

# Financial Aid Guide



**2023 • 2024**



**MORaine PARK**  
**TECHNICAL COLLEGE**

**IMPORTANT: Refer to this Aid Guide for the entire school year. It will answer most of your questions.**

### **myMPTC Student**

myMPTC is your online student account. You should check your myMPTC Student account often—even during the summer months. It has a lot of information, so you can often find answers to questions without having to contact someone.

Review all of the various links, but pay particular attention to My Finances and My Financial Aid Button.

Under My Finances you can review your bill, sign up for e-Refunds. Once your billing statements have been created each semester (about a month prior to the first day of classes), the link to “MaxPay” will be the best place to see your charges and your financial aid together in one place.

My Financial Aid button: This is where you can view, accept, reduce, or decline all aid offered to you. This is also where we will list any additional information we need from you. It is important you resolve the items listed.

If you need help navigating accepting your aid on your myMPTC Student account, review our Financial Aid Tutorial [here](#).

Student email: this is our way of communicating with you. Please monitor this account on a weekly if not daily basis.

### **Student Services Center Beaver Dam Campus**

700 Gould Street  
Beaver Dam, WI 53916-1994

### **Student Services Center Fond du Lac Campus**

235 North National Avenue  
PO Box 1940  
Fond du Lac, WI 54936-1940

### **Student Services Center West Bend Campus**

2151 North Main Street  
West Bend, WI 53090-1598

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### **Student Services Call Center 920-924-3207**

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**Toll-Free 1-800-472-4554**

**TTY/VP: Use Relay/VRS [financialaid@morainepark.edu](mailto:financialaid@morainepark.edu)**

**The information in this publication is subject to change without notice.**

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## The Financial Aid Application

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The financial aid process starts with the Free Application for Federal Student Aid, also known as the “FAFSA.” The FAFSA is completed online at <https://studentaid.gov> each year. The FAFSA must be completed each year and can be accessed starting after October 1.

Moraine Park’s school code is 005303.

Financial aid will not be offered until the student has been admitted to an aid eligible program.

The priority deadline for fall semester is April 15 and October 15 for spring, but applications will still be accepted after that time. Early applicants will be given first consideration.

## Financial Aid Offer Basics

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### Eligibility Requirements

**To be offered federal, state, or institutional funds administered by Moraine Park’s Financial Aid Office, you must:**

- File a [FAFSA](#) each year.
- Must have completed admission to MPTC in an aid eligible program.
  - Please select your classes carefully. You must be accepted into an aid eligible program and have completed registration for classes according to the state-approved curriculum in order to receive financial aid. If you need help, contact your Academic Advisor.
- Have a high school diploma or a General Education Development (GED) certificate.
- Be a U.S. citizen or an eligible non-citizen.
- If born male, be registered with [Selective Service](#) (this applies only to State of Wisconsin-controlled grants).
- Have a valid Social Security Number.
- Not be in default on a student loan. Review your federal loans at <https://studentaid.gov>
- Not owe an overpayment on any federal (Title IV) aid.
- Meet the [Satisfactory Academic Progress \(SAP\) Standards](#) as defined by the Financial Aid Office.
- Not be delinquent on court-ordered child support and/or maintenance (this applies only to State of Wisconsin-controlled grants).
- Certify that you will use student aid only for educational purposes.
- Students with criminal convictions may be eligible, but must work with their correctional institution and the MPTC College Navigator for further eligibility. Federal law requires students to inform the Financial Aid Office of their incarceration.

All financial aid is contingent on the availability of funds. Apply early to receive the best offer.

## Financial Aid Offer

Financial Aid is intended to help bridge the gap between the cost of attending Moraine Park and the resources you and your family are expected to contribute.

Your Financial Aid offer:

- Lists the types of aid and the amounts of funds you are eligible to receive for the aid year.
- Is based on actual enrollment:
  - If you have already preregistered for classes
  - OR-
  - By what you projected on your supplemental form.
  - If you add or drop classes prior to the date of record and your eligibility for financial aid changes, your aid will be revised (see section on disbursement for more information) to the new credit level.
- Uses the most current information available regarding your grade level, enrollment status, housing plans and academic progress.
- Eligibility may change if the criteria used to calculate the financial aid offer was inaccurate or has changed.
- Is contingent upon available federal, state, outside agency and/or college funding sources.

