



# **Welder Training & Testing Institute**

## **Student Consumer Handbook**

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### Administration

Contact WTTI Monday through Friday, 8am to 4:30pm at 610-437-9720.

NAME:	TITLE:	EXTENSION:
Michael Wiswesser	Director	x211
Patrick Dorris	Educational Director	x210
Jason Deiter	School Administrator	x214
Sandi Fine	Financial Aid Administrator	x202
Emily Hoover	School Coordinator	x220

### Orientation

An orientation program is held on the first day of each class and is designed to help the incoming student make a comfortable transition into school. Students meet with classmates and teachers and also tour the school. They are told what their classes will consist of, and are also given an important safety briefing. Attendance requirements, grade marking, graduation requirements, and student services are reviewed. Students are also offered lockers to provide a secure place for their books, tools, and supplies that will be necessary for their program. The Student Consumer Handbook is available upon request.

### Advisement

A student with an academic or personal problem is urged to consult the School Administrator or Instructional Staff. Friendly help is available to students at all times from personnel who are genuinely interested in the progress of each individual. The Chief Instructor and the School Director also serve in the capacity of Advisors to students.

### Housing Assistance

The school does not maintain dormitories. Students are responsible for securing their own housing. Upon request, the School Administrator can provide assistance to students who are seeking accommodations, including a list of rentals that are local to the school.

### Library/Resource Room

The school maintains a current collection of texts and periodicals which serve as reference material for the established programs. Computers are also available.

### Placement Assistance

The objective of WTTI is to see its graduates working in their chosen field. Excellent relationships have been established with many major employers, both locally and across the country. Employment assistance is offered to all graduates who want to avail themselves to this service. Prior to graduation, a conscientious effort is made to match each student's capabilities with the most appropriate jobs available. Plant visits and job interviews are arranged whenever possible.

The staff has a strong interest in seeing each student gainfully employed after graduation. The school cannot, and does not, promise or guarantee employment to any student or graduate. The final responsibility for securing employment lies with the graduate.

**WTTI's Placement Assistance Includes:**

- Performing an "initial interview" during the student's first week of school to gather pertinent data for future placement.
- Visiting Theory Class and discussing industry's needs with students, including a general question and answer session.
- Assist in the preparation of resumes at the student's request.
- Interviewing each student during their last quarter of school and performing an "exit interview" to gather final data for placement after graduation.
- Furnishing names of prospective employers.
- Assist in arranging interviews for graduates.

**Student Complaint/Grievance Procedure**

A grievance shall be defined as a dispute or complaint arising between the student and the school. A grievance shall be processed, and disposed of, by the parties involved in the dispute agreeing to meet together. If the grievance has not been resolved to the satisfaction of the student, then the student may select two people to represent his/her position. The student, his/her two representatives, a school representative, and the School Director shall then meet to discuss the grievance. The School Director will chair the meeting.

If the grievance has not been resolved after a thirty (30) day period, then the matter will be referred to arbitration by either party. Written notification of the initiation of an arbitration process will be required of the party who calls for arbitration and written notification will be addressed to the President of the school. The President will serve as the arbitrator and the decision by the President shall be final, conclusive, and binding upon both parties. Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints considered by the Commission must be in written form, with permission from the complainant(s) for the Commission to forward a copy of the complaint to the school for a response. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission.

Please direct all inquiries to: Accrediting Commission of Career Schools and Colleges (ACCSC)  
2101 Wilson Boulevard, Suite 302  
Arlington, Virginia 22201  
Call or visit online: (703)-247-4212, [www.accsc.org](http://www.accsc.org)

A copy of the Commission's Complaint Form is available at the school and maybe obtained by contacting Michael Wiswesser, Director.

**Book & Supply List**

Please reference the book and supply list which was given to you on the first day of training. This list is also available upon request.

