Consumer Information & Financial Aid Policies and Procedures 2026-2027

"JOBS, JOBS, JOBS"

July 1st 2026 - June 30th 2027

This document describes the policies and procedures that are required by federal regulations for the administration of Title IV student assistance programs at Indian Capital Technology Center. This document also describes other student financial policies and assistance that may be available to students at ICTC throughout the 2026-2027 academic year.

Table of Content

Section 1: Introduction

1.1 Indian Capital Technology Center Vision, Mission and Values 5

1.2 ICTC Facilities and Services 6

1.3 Entities that License and Accredit 7

1.4 Financial Aid Purpose and Philosophy 8

Section 2: Administrative Organization & Institution Eligibility Information

2.1 Division and Responsibilities 9

2.2 Fiscal Records Compliance 10

2.3 ICTC Title IV Certification and Application Updates 10

Section 3: Types of Financial Aid

3.1 Federal PELL Grant 11-12

3.2 Oklahoma Tuition Aid Grant (OTAG) 12

3.3 Oklahoma Promise 13

3.4 Workforce Investment Act 14

3.5 Bureau of Indian Affairs 14

3.6 OK Career Tech Scholarships 14

3.7 Foundation Scholarship, Senior Scholarship (3rd year) & Tuition Waivers 14

3.8 Health Professions Scholarships 15

3.9 Vocational Rehabilitation 15

3.10 VA Educational Benefits 15-16

3.11 Various Scholarship Opportunities 16

Section 4: Institutional and Financial Aid Policies and Procedures

4.1 Definition of a Regular Student and Special Student 17

4.2 Evaluation and Determination of Financial Need 17-18

4.3 Satisfactory Academic Progress (SAP) 19-21

4.4 Verification Policies & Procedures 21

4.5 Citizenship 22

4.6 Conflicting Data 23

4.7 Fraud & Abuse 24-25

4.8 Misrepresentation 25-26

4.9 Professional Judgment, Dependency Overrides & Homeless Youth 26

4.10 Award & Disbursement Procedures 26-27

4.11 Title IV Refunds 28-30

Section 5: Consumer Information

5.1 Availability of ICTC Employees for Information Dissemination 30

5.2 College Navigator 30

5.3 ICTC Federal PELL Grant Award statistics 31

5.4 Textbook Information 31

5.5 Net-Price Calculator 31

5.6 Constitution Day & Voter Registration 31-32

5.7 ICTC Security Policies & Crime Statistics 32

5.8 Gainful Employment Disclosures 32-33

Appendix

A. State Authorization Letter 33-34

B. State Accreditation Letter 35

C. State Approved Career Major Offerings 36-37

D. Consumer Information Method of Disclosure 38-39

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Financial Aid Office Personnel



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Tahlequah 1-800-340-2594
Sallisaw 1-800-340-9119
Stilwell 1-800-696-3111
Coweta 918-897-3734
FAX# - 888-204-9681

Section 1: Introduction

Federal regulations mandate that institutions have written policies and procedures. The purpose of this document is to record policies and procedures surrounding the delivery of financial aid at Indian Capital Technology Center (ICTC). If no policy or procedure addresses a given issue, the financial aid administrator is expected to use professional judgment based upon the intent of all financial aid programs and practices.

This manual is intended to:

- Set forth the institution's policies in regard to student aid and describe the procedures which must be taken to implement these policies.
- Provide general procedures in order that a systematic and consistent approach may be taken in the operation of all programs; ensuring that similar operations will be handled in a uniform manner.
- Provide quick reference to various practices.
- Facilitate the orientation and training of personnel when changes occur.

1.1 Indian Capital Technology Center Vision, Mission, & Values

Vision

Indian Capital Technology Center develops world-class leaders for the workplace.

Mission

Indian Capital Technology Center develops individuals for success in the workplace by providing world-class training.

Core Values

We believe that:

- Every individual deserves to be served with integrity, honesty, and ethical standards.
- We are comprised of highly trained professionals operating as a unified system to serve customers and provide a strong return on investment (ROI).
- We commit to student/client success by providing quality-training opportunities that meet the schedules, delivery methods, and skill development needs of our customers.
- We collaborate with secondary education, higher education, industry, and the business sector for value-added training and services through collaboration that leads to economic and personal growth.
- A continuous school improvement plan is in place and serves as a guide for decision-making.
- We market to our service area to assure an awareness of access and opportunity for all citizens.
- We strive to meet the needs of our communities.

1.2 ICTC Facilities and Services

ICTC has five campus locations to serve the district: Muskogee, Sallisaw, Stilwell, Bill Willis Campus in Tahlequah, & the Coweta campus. ICTC offers numerous full-time career majors. ICTC also offers services to existing companies, small business owners, or entrepreneurs just getting started. ICTC's Business and Industry Services Department has programs and services in place to help companies achieve their goals. All ICTC facilities are modern and up-to-date, and the equipment provided in each course meets industry standards.

Indian Capital Technology Center – Muskogee
2403 N. 41st Street East
Muskogee, OK 74403
PH: 1-800-375-8324

Indian Capital Technology Center – Stilwell
Route 6 Box 3320
Stilwell, OK 74960
PH: 1-866-696-3111

Indian Capital Technology Center – Sallisaw
401 E. Houser Industrial Blvd
Sallisaw, OK 74955
PH: 1-800-340-9119

Indian Capital Technology Center – Tahlequah
240 Career Tech Way (Vo-Tech Road)
Tahlequah, OK 74464
PH: 1-800-340-2594

Indian Capital Technology Center-Coweta
31850 E. State Hwy. 51
Coweta, OK 74429
PH: 1-918-897-3734

Services Available to Disabled Students

All institutional offices, instructional and training facilities are accessible to handicapped students. Lowered water fountains, telephones, and handicapped accessible entryways and restroom facilities are provided. Any disabled person requiring specific information regarding services should call Student Services. Students with disabilities that wish to request accommodations must make an official Request for Accommodation with their instructor or through Student Services.

Rights & Responsibilities of Financial Aid Recipients Right-to-Know

-Information on the school
-Information on financial aid
-Completion, graduation, placement, & retention
-Institution's Annual Campus Security Report
-Information about student rights under FERPA
-Voter Registration
-Drug and alcohol policies and programs
-Copyright Infringement Policy
-Textbook Information
-Constitution Day
-Net-Price Calculator

Responsibilities
Use financial aid funds for school related expenses
-Report all outside aid to the financial aid office
-Maintain satisfactory academic progress -
Report changes in enrollment to the student services and financial aid offices.

-Notify financial aid office before withdrawing
-Ask questions about the financial aid process if you don't understand -
Complete the required paperwork requested by the financial aid office.

1.3 Entities that License and Accredit

Indian Capital Technology Center District No. 4 is fully accredited by the Oklahoma State Department of Education (SDE) and the Oklahoma State Board of Career and Technology Education (ODCTE Board).

Special accreditation for some Career Majors has been earned through the following:

Associated General Contractors (AGC)
Joint Review Commission on Accreditation in Radiology Technician (JCERT)
National Center for Construction Education and Education Research (NCCER)
National Institute for Automotive Service Excellence (ASE)
Accreditation Commission for Education in Nursing (ACEN)
National Restaurant Association (NRA)
Oklahoma Board of Nursing (OBN)
HVAC Excellence
Oklahoma State Board of Cosmetology
Department of Veteran Affairs State Accrediting agency
Accreditation Review Council of Education in Surgical Technology and Surgical Assisting (ARC/STSA)
Academy of Professional Coders (APC)
Accreditation Council for Occupational Therapy Education (ACOTE)
American Health Information Management Association (AHIMA)
American Welding Society (AWS)
C++ Institute
Cisco Networking Academy – Cisco Systems Inc. Print Ed

Any of our students wishing to review documents describing the institution accreditation, approval, or licensing should submit a written request to Student Services. Within ten (10) business days of submission of the request, documentation will be made available for review.

1.4 Financial Aid Purpose and Philosophy

Purpose

The primary purpose of financial aid programs at ICTC is to help provide financial assistance to students who without such assistance would be unable to pursue their education.

Philosophy

Indian Capital Technology Center believes the primary responsibility for financing education lies first with the student and their family (parents or spouse). When the total resources they can provide do not meet expenses, ICTC, as a third partner, will provide all assistance possible so the student will not be denied an education. The family should be accepted in its present financial condition. A needs analysis system must evaluate families in a consistent and equitable manner while recognizing that special circumstances can and do alter a family's ability to contribute.

Confidentiality

All information (whether written or oral) that an aid applicant and/or applicant's family reveals in the process of seeking assistance is confidential. Access is restricted to financial aid personnel. Application materials become the property of the institution upon submission and are maintained in student files. A student is entitled to examine his/her file within 10 working days after a written request to do so is filed with the Financial Aid Office.

Responsible Personnel

The District Instructional Services and Student Services Coordinator are the employees responsible for updating student policies. The Financial Aid Specialist is the employee responsible for ensuring that the ICTC district is aware of changes to existing Financial Aid policies and procedures or the development of new Financial Aid policies. The Financial Aid Specialist is also responsible for disseminating information as it relates to Title IV regulations, gainful employment disclosures, and consumer information.