If, at any time, Moraine Park receives notification that your eligibility for a fund changes, your financial aid offer will be revised and all previous offers will be considered void.

There are two types of financial aid and students will be offered a combination of the following:

- **Gift Aid** - Includes grants and scholarships, which do not have to be repaid or earned through work.
- **Self-Help Aid** - Includes loans that must be repaid and work-study funds that must be earned by working.

## How your Offer is Determined Cost of Attendance

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### Cost of Attendance

The Cost of Attendance (COA) is an estimate of the cost for a student to attend Moraine Park for one year.

The COA includes:

- tuition and fees,
- books and supplies,
- food and housing,
- transportation and
- loan fees.

Moraine Park may be able to increase your COA for costs relating to child care expenses, obtaining professional license, mileage and/or disability-related expenses. Email the financial aid office for a request for this type of increase to see what you may be eligible for.

Less-than-half-time students' expense budget includes tuition, books and transportation only.

Financial aid is offered on the basis of need, which is the difference between your Cost of Attendance (COA) and your Expected Family Contribution or “EFC.” The EFC is calculated using the information submitted on your FAFSA (Free Application for Federal Student Aid).

### **Cost of Attendance Example**

Estimated Cost of Attendance*	\$20,639
Less Total Family Contribution	\$11,433
Financial Need	\$ 9,206

\*This is not your direct cost (see below).

### **Direct Cost vs Indirect Cost**

Components of your cost of attendance are made up of direct and indirect costs. Direct costs are those items you need to ensure are paid each semester to move to the next semester – or – your bottom line. This would be costs set by the college such as tuition, fees and books.

Indirect costs are those that can be different month to month and vary from student to student.

Not all costs have to be paid up front. Some expenses, such as transportation, are spread out over the year and can be met by a student working part-time during the year. Some expenses, such as food and housing, may be covered by parents and will not represent an out-of-pocket cost for you.

### **Need**

It is the policy of Moraine Park to first offer as much need based aid as you qualify for; this includes grants and subsidized loans. These funds are limited in quantity so it is important to apply early to receive the best possible funding available.

## **Accepting Your Financial Aid Offer**

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Once your Financial Aid offer has been processed, you may view and accept or decline the funds that have been offered to you on myMPTC Student.

To accept your aid:

1. Login to your myMPTC Student account.
2. Click on My Financial Aid.
3. Make sure the 2023- 2024 award year is listed in the upper right corner.
4. Click on the Award Offer menu.
5. Be sure to read through the Financial Aid Guide listed in the top section. It contains important information about your funding!
6. Scroll down to review your specific financial aid information and take action by accepting or declining the aid being offered.
7. Click Submit.
8. Review the information and check the box to acknowledge the terms and conditions, and click Accept Award.

To see how to accept your aid, click [here](#).

#### Additional Award Information:

- Please review the types of aid that are being offered to you before accepting. Verify that the enrollment status listed for the fall and spring semesters is correct: 12 or more credits (full time), 9 to 11 credits (3/4 time), 6 to 8 credits (1/2 time) or 1 to 5 credits (less than half time). If this is not what you are enrolled in or intend to enroll in, please notify the Student Services Center to make the correction.
- Summer financial aid will not be offered until you have registered for that term.
- Grants will automatically be accepted for you as they are free money, but you still must acknowledge the terms and conditions.
- If changes are made to your offer, you will be notified of the revision via Moraine Park student email and directed to review your offer on *myMPTC Student*. If you believe the revision is incorrect, please notify the Student Services Center.

## Disbursement (Payment) to Your Student Account and Credit Balances (Refunds)

### Disbursement Policy

- Funds are disbursed (paid) once each semester.
- The amounts offered to you indicate what you will receive for fall and what you will receive for spring.
- Funds are applied toward your account on the 15th day of each semester; this is the earliest we may release your aid.
- Loan disbursements for first-year, first-time borrowers will be held 30 days from the first day of classes and then they will be applied toward your account.
- If you wish to receive funding, you must take the steps above to accept your aid.
  - All loans accepted must have the [master promissory note](#) and [entrance counseling](#) complete in order to be applied to your account.
- At the time of disbursement, enrollment must be at least half-time (6 credits or more) for all loan funds.