**Disability Services:**

All courses at WTTI are available to disabled individuals. Students with disabilities are encouraged to schedule an appointment with an Admissions Representative to discuss their individual needs. The Admissions Department at WTTI is happy to discuss the special needs of disabled prospective students and will make every effort to accommodate them. Students with disabilities may be asked to submit documentation of the disability if they are requesting academic accommodations. This documentation should be current and include an evaluation completed by a recognized authority. The school Director and the student will discuss how the disability will impact their learning and what services/academic accommodations are appropriate on an individual basis. All information shall remain confidential unless the student provides written authorization. Students with disabilities who need classroom accommodations should call and make the request well in advance of the start of the classes. WTTI is approved to train individuals who are referred and funded by the Pennsylvania Office of Vocational Rehabilitation and is also approved for Veterans Rehabilitation enrollees.

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### Graduation Requirements

Students who successfully meet all graduation requirements will be awarded a diploma, appropriate to the Program/Course completed.

Diploma Programs/Courses are listed below:

**Welder Fitter Program**

**Combination Welding Program**

**Practical Shop Welding**

**General Shop Welding**

**Standard Welding**

**Advanced Welder Qualification– Pipe**

**Gas Metal Arc Welding– GMAW, MIG**

**Gas Tungsten Arc Welding– GTAW, TIG**

**Flux Cored Arc Welding– FCAW**

Students eligible for graduation are required to:

1. Complete all course requirements
2. Earn a final average of C or better
3. Achieve an overall attendance record of at least 85%
4. Satisfy all financial obligations to the school

Graduation will be on the contracted ending date or at the completion of the contracted training hours, whichever comes first. Each student's schedule ending date allows for sufficient training days to complete the course requirements. In the event that a student requests early graduation, all of the four graduation requirements listed above must be met.

The financial obligation to the school includes the full tuition for the program as originally contracted by the student.

### Attendance Requirements

A student should maintain as close to 100% attendance as possible. Each course requires the student be present at least 85% of the total prescribed time in order to meet graduation requirements.

STUDENTS SHOULD BE AWARE THAT EMPLOYERS ARE MORE RELUCTANT TO HIRE GRADUATES WHO HAVE POOR ATTENDANCE RECORDS.

**Lateness:**

Any student not physically present at the start of his/her scheduled class will be considered late. Excessive lateness will not be tolerated. After initial counseling, disciplinary action may be taken.

**Make-up Work:**

A limited amount of make-up time is included when calculating each student's ending date. This make-up time is designed to allow for legitimate absences and/or unscheduled school closings. Every student will be scheduled for at least the total number of hours described on the student's enrollment agreement. The director or instructor will meet with the student on the day the student returns in order to schedule any assignments or exams that were missed.

**Termination of a Student:**

Any student whose absence interferes with his/her progress or causes them to fall below minimum graduation and/or grade requirements, may be dropped from the roll. A student who is absent 5 consecutive days may be subject to automatic termination.

WTTI reserves the right to terminate any student at any time because of poor performance, excessive absences, undesirable conduct, or failure to make payment of tuition, fees and/or any other charges. A student who is terminated will be notified in writing by the school. Written notification will include the last hour and date of recorded attendance. This is the date of official termination.

Upon termination, the student must immediately remove their personal items from the school campus. The school cannot assume responsibility for student property on or off premises at any time.

Readmission under any circumstances will only be considered after a student submits such a request in writing to the school. Each case will be individually evaluated in a fair manner with the final decision determined by the School Director.

**Grading System**

Following review by the School Official, grade reports are issued to the student upon completion of each month's training.

A student's final grade includes test scores, project grades, skill level progress grades, and his/her workmanship grades. The school's standard of marking is as follows:

Grade	Quality Points	% Equivalent
A = Excellent	4.0	90 - 100
B = Good	3.0 - 3.9	80 - 89
C = Fair	2.0 - 2.9	70 - 79
D = Poor	1.0 - 1.9	60 - 69
F = Failure	0.0	Below 60

Individual progress records are permanently maintained for each student and are open for inspection in accordance with Family Educational Rights and Privacy Act of 1974 as amended.

**Student Conduct**

Our students are being prepared for a workplace environment, and for this reason they are expected to conduct themselves in a responsible manner and conform with the generally accepted standards of the Industry. Students must observe all safety rules. Repeated breaking of safety rules may result in permanent expulsion. **NO DRINKING OR DRUGS ALLOWED**– Student will be immediately terminated. **STEALING IS NOT TOLERATED**– anyone stealing will be immediately terminated.