Financial Aid Reference Documents

The Financial Aid Office uses the following reference documents published by the U.S. Department of Education and professional organizations:

- Federal Student Aid Handbook
- Federal Student Aid (FSA)Dear Colleague Letters
- FSA Electronic Announcements
- Weekly list-serve emails from IFAP (Information for Financial Aid Professionals)
- COD Technical Reference
- EDE Technical Reference
- ISIR Guide
- SCO Handbook – for use with VA Education benefits

The Financial Aid Office maintains membership in the following professional associations:

- Oklahoma Association of Student Financial Aid Administrators (OASFAA)
- Southwestern Association of Student Financial Aid Administrators (SWASFAA) • Oklahoma Veteran Education Specialist Association (OVESA)

Section 2: Administrative Organization & Institution Eligibility Information

2.1 Divisions & Responsibilities

The Administration of Indian Capital Technology Center recognizes that there must be separation of duties to correctly oversee the administration of financial aid and has outlined what each officer's primary responsibility should be.

Enrollment/Admissions:

Personnel: Student Service Counselors, Student Services Secretary, and the Registrar

Duties: Points-of-contact for new student enrollment; assist prospective students in identifying a course of interest; guide students through the application process; form committees for admission interviews; perform student enrollment maintenance activities (i.e. enrollment status changes, course adds/drops, withdrawals/completions, etc.) – under the supervision of the local Campus Director.

Interoffice Communications:

Information concerning adult students is communicated between offices by many means such as: telephone, email, interoffice mail, and school wide accessibility of a student accounting system. These types of interoffice communications are used district wide and will be assumed for the rest of the following offices.

Financial Aid Office:

Personnel: District Financial Aid Specialist, Financial Aid Specialist Assistants **Duties:** Service the student financial aid programs of the ICTC District; assist students in applying for various forms of student financial aid; evaluate/track student financial aid eligibility; process, package, and award, student financial aid applications (Title IV and others); maintain student financial aid records; Evaluate/track/implement requirements for institutional eligibility for student financial aid programs (Title IV and others). Complete any and all reporting requirements (Enrollment, IPEDS) – under the supervision of the District Administrator of Instructional Services & Student Services.

Bursar's Office/Student Billing:

Personnel: Bursar (Muskogee), Director’s Secretary (Stilwell & Coweta), Registrar (Sallisaw & Tahlequah) (only in relation to student financial accounts)

Duties: Use QuickBooks software to input/track/modify student financial accounts; receipt student payments; report student account charges to the Business Office; Disburse credit balance/reimbursement checks to students - under the supervision of local Campus Director.

Business Office:

Personnel: Superintendent (CFO), Treasurer, Finance Secretary, Purchasing Agent, Admin. Secretary **Duties:** Maintain/Allocate all school financial accounts; draw down &/or repay Title IV funding; issue student disbursement, credit balance, reimbursement, & refund checks; maintain district fiscal records; ensure district compliance with federal/state fiscal regulations.

2.2 Fiscal Records Compliance Audits

ICTC's annual financial audit is completed by the independently contracted firm "Kerry Patton CPA" The financial audit covers all financial transactions, including Title IV programs, which have occurred since the last annual audit. Annual financial audits are generally completed in late fall/early winter. Notifications and reminders are in place so all procedures will meet the necessary deadlines. Fiscal year financial statements, as well as any other requested documentation, are made available upon request to the required entities.

2.3 ICTC Title IV Certification & Application Updates

ICTC's current Program Participation Agreement was reapproved effective 05/30/2024 and is set to expire on 12/31/2029. State Authorization for our next recertification process will begin in March or April of 2029 and should be completed by the end of May. The E-APP will then be updated/submitted no later than June 2029. This should allow adequate time for review by the U.S. Department of Education and response by ICTC if/when it is necessary.

General Requirements

Definitions: NSLDS National Student Loan Data System
ECAR Eligibility and Certification Approval Report
PPA Program Participation Agreement
E-APP Electronic Application for Approval to Participate

The District Financial Aid Specialist is responsible for submitting timely and complete ECAR to the Department of Education. Copies of the ECAR, E-APP, PPA, as well as any other supporting documentation is maintained in the Financial Aid Office at the Muskogee campus. Copies of the ECAR and PPA are also maintained in the District Administration Office on the Muskogee campus.

Information collected and reported on the ECAR includes: Accrediting Body, State Authorizing Agency, Names and Titles of Key School Officials, School Additional Locations, Educational Program Offerings, and Title IV Approval Status.

Updating Application Information

Information reported on the ECAR is updated on at least a yearly basis. Any changes in curriculum and course offerings are first approved by our State Accrediting body, the Oklahoma Board of Career and Technology Education, and our State Authorizing Agency, the Oklahoma Department of Career and Technology Education. Changes to program offerings or key officials are then submitted to the Department using the E-APP. The E-APP is usually submitted yearly in May or June. If mid-year changes are required, the E-APP may be updated mid-year.

Information requested by the Secretary in regard to any reported changes will be directed to the District Financial Aid Specialist. The District Financial Aid Specialist will coordinate any response(s) that the Secretary may need in a timely manner.

Section 3: Types of Student Financial Aid

The following programs of assistance are available at Indian Capital Technology Center:

Need Based Aid	**Non-Need Based Aid**
Federal Pell Grant	ICTC Tuition/Fee Waivers
Oklahoma Tuition Aid Grant	Vocational Rehabilitation
Oklahoma's Promise	VA Educational Benefits
Workforce Investment Act	
Bureau of Indian Affairs	
OK CareerTech Scholarships	
ICTC Foundation Scholarships	

Indian Capital Technology Center does not participate in Federal Student Loan Programs. Students needing student loan deferments should seek assistance in the financial aid office.

3.1 Federal PELL Grant

The Pell Grant Program is a federally funded grant program which provides from $740 up to $7,395 to post-secondary students enrolled at least half time. The application process for Federal Title IV aid programs are as follows: Students must complete a "Free Application for Federal Student Aid" form. Students are encouraged to complete the application using the FAFSA on the Web application at fafsa.gov. Paper application forms are free and may be obtained from the Financial Aid Officer or online at Free Application for Federal Student Aid (FAFSA) July 1, 2025 - June 30, 2026. Application forms can also be obtained by calling the Federal Student Aid Information Center at 1-800-4-FED AID. Students are directed to read the instructions carefully when completing the FAFSA. All records and other materials used in completing the application should be saved. This information may be needed later to prove the information submitted is correct. After submitting the FAFSA, the student will receive a Student Aid Index (SAI) stating eligibility. These reports include a summary of application information and the determination of an eligibility index. The method for computing eligibility applies to all dependent and independent students uniformly.

Requirements

Generally, the student must meet the following requirements to be eligible to receive a Pell Grant:

- Have a valid SAR or ISIR
- Be a regular student enrolled in an eligible program of at least 600 clock hours.
- Be a U.S. Citizen with a valid Social Security number; or
- Be an eligible non-citizen. Eligible non-citizens may be required to furnish proof of their immigration status. The aid office will advise the student what type of documentation is needed.
- Be in good standing and maintain satisfactory academic progress in the course of study according to the standards of ICTC.
- Not owe a refund on any federal student aid grant.
- Not in default on any federal student loan, and has not borrowed in excess of loan limits under Title IV programs at any institution.
- Agree to use all Title IV money received only for expenses related to study at ICTC.
- Have a high school diploma, GED, home school affidavit, if applying under Ability to Benefit we ask that the student contacts the financial aid office for further information.
- Eligibility is restricted to students who have not earned a Bachelor's degree.

Criteria for Selecting Recipients from a Group of Eligible Applicants All students who are eligible will be awarded.

Criteria for Determining Amount of Student's Aid

Grant amounts are based upon:

- Institutional charges for the career major plus cost of living allowances.
- Enrollment status of the student (i.e. full-time or part-time)
- Length of career major and length of time the student is enrolled.
- Pell Grant Payment & Disbursement Schedules published by the U.S. Dept. of Education.

Method and Frequency of Disbursement

Students typically receive their first financial aid disbursement between weeks 8-10 after their start date. The first disbursement can be delayed depending on how quickly student eligibility issues and verification requirements are completed. The student's first disbursement is made based upon enrollment status, good standing, and a complete financial aid application. Subsequent disbursements are based upon student satisfactory academic progress and completion of the hours and weeks required for the first payment period. Some full-time students will have three payment periods per award year with one disbursement each payment period. Part-time students typically receive two disbursements a year or one per payment period. For career majors over 1050 hours, 3 or more payment periods may be awarded to the student depending on the span of the career major across multiple financial aid award years.

3.2 Oklahoma Tuition Aid Grant (OTAG)

Oklahoma Tuition Aid Grant is a state incentive grant funded by the Oklahoma State Regents for Higher Education (OSRHE) to residents of the State of Oklahoma. With the passing of HB 1821 during the 2021 session OTAG has moved to a 'decentralized" model. School funding is now currently based off of on actual expenditures from the 2019-2020 academic year. In that year ICTC students received 0.29% of total OTAG allocated funds. Future funding will fluctuate based upon the States allocated funds.

Eligibility Requirements

- Be a resident of Oklahoma, as defined by the OK State Regents for Higher Education
- Complete the FAFSA application
- Be otherwise eligible to receive a PELL Grant
- Can cover up to no more than 75% of tuition and fees

Criteria for Selecting Recipients from Group of Eligible Applicants

Dependent upon Board of Education policy. Please visit the financial aid office for further information on eligibility for the 2026-2027 academic year.

Method and Frequency of Disbursement

Students are advised of the award on their financial aid award letter. Funds are sent by check to the ICTC central office in Muskogee. Student disbursement checks are then processed and sent out to the local campuses for dissemination. Students are notified by the local campus staff when checks become available for pick-up.