#### Please keep in mind the following disbursement restrictions:

- Funds can only be paid towards the semester they are meant to cover.
- Current semester funds may pay balances from a past year of up to only \$200 maximum.
- If you do not attend a class, you are not eligible to receive aid for the class and will be considered a no-show.
  - If you have received aid but have never attended a class, funds will be returned and you will have a bill for that aid you are not eligible to receive.
  - You must drop classes you do not wish to attend. By not taking appropriate steps to drop classes, you will still be held accountable for the cost of that class.
- Before your aid is paid, we will review your credit level.
  - Most types of Financial Aid are available for students who enroll 6 or more credits per semester. Five or less credits may be eligible only for Pell.
  - If you are not at the credit level your funds are set to, an adjustment will be made.
  - Wait-listed courses will not be counted towards your financial aid offer.
  - If all of your courses are late starting (for example, all second eight-week courses), your funds will be delayed until on or after November 1 for the fall semester or April 1 for the spring semester.



- Important: Adding or dropping classes after the 15th day of classes may not adjust financial aid but may affect satisfactory progress\*.
- All classes you are enrolled in must be required for program graduation in order to count in financial aid credit load.
- Prior to disbursement, a review of all required documents will be made. Should the college find any outstanding requirements, aid will be held until those documents are received. This includes an official copy of a high school transcript to validate the high school diploma.

### Bookstore Authorization

**If you have enough aid to cover your tuition and have funds left over, you may use your financial aid credit balance to charge books and supplies at the Moraine Park bookstore. A financial aid offer must be accepted on your myMPTC Student account before the tuition due date in order to qualify for a Bookstore Authorization. Charges at the bookstore cannot be made after the 15<sup>th</sup> day of classes. For more guidelines to using your aid at the bookstore, click [here](#).**

### How Financial Aid Pays Your Bill

Any accepted grants, scholarships and/or Direct Loans will automatically be applied to your Moraine Park student account to pay your tuition, fees, and any bookstore charges. If your accepted aid exceeds your Moraine Park charges, the Student Financial Services Office will issue a refund to use toward personal and living expenses within 14 days of aid applied. The first disbursement date for the fall semester will be September 4, 2023. The first date e-refunds would be available to your bank for fall semester will be September 8, 2023. The first disbursement date for the spring semester will be February 5, 2024. The first date e-refunds would be available to your bank for spring semester will be February 9, 2024.

### Direct Deposit Refunds

This is the step everyone likes – getting the money! Moraine Park Technical College has partnered with Transact Payments to process student refunds. This includes financial aid refunds, bookstore returns, overpayments or dropped class refunds. Students must have an active refund preference in place in order to receive their financial aid refund.

- ❖ Go to myMPTC Student > My Finances > MaxPay. Click your Name in the upper left, scroll down to Direct Deposit Refunds to enter your bank account information.

Direct Deposit activation may take up to three business days. If you do not opt into Direct Deposit Refunds, it may take up to 10 business days after disbursement for a refund check to be printed and mailed.

For disbursement dates please go to [Important Student Dates](#).

### Using Financial Aid to Meet Your Tuition Deadline

**IMPORTANT:** If your financial aid is not in place on the tuition due date, you should plan to have other options in place to [pay your tuition](#) until you have been offered financial aid. If you enroll in a [Payment Plan](#), you must make payments until your Financial Aid is applied to your Student Account to avoid late fee charges.

**Using your financial aid to pay tuition is acceptable if:**

1. You have accepted your financial aid offer on myMPTC Student.
2. The dollar amount of eligibility for a grant or loan (not work study) is enough to cover your tuition and any fees. (*Don't forget, if you are using loan funding to cover your tuition charges, you must have completed a [Master Promissory Note](#) and [Entrance Counseling](#) online*).
3. If the dollar amount does not exceed your tuition bill, you must have paid the remaining balance or signed up for the [Payment Plan](#).

**Balance Due**

If your charges exceed your accepted aid, you must pay the balance. Payment plan information is available on myMPTC Student. From "My Finances" go to "Finances" and then select [Payment Plan Info](#).

## **Types of Financial Aid**

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**Federal and State Grants**

Grant money is gift aid. It does not need to be repaid. Funds can be received either from the Federal Department of Education or the State Higher Education Aids Board. For a detailed list please go to our [Types of Aid](#) page.