**Satisfactory Academic Progress Policy**

Eligibility for title IV financial assistance requires that the student maintains satisfactory progress in accordance with the school's written "Satisfactory Academic Progress Statement" as defined below.

The following satisfactory academic progress standards apply to all students:

1. Student's cumulative grade point average (GPA) at the end of each quarter of each course must meet the **minimum requirement** as follows:

*at completion of first quarter..... 1.0 GPA  
at completion of second quarter..... 1.5 GPA  
at completion of third quarter..... 2.0 GPA  
at completion of fourth quarter..... 2.0 GPA*

2. Student's time-frame for completing the course must be within the maximum time frame for each eligible course which allows for approximately 15% absences. See maximum time frames chart in the Tuition & Fees section.

3. Students are required to complete a minimum of 85% of the clock hours available **per month** for the course they have enrolled **according to their status** as full-time or part-time. See the maximum time frames chart in the Tuition & Fees section.

Leave of Absence: Each student may be granted one leave of absence if approved by the School Director. A leave of absence is not considered into the number of clock hours so it does not adversely affect the 85% attendance requirements for satisfactory progress or graduation.

4. Any student who withdraws may re-enroll at a future date by a written request to the Director explaining his/her reason for re-enrollment. The request will be reviewed by the School Director, Financial Aid Officer, and the Fiscal Officer. Should the student be accepted, then he/she will be given credit for hours already completed. Due to the nature of vocational training at WTTI, the school does not offer Incompletes, repetitions, or non-credit remedial courses.

5. If the student is making unsatisfactory progress due to the fact that he/she has failed to meet any or all of these requirements, the student will be placed on "Academic Probation" for one month. If unsatisfactory progress continues beyond the one month probation period, the student will be terminated with written notification from the school.

6. In order for a student to receive Federal Financial Aid Funds, he/she must be making satisfactory progress toward a diploma, or be on a probation period as described above. A student that fails to make academic progress toward their diploma may be required to return funds, and should be familiar with the policies & procedures of third party agencies.

#### **Transfer of Credits**

Students may be granted up to 100 hours of credit for each year of training in a welding program at a secondary or post-secondary institution. In this case, the maximum total credit possible is 300 hours . A student who is re-enrolling in WTTI may be granted credit for up to the total number of hours completed in their previous enrollment. The amount of credit hours applied to an individual's program, for both new students and re-enrollments, will be based upon a standard welding evaluation conducted by WTTI instructional staff prior to the enrollment.

#### **VA Regulations & Policies**

***There are specific guidelines for student veterans/eligible persons who are receiving V.A. Educational Assistance Allowance.***

#### **Leave of Absence:**

Leave of absence is granted only to students who wish to temporarily interrupt their training for personal reasons. A request for leave must be made in advance in writing, or time away from the school will be considered an absence. The VA will be notified immediately when a veteran student is granted a leave of absence.

#### **Tardiness:**

Any student who is not physically present at the start of his scheduled class period will be considered tardy. Each occurrence accumulates and is included in total absenteeism reporting. Excessive tardiness may be cause for discontinuance of V.A. Educational Assistance Allowance.

#### **Absence:**

Students should attend a minimum of 85% of all scheduled classes to attain satisfactory progress. A student who accumulates more than 15% absenteeism (including tardiness) is deficient and should be counseled by the school. If the problem continues, the student may be subject to termination of his/her V.A. Educational Assistance Allowance.

**Class cuts:**

Class cuts are not permitted and shall be recorded as absences.

**Make-up work:**

Make-up work is not permitted for the purposes of receiving V.A. Educational Assistance Allowance.

**Unsatisfactory Progress:**

Students who are failing will be placed on "Academic Probation" according to the school's written policy. If unsatisfactory progress continues beyond the probation period, the student's training will be immediately interrupted and all concerned parties will be notified accordingly. Students dismissed because of unsatisfactory progress may apply for re-entrance; however, each case will be considered on the basis of the facts involved. If the student does not attain satisfactory progress at the end of the probation period, the V.A. will be notified of termination within 30 days.

**Credit for Previous Education & Training:**

Appropriate credit is given for comparable previous education and training, and the training period will be shortened accordingly.

