funds cannot be used to pay for individual medical appointments, mental health service, co-payments for medical appointments, eye exams, glasses, contacts and prescriptions.
Child Care

Child Care or Daycare Costs: If the student is a parent, responsible for the care of a child or children while in college, ETV can help pay the costs. Students are eligible for childcare expenses for the days the student is in class, during periods of study, field work, internships, and commuting time.

Transportation

Parking Pass or Fees: ETV may be used to cover parking on the college or university campus.

Bus Pass, Bike, or Car Pool: Students are eligible to be reimbursed for the cost to cover these items at the going rate.

ORCA Bus Pass: If the student lives in Pierce or King County, students are eligible to receive an ORCA Bus Pass. Students will initially need to pick up their ORCA bus pass from their local DSHS office and the pass will be loaded each month as long as the student is meeting eligibility criteria and they have funds available in their award.

Holiday Travel: Students are eligible to be reimbursed for gas, airfare or train ticket for one round trip during holiday breaks such as Thanksgiving, winter break, spring break, etc. Reimbursement will be based on the availability of student’s funds.

Insurance: Students are eligible for 100% coverage on their motorcycle or vehicle if the mode of transportation is needed to get to and from college.

Gas: Students are eligible to be reimbursed for one round trip to college each day the student has class, using the federal gas reimbursement standard which may vary each year.

Repairs: Students may be eligible for repairs on their vehicle, if the student lives off campus and they rely on their vehicle to get to their classes. Repairs cannot exceed more than 50% of the vehicles blue book value.

Maintenance: Students are eligible for maintenance on their vehicle if they live off campus and they rely on their vehicle to get to their classes. Maintenance may include routine items such as oil changes, tire rotations, etc.

Expenses Not Covered

Below is a list of some of the expenses that are NOT covered:

− Storage Unit Costs
− Furniture
− (House ware) items such as bedding, dishes, utensils, appliances etc.
− Car Tabs
− Alcohol/Tobacco/Fire Arms
− Tips at Restaurants
− Adult Basic Education (ABE) courses
− General Educational Development (GED) Tests
− Compass Tests
− Personal Loans
− Computer or Video Games
− Purchase of a Car/Motorcycle or monthly car/motorcycle payments
− Regular day to day clothing
− Driver’s License
− Towing
− Postage Stamps
− Cell Phones
− Glasses or Contacts
− Late Fee’s
− Car Washes
− Pet Deposits
Chapter 11

Payment Methods

Unlike other forms of financial aid, ETV funds are not automatically sent to the student’s college or university. The funds are administered by Children’s Administration (CA). Students may access their funds using one or all of the following payment methods:

1. **Reimbursement**: Students can pay for an eligible expense and request reimbursement by submitting original receipts or applicable documentation along with the ETV payment request form.
   - Students can receive reimbursement by direct deposit into a checking or savings account, or
   - By check in the mail

2. **Direct Payment to a Vendor**: The ETV program can make direct payments to a vendor, if the vendor agrees to complete the required forms. For example, a vendor may be a landlord or car insurance company. The vendor must be set up in the state payment system to make payments. If they are not, they must complete the Statewide Payee Registration form.

3. **Voucher**: Vouchers can be sent to the student’s college to set up a books and supplies account, pay for a bus pass, help with tuition, etc.

Each method requires the student to complete the ETV payment request form. The ETV payment request form is located at: www.independence.wa.gov.

Valid Proof of Payment

Students may need to submit supporting documents in order for ETV staff to process a reimbursement or payment. Valid proof of payment or supporting documents may be:

- Original receipts
- *Bank or credit card statements
- Tenant ledger
- Bills or invoices
- Rental/lease agreement which is required for rent and utility payments

*If the student pays with a check and they do not receive a receipt, a copy of the student’s bank account statement can be submitted. However, if the student submits their bank statement we encourage the student to black out their account numbers before sending.

Invalid Proof of Payment

Money order receipts and carbon copies from checks are NOT accepted as proof of payment. If money orders are used to purchase an eligible expense, students must ask for a receipt from the vendor to submit for reimbursement.

The ETV program will not reimburse the student if they use a gift card to purchase an eligible expense or if they use an Electronic Benefits Transfer (EBT) Quest card to purchase food.