**Federal and State Loans**

Loans are funding you must repay. This type of aid is considered self-funding and while you do receive this from the Federal Department of Aid, you must repay these loans and it ultimately comes from your pocket. To review a general overview of each type of loan and to make informed decisions, go to our [Types of Aid](#) page and scroll down to the loan information. You may also visit the [Federal Department of Education](#) site to review all [federal loan types](#) to better understand all details and requirements.

**\*\*IMPORTANT LOAN INFORMATION\*\***

**First-Time Direct Loan Borrowers**

First-time, first-year loan borrowers are required to be in school 30 days before receiving their first loan disbursement.

**Subsidized Loans:**

Subsidized loans are borrowed money but do not have interest while you attend school; the U.S. Department of Education will pay the interest on your behalf while you are in school and during authorized periods of deferment. Subsidized loan interest is fixed annually. Yearly Loan Limits: First year \$3,500; second year \$4,500. Subsidized loan eligibility is limited to 150 percent of the published timeframe of the program in which a student is enrolled. Students who have exceeded this timeframe (at Moraine Park or at previous institutions) may no longer be eligible for subsidized student loans.

**IMPORTANT:** If you believe you are a second-year student (you are enrolled in a two-year technical diploma or an associate of applied science degree program and have completed more than 30 credits), please contact the Financial Aid Office to request a review of your federal loan limits.

## Unsubsidized Loans:

Unsubsidized loans are borrowed money. You are responsible for paying the interest from the date of disbursement until the loan is paid in full. If you choose not to pay the interest on the unsubsidized loan while you are in school, the interest will accrue from the time of disbursement. Interest can be paid periodically or can accrue and will be capitalized (added to the principal amount of the loan). Unsubsidized interest is fixed annually. Amounts vary from: First year \$5,500; second year \$6,500 (less your Subsidized Federal Direct Loan eligibility).

An additional Unsubsidized Federal Direct Loan may be available in addition to your initial financial aid offer. If you feel you need an additional loan to attend Moraine Park, complete the Additional Loan Request form available on the [Financial Aid Forms](#). Loans must be paid out equally over your semesters so any additional loan you request will be split half for fall and half for spring, unless you indicate you would like it for spring semester only.

## Federal Direct Loan Requirements

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You must do both a [Master Promissory Note](#) and [Entrance Counseling](#) online before your money can be requested through the Department of Education.

Both the Master Promissory Note and Entrance Counseling must be completed in order to receive the loan(s) you accepted on myMPTC Student. In this process you will sign for your loans and learn about the funding you have accepted. If you have done this previously while you were a student at Moraine Park, we will have this in your file and you do not need to repeat this process.

If these two items are not completed within 30 days of your loans being offered, they will be canceled.

Students will receive a Direct Loan Disclosure Statement from the Federal Direct Loan Program when their loan has been processed. It will show the total amount of the loan, the disbursement amounts and the estimated disbursement dates. This is an estimate for when the funds will be transferred to Moraine Park, not the date the funds will be released to the student.

## Repayment of Loans

**Loan Exit Counseling:** The federal government requires that you complete Student Loan Exit Counseling prior to graduating or upon change of status during the school year, such as:

1. Falling below half-time status.
2. Withdrawal from a program.
3. Graduating from a program.

The purpose of this counseling is to help you understand your rights and obligations as a student loan borrower; it will guide you through your responsibilities to repayment and help prevent you from going in to default.

## Default

The consequences of defaulting (not paying) on your student loan obligation will be the reporting of your nonpayment to a credit bureau and any or all of the following:

1. Loan due and payable immediately.
2. Ineligible for further federal financial aid.
3. Reported to the IRS for offset against future tax refunds.
4. Referred to private collection agency.
5. Subject to legal action.
6. Garnishment of wages.
7. Property liens.
8. Increase of loan interest rate.

[Loan deferments and forbearance](#) are not automatic; they must be applied for.

### Loan Deferment

Repayment of student loans may be deferred if the borrower meets specific conditions. Deferments are not automatic and vary depending on the type of loan—contact your servicer. Some reasons for deferments are:

- In-school at least half-time
- Unemployment
- Economic hardship

Unsubsidized and PLUS Loan deferments apply only to the principal. Repayment of the interest begins within 60 days of disbursement unless the lender agrees to let it accrue and capitalize (add on to the principal while the principal is deferred).