**Refund Policy:**

In the event a veteran or eligible person fails to enter the course, withdraws, or is discontinued any time prior to completion, the amount charged to the veterans for tuition, fees and other charges for a portion of the course shall not exceed the approximate prorated portion of the total charges for tuition, fee and other charges that the length of the completed portion bears to its total length.

**Tobacco Policy**

The use of all tobacco and tobacco products is prohibited on WTTI property except in designated area which is located at the pavilion in the main parking lot. All students and other visitors are expected to comply with this policy, and those who violate this may be disciplined.

**Prohibited Areas**

Students are permitted access to the following areas on the campus during normal business hours: the main parking lot, weld training labs (upper and lower), break room, theory room (when occupied by an instructor), student resource room, student bathrooms, and office foyer. All other areas and rooms on the campus are prohibited, unless access is expressly granted, on an individual basis, by authorized WTTI staff. Students who enter prohibited areas will face disciplinary action, up to and including termination of their enrollment.

**Incident Reporting**

A suspicious or unlawful activity/event should be reported to an Instructor, which will be noted in Student Track system, and the School Administrator will notified, at which time further evaluation of the situation will take place. Students may report the incident to the local authorities.

**Drug & Alcohol Policy**

It is important for you to know that the use of alcohol or illicit drugs on campus is strictly prohibited. The use of illicit drugs or the abuse of alcohol at any time can impair your mental functions and damage your health.

It is the policy of WTTI, in compliance with the Drug-Free Workplace Act of 1988, and Communities Act Amendments of 1989, to maintain a Drug Free Campus. These acts require all institutions of higher learning to adopt and implement a program that prohibits, prevents, and educates pertaining to the illegal possession, distribution or use of illicit drugs and alcohol by students and faculty. The unlawful use, possession, manufacture, distribution, or sale of alcohol, narcotics, or illicit drugs on campus is strictly prohibited.

Any student or faculty in violation of this policy may be subject to penalties which may range from a written warning to probation to suspension leading to possible dismissal. Violation of this policy by any employee will result in immediate termination or disciplinary action up to and including termination. School officials will cooperate with local, state, and federal authorities to ensure compliance with laws for unlawful use, possession, manufacture, distribution, or sale of illicit drugs or alcohol. WTTI does not offer treatment services of any kind. There are numerous services available to assist students, faculty, and staff with drug and alcohol counseling, treatment, and rehabilitation. Please reference handouts.

### Safety Policy

WTTI is committed to maintaining a safe and healthy environment for all students. Report all accidents, injuries, potential safety hazards, safety suggestions and health and safety related issues immediately to an instructor.

### Safety Regulations

The following rules and regulations will be strictly enforced during your training. Any infraction may result in disciplinary action. Repeated breaking of these rules may result in being permanently expelled. This information is also included in the new student enrollment packet.

- Safety Glasses - are to be worn at **all times**.
- Eye Protection - Face shield must be worn whenever using a grinder. Goggles are to be worn when using an acetylene torch, when you are oxy-fuel welding, and whenever you are directed by your instructor.
- Protective clothing is very important. Wear heavy duty clothing, preferably wool to cotton because wool is not as easily ignited. High all-leather boots with steel toes are also recommended.
- Jewelry may not be worn on the shop floor. Jewelry includes: rings, earrings, bracelets, necklaces. If it is questionable as to whether an item is to be considered jewelry, the judgment of the instructor will prevail.
- Familiarize yourself with the locations of the fire extinguishers. In case of fire, pull out ring, squeeze the handle, and point hose at base of flames. The A.D.T. alarm will sound automatically and students must evacuate the building.
- **Never** point the acetylene torch at anyone or leave a torch lit unattended. When you are finished burning or welding make sure that the torch is shut off and placed back on the holder.
- Do not throw your electrode holder around. This could result in a short circuit. If you notice a flaw in any of the hoses or leads or your machine is functioning improperly, **stop immediately** and notify the instructor.
- Always be conscious of the people around you. **Never** strike an arc near a person who is not protected by a helmet. This could result in a serious eye injury.
- Only operate electric saws, lathes, and automatic cutting torches when an instructor is directly supervising.
- Cleanliness is very important. Always make sure your area is swept and clean, and help take care of the restrooms.
- Pick up tools and material from the floor. Someone might trip and get hurt. **DO NOT** throw your rod stubs on the floor.
- Be Cautious! **Never** pick up any piece of metal bare handed. It may be HOT!