Payment and Reimbursement Timeframe

Students are encouraged to submit payment requests on a monthly basis. Reimbursements and payments may take 7-14 business days once the requests have been received and processed by ETV program staff. However, this process may take longer if information is missing or incorrect and follow up is required.

Student Reimbursement Options

There are two options for students to receive their ETV reimbursements.

1. **Direct Deposit**: Into a checking or savings account, which is the preferred method; or
2. **Check**: In the mail

Students may choose the option that best fits their needs. In either case they must complete the required Statewide Payee Registration form. ETV program staff cannot process reimbursements until the form has been submitted and approved by the Washington State Office of Financial Management (OFM).

The Benefits of Direct Deposit

- Students will receive reimbursements faster!
- If they move, they don’t have to worry about their check accidentally going to their old address!
- Direct deposit reduces the risk of lost checks, delays from mailing errors and theft!
- By choosing direct deposit students will receive email notifications when the deposit is made!
- Direct deposit saves time, money and paper!
Once the form has been submitted it can take up to 3-5
business days to be approved.

*Please Note: If the student initially chose one option over
the other but later changes their mind, all they need to do is
contact their ETV caseworker and request a new form.*

**How do Students Receive the Form?**
The Statewide Payee Registration (SWV) form is emailed
to all new ETV eligible participants with their ETV Award
letter.

**How do Students Complete the Form?**
The Washington State Office of Financial Management
(OFM) no longer accepts hand written forms. Students
are required to type their information in the applicable
fields on the form.

To help youth complete the form, step by step
instructions are provided in this chapter. Once the form
is complete, the form can be scanned and emailed to:
etvwash@dshs.wa.gov or mailed to:

dshs-children's administration
ETV program
P.O. Box 45710
Olympia, WA. 98504-5710
Toll Free: 1-877-433-8388

**Statewide Payee Registration Form
Instructions**

**Step 1:** Check the box, “New Registration”. If the student
is updating their information i.e. address, phone,
banking etc. they will check the box, “Change to Existing
Registration” check the applicable boxes depending on
the type of change and provide their Statewide Vendor
Number. If they do not know their SWV number they
may contact ETV staff or ETV staff can fill in the missing
SWV number.

**Step 2:** The student must enter their contact
information. Required information that must be
provided for this section is listed below:

1. Legal First & Last Name
2. Social Security Number (SSN)
3. Mailing Address
4. City, State and Zip Code
5. Telephone Number
6. Email Address

**Step 3:** Students have the option to select “direct
deposit”, which is preferred, or “check in the mail”.
Students must check one of these options.

**Step 4:** If the student selects direct deposit in step 3,
they must complete ALL fields in this step, sign and date
and move onto step 5.

If the student selects “Check in the Mail”, no more
information is required and they can move onto step 5.

**Step 5:** This section is required, no matter what option
of reimbursement method the student chose. Required
information that must be provided for this section is
listed below:

1. Legal First and Last Name
2. Students must check the box titled, “Individual or
Sole Proprietor”. DO NOT check any other boxes, as
these are for businesses only.
3. Mailing Address
4. City, State and Zip Code
5. Social Security Number (SSN).
6. Certification: Students must read and certify by
signing and dating the form.

**Step 6:** Submit the forms.

For fast service, print, sign, date, scan and email the
forms to: etvwash@dshs.wa.gov. If the student does not
have access to a scanner, the forms can be mailed to the
address provided on the form.
Eligible Washington State Institutions and Codes

To be eligible to participate in the Education and Training Voucher (ETV) Program students must be enrolled in an accredited college. The college, university, vocational or technical college must be accredited by the Council for Higher Education Accreditation (CHEA) and participate and disburse federal student aid.