### Loan Forbearance

If you are unable to make regular scheduled monthly payments, your loan servicer may grant forbearance. Forbearance may be reduced monthly payments, interest-only payments or no monthly payments (interest accrues). Forbearance is not automatic—contact your loan servicer.

**For current information regarding borrower relief and forbearance due to Coronavirus go to [studentaid.gov](https://studentaid.gov) to review announcements.**

## National Student Loan Data System (NSLDS Disclosure)

The National Student Loan Data System, or NSLDS, shows all data involving federal student loans for undergraduate students. This is an important website to log in to once a year to review your total amounts of loans you have received. You can access your NSLDS information at <https://studentaid.gov/>. Every semester you are enrolled in you will receive an email containing this information as well – it is called the College Cost Meter. This will be sent to your student email account and it will provide details to assist you in making informed borrowing choices for future semesters.

### Federal Direct PLUS Loans

The Federal Direct PLUS (Parent Loans for Undergraduate Students) Program makes loans available to parents of dependent students. The maximum PLUS loan amount is limited to actual educational costs minus other financial aid the student is eligible for.

Parents are the borrowers and must complete the application process, including their own master promissory note. The first payment will be due within 60 days of complete disbursement. Interest rates will vary and will not exceed 9 percent. The student must complete the FAFSA before a parent may apply for a PLUS Loan.

## **Federal Work-Study Program**

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Federal Work-Study (FWS) is a federally funded aid program designed to provide part-time employment for eligible students. Students who demonstrate financial need are offered FWS funds on a prior year earned and then a first-come, first-served basis until funds are exhausted. If the FAFSA is filed too late in the year, you may not receive an FWS offer due to lack of funding, regardless of whether you had an FWS offer in the past.

### **How to Find a Job**

A list of all available FWS positions is available by contacting the financial aid office. Although a formal hiring process is not used, FWS supervisors may interview several students before deciding which person is best suited for the position. You can expect to discuss the details of the position, the hours you are available to work, job expectations, etc.

### **Before you Start**

Moraine Park requires the completion of employment forms before you can begin work. These forms can be obtained by emailing the Financial Aid office. After these forms have been completed, you will be given a pay schedule and information on how to track and record your hours. Time sheets must be submitted online every week from the work study supervisor.

### **Payroll Information**

You are paid every other week in the form of a paycheck for the work performed during the previous weeks. All earnings are deposited into your checking or savings account. The rate of pay is \$13.50 per hour, with total earnings for the academic year not to exceed the amount offered.

### **Requesting Work Study**

If you were not offered FWS on your financial aid offer and would like more information, contact the campus Financial Aid Department, and your file will be reviewed to determine eligibility. If you are eligible, your name will be placed on a waiting list, and you will be contacted when/if a position becomes available.

### **Canceling Work Study**

If this fund is not accepted within 30 days of being offered, this fund will be canceled from your account. If accepted but then decide not to work, contact the Financial Aid Department immediately. Your name will be removed from the list of eligible students, and the money will be offered to someone on the FWS waiting list.

## **Dual Enrollment (Consortium Agreements)**

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If you are attending Moraine Park and another college at the same time, you might be eligible to receive financial aid from one college for attendance at both colleges. Contact the Financial Aid Department at the college from which you plan to graduate to obtain a Consortium Agreement application. The Agreement must be submitted to, and reviewed by, the Financial Aid office before any financial aid funds based on enrollment at another college can be disbursed. If tuition and fees are due at the visiting school prior to the disbursement schedule at Moraine Park, you will need to make arrangements to pay by that deadline. During the fall and spring semesters, students must be taking at least 3 credits at Moraine Park.

## Shared Programs

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The admission and financial aid process for a shared program should be completed at the host college granting the degree.

## Summer Aid

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Summer enrollment is considered a trailer or ending point to the aid year at Moraine Park. This means that the 2023-2024 FAFSA submitted for the fall 2023 and/or spring 2024 semester also determines your eligibility for the summer 2024 term.

Full-time is 12 or more credits; three-quarter-time is 9 to 11 credits; half-time is 6 to 8 credits; and less-than-half-time is 1 to 5 credits.

Unless the program requires that you attend classes in the summer, you will not have offered funds for a summer term on your financial aid offer.

If you plan to enroll for summer 2024 courses, complete the 2023-24 FAFSA and complete any required forms. Admission to your financial aid eligible program must be for the summer 2024 term or prior.