3.3 Oklahoma Promise

Oklahoma's Promise is a state incentive grant through the Oklahoma Higher Learning Access Program formally known as OHLAP. This grant is awarded by the Oklahoma State Regents for Higher Education.

To enroll in the Oklahoma's Promise program, the student must be:

- an Oklahoma resident;
- enrolled in the 8th, 9th, 10th, 11th or 12th grade students no later than Dec. 31 of the senior year. All students must apply before their official high school graduation date
- Homeschool students, students who attend non-accredited high schools, and students who are educated by other means must apply for Oklahoma's Promise before their 18th birthday or their official high school graduation date – whichever comes first. All students must apply before their official high school graduation date.

  Provisional Exception: Homeschool students who turned 18 after July 1, 2025, and have not yet graduated may still be eligible to apply for Oklahoma's Promise. These applications will be reviewed and processed as an exception to our standard deadline.
- a student whose parents' federal adjusted gross income does not exceed:
  - $60,000 with 1 or 2 dependent children

  OR
  - $70,000 with 3 or 4 dependent children

  OR
  - $80,000 with 5 or more dependent children.

Special income provisions may apply to:

- Children adopted from certain court-ordered custody and children in the custody of court appointed legal guardians.
- Social Security benefits based on the disability or death of a student's parent(s).

Additional documentation may be required. Contact the Oklahoma's Promise office for more information.

Second Family Income Check (determined by OSRHE based on FAFSA information):

- All Oklahoma's Promise recipients, both new and continuing, must complete the FAFSA for any year they wish to receive Oklahoma's Promise.
- The second family income check at $100,000 will be applied every year. You will not be eligible for the award in any year that Adjusted Gross Income (AGI) exceeds $100,000. For purposes of this income check, the Federal Adjusted Gross Income of a dependent student's parent(s) is used or the income of the student is used if the student is officially determined to be financially independent of their parents.
- Students who don't meet the $100,000 or less AGI criteria for 2026-2027 won't receive Oklahoma's Promise for 2026-2027; however, they may receive the award for 2027-2028 if the AGI on 2027-2028 FAFSA is $100,000 or less.
- Students must be meeting the school's satisfactory academic progress policy (SAP) standard, they must not exhaust their five-year time limit or the 129 allowed credits for funding. They must not have received their undergraduate degree.

Method and Frequency of Disbursement

Once notified, the ICTC financial Aid office will request the funds from the OK State Regent's office. Funds are sent by electronic transfer and are accounted for by the ICTC central office in Muskogee.

Student disbursement checks are then processed and sent out to the local campuses for dissemination. Students are notified by the local campus staff when checks are available. Checks will be disbursed to students within 30 days of receiving the funds from the OK State Regents. Typical disbursement of OK Promise funds occurs in the later part of October and March for applicable students.

3.4 Workforce Investment Act

This program provides job training and employment opportunities for the economically disadvantaged, unemployed, and under-employed. This program also provides job retraining assistance for those unemployed due to industry closings or layoff (dislocated workers). Job training programs can include occupational training, on-the-job training with private employers, youth employment training (under 21 years of age), literacy training, and others.

Contact your local office by county:

Muskogee County - 918-682-3364
Cherokee County - 918-456-8846
Adair County - 918-696-6608
Sequoyah County - 918-775-5541

3.5 Bureau of Indian Affairs

Assistance may be available to individuals that are members of federally recognized tribes, or those whose names may be found on tribal rolls. Tribal agencies process these grants through their own educational assistance offices. Tribal education grants may provide assistance with tuition, fees, books, supplies, and other supportive services. Contact your tribal agency or the ICTC financial aid office staff for more information.

3.6 OKCareerTech Scholarships

Scholarship opportunities exist in various forms and sources. The OK Career Technology Education Foundation provides a few different scholarships for students to apply. The common scholarships are Otha Grimes-Francis Tuttle Memorial Scholarships and the Washington/Dubose Memorial Scholarship. Scholarship due dates can vary, please contact the ICTC financial aid office for more information, or review the link below

https://oklahoma.gov/careertech/about/foundation/scholarships.html

3.7 Foundation Scholarships, Senior Scholarship (3rd year) & Fee Waivers

The ICTC Foundation provides scholarship opportunities to those that apply. This scholarship is meant to assist those that fall in the gap between not qualifying for Federal Pell Grants and not being able to financially afford the costs of their education at ICTC. To be eligible students must complete the FAFSA to show they are a non- Pell recipient. Students must demonstrate financial need for tuition assistance, and they must complete the online scholarship application by the due date. Due dates are set annually by the ICTC Foundation members. Contact the financial aid office for more information on this scholarship.

Senior Scholarship is available for any participating school junior, senior or immediate graduate who resides in the Indian Capital district. You will be eligible for one (1) tuition free program. This tuition waiver may be used during junior, and/or senior year or through the year following their high school graduation. The maximum benefit is a tuition waiver up to 1000 hours for $2500 or $1250 per semester at the in-student rate of $2.50 per hour for regular full-time career majors. Programs with higher tuition amounts will be capped at above amounts.

ICTC Fee waivers are available to students that meet certain criteria. Criteria include, but are not limited to: Senior citizens age 62, ICTC employees and their immediate family, and students of sending schools. Contact the financial aid office, bursar's office, or student services office for more information.

3.8 Health Professions Scholarships

PMTC – Nursing Student Assistance Program

The Oklahoma Physician's Manpower Training Commission (PMCT) provides a scholarship opportunity to nursing students pursuing LPN, ADN, BSN, or MSN degrees. The scholarship loan is repaid by practicing nursing in Oklahoma, with an emphasis on rural communities. The annual due date on the scholarship is near the end of June. Visit the financial aid office for more details or follow the link to the website. See Nursing Scholarship Information FAQs (oklahoma.gov) for more information.

3.9 Vocational Rehabilitation

This program of assistance is for individuals who have a physical or mental disability that presents an obstacle to employment. Services can include testing, psychological evaluation, medical examination, and counseling services. Educational assistance provided can include the cost of tuition, fees, books, supplies, and other supportive services. The contact information for the vocational rehabilitation offices in Muskogee County and Cherokee County are as follows:

Muskogee County - 918-781-4150 Cherokee County - 918-456-6193

3.10 VA Educational Benefits

Veterans and their dependents interested in attending ICTC are asked to visit the financial aid office. Financial aid staff serve as School Certifying Officials (SCO) for student VA educational benefits. However, a student's eligibility for VA educational benefits is determined solely by the VA, not the financial aid office.

There are various forms of VA Educational benefits, called chapters. Each Chapter of benefits pays differently. Educational assistance can range from monthly basic allowance for housing (BAH) payments directly to the student; to the total cost of institutional charges and BAH payments. These payments are determined by the VA

Students requesting use of their VA educational benefits should submit the following documentation to the financial aid office:

- Certificate of Eligibility
- Transcripts of the student's previous education (If the student is a veteran – a military transcript is also required)

If the student does not have a certificate of eligibility the application for benefits may be completed through the VA regional office in Muskogee, OK. Applications may also be submitted online through the Veterans Online Application (VONAPP) website: http://www.benefits.va.gov/gibill/

Eligibility Requirements

The student must be enrolled in a career major that has been approved for VA educational benefits by the Department of Veteran Affairs State Accrediting Agency. Once a student has enrolled they must provide the required documentation above to the School Certifying Official (SCO) in the financial aid office.

Satisfactory Academic Progress

Students receiving Veterans' Education Benefits must meet all applicable academic progress standards as defined for Title IV aid to continue to receive their benefits. Please review the student handbook or contact the financial aid office for more details.

Method and Frequency of Disbursement

Once a student has enrolled and provides the required documentation the School Certifying Official (SCO) sends an enrollment certification through the online Enrollment Management system to the VA notifying them of the student's enrollment at ICTC.

Verification of Attendance

Student verification of attendance is required for some chapters of benefits.
Contact the VA at 1-888-442-4551, or the ICTC financial aid office for more information.

3.11 Various Scholarships

Soroptimist Live Your Dreams Award Scholarship for women. Deadline vary, please visit https://www.soroptimist.org/

James Anderson Logan Jr. and Betty Ann McFarland Logan Scholarship Fund for single parents https://occf.academicworks.com/opportunities/4358

Oklahoma City Community Foundation – Nontraditional Student Application, Amounts vary – https://occf.academicworks.com/opportunities/flexible

Oklahoma Youth with Promise Scholarship – For students who aged out while in DHS custody, amounts vary https://occf.academicworks.com/opportunities/4440

American Indian College Fund - Scholarships to American Indian and Alaska Native students, amounts very - https://resources.collegefund.org/

Kirschner Scholarship Program – For students who are orphaned, in foster care, or who qualify under the McKinney-Vento Act https://occf.academicworks.com/opportunities/4556

Alberta Brannon Memorial Scholarship – For those pursuing an education in Culinary/Hospitality - https://occf.academicworks.com/opportunities/4402

Mittie Reece Nickles Scholarship Fund – For students from rural Oklahoma counties to continue education in technical fields - https://occf.academicworks.com/opportunities/4234

Oklahoma Goodwill Industries Abilities Scholarship – For students who meet the definition of disabled as defined by the Americans with Disabilities Act.
https://occf.academicworks.com/opportunities/4494

Section 4: Institutional and Financial Aid Policies and Procedures

Indian Capital Technology Center has been approved to participate in the following Title IV Programs:

Federal Pell Grant

The following financial aid policies and procedures are in place to properly and accurately award Federal Pell Grant funding to eligible ICTC students.