### Evacuation/Emergency Exit Policy

Emergency events that threaten the welfare, safety, or health may be dealt with in such a way as to minimize the likelihood of injury or loss of life. Exit door are clearly marked and egress pathways are posted in interior rooms throughout the school. It should be noted that all buildings are equipped with fire extinguishers, emergency lighting and lighted EXIT signs, as required by law. Upon audible and/or visible emergency notification, e.g. smoke alarm, all students, faculty, staff, and visitors must proceed immediately to the nearest emergency exit and follow the instruction of emergency monitors. When exiting your classroom or welding station, take only wallets or handbags; all doors should be closed not locked. When descending stairs, use the handrail and stay on the right-hand side to allow passage on the left side for emergency personnel. Proceed cautiously to the designated relocation area unless instructed. (The following are designated areas for relocation: the closer of the Main parking lot or Rear parking lot. Do not panic. Once you reach your designated relocation area, remain there for further instructions or the "All Clear" command is given. No one should under any circumstance return to the buildings unless directed by school officials.

### Fire Safety/Extinguisher Location Map

Every student is responsible for recognizing potential fire dangers and taking an active role in preventing fires. Students are required to observe all OSHA safety requirements and regulations. Flammable materials are to be stored in covered metal containers. Students must not block any fire doors, fire exits, fire extinguishers, windows or doorways. Review the fire escape routes posted in each work area.

### Campus Crime & Security Policy

This document has been produced in compliance with the Federal Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics of 1998 (formerly the Crime Awareness and Campus Security Act of 1990).

This document is designed to help assist you in maintaining a safe environment for you and your property. We want you to understand the security policies and procedures that help promote safety and respect for others here at Welder Training and Testing Institute (WTTI) and to take appropriate precautions to minimize risk.



WTTI is a private corporation and co-educational institution of higher learning that trains men and women for challenging careers in welding. We maintain a 10,000 square foot building. There are no dormitories or off campus buildings.

WTTI does not have a Security Department. Any crime that occurs while here on campus should be reported to either an instructor or our School Administrator. Our school maintains an excellent working relationship with the local police departments of the Lehigh Valley. Criminal incidents are referred to the local police. Employees of WTTI are not empowered to make arrests or carry firearms. WTTI makes every effort to prevent crime. Students, faculty, staff and guests are strongly urged to report any criminal or suspicious incidents to our School Administrator. Every report will be immediately investigated and evaluated. The school will then take any appropriate action and notify the appropriate authorities if necessary. All reports are kept confidential for the safety of all involved. To report a crime on campus call (610) 820-9551.

In accordance with the Pennsylvania's College and University Security Information Act 73 of 1988 WTTI submits an annual report of campus crime to the state police. In accordance with Jeanne Clery Disclosure of Campus Security Policy and Crime Statistics Act this report provides information relating to crime statistics and security measures to prospective students, matriculated students, and employees. Crime statistics for the most recent two-year period can be viewed on the message board.

WTTI does not currently offer formal Crime Prevention programs.

In addition to maintaining a safe and healthy environment, WTTI is committed to providing a safe and secure facility. The staff at WTTI maintains our building and grounds. Standard operating procedures include the regular inspection of all outdoor lighting systems and prompt repairs to any faulty equipment or locks that could affect the safety of our students and staff. All potential hazards such as broken windows, defective locks or burned out lights are promptly repaired.

WTTI's facilities are locked and unlocked according to the scheduled hours of study by authorized personnel only. Attendance is taken every day and is monitored throughout the day. All visitors must enter the facility from the front and register with the receptionist. All visitors will be accompanied by a WTTI employee at all times. Employees of WTTI are clearly identified with badges or proper clothing attire. Anyone found trying to impersonate an employee will be asked to leave and may be terminated from enrollment or reported to the proper authorities.

WTTI strives to provide a safe and comfortable atmosphere for our students and staff to learn and work. We continue to offer our students a great education in a safe and secure facility. If you have any questions about any of our policies please feel free to contact our school at 610- 820- 9551.