## Year Round Pell

When you have enrolled in summer courses, your eligibility for a summer Pell Grant will be evaluated and you will be notified via email.

## Yearly Maximum Loan Amount

The yearly maximum loan amount for the Federal Subsidized and Unsubsidized Loan is intended to cover fall, spring and summer terms. If the maximum (determined by grade level) has been received over fall and spring semesters, you will not be eligible to borrow additional funds for the summer. The following fall semester in the next financial aid year would be the next term that loan funds would be available. You are encouraged to request less for the academic year or save funds if you plan to enroll for summer term.

## Financial Consequences of Withdrawing or Not Passing Classes (Return of Title IV)

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In general, federal regulations assume that students “earn” financial aid in relation to the amount of time in a term they complete. Federal law requires schools to calculate how much financial aid a student has earned if that student:

- Completely withdraws, or
- Stops attending before completing the semester, or
- Does not complete all modules (courses that are not scheduled for the entire semester) for which he/she has registered at the time those modules began, or
- Receives all Fs for all courses in any semester.

Based on this calculation, Moraine Park Technical College students who receive aid but do not complete all their scheduled classes could be responsible to repay some of the aid they received.

Students who withdraw from all courses before aid pays on the 15<sup>th</sup> day of classes will lead to a removal of the financial aid offered. Please review your email and student account on *myMPTC Student* for further details.

One hundred percent withdrawals established by the Registrar, class cancellations by the school, not attending the class at all, are also considered unearned and subject to a recalculation of aid and may result in a balance due. Please review your email and student account on *myMPTC Student* for further details.

Unearned funds must be calculated and returned no later than 45 days from the determination of the student's withdrawal.

### **How is the financial aid I earned, calculated?**

Students who receive federal financial aid must “earn” the aid they receive by staying enrolled in classes. The amount of federal financial aid the student earns is determined on a pro-rated basis. Students who withdraw or do not complete all registered classes during the semester may be required to return some of the financial aid they were offered.

For example, if you complete 30 percent of the payment period, you earn 30 percent of the aid you originally were scheduled to receive. This means that 70 percent of your scheduled aid remain unearned and must be returned to the federal government. The percent unearned is equal to 100 percent minus the percent earned.

Once you have completed more than 60 percent of the payment period, you earned all of your federal financial aid.

### **What is the withdrawal date?**

The return of aid begins when the student officially or unofficially withdraws from or stops attending classes. The withdrawal date used in the return calculation of a student's aid is the date the student began the official withdrawal process or the date of the student's informing us that they wish to withdraw. If a student stops attending classes without notifying Moraine Park Technical College, the withdrawal date will be the date that the instructor posts when they submit grades. This date coincides with the last date of attendance, the last date of an academic activity such as homework assignment, quiz, exam or graded paper.

### **Students Attending Module Courses**

Courses which do not span the length of the semester are considered to be “module” courses. This includes 8 week courses during fall and spring terms and most courses attended during the summer. If a student is enrolled in multiple different lengths of classes, depending on the combinations and what courses a student drops, they may be considered to have withdrawn, even if one module course is completed. If a student drops one or more courses and is no longer actively attending any courses, the student is considered withdrawn for financial aid purposes and aid must be adjusted based on the amount of the semester completed. Students enrolled in future modules may be asked to submit written confirmation they plan to attend those courses. For students enrolled in modules, the payment period only includes those days for the module(s) in which the student is registered. Moraine Park uses an R2T4 Freeze Date (RFD) and it is the same as the Pell Recalculation Date or Census Date, which is the 15th day of the main term. The RFD means that we include days which the student:

- Was enrolled or registered in the module as of the RFD; or
- The student attended at least one day in a module in which the student was not enrolled as of the RFD.

### Post Withdrawal Disbursement

If the student did not receive all of the funds that were earned prior to withdrawing, a post-withdrawal disbursement may be due. If the post-withdrawal disbursement includes loan funds, the student must give permission before the funds can be disbursed. Permission is required to use the post-withdrawal grant disbursement for all school charges. Students will be notified of post-withdrawal disbursement eligibility within 30 days of the date of withdrawal determination. The school must return the Title IV funds within 45 days of the date the school determines the student withdrew.