4.1 Definition of a Regular Student vs a Special Student

Regular Student

A student must meet the following criteria to be designated as a regular student for the purpose of receiving financial aid: (a) have attained a high school diploma or GED, be beyond the age of compulsory school attendance, or have met the statutory exemptions for compulsory school attendance and (b) complete admission assessments including academic achievement and career interest.

Special Student

Entering students who do not possess a high school diploma or GED and have not attained passing scores on the Ability to Benefit Test prior to July 1, 2012 are classified as special students and are therefore, not eligible to receive Title IV Student Financial Assistance. Individual circumstances are reviewed on a case-by-case basis.

4.2 Evaluation and Determination of Financial Need

The federal needs analysis methodology is a methodology for determining the Student Aid Index (SAI) for a student, as well as his/her Cost of Attendance (COA). COA-SAI = Unmet Need

Cost of Attendance

The cost of attendance (COA) is the total estimated amount it will cost to go to school – expressed as a yearly figure. The COA includes institutional charges such as: tuition, fees, books, and supplies. The COA also includes other student expenses not payable to ICTC such as: housing, food, transportation, costs related to a disability, and other miscellaneous expenses. Student expenses are estimated using the Consumer Price Index that is updated in January of each year by the U.S. Department of Labor – Bureau of Labor Statistics.

Student Aid Index

The Student Aid Index (SAI) is an eligibility index number that your college's or career school's financial aid office uses to determine how much federal student aid you would receive if you attended the school. This number results

from the financial information you and your contributor(s) provide on your FAFSA® form. This number is not a dollar amount of aid eligibility or what your family is expected to provide. A negative SAI indicates the student has a higher financial need. The college or career school will determine your financial need by subtracting your SAI from the cost of attendance. If your FAFSA form is complete and fully processed, your estimated federal student aid and SAI will display under the "Eligibility Overview" tab of your online FAFSA Submission Summary.

Institutional Cost

Tuition - All post-secondary students attending ICTC are required to pay tuition at the following rates:

Regular Daytime career major's tuition will be $2.50 per clock hour - In-district

*The **Adult Health** Career major's tuition will be $2.75 per clock hour – In district*

*The **Heavy Equipment Operator** Career Major tuition is $3.75 per clock hour -In- District Tuition*

https://www.ictech.edu/apps/pages/cost-of-attendance-sheets

*NOTE- Out of district/out of state tuition rate is **double** the rate stated above*

Books, Fees and Supplies

Books and supplies vary among the different programs. However, the average cost for post-secondary students are as follows:

Student Liability Insurance (Health Programs Only) $20
Average books, supplies, fees for most daytime programs $250
Average books, Supplies, Fees for LPN, RAD Tech $2,500
Average books, Supplies, Fees for Paramedic $2,556
Average books, supplies, fees for Evening Cosmetology $3,875

Living Costs

ICTC does not offer institutional housing to board its students. All students live off campus and commute.

Student Budgets

For the purpose of awarding Federal Title IV aid, the ICTC District **estimates** reasonable expenses for the following categories of students. Expenses include room and board, transportation, and other personal miscellaneous costs. This information comes from the U.S Department of Labor – Bureau of Labor Statistics

Independent Students		Dependent Students	
1 Month	**$2428**	**1 Month**	**$1142**
6 Month	**$14577**	**6 Month**	**$6875**
10 Month	**$24298**	**10 Month**	**$11462**
11 Month	**$26726**	**11 Month**	**$12608**

Budgets are derived from the U.S. Dept. of Labor Statistics/Oklahoma Consumer Price Index

4.3 Satisfactory Academic Progress

Satisfactory Academic Progress (SAP) standards are the same for all student enrolled in educational program at ICTC, regardless of Title IV Assistance:

Dismissal Related to Unsatisfactory Progress/Performance

Students enrolled in certain training programs may be dismissed from ICTC and/or the training program/career major for failure to make satisfactory progress in the training program and/or related career major. Unsatisfactory progress may be related to student performance, grades and/or attendance. Guidelines for satisfactory progress may be outlined in the training programs/career major's handbook and/or syllabi.

Are the standards for Title IV students the same or stricter than non-Title IV students enrolled in the same educational program? **YES**

All students are considered to be making satisfactory academic progress at the time of enrollment. Satisfactory academic progress will be checked for each student receiving financial aid at the end of each payment period (typically 450 hours). Unsatisfactory academic progress will result in the student losing eligibility to receive student financial aid. The student would be notified of this in writing should this occur.

Academic Year Definition: As of July 1, 2026, an Academic Year at Indian Capital Technology Center is defined as 900 clock hours and 26 weeks. A financial aid payment period is generally defined as ½ of the hours in an Academic Year. (Typically, 450hrs & 13wks)

Qualitative Standards

Students must maintain a cumulative grade of "C-" or better. Refer to page 10 for the ICTC academic grading policy.

Quantitative Standards (Pace of Progression/Maximum Timeframe)

Students must show adequate pace of progression toward graduation from their career major. Pace of progression is cumulative and is calculated by the number of clock hours attended divided by the number of clock hours scheduled to attend. A student's pace of progression should not be less than 88.5% of hours attended each payment period in order to finish their course within the maximum time frame. The maximum time frame that a student should not exceed is 113% of the published length of the career major in which the student is enrolled.

For example, a student enrolled in a 900-clock hour career major that is scheduled to last 10 months will not be allowed longer than 11.3 months to complete the career major. This 11.3-month time frame would not include the summer months when class is not in session. Pace of progression should not be less than 88.5%, or 398 hours attended for the 450-hour payment period.

All coursework will be counted toward the completion of the program of enrollment regardless of receiving funding from financial aid. Students must also complete all the hours and weeks in a payment period before the next payment period's Pell Disbursement can be made. The number of clock hours

completed will be reviewed prior to second or subsequent disbursements to verify 90% attendance of the previous payment period has been maintained.

Incompletes: A grade of incomplete "I" will change to a grade of "F" after 10 days. The "F" will be counted as hours attempted but not hours completed toward the completion of the program.

Withdrawals: If a student withdraws prior to completing a course, a grade of WP or WF will be placed on the transcript.

Repeated Courses: Students may repeat a section of the program if they have a failing grade or a grade that is below the required grade needed to pass that part of the program. If a student retakes a section to receive a higher grade the hours will only be counted once as hours needed for completion of the program. If after repeating the hours the student still has not satisfied the requirements for the program then the student may be dismissed from the program.

Transfers of Credit: A prospective student requesting admission with advanced standing is required to complete the admission process. Official transcripts indicating previous related training or education must be provided to evaluate the request for advanced standing. In addition, the student may be required to demonstrate an advanced skill level on the basis of competency testing. All advance standing hours accepted will be counted toward the completion of the program. Hours completed at another institution that are accepted into the student's career major will not be included in the total hours the student is awarded. These hours will also not be counted when making SAP calculations.

Non-Credit Remedial Courses: ICTC does not offer non-credit remedial courses. The counselor may recommend that the student take some coursework through the Academic Center but this is not counted as hours toward the completion of any program.

Appeal Process

Students that do not meet the above SAP standards will be sent notification of financial aid ineligibility. Along with this notice they will be sent a form stating the provisions for filing an appeal. The following are circumstances that could be considered extenuating circumstances allowing the appeal to be reviewed by the appeals committee: Illness of student

Illness of dependent child Death of a family member circumstances beyond the student's control, with documentation may be considered

Conditions of any appeal will be considered on a case-by-case basis.

The student's appeal form & documentation must explain why the student failed to make SAP. It must also explain what has changed that will allow that student to make SAP at the next evaluation. The student should follow the appeals process as outlined in the ICTC Student Handbook.

Appeal Committee Decision: After the committee has reviewed all documentation and made a decision, the student will be notified of the results. If the decision is to approve the student's appeal then the committee has determined that the student:

- Will be able to make SAP standards by the end of the payment period; OR
- Will be placed on an academic plan that will ensure that the student is able to meet SAP standards by a specified point in time

The student will then be placed on Financial Aid Probation.

Probation Status: If the appeal to reinstate the student's financial aid is approved the student will be placed on financial aid probation. Unless stated otherwise through an academic plan, the student will have until the end of the second payment period (900 hrs) to regain SAP. During this time the student will continue to receive financial aid for up to one payment period. If the student regains SAP standards at the end of this probationary period, the probation status will be removed and the student will then be eligible to continue to receive financial aid. If the student does not regain SAP standards at the end of this probationary period, the student will become ineligible to receive any further financial aid. The student would then have to meet the requirements for financial aid reinstatement.

Academic Plan: If the appeal is approved a student may be placed on an academic plan. The approved appeal must specify if an academic plan will be used. The academic plan must describe the actions the student will take to regain SAP and also must provide a specific date that the student should be able to meet SAP standards. The students' SAP will be re-evaluated at the end of the payment period to ensure adherence to the academic plan.

Should the committee decide not to reinstate the student's financial aid, the student remains ineligible for financial aid benefits until they have met the requirements for financial aid to be reinstated. The student will be sent a written notification. The notification will include steps the student must take for reinstatement of financial aid.

Financial Aid Reinstatement: If a student does not meet SAP, they become ineligible for financial aid. In order for the student's financial aid eligibility to be reinstated, without an approved appeal, the student must meet the following requirements:

Attend one semester without financial aid meeting SAP standards; AND Make up days missed, if required, and complete all coursework not completed;

The student will also be responsible for paying any balance owed to ICTC for tuition or other expenses. If all provisions have been met, at the end of this period the student must notify the financial aid office and formally request that his/her financial aid be reinstated. The student will be notified when all documentation has been reviewed and financial aid reinstated.