### **Copy Right Policy**

Any unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may be subject to civil and criminal liabilities

The punishment for such violations shall be as follows:

- First Offense: oral warning
- Second Offense: possible termination

If the student does not believe that he or she has committed the alleged violations, he or she may request an administrative hearing on the matter with the school Director. The student must request a hearing within 5 days of being notified of the violations. The hearing will be held before the committee.

### **Sexual Harassment / Non-Discrimination Policy**

WTTI strives to maintain an environment free from discrimination and harassment, where students treat each other with respect, dignity and courtesy. WTTI does not and will not tolerate any type of discrimination or harassment of our students. Discriminatory conduct or conduct characterized as harassment as defined below is prohibited. The term harassment includes,

but is not limited to, slurs, jokes, and other verbal or physical conduct relating to a person's gender (including pregnancy), race, color, religion, national origin, age, disability, military status, genetic information, creed, ancestry, sexual orientation, or any other protected category under federal, state or local law, that unreasonably interferes with a person's work performance or creates an intimidating, hostile work environment. Sexually harassing behavior in particular includes unwelcome conduct such as: sexual advances, requests for sexual favors, offensive touching, or other verbal or physical conduct of a sexual nature.

Any student who wishes to report a possible incident of sexual harassment or other unlawful harassment or discrimination should promptly report the matter to your direct instructor. WTTI will conduct a prompt investigation as confidentially as possible under the circumstances. Students who raise concerns and make reports in good faith can do so without fear of reprisal; at the same time, students have an obligation to cooperate with WTTI in enforcing this policy and investigating and remedying complaints.

Anyone found to have engaged in such wrongful behavior will be subject to appropriate discipline, which may include termination.

#### Library/Resource Room Policy

Internet access, and computers, are the property of WTTI, and are provided for school-related purposes only. Hours of availability are daily 8am to 9pm. Users must respect the integrity of computing resources and facilities, respect the rights of other users, and comply with all relevant laws (local, state, federal, and international), policies and procedures, and contractual agreements. WTTI reserves the right to limit, restrict, or deny computing resources and facilities for those who violate policies, procedures, or local, state, or federal laws. Improper use of computer resources should be reported to an Instructor.

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### **PELL GRANT**

#### ***What is a Pell Grant?***

Pell Grants are awards to help students who need money to pay for their education or training after high school. The Pell Grant Program is the largest Federal Student Aid Program. A Pell Grant is not a loan, so you do not have to pay it back.

#### ***Who may apply?***

Any undergraduate student may apply who does not already have a bachelor's degree. He/she must have a high school diploma, G.E.D, or equivalent.

#### ***How much may I receive?***

Grants will range up to a maximum of \$5775 for the 900 hr. course, and up to \$4736 for the 740 hr. course in 2015-2016. The amount of the grant that you actually receive depends on several conditions, including: the length of the course, whether you are a full or part-time student, and finally the cost of the education at your school.

#### ***On what are the awards based?***

The Department of Education uses the Federal Needs Analysis System to determine the amount of assistance that is available to a student. Need is determined by a standard formula that is revised and approved every year by congress to evaluate the student's/spouse's/parents' income and assets as reported in your application for financial aid. The formula produces a number called Expected Family Contribution (EFC). Your Student Aid Report contains this EFC number and will tell you whether you are eligible for a Pell Grant. This formula, which is used to determine your Aid Index, is published in booklet form and you may obtain a copy at the Financial Aid Department.

### ***How do I apply?***

You can apply for a Federal Pell Grant by filling out the Free Application For Federal Student Aid (FAFSA), which can be filled out at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

### ***How will I be paid?***

Your Grant will be credited to your individual account. WTTI will tell you in writing how and when you will be paid and how much your award will be. Pell Grants are paid at least twice within your school time at WTTI.

## **SEOG (SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT)**

### ***What is a SEOG Grant?***

An SEOG Grant is an award that helps you to pay for your education or training after high school.

### ***Who may apply?***

Any undergraduate student may apply who does not already have a Bachelor's degree. He/she must be enrolled in an eligible program at an approved institution. He/she must have a high school diploma, G.E.D., or equivalent.