### Who returns the unearned federal funds?

The College and the student are both responsible for returning unearned aid to the U.S. government. Amounts that must be returned will be applied in the following order: Federal Direct Unsubsidized Stafford Loan, Federal Direct Subsidized Stafford Loan, Federal Direct Parent PLUS loan, Federal Pell grant, Federal Supplemental Educational Opportunity Grant, and Iraq and Afghanistan Service Grant. The College must return the lesser of 1) the total amount of unearned aid or 2) institutional charges multiplied by the unearned percentage. The student must return any remaining unearned aid not sent back by the College. The student also will be billed for any amount due the College resulting from the return of federal aid funds that were used to cover tuition and fees. For example, if the College is required to pay back to the government federal funds used to pay a portion of a student's tuition for the semester, the student then must pay the college for that unpaid portion of their tuition.

### How do I repay the unearned funds?

The Moraine Park Office of Financial Aid will notify students if they owe federal funds back to the government. Amounts that must be returned by the student will first be applied to federal loans. Any grant amounts the student has to return to the federal government must be repaid within 45 days after the student receives notification from the Office of Financial Aid. If the student owes any money to the College resulting from the return of federal funds used to cover tuition and fees, the student will be billed by Moraine Park Technical College.

### What happens if I don't repay?

If a recalculation of aid has occurred because a student has withdrawn or dropped and as a result owes tuition and fees, the student's records will be placed on financial hold. This means you will not be permitted to register for classes or receive transcripts until your balance is paid. Students who do not make payments or satisfactory arrangements will also have their debts as well as all attorney fees, legal expenses and other collection costs submitted to outside collections and/or the State of WI Tax Refund Intercept Program for collection. Please contact Student Financial Services Office at (920) 924- 3124 for payment information. In addition, Moraine Park will refer all unpaid grant overpayments to the US Department of Education and you will become ineligible for further financial aid funding.

### Overaward Policy

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An overaward is financial aid that exceeds a student's financial need or cost of attendance. Cost of attendance is the cost we have estimated for students to attend Moraine Park. The total amount of financial aid offered may not exceed a student's cost of attendance. No student may exceed the total amount of all aid/resources for any given academic year. When a student receives aid, Moraine Park is required to follow all regulations associated to financial aid.



When the Financial Aid Office identifies an overaward, adjustments will be made to the student's award to ensure compliance with regulations. When allowable, self-help aid, such as loans and work-study offers, are adjusted before grant or scholarship aid is affected. If an overaward occurs after aid has been disbursed, the student may be required to repay all or a portion of their financial aid to Moraine Park.

## Satisfactory Progress Standards for Financial Aid Recipients

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*Section 484 of the Higher Education Act, as amended, requires that in order to receive any federal student aid, a student must maintain satisfactory academic progress.*

All students are required to make [academic progress](#) toward the degree they are enrolled in. To measure this progress they use grades (qualitative) and amount of completed coursework (quantitative) within a certain timeframe. All coursework needs to be started and completed within the aid period (fall, spring or summer). Courses considered as started or attempted are those classes a student is enrolled in (including courses students are considered to have withdrawn from). Completed is considered those courses recorded on your transcript at the end of the semester. To measure your rate of progress we compare attempted vs completed. Students must complete 67% of their courses taken with a GPA of 2.0 or higher. Students are given time and a half to complete their degree (if the program is 60 credits, you are allowed to take 90 credits to complete the degree). If you feel you need to drop courses or are struggling in classes, click [here](#) for additional information. You can also email the financial aid office to discuss your circumstances.

### Course Repeats

Please see the Student Handbook regarding institutional and programmatic rules for repeated courses. Incomplete courses (I grades) cannot be counted in enrollment status if repeated. A student may repeat a previously passed course once while utilizing financial aid at Moraine Park in an attempt to earn a better grade.

### Credit for Prior Learning/ Transfer Credits

Students receiving or planning to receive financial aid and/or veterans benefits are required to have any prior education or training reviewed for transfer credits. These credits must be reviewed regardless if the fees for these courses were paid by the student or were funded by Financial Aid, Veterans or any other funding agency. The responsibility for evidence of credits received from other institutions rests upon the student. Consortium transfer credits will be evaluated as Moraine Park credits completed (grade report must be provided) but do not affect GPA.