Note: Some career majors require more stringent academic requirements than the above. Students must comply with the provisions set forth by the career major he/she is attending. Program directors will publish requirements that are specific to these career majors.

4.4 Verification Policies and Procedures

It is the policy of ICTC's financial aid office that all applications selected by the Secretary of the U.S. Department of Education be verified within applicable laws.

If an application for federal aid is selected for verification, an asterisk will appear by the SAI number and comments will appear on part one of the Student Aid Report (SAR/ISIR) addressing the verification requirements. The student will be notified of required documents for review and will have 30 days to return requested information to the Financial Aid Office. If a correction is needed which will affect the award amount, we will notify the student within 30 days. The student must return all verification forms requested before final award and disbursements will be made.

Reviewing a student's file often involves more than just the verification process. In addition to verification, the ICTC financial aid office reviews an applicant's file for database matches, reject codes, and "C" codes. The aid administrator also reviews a student's file for other need analysis data elements that are not included in the federally required verification process but are designated as necessary verification data elements by the school. Schools must also review subsequent ISIR records for changes that may impact the applicant's aid eligibility. If the Department selects the student for verification, there will be no exemptions from the verification process.

If a student has transferred from another institution where verification was performed, the student will be required to complete verification again before an award and disbursement is complete.

Acceptable Documentation & Forms

ICTC financial aid office uses customized verification worksheets developed from suggested and required text out of the Federal Student Aid Handbook published by the U.S. Dept. of Education. A "Document Tracking" letter is mailed or emailed to the student with directions explaining what is needed to complete the verification process. It is explained to the student that a final award and disbursements will be delayed until verification is complete. Students who fail to provide verification after the deadline will result in a temporary or permanent delay in disbursement of Title IV funds.

If documentation is still missing, a second "Document Tracking" letter is mailed. Verification documents that are returned incomplete will be returned to the applicant. Once all documents are posted as received and complete, the financial aid staff will review all the information. If the information is complete, an award letter will be mailed to the student. All corrections will be made via FAA Access to CPS Online. If the submitted change(s) affects the student's SAI, the student will be notified, either by email, letter, phone call, or in person.

Data Elements to be verified

The following items may be verified for the household of independent and dependent students - Adjusted gross income, including U.S. taxes paid
- Certain Untaxed income - Household size and number in college
- Receipt of high school diploma or its equivalent

Much of this information will be found on the IRS Tax Return Transcript that may be requested. Student Tax Return Transcripts will not be requested if there is evidence that the student and/or parent/spouse use the IRS Data Retrieval Tool when completing the student's FAFSA online. Signatures from student and student's parents (if dependent) are required on all verification worksheets *Exception:* ICTC will accept the IRS Tax Return Transcripts without a signature. These are considered authentic documentation from the IRS and as such requires no signature.

Non-Tax Filers: Independent student and parent non-filers are now required by the Department of Education to submit verification from the IRS of non-filing status. This can be done by requesting an IRS verification of Non-Filing Letter online at www.irs.gov/individuals/get-transcript, or by submitting IRS Form 4506-T by mail, which can be found at www.irs.gov/pub/irs-pdf/f4506t.pdf.

Tolerances

Verification can often reveal minor errors that won't affect the student's eligibility, so regulations provide a tolerance of $25 on any required monetary elements. Note that there is no tolerance for errors in non-dollar items. If there are errors in monetary elements, no correction would need to be submitted if the tolerance is $25 or less.

4.5 Citizenship

An applicant must be a United States citizen or eligible non-citizen to receive Title IV student aid. Unless the SAR/ISIR requires it, applicants who answer yes to the citizenship question on the FAFSA will not have to verify citizenship. Students that must provide proof of citizenship or eligible non-citizen status will be notified of the requirement by the financial aid office staff. The student will then have 30 days from the date requested to provide documentation of their citizenship status. Proof submitted will become a part of the student's financial aid file. Failure to provide documentation will result in a delay of any possible eligible Title IV funds. Funds will not be disbursed until proper documentation is provided. Students that are required to submit this documentation will be notified in writing as soon as a determination has been made as to their Title IV eligibility status. If necessary, a request for secondary confirmation of immigration status will be sent to the Immigration and Naturalization Service within 10 days of receiving documentation from the student.

4.6 Conflicting Data

It is the policy of the ICTC Financial Aid office to resolve any and all conflicting information that the school may receive with respect to a student's Title IV aid application. Information and/or documentation collected from a student by the institution is communicated to the Financial Aid Office in various forms. Any conflicting data will be resolved for Student Aid applicants as follows:

Applicants Selected for Verification:

All applicants selected for verification by CPS will be verified prior to disbursement of Title IV aid. This documentation is compared to any other documentation the school may have received for the student. Any discrepancies found require additional documentation from the student to resolve the conflict.

Applicants Not Selected for Verification:

Any conflicting information that the school may receive for a student that could affect Title IV aid eligibility will be resolved regardless of CPS selection for verification. The financial aid office must review all tax returns provided to the school even if they were not requested. Any C codes that exist on a student's Title IV Aid application will be resolved before disbursement of funds occurs.

The following are some examples of conflicting information:

- A student is not selected for verification, the tax return or IRS transcript is on file and information conflicts with items on the FAFSA.
- 1040 shows the parent single head of household and the FAFSA/ISIR shows the same person as married.
- Parents or students report on their FAFSA and sign a verification worksheet that they will not file an IRS 1040. Financial aid staff have reason to believe that they would have been required to file a U.S. Income Tax Return, as the amount of reported income is greater than or equal to the minimum amount required to file as indicated in the instructions provided in Publication 17 by the IRS.
- Statements or information that suggest that the copy of the Income Tax Return you received is not the return actually filed with the IRS.
- School receives Profile from CSS. Student reports a specific amount in untaxed income; FAFSA reports a different amount (If the school receives the CSS Profile, it must ensure that information contained there does not conflict with other documents received by the school).
- Veterans Affairs (VA) benefits verified by the certifying official in the Registrar's Office don't match the FAFSA. (To resolve conflict, can rely on certifying official).
- Admissions information received impacts student eligibility (i.e., student accepted into a non degree program, student received scholarship from high school, etc.)
- The Student Academic Progress or Enrollment Status on file in the Financial Aid Office doesn't agree with the information from the Registrar's Office.

Other Applicant Information Received by ICTC: Information collected from admissions, enrollments, Fiscal office or Bursar, as well as NSLDS will be reviewed if any conflicting data is identified. Each office is required to provide information that could impact student financial aid status.

4.7 Fraud & Abuse

ICTC faculty/staff should report suspected cases of fraud or abuse to the District Financial Aid Specialist, examples are:

Use of false identities and forgery of signatures of certifications or documentation
False claims of income
False claims of citizenship
False claims of independent student status

Fraud is intent to deceive and is not a mistake.

If the Financial Aid officer believes there is a valid suspicion of fraud and or abuse, he/she will consult with the ICTC's legal counsel before referring the case to the Office of the Inspector General of the Department of Education's Regional Office for further investigation.

ICTC will, in turn, follow any instructions from the Department of Education as a result of the referral. All credible information that indicates that a Title IV applicant may have engaged in fraud, abuse and/or other criminal activity will be provided in the referral.

The Financial Aid Office reserves the right to request any additional documentation at any time to resolve conflicting information or to investigate allegations of fraud or abuse regarding a student's Title IV aid application.

OIG Contact Information
Office of Inspector General
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-1500

Phone: (214)661-9530
1-800-MIS-USED

Email: oig.hotline@ed.gov
Web: http://www.ed.gov/about/offices/list/oig/hotline.html

Copyright Infringement

Copyright Infringement Students are prohibited from installing, copying, downloading or distributing any copyrighted material or software on the District's computer hardware. Unauthorized distribution of copyrighted material, including peer-to-peer file sharing, may subject a student to ICTC, civil and criminal liabilities. Employees are prohibited from installing, distributing or copying any copyrighted material or software that is not property of the District, on Districts hardware without the express written consent of the copyright holder and the approval of the Superintendent.

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than $750 and not more than $30,000 per work infringed. For "willful" infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense.

For more information, please see the Web site of the U.S. Copyright Office at www.copyright.gov, especially their FAQ's at https://www.copyright.gov/help/faq/

4.8 Misrepresentation

ICTC faculty/staff and students should report suspected cases of Misrepresentation.
Misrepresentation is defined as a false, erroneous, or misleading statement made directly or indirectly to

• A student, prospective student, or any member of the public, or
• An accrediting agency, a state agency, or the Department.

A *misleading statement* includes any statement that has the likelihood or tendency to deceive or confuse. A statement is any communication made in writing, visually, orally, or through other means. This definition applies to statements made by

• An eligible school
• One of its representatives, or
• Any ineligible institution, organization, or person with whom the eligible institution has an agreement to provide educational programs or to provide marketing, advertising, recruiting, or admissions services.

Misrepresentation includes the dissemination of a student endorsement or testimonial that a student gives either under duress or because the school required the student to make such an endorsement or testimonial to participate in a program.

Should allegations of misrepresentation occur, ICTC has developed several policies and grievance procedures for students, students' families, and other entities in the community to utilize.