Four Year Public Institutions
1010 - University of Washington
1020 - Washington State University
2030 - Central Washington University
2040 - Eastern Washington University
2050 - The Evergreen State College
2060 - Western Washington University

Four Year Private or Independent Institutions
3080 - Antioch University
3090 - Bastyr University
3100 - Cornish College of the Arts
3310 - DigiPen Institute of Technology
3120 - Gonzaga University
3110 - Heritage University
3130 - Northwest University
3240 - Northwest College of Art
3140 - Pacific Lutheran University
3150 - Saint Martin’s University
3160 - Seattle Pacific University
3170 - Seattle University
3190 - University of Puget Sound
3200 - Walla Walla University
3210 - Whitman College
3220 - Whitworth University

Two Year Community Colleges
4300 - Bellevue College
4310 - Big Bend Community College
4580 - Cascadia Community College
4320 - Centralia College
4330 - Clark College
4340 - Columbia Basin College
4350 – Edmonds Community College
4360 – Everett Community College
4380 – Grays Harbor College
4390 – Green River Community College
4400 – Highline Community College
4410 – Lower Columbia College
4460 – North Seattle Community College
4570 – Northwest Indian College
4430 – Olympic College
4440 – Peninsula College
4370 – Pierce College
4450 – Seattle Central Community College
4480 – Shoreline Community College
4490 – Skagit Valley College
4420 – South Puget Sound Community College
4470 – South Seattle Community College
4500 – Spokane Community College
4510 – Spokane Falls Community College
4520 – Tacoma Community College
4530 – Walla Walla Community College
4540 – Wenatchee Valley College
4550 – Whatcom Community College
4560 – Yakima Valley College

Vocational and Technical Colleges
5700 – Bates Technical College
5710 – Bellingham Technical College
5720 – Clover Park Technical College
5730 – Lake Washington Technical College
5740 – Renton Technical College
5750 – Seattle Vocational Institute (SVI)

Proprietary Institutions
6820 – Art Institute of Seattle
6810 – Everest College
6890 – Lucas Marc Academy
6740 – Divers Institute of Technology
6780 – Gene Juarez Academy
6970 – Glen Dow Academy
6760 – Interface College
6750 – International Air & Hospitality Academy
6710 – ITT Technical Institute
6840 – Perry Technical Institute

Useful Websites

Adolescent Website: www.independence.wa.gov
AmeriCorps: www.americorps.gov
Casey Family Programs: www.casey.org
College Board: www.collegeboard.com
College Success Foundation: www.collegesuccessfoundation.org
Court Appointed Special Advocates: www.washingtonstatecasa.org
DHS-Children’s Administration: www.dshs.wa.gov/ca
Fastweb: www.fastweb.com
Foster Care Alumni of America: www.fostercarealumni.org
Foster Care to Success: www.fc2success.org
Foster Club: www.fosterclub.com
Free Application for Federal Student Aid: www.fafsa.ed.gov
Job Corps: www.jobcorps.gov
National Institute on Drug Abuse: www.drugabuse.gov
National Organizations for Youth Safety: www.noys.org
National Resource Center for Youth Services: www.nrcys.ou.edu
Planned Parenthood: www.plannedparenthood.org
State Board for Community & Technical Colleges: www.sbctc.edu
Teaching Tolerance: www.tolerance.org
TheWashBoard.org: www.thewashboard.org
Teens Health: www.kidshealth.org/teen
Treehouse: www.treehouseforkids.org
Washington Education Foundation: www.weduf.org
Washington Student Achievement Council: www.wsac.wa.gov
Resources

Glossary of Acronyms and Terms

**Academic Year:** A period of time schools use to measure a quantity of study. For example, a school's academic year may consist of fall and spring semester during which a full-time undergraduate must complete 24 semester hours. For ETV program purposes the academic year is July 1 to June 30 of each year.

**Accredited College or University:** Means that the school meets certain minimum academic standards and is eligible to disburse federal financial aid.

**Appeal:** Students on Financial Aid Suspension may submit an appeal to the Office of Student Financial Aid if extenuating circumstances prevented them from meeting the SAP requirements.

**Associate Degree:** A two-year college degree.

**Cost of Attendance (COA):** The estimated total amount it costs the student to go to college. The COA may include tuition, fees, room and board, books and supplies, transportation, if applicable childcare and personal expenses.

**Enrollment Status:** Status is determined by how many credits the student is enrolled for. The amount the student is eligible to receive in financial aid is also determined by their enrollment status. Students must be enrolled at least half time or more, meaning six or more credits to be eligible for ETV and most types of financial aid.