## Other Sources of Financial Aid

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### Scholarships

The Moraine Park Foundation offers scholarships to MPTC students. Many companies and unions offer scholarships, grants or low-cost loans to employees. Local community scholarship resources include the Kiwanis, Rotary, Chamber of Commerce and other civic, charitable or fraternal organizations. Also consider religious organizations, ethnic groups, local businesses, etc .

For more information go to: <https://www.morainepark.edu/pay-for-college/scholarships/>

### **Veteran Status**

If you or a parent is a veteran, contact your local County Veterans Office, the Veterans Administration, or contact the Student Veterans Specialist or Veterans Certifying Official by emailing [veterans@morainepark.edu](mailto:veterans@morainepark.edu) or for information on financial assistance for school click [here](#).

### **Workforce Innovation and Opportunities Act (WIOA)**

WIOA is a federally funded program that supports the WorkSmart Network, which serves students living in Dodge, Sauk, Jefferson, Marquette, Columbia, and Dane counties. The program can provide eligible students, who are pursuing a degree in a high growth career field, with financial assistance to cover some of the cost of tuition, books, uniforms/equipment, childcare, and travel. Assistance with job placement, work experience, and on-the-job (OJT) training opportunities is also available to qualifying participants. Students are required to complete the FAFSA since the PELL Grant information is needed, and eligibility is based on program type (adults, dislocated workers, veterans, and youth) and the applicant's individual situation. Please call Talitha Cushman at (920) 887-4459 or [visit this link](#) for more information.

### **Assistance for the Disabled**

The State Department of Rehabilitation provides financial help for eligible disabled students. Assistance may include cost of tuition, fees, books and transportation. Contact [the Vocational Rehabilitation Office](#) in your area for possible assistance.

### **Temporary Assistance for Needy Families (TANF)**

If you have dependents under the age of 18, you may qualify for TANF. Contact the County Social Services Department for more information.

### **Taxation of Scholarships and Fellowships**

1. The Tax Reform Act of 1986 included an amendment of Section 117 of the IRC that subjects scholarships and fellowships to taxation. These financial aid offers must be reported as income on your federal tax return. Monies used for tuition, fees, books, supplies and equipment required for courses of instruction will be excluded from gross income .
2. Please make sure you save the necessary records. You should keep your copy of your financial aid offer letter and any revised offer letters plus all receipts for your tuition, fees, books, supplies and required equipment. Students can also refer to their 1098T document available on myMPTC Student.

If you have specific questions, please contact your tax accountant.

### **Special Circumstances**

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If you or your family have faced unusual income issues that are not reflected on the information provided on your FAFSA, you may request a special circumstances review of your financial aid application. Moraine Park will look to see if different or additional information can be provided by you to change your financial aid offer. Special circumstances may include paid medical or dental expenses not covered by insurance, a reduction or loss in income or benefits, or paid tuition expenses for children attending a private elementary or secondary school and excessive travel miles. Special Circumstance Review forms are available by emailing the financial aid office.

## Unusual Circumstances

The Department of Education determines a student's status as dependent or independent by the answers the student provides on the Free Application for Federal Student Aid (FAFSA). Students are classified as dependent or independent because federal student aid programs are based on the principle that students (and their parent or spouse, if applicable) are considered the primary source of support for postsecondary education.

Students who have unusual circumstances can request an override by submitting the Dependency Override Request form. Dependency overrides are intended for students who can prove and fully document exceptional circumstances. We cannot approve requests for students whose sole reason for the request is because their parents are unwilling to provide parental information or for students who have chosen to live on their own.

## Student Rights and Responsibilities

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Students have rights and responsibilities as a consumer and as a student to know specific details regarding their eligibility and requirements. Click [here](#) for more information.

## Consumer Information

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The Higher Education Act (HEA) of 1965, as amended, requires institutions participating in the Title IV financial aid programs to disclose specified information to all current and prospective students and employees. This page serves as a centralized location for access to the Moraine Park Technical College (MPTC) consumer information and is intended to assist students, their families, and interested third parties in obtaining information about the University's educational programs, costs, and outcomes. For full details of Consumer Information; Your Right to Know, click [here](#).

## Important Dates to Remember

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For general dates and timelines click [here](#).



Moraine Park Technical College is an equal opportunity and affirmative action College. Women, minorities, those with different abilities and veterans are encouraged to apply. For more information, visit [morainepark.edu/nondiscrimination](http://morainepark.edu/nondiscrimination). TTY/VP: Use Relay/VRS.