The following is a list of ICTC School Board Policies that address these concerns:

AEC Nondiscrimination in Curriculum
DAA-P Discrimination Complaints Procedures
FBB Student Complaints and Grievances
GBA Open Records Act
GFB Grievance Procedure, Parent-Teacher
GJ-P School Visitors, Grievance/Appeals Process

Copies of these policies may be obtained from either the Student Services Offices.

4.9 Professional Judgment, Dependency Overrides & Homeless Youth Determinations

Corrections may be made to a student's FAFSA based on professional judgment when there has been a significant change to the student's household. This could be due to the death of a family member, divorce, loss of employment or other income that could affect the calculation of the SAI.

Use of Professional Judgment is only for individual students as requested on a case-by-case basis and is done at the discretion of the financial aid officer to benefit the student. A Professional Judgment Request form has been developed for these cases. Students have 30 days from the time they submit the initial request form to provide adequate documentation to the financial aid office.

Possible corrections to applicable items will be reviewed prior to final submission. The changes will only be made to the applicable FAFSA items if the changes will make the applicant eligible for additional aid. If the student's FAFSA has been selected for verification by CPS, verification will be completed before any final decision will be made toward the student's professional judgment case.

Dependency Overrides:

The financial aid office may make a dependency override, changing a student's dependency status from dependent to independent on a case by case basis. Situations that warrant such an override must be unusual circumstances where the expectation of a parental tie is not appropriate.

Homeless or Unaccompanied Youth Determination

Student's claiming homelessness or an unaccompanied youth status must provide adequate documentation to support the claim. Documentation must include at least 2 personal statements from reputable persons well-acquainted with the student. Reputable persons may include: a director, or designee, of an emergency shelter, transitional housing program, or transitional living program; high school or school district homeless liaison; ICTC counselor; or other specifically defined by the ICTC financial aid administrator.

4.10 Award/Disbursement Procedures

When a student's eligibility has been established by having a complete/valid SAR/ISIR, the financial aid office is responsible for awarding and packaging the student's financial aid. The SAI is used from the valid ISIR to determine the amount of Pell Grant the student will receive. A Pell Grant Payment and Disbursement Schedule is published every award year by the U.S. Department of Education. The student's enrollment status, career major enrolled, clock hours to complete in the career major, Pell scheduled award, and Pell Lifetime eligibility limits are all considered when calculating the students award package.

The ICTC financial aid office uses EDExpress software developed by the U.S. Department of Education for all packaging, awarding, and origination of student Title IV aid. The Federal Pell Grant and OTAG are the only automated grants awarded in this process. Review of each student's award package is completed to ensure accuracy of the awards.

Disbursement Procedure:

- Students' Pell Grant awards are calculated by hand by Financial Aid Office staff using an Award Calculation Worksheet. Disbursement dates are established for each student in regard to the payment periods for the career major in which the student is enrolled. The award information is then entered in EDExpress software and an origination record is created.

- Origination records for each student are created and copies are sent to the Business Office. The Business office then creates a P.O. for each origination record to process payments.

- An Excel spreadsheet is created detailing all students to be disbursed on an established disbursement date. This spreadsheet is populated with the student names, career majors, and total disbursement amounts for each student for the current payment period.

- This spreadsheet is sent to the Bursar or billing agent on each campus to input the institutional charges for each student's account. The spreadsheet is then returned to the Financial Aid Office for review and record keeping. The completed spreadsheet is then forwarded on to the Business Office, where funds will be directed and checks drafted for student reimbursement.

- Student reimbursement checks must be approved by the School Board at monthly board meetings. Once approved by the board, the student reimbursement checks will be disbursed to the students via the Bursar or other school official designated by the Campus Director at each campus.

Post-Withdrawal Disbursement Procedure:

When the Financial Aid Office has been notified that a student has withdrawn, a return of Title IV funds calculation is completed to determine if there are any funds to be disbursed or returned. If a post-

withdrawal disbursement is due to the student it will be scheduled for the next monthly scheduled disbursement date. It will then go through the process as outlined above. Notification is sent to the student using the most current contact information on hand. If a student fails to collect a post-withdrawal disbursement within 45 days of disbursement, one additional attempt will be made to notify the student of the availability of funds. If the funds are not collected within 45 days of the second notification they will be returned to the Department of Education.

Provisions for Books & Supplies:

ICTC does not disburse Title IV funding before the payment period begins. For eligible Title IV recipients the use of a Book/Payment Voucher allows students to have necessary books & supplies charged to their student financial account before funding is available. Payment for these items will be withheld once their financial aid disbursements are processed. Students have the option to opt out of this process by not completing the referenced voucher.

Notices & Authorizations:

Students are notified of possible financial aid awards by the award notification letter created from the EDExpress software. Students agree to allow institutional charges to be withheld by signing & returning the award notification letter to the financial aid office. Students may also agree to allow charges to be withheld by completing the Book/Payment Voucher and returning it to the Bursar.

4.11 Title IV Refunds

ICTC Refund Policy:

After three (3) weeks attendance in a semester there will be NO REFUND for that semester. An emergency clause enables a person to make a request based on the condition of a serious illness or unforeseen circumstance of the student. This must be documented with a doctor's statement or any other documentation requested by the school and must be approved by the campus director and superintendent. Tuition deposits are non-refundable.

Refunds are made only by nine-week intervals. For example: If you enroll in 1st semester class, withdraw after three weeks, and qualify for the emergency clause, you will get the 2nd nine-week tuition payment refunded. (Example: If full-time tuition is $1181.25, you will get a $591.75 refund. If part-time tuition is $591.75, you will get a $295.87 refund).

If a career major extends into part of a semester then any refund for the partial semester would be based on the portion of the tuition that extends into that partial semester. All other rules would then apply for the refund. – ***ref. ICTC Student Handbook***

Refunds on equipment, books, supplies, or other non-tuition items:

Returnable items shall be defined as the items listed above that have not been unsealed, used, or otherwise altered from the original condition. If returned in this condition within 10 days of withdrawal, the item is eligible for full refund.

Non Returnable items shall be defined as the items listed above that do not meet the above definition for returnable items, and as such are not eligible for refund.

Withdrawal from a Program:

To officially withdraw from a program, a student must first visit with his/her instructor and counselor and complete a withdrawal form. If a student does not meet the minimum program or certification attendance requirements he/she may be withdrawn from a program. The campus counselor is responsible for notifying the financial aid office of the withdrawal. The last date of attendance will be noted on the withdrawal form. If a student does not return from an approved leave of absence he/she will be withdrawn from the program. The last date in class prior to the first day the leave began will be counted as the student's last date of attendance.

Leave of Absence Policy

Leave of Absence refers to a specific time period when a student is not in attendance. A Leave of Absence must meet certain conditions to be counted as a temporary interruption in a student's education and to continue eligibility for Title IV funds. The following circumstances may be considered a Leave of Absence:

- Jury Duty
- Military Duty
- Pregnancy and/or birth of a child
- Placement of a child with the student for adoption or foster care
- Needs to care for the student's spouse or child or parent if the spouse, child, or parent has a serious health condition or a serious health condition that makes the student unable to function at school.
- Others deemed necessary by the administration.

The following must apply in order for a Leave of Absence to be considered:

- The student has made a written request with supporting documents for the Leave of Absence.
- The leave must be for at least five (5) consecutive days and not more than 60 days.
- The student must state the date the leave will begin and expected date of return if possible.
- The student must not have been granted a leave of absence in the last 12-month period.
- A written request including information such as reason and specific length of time and an appeal form should be submitted to the Director and/or Practical Nursing and Health Careers Coordinator and Counselor **prior** to Leave of Absence, for review.

If a student fails to return at the end of the Leave of Absence, they will be considered to have withdrawn unless the student has contacted the counselor requesting additional time for LOA. Written documentation is needed to support requests for additional time off. Refund requirements will then apply using the last date of attendance. In some cases, the Leave of Absence could extend the student's graduation date, however, it will not involve additional charges by the school.

Percent Earned: The number of clock hours scheduled to be completed up to the withdrawal date divided by total clock hours in the payment period.

[Example 1: A student withdraws and has not been awarded yet. The student would most likely be due a post-withdrawal disbursement. The student's scheduled award for the payment period was $2000. The student was scheduled to complete 90 hours of a 450-hour payment period. 20% of the payment period was scheduled to have been completed. The amount of earned aid due to the student would be 20% of $2000, or $400. If the student had accrued institutional charges of $250, the student would be issued a credit balance check for $150 after the $400 had been credited to his student financial account.]

Percent Unearned: 100% minus the percent earned. When a student receives federal financial aid in excess of earned aid, the school returns the lesser of: Institutional charges multiplied by the unearned percentage, or Title IV federal financial aid disbursed multiplied by the unearned percentage. The student returns any remaining unearned aid not covered by the school. Any grant amounts the student has to return is a grant overpayment, and arrangements must be made with the school or Department of Education to return the funds. The student can be billed for funds the institution is required to pay.

Funds Owed to Student: If a student withdraws from school before a payment or complete payment of funds have been disbursed, the student may have an amount of Title IV aid owed to him/her. The student will be notified by letter allowing them to accept or reject the refund. If the student accepts the refund, the funds will be made available in a timely manner.

Return to Title IV Funds: The school must determine the amount of refund within 30 days from the date they were made aware of student's withdrawal. If a refund is due funds should be returned to the appropriate Title IV program within 45 days of the student's withdrawal.