**Expected Family Contribution (EFC):** EFC is the formula used by the institution to measure income. This can be the student's income or their family's income, and is calculated according to federal law. The family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered is the family size and the number of family members who will attend college or career school during the year. The information you report on your Free Application for Federal Student Aid (FAFSA) or your FAFSA4caster is used to calculate your EFC. Schools use the EFC to determine your federal student aid eligibility and financial aid award.

**Family Educational Rights and Privacy Act (FERPA):** FERPA is a Federal law that protects the privacy of student education records. In order to discuss specific information regarding a student’s financial aid status the student must complete a consent form.

**Financial Aid Package/Award:** Is the total amount of financial aid (both federal and state) a student is offered by the college. The financial aid package combines various forms of aid to help meet the student's education costs. A financial aid award may consist of grants, scholarships, work-study and loans.

**Free Application for Federal Student Aid (FAFSA):** The most important process is completion of the FAFSA. FAFSA information is processed by the U.S. Department of Education and the information and results are forwarded to the colleges you indicated on the application. The information helps the college financial aid office determine what types of federal and state aid you may be eligible to receive.

**Gift Aid:** Is educational funds such as grants or scholarships that do not require a repayment.

**Pace of Progression:** Is measured to ensure students complete their program within the college and/or university's allotted timeframe.

**Probation:** The first time a student fails to meet Satisfactory Academic Progress (SAP) the student will receive a notice from the college and will be placed on probation for one term. During this term the student may be eligible to receive financial aid but is not allowed to enroll more than half time. If the student does not meet SAP by the end of the probationary term the student will be suspended from receiving financial aid.

**Reinstatement of Financial Aid:** Students whose aid has been suspended may be considered for reinstatement after repaying or making satisfactory arrangements to repay any financial aid debt owed, and completing at their own expense, the number of credits required to raise their pace of progression to the institutions required amount.

**Satisfactory Academic Progress (SAP):** To be eligible to receive federal and state student financial aid, students must meet and maintain the college's standards of satisfactory academic progress toward a degree or certificate. Check with your school to find out its specific standards.
Student Aid Report (SAR): A report that summarizes the information the student provided when completing the Free Application for Federal Student Aid (FAFSA). The SAR is sent to the student four to six weeks after completing the FAFSA and is sent either by email or mail.

Student Budget: Also known as cost of attendance, is the estimated total amount it costs the student to go to college. The student budget may include tuition, fees, room and board, books and supplies, transportation, and if applicable childcare and personal expenses.

Student Identification Number (SID): The SID is the number assigned to the student by the college and is NOT the student’s Social Security Number (SSN).

Subsidized Loans: Are awarded on the basis of financial need. You won’t be charged any interest before you begin repaying the loans because the federal government subsidized the interest during this time.

Suspension: Students may be suspended if they fail to meet satisfactory academic progress financial aid standards or academic standards. If you do not attain the required cumulative GPA and/or credit completion requirements during your probationary term you will be placed on financial aid suspension. Students may submit an appeal to financial aid to be reinstated. However, if the appeal is denied students are not eligible for financial aid and must be enrolled in at least 6 credits and complete one term on their own successfully to be reinstated.

Unmet Need: Is determined by taking the Cost of Attendance subtracting the financial aid awarded. The difference between the two is called the “unmet need”.

Undergraduate: A student who has not earned a Baccalaureate Degree (BA).

Unsubsidized Loans: Charges interest from the time the money is first disbursed until it is paid in full. The interest is capitalized, meaning that you pay interest on any interest that has already accrued. One way to minimize how much interest accrues is to pay interest as it accumulates.

Verification: Is a process to confirm the information you provided on the FAFSA is correct. Verification selection can be random or because the FAFSA data was incomplete, estimated, or inconsistent. The U.S. Department of Education selects some students for the verification process and the college may select students as well. The college will ask you to complete the verification worksheet and provide documentation to confirm the information you provided on the FAFSA is correct. Delay of providing the verification worksheet and other required documents will delay or forfeit you from receiving financial aid.

Warning Status: Students are placed on Financial Aid Warning for one term (quarter or semester) if they do not meet the minimum GPA and/or minimum credit hour requirements. A warning letter is mailed to the student and a message is emailed to the students college email account.

Work Study: Work Study money is earned by the student through a job on or near campus while attending college and does not have to be repaid. Work study may be part of the student’s financial aid award. Work Study can be Federal, State and/or Institutional.