



and your 17-18 financial aid

Schools participating in Federal Student Aid (FSA) programs (Pell Grant) must adhere to rules and regulations of the Higher Education Act of 1965 and as amended by the Higher Education Opportunity Act signed into law in August of 2008 and became Public Law 110-315. The law, as amended, specifies how schools determine the amount of FSA a student earns and how that money is disbursed. Bridgerland is required to pay students FSA funds in advance and students are required to earn all the funds they receive or accept responsibility for returning (or re-paying) unearned aid; this is explained more fully in the following paragraphs.

Understanding the Pell Grant program - how your money is disbursed and how you earn it - will help you be better prepared to meet your financial responsibilities and avoid financial hardships while you are a student and upon completion of your enrollment.

➤ How is my Pell Grant money awarded and disbursed?

Students may receive Pell Grant funds up to the hours approved for the program and certificate selected, minus any Transfer Hours and hours completed in a previous award year. Effective with the 17-18 award year, students may receive up to one and a half full Pell award(s) during an academic year, July 1, through June 30.

The Pell Grant is ***awarded in Payment Periods***. The length of each Payment Period may vary and is dependent upon your enrollment, the program in which you are enrolled, and your hours of eligibility. You will receive Pell funds from the award year the Payment Period falls within, or in other words – from the award year in which you complete more than 60% of the Payment Period. To be awarded funds under the 2017-2018 year for a Payment Period begun after June 30, 2017, a student must be able to complete more than 60% of the Payment Period before July 1, 2018. A student who is scheduled to complete more than 60% of a Payment Period after June 30, 2018 may be paid from the following year (2018-19) eligibility. You may complete Payment Period(s) that fall under an award year in which you will not receive additional Pell funds.

Your Payment Periods are defined in clock hours as follows:

$$\frac{\text{Transfer \& Prior Year Hours}}{\text{}} + \frac{\text{PP1 17-18}}{\text{}} + \frac{\text{PP2 17-18}}{\text{}} + \frac{\text{PP3 17-18}}{\text{}} + \frac{\text{Add'l Hours}}{\text{}} = \frac{\text{Program/Certificate Hours}}{\text{}}$$

The Pell Grant is disbursed in advance. This means you will receive Pell Grant funds for each Payment Period *before* completing each Payment Period. It is important that you manage your money appropriately so it covers your enrollment for the full Payment Period or longer. For helpful tips and suggestions on managing your money see the information sheet entitled Managing Your Money available at the Financial Aid Office.

The Pell Grant is ***disbursed in installments throughout each Payment Period***. Payment Periods evenly divisible by 150 will be paid in 150 hour installments. Payment Periods not evenly divisible by 150 will be paid in 150 hour installments with the balance being paid as an installment.

You will be paid \$_____ for your first 150-hour installment.

Installments, in the form of a paper check, will be available to students at the Registration desk on the 25th of the month for students attending the Logan or West Campuses. Brigham City Campus students may collect their checks from the Registration desk at the Brigham Campus. In the event the 25th falls on a weekend or holiday, checks will be available *the following work day (except for the December disbursement which will be available the last work day before Christmas break)*. Keep in mind that ***installments will not be available to you every month***. Calculate an ending date for each installment. You will receive your installment on the payday date just prior to the last day of that installment. Installments ending on the 25th of the month will be paid that day. Based on enrollment information available as of the date of your Awarding Interview you may expect to receive your first installment _____.

For more information on how to calculate installments and determine ending dates see the information sheet entitled Your Pell Payment Schedule given to you during your awarding Interview. Copies may be available at the Financial Aid Office.

➤ How should my Pell Grant money be spent?

When you initially applied for aid (*submitted the FAFSA*) you signed a statement certifying you would use any FSA funds you receive solely for the purpose of covering expenses related to your education. Related expenses may include: tuition and fees; required books, tools, and supplies; housing; personal expenses; transportation; child care. Your Pell Grant *will not* cover all of these expenses but may be used to *assist* in meeting *any* of these expenses.

Pell Grant recipients at Bridgerland are given the option to “pay as you go” or, arrange a Payment Plan which allows students to charge tuition and fees at Registration and required books, tools, and supplies at the College Bookstore to their student account at my.btech.edu. You are responsible for meeting your financial obligations at the College regardless of your Pell Payment Schedule. It is strongly recommended that you track your tuition/fee charges, bookstore charges, and any payments you make so YOU always know what your balance (+ or -) is. Written authorization may be provided to Student Services if you wish Pell Grant funds to be held on your student account. *You may find answers to questions about charges and payments on your my.btech.edu student account or by visiting with staff at the Registration desk in Student Services.*

➤ How do I earn the Pell Grant money I receive?

Pell Grant funds are earned by being enrolled, attending, and completing hours and competencies for the Payment Period (*not the installment*) in which you are paid. The amount of Pell Grant you earn is determined on a pro-rata basis. This means, if you complete 30% of the Payment Period, you earn 30% of the assistance you are scheduled to receive. Once you have completed more than 60 percent of the Payment Period, you earn all of the assistance you’re scheduled to receive for that period. Students must maintain the Satisfactory Progress Policy on a monthly basis throughout their program in order to maintain eligibility. A copy of the Satisfactory Progress Policy is available from the Financial Aid Office.

➤ What if I don’t earn all the money I’ve received?

If you withdraw from school during a Payment Period in which you began attending, and did not complete more than 60% of the hours in the Payment Period you are scheduled to complete, you may have received an overpayment of FSA funds. Bridgerland must calculate the amount of Pell Grant you did not earn and those funds must be returned (repaid).

➤ How is the amount of the overpayment determined?

If it is determined that you received more Pell Grant funds than you earned – the College, or you, or both, must return the unearned funds. Bridgerland will calculate how much Pell Grant funds you are eligible to retain and how much aid must be returned by using formulas provided by the Department of Education for the Treatment of Title IV Funds When a Student Withdraws from a Clock-hour Program. Bridgerland will pro-rate the total program charges (tuition/fees and required books, tools and supplies) for the program in which you are enrolled to correspond with the Payment Period. You will be notified in writing of any overpayment you receive.

➤ How do I return any overpayment I’ve received?

You are responsible to repay any overpayment to the College within 30 days. If you owe an overpayment and you have sufficient funds on your student account, Bridgerland will use those funds to repay your portion of the overpayment. If sufficient funds are not available on your student account, you will be given 30 days to make payment in full to Bridgerland. Failure to repay these funds or make acceptable repayment arrangements within 30 days will result in the obligation being turned over to the State of Utah Division of Collections. The Department of Education may also be notified which may result in jeopardizing future financial aid eligibility at Bridgerland or any other school.

➤ Where can I get more information?

The information on this sheet is accurate at the time of printing but is subject to error and change without notice. Any questions or concerns regarding this information may be submitted to the Financial Aid Office located at Bridgerland Technical College, 1301 North 600 West, Logan, Utah 84321 or by calling (435) 750-3204, (435) 750-3114, (435) 750-3279 or toll free 1(866) 701-1100.