PELL Grant, when a student withdraws or drops from a program:

1. Federal law now specifies how a school must determine the amount of Federal financial aid* that a student earns if he/she withdraws, drops out, is dismissed, or takes a leave of absence prior to completing more than 60% of a payment period.
2. The amount of Federal financial aid assistance that the student earns is determined on a prorated basis. Once the student has completed more than 60% of the payment period or period of enrollment, all financial aid assistance is considered to be earned. Percent earned = Number of clock hours completed up to the withdrawal date. **
3. When a student receives federal financial aid in excess of earned aid, the school returns the lesser of: Institutional charges multiplied by the unearned percentage, or Title IV federal financial aid disbursed multiplied by the unearned percentage. The student returns: any remaining unearned aid not covered by the school (any grant amount the student has to return is a grant overpayment, and arrangements must be made with the school or Department of Education to return the funds).
4. The student can be billed for funds the institution is required to repay.

*Federal financial aid includes the Federal Pell Grant

** Withdrawal date is defined as the student's last date of attendance as determined by the institution from its attendance records. This also includes students who do not return from an approved leave of absence.

Order of Refund to Title IV Programs: All Title IV funds owed will be returned to the Pell Grant Program. ICTC does not participate in the FSEOG, Work-Study, TEACH, or Federal Loan programs.

Section 5: Other Consumer Information

5.1 Availability of ICTC Financial Aid Staff

There are three Financial Aid office staff to serve the students on the five campuses in the ICTC district. Financial Aid office hours are Monday through Friday 7:30am -4:00pm. The Muskogee campus

is generally staffed 4 out of 5 days of the week. The Coweta, Sallisaw, Stilwell, and Tahlequah campuses are staffed 1-2 days each week. A financial aid office campus schedule is forwarded monthly to front-line staff on each campus to notify them when the financial aid staff plans to be on campus. Students may contact the financial aid office for general campus information or to receive information about their financial aid.

5.2 College Navigator Website

Information on this website has been transferred from institutional reports to the Integrated Postsecondary Education Data System (IPEDS). Use the following link to find the information on ICTC:

http://nces.ed.gov/collegenavigator/ and search for the preferred ICTC campus by zip code.

5.3 ICTC Federal Pell Grant Award Statistics

	2022-2023	2023-2024	2024-2025	2025-2026
Number of Financial Aid Applications Evaluated	292	283	288	TBD
Number of Students awarded Federal Pell grants	258	216	220	TBD
Total amounts of Pell Grant funds disbursed	$1,383,390	$1,234,839	$1,426,209	TBD
Average amount of Pell Grant per recipient	$5,361.98	$5,716.85	$6482.77	TBD

5.4 Textbook Information

ICTC does not have a campus bookstore. Most Career Majors at ICTC provide a classroom set of textbooks for student use or use online access to textbooks. Practical Nursing and Radiologic Technology Students are required to purchase books and those books are sold by the Health Careers Department. ICTC does not have a buy-back program for used books; therefore, ICTC does not sell used textbooks. For a detailed list of books and supplies that students are required to purchase please contact the Bursar's Office.

5.5 Net Price Calculator

ICTC makes available on its website the Net-Price Calculator to assist current and prospective students and their families in estimating the net price of the students training at ICTC. The template developed by the U.S. Department of Education is used to produce the Net-Price Calculator for ICTC. Financial Aid office staff updates the Net-Price Calculator yearly after all state follow-up reports have been completed for the previous year, usually February/March of each year.

5.6 Constitution Day (9/17) / Voter Registration

In 2004, Sen. Robert Byrd, (D-WV) inserted language into the Consolidated Appropriations act of 2005, requiring educational institutions receiving federal funds, to implement an annual education program related to the United States Constitution beginning on September 17, 2005. September 17 is the date which commemorates the 1787 signing of the Constitution. For the purpose of this requirement, ICTC celebrates Constitution Day and carries out activities which may include a specialized lesson plan, guest speaker, or other events for this special day.

Students are also encouraged to complete **Voter Registration** at the Financial Aid Office where forms are readily available. Or may receive help registering online at

https://okvoterportal.okelections.us/Home/RegWizard

5.7 ICTC Security Policies & Crime Statistics

The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (20 USC § 1092(f)) is the landmark federal law, originally known as the Campus Security Act, that requires colleges and universities across the United States to disclose information about crime on and around their campuses. Because the law is tied to participation in federal student financial aid programs it applies to most institutions of higher education both public and private. It is enforced by the U.S. Department of Education.

The "Clery Act" is named in memory of 19-year-old Lehigh University freshman Jeanne Ann Clery who was raped and murdered while asleep in her residence hall room on April 5, 1986. Jeanne's parents, Connie and Howard, discovered that students hadn't been told about 38 violent crimes on their daughter's campus in the three years before her murder. They joined with other campus crime victims and persuaded Congress to enact this law, which was originally known as the "Crime Awareness and Campus Security Act of 1990."

Crime Statistics - All students and employees are informed about campus security during orientation. Information includes how to report an incident, how to watch for dangerous incidents, and general ideas on Criminal Offenses, Hate Crimes, and Arrests for the following categories:

Murder, Negligent Manslaughter, Sex Offenses (forcible & non-forcible), Robbery, Aggravated assault, Burglary, Motor Vehicle Theft, Arson, any other crimes involving Bodily Injury

To view Indian Capital Technology Center's campus security report, go to the following website:

http://ope.ed.gov/security/GetOneInstitutionData.aspx and search by "Name of Institution." Contact the financial aid office for a hard copy version of this report.

Emergency Response and Evacuation Procedure - ICTC has developed a comprehensive Emergency Preparedness Program for students and staff. ICTC has formed a safety committee that reviews plans and policies annually. ICTC also has provided each and every employee with an Emergency Quick Reference Guide with appropriate responses and procedures for a variety of emergency situations.

Whistleblower Protection – Nothing in the law shall be construed to permit a school to take retaliatory action against anyone with respect to the implementation of the "Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act." ICTC protects students and employees in respect to this act and no student or employee should feel threatened or intimidated when reporting any crime on campus.

Missing Student Notification, Fire Safety Report, and Fire Log– ICTC does not have on-campus housing facilities for students. Therefore, these sections are not applicable.

5.8 Gainful Employment Disclosure

The U.S. Education Department's Gainful Employment regulations require disclosure of certain program information to students and prospective students. Gainful Employment programs are defined by the Federal Government and are those that prepare students for gainful employment in a recognized occupation and which meet certain other stipulations.

GAINFUL EMPLOYMENT DISCLOSURE INFORMATION: For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at www.ictctech.com and choose the Full-Time Program link.

Appendix A – State Authorization Letter

OKLAHOMA CareerTech

OKLAHOMA DEPARTMENT OF CAREER AND TECHNOLOGY EDUCATION

March 23, 2026

US Department of Education
Federal Student Aid
ATTN: Tammi Sawyer, Team Chief
230 S Dearborn Street
Chicago, IL 60604

US Department of Education
Federal Student Aid
400 Maryland Ave, SW
Washington, D.C. 20202

Dear Federal Student Aid Representative:

This letter is submitted on behalf of Oklahoma Technology Centers (list attached) for the purpose of providing (1) documentation annually of each technology center's designation by the State of Oklahoma as a public institution and (2) verification required by the *Application for Approval to Participate in Federal Student Financial Aid Programs*. Oklahoma's technology centers are authorized to operate as "technology center districts" and each is defined as a "public postsecondary vocational institution" for the purpose of participation in the Federal student financial assistance programs.

LEGAL AUTHORIZATION (Article X, Section 9B, Oklahoma Constitution and 70 O. S. 2001, Sec. 14-104)
The Oklahoma State Board for Career and Technology Education (State Board) establishes the criteria and procedures for creating a technology center district. Each technology center operates in accordance with the rules and regulations of the State Board (Title 780, Oklahoma Administrative Code). Under the supervision of the State Board, the Oklahoma Department of Career and Technology Education (ODCTE) is the state agency authorized to perform all administrative and oversight functions relative to technology centers. *No additional State authorization is required to create, expand, or operate a technology center district and no specific licensure requirements are established by the State.*

ACCREDITATION AND STATE AGENCY APPROVAL (34 CFR, Section 603)
The State Board is recognized by the U.S. Department of Education for approval and accreditation of public non-collegiate postsecondary vocational education. ODCTE is the state agency with operational responsibility for the postsecondary accreditation of all technology centers and the approval of funding support for full-time postsecondary occupational programs offered at technology centers.

PUBLIC INSTITUTION DESIGNATION
In accordance with 34 CFR 668.171(c), the State of Oklahoma has designated all Technology Centers as public institutions and as such are exempt from financial ratio analysis requirements of 34 CFR 668.172.

Sincerely,



Brent Haken
State Director
brent.haken@careertech.ok.gov

1500 West Seventh Avenue
Stillwater, OK 74074-4398
www.okcareertech.org
(405) 377-2000 • Fax: (405) 743-6809

Appendix A Continued



OKLAHOMA DEPARTMENT OF CAREER
AND TECHNOLOGY EDUCATION

School District Official Names	OPE-ID
Autry Technology Center School District No. 15	008343 00
Caddo Kiowa Technology Center School District No. 2	009963 00
Canadian Valley Technology Center School District No. 6	009965 00
Central Technology Center School District No. 3	009964 00
Chisholm Trail Technology Center School District No. 26	030511 00
Eastern Oklahoma County Technology Center School District No. 23	022509 00
Francis Tuttle Technology Center School District No. 21	022227 00
Gordon Cooper Technology Center School District No. 5	009968 00
Great Plains Technology Center School District No. 9	010717 00
Green Country Technology Center School District No. 28	031262 00
High Plains Technology Center School District No. 24	022821 00
Indian Capital Technology Center School District No. 4	010053 00
Kiamichi Technology Center School District No. 7	009204 00
Meridian Technology Center School District No. 16	020608 00
Metro Technology Centers School District No. 22	005339 00
Mid-America Technology Center School District No. 8	011537 00
Mid-Del Technology Center	031984 00
Moore Norman Technology Center School District No. 17	012272 00
Northeast Technology Center School District No. 11	020527 00
Northwest Technology Center School District No. 10	026000 00
Pioneer Technology Center School District No. 13	011206 00
Pontotoc Technology Center School District No. 14	025974 00
Red River Technology Center School District No. 19	005312 00
Southern Oklahoma Technology Center School District No. 20	010342 00
Southwest Technology Center School District No. 27	030087 00
** Tri County Technology Center School District No. 1*	*008619 00*
Tulsa Technology Center School District No. 18	005311 00
Wes Watkins Technology Center School District No. 25	026005 00
Western Technology Center School District No. 12	010762 00

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Appendix B – State Accreditation Letter

OKLAHOMA CareerTech

OKLAHOMA DEPARTMENT OF CAREER AND TECHNOLOGY EDUCATION

April 1, 2025

US Department of Education
Federal Student Aid
ATTN: Cynthia Thornton, Division Chief
Dallas School Participation Division, Region VI
1201 Elm Street, Suite 1000
Dallas, TX 75270

US Department of Education
Federal Student Aid
ATTN: Integrated Partner Management
830 First Street, Northeast
Washington, D.C. 20002-8019

Dear Federal Student Aid Representative:

This letter is submitted on behalf of Oklahoma Technology Centers (list attached) for the purpose of providing (1) documentation annually of each technology center's designation by the State of Oklahoma as a public institution and (2) verification required by Section M of the *Application for Approval to Participate in Federal Student Financial Aid Programs*. Oklahoma's technology centers are authorized to operate as "technology center districts" and each is defined as a "public postsecondary vocational institution" for the purpose of participation in the Federal student financial assistance programs.

LEGAL AUTHORIZATION (Article X, Section 9B, Oklahoma Constitution and 70 O. S. 2001, Sec. 14-104)
The Oklahoma State Board for Career and Technology Education (State Board) establishes the criteria and procedures for creating a technology center district. Each technology center operates in accordance with the rules and regulations of the State Board (Title 780, Oklahoma Administrative Code). Under the supervision of the State Board, the Oklahoma Department of Career and Technology Education (ODCTE) is the state agency authorized to perform all administrative and oversight functions relative to technology centers. *No additional State authorization is required to create, expand, or operate a technology center district and no specific licensure requirements are established by the State.*

ACCREDITATION AND STATE AGENCY APPROVAL (34 CFR, Section 603)
The State Board is recognized by the U.S. Department of Education for approval and accreditation of public non-collegiate postsecondary vocational education. ODCTE is the state agency with operational responsibility for the postsecondary accreditation of all technology centers and the approval of funding support for full-time postsecondary occupational programs offered at technology centers.

PUBLIC INSTITUTION DESIGNATION
In accordance with 34 CFR 668.171(c), the State of Oklahoma has designated all Technology Centers as public institutions and as such are exempt from financial ratio analysis requirements of 34 CFR 668.172.

Sincerely,

Brent Haken
State Director
brent.haken@careertech.ok.gov

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Stillwater, OK 74074-4398
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Appendix C – State Approved Career Major Offerings

Indian Capital Technology Center
OPED ID: 010053 00
Approved / Accredited Programs List
2025 - 2026 Academic Year

CIP Code	SOC Code	State Program Name	Technology Center Program Name	Local Program Hours	Weeks	% DE	CAMPUS: Coweta	Muskogee	Sallisaw	Stilwell	Tahlequah
12.0401	39-5012.00	COSMETOLOGY	Cosmetologist	1250	43		X	X	X	X	
12.0401	39-5012.00	COSMETOLOGY	Cosmetologist (teach-out) *	1500	66		X	X	X	X	
12.0410	39-5092.00	MANICURIST/NAIL TECHNICIAN	Nail Technician	600	35			X			
12.0413	39-5012.00	MASTER INSTRUCTOR	Master Instructor	600	22		X	X	X	X	
12.0503	35-1011.00	Culinary Arts	Culinary, Recreation, & Entertainment	960	33			X			
46.0201	47-2031.00 47-2031.01 51-7099.00	Carpentry Advanced	General Carpentry	960	33				X		
46.0302	49-2095.00	Electrical Trades	Electrician's Assistant	1000	35		X	X			X
46.0401	49-9071.00	Service Careers - Facilities, Grounds and Service	Facility Maintenance Technician	960	33			X			
46.0503	47-2152.00	Plumbing	Plumbing & Natural Gas Fitting Apprentice	1000	35		X		X		
47.0103	49-2097.00	Network Support	IT: Network Management, Support, & Security	960	33		X	X	X	X	X
47.0201	49-9021.00	Heating, Ventilation & Air Conditioning	HVAC/R Technician	1000	35			X	X		X
47.0600	49-3023.00	Auto Service Technician	Automotive Service Technician (ASE Aligned)	960	33			X	X	X	X
47.0603	49-3021.00	Automotive Collision Repair and Refinishing	Collision Repair Technician	960	33			X			X
48.0501	51-4041.00	CNC Machining Advanced	Precision Machining	960	33			X			
48.0508	51-4121.00	Welding Advanced	Combination Welder	960	33		X	X	X	X	X
49.0202	53-7032.00	Heavy Equipment Operator Advanced	Heavy Equipment Operator Advanced	960	33						X
50.0409	27-1024.00	Graphic Communications	Graphic Designer	960	33			X			
51.0713	29-2072.00	Business Information Management Medical	Medical Insurance Coder	960	33			X			X
51.0714	43-6013.00	Business Information Management Medical	Medical Office Assistant	960	33			X			X
51.0801	31-9092.00	Medical Services - Medical Assisting	MEDICAL ASSISTANT	600	33		X				X
51.0904	29-2041.00	Paramedic	Paramedic	1250	72	43.46		X			
51.0911	29-2034.00	Radiologic Technologist	Radiologic Technologist	2731	88			X			
51.3901	29-2061.00	Licensed Practical Nurse	Practical Nurse	1463	47		X	X	X	X	X

Indian Capital Technology Center
OPED ID: 010053 00
Approved / Accredited Programs List
2025 - 2026 Academic Year

CIP Code	SOC Code	State Program Name	Technology Center Program Name	Local Program Hours	Weeks	% DE	CAMPUS: Coweta	Muskogee	Sallisaw	Stilwell	Tahlequah
52.0302	43-3031.00 43-3051.00	Accounting - Advanced	Accounting Associate	960	33			X			
52.0402	43-6011.00	Administrative Support - Advanced	Executive Administrative Assistant	960	33			X			
52.0402	43-6011.00	Administrative Support - Advanced	Payroll Accounting and Human Resource Clerk	960	33						X

Bolded titles are consider to be NEW programs
* For returning students only (teach-out)

Appendix D – Consumer Information Method of Disclosure

Notice of Student Consumer Information Disclosure

Information to Disclose	Description of the Information to be Disclosed	Where to find the Information
What: Institutional Information When: Upon Request To Whom: Enrolled Students Prospective Students	• Institutional Cost: Tuition, fees, books, supplies, ect. • ICTC Refund Policy • Information regarding academic support and ICTC career major offerings • Facilities and special services for the disabled • Titles and availability of employees responsible for dissemination of institutional and financial assistance information and their contact information	• Student Handbook/Catalog • Financial Aid and Consumer Information Handbook • ICTC Website www.ictech.edu
What: Financial Assistance Information When: Upon Request To Whom: Enrolled Students Prospective Students	• Description of the federal, state, local, private, and institutional financial assistance available. • Eligibility and application procedure • Criteria for determining awards • Continued eligibility requirements/Satisfactory academic Progress (SAP) • Criteria to re-establish eligibility if a student fails to meet SAP standards • Method & Frequency of financial aid disbursements	• Student Handbook/Catalog • Financial Aid and Consumer Information Handbook • ICTC Website https://www.ictech.edu/apps/pages/financial-aid
What: Completion /Placement When: Upon Request To Whom: Enrolled Students Prospective Students	• ICTC's completion or graduation rates for first time, full time, certificate seeking students that complete their career major within the maximum timeframe (150% of the normal timeframe) • Information on student body diversity in the categories of gender and ethnicity • Retention rates of certificate seeking first time full time undergraduate students. Job placement rates •	• College Navigator https://nces.ed.gov/ • IPEDS website https://nces.ed.gov/IPEDS/ • Disclosure information https://www.ictech.edu/apps/pages/financial-aid

What: FERPA When: Upon Request To Whom: Enrolled Students Prospective Students	• Right to and procedures for inspecting and reviewing student's educational records • Right to and procedures for requesting amendment of student's education records believed to be inaccurate, misleading, or in violation of student's privacy rights • Right to consent to disclosure of personally identifiable information contained in student's education record Right • to file a complaint with ED for alleged school's or educational agency's failure to comply with FERPA requirements • Right to the criteria used to determine what constitutes a school official and a legitimate educational interest if school's or educational agency's policy is to disclose personally identifiable information from a student's educational records under §99.31 without prior consent.	• Student Handbook/Catalog • ICTC Board Policies