### ***How much may I receive?***

You can receive up to \$4,000 a year for the 2015-2016 academic year.

### ***On what are the awards based?***

SEOG Grants are based several circumstances including: your individual need, the availability of SEOG funds at your school, and the amount of other aid you are receiving. A student's need is determined by the Federal Needs Analysis System in order to determine eligibility. Need is the difference between your cost of education and the amount you and your family can afford to pay as determined by a standard formula and any other aid you are receiving. For a more detailed explanation, refer to Page 2 of this booklet, see Question: "On what are the awards based?"

### ***How do I apply?***

A financial aid application is available at the school office. SEOG awards are paid on a first come, first serve basis. Therefore, it is important to apply as early as possible. The Department of Education makes available SEOG awards to each participating school each July 1st.

### ***How will I be paid?***

Your Grant will be credited to your individual account. WTTI will tell you in writing how and when you will be paid and how much your award will be. SEOG grants over \$500 must be disbursed in two payments. One in the beginning of the course and one after you have completed ½ the hours in your course.

## **STAFFORD LOAN PROGRAM – SUBSIDIZED**

### ***What is a subsidized Stafford Loan?***

A subsidized Stafford Loan is a low interest loan made to you by a lender (bank, credit union, or savings & loan association) to help you pay for your education or training after high school. These are insured (guaranteed) by the state agency (PHEAA, NJHEAA, NYHEAA) and are reinsured by the Federal Government. A subsidized Stafford Loan is unique in that the government pays the interest while the student attends school and during the 6 month grace period. The interest rate for a subsidized Stafford Loan is a variable interest rate that is adjusted on July 1<sup>st</sup> of each year.

### ***Who may apply?***

Any undergraduate student may apply who does not already have a Bachelor's degree. He/she must be enrolled in an eligible program at an approved institution. He/she must have a high school diploma or G.E.D.

### ***How much can I borrow?***

WTTI is a first year program, and as such, you may borrow up to \$3500 for the 900 hr. course and up to \$2397 for the 740 hr. course in 2015-2016. Additional loan money can be borrowed under the unsubsidized loan program.

### ***On what is the loan amount based?***

The law requires that a student must have a need for the amount borrowed under this program. A student's need is determined by the Federal Needs Analysis System in order to determine loan eligibility. Need is the difference between your cost of education and the amount you and your family can afford to pay as determined by a standard formula and any other aid you are receiving. For a more detailed explanation, refer to Page 2 of this booklet, see Question: "On what are the awards based?"

### ***How do I apply?***

First, the school must determine whether you are eligible for a Pell Grant before you can receive a subsidized Stafford Loan. You can get a Free Application for Student Financial Aid (FAFSA) form from the school, a lender or online at [www.studentloans.gov](http://www.studentloans.gov).

### ***How will I be paid?***

If the lender agrees to make the loan and the Guarantee Agency and WTTI approves it, the lender will send the electronically. The money will be credited directly to the student's account.

### ***When do I pay back my subsidized Stafford Loan?***

Loan repayments begin 6 months after you graduate, leave school, or drop below half-time status. The lender generally must allow you at least 5 years to repay the loan and may allow up to 10 years.

### ***How much will I have to pay each month?***

The amount of your payment depends on the size of your debt. You should ask your lender what your monthly payments would be before you take out the loan.

### ***What happens if I don't pay back my loan?***

You may go into default status. This is the failure to repay a student loan according to the terms agreed to when you signed a promissory note. If you default on a student loan, it may affect your future credit rating and you will not be able to receive additional Federal Aid if you decide to return to school. Also, you may be liable for expenses incurred in collecting the loan. Finally, the Internal Revenue Service may withhold your income tax return so that you loan will be repaid.

### ***Is there any charge for making a Stafford Loan?***

Yes, you must pay an origination fee of up to 5%, which will be deducted from the loan check. The money is used to help reduce the Federal Government's cost of subsidizing these low interest loans. The Guarantee Agency in your state may also charge you an insurance premium of up to 3% if the loan principle. This premium is deducted directly from the loan check.

## **STAFFORD LOAN PROGRAM — UNSUBSIDIZED**

### ***What is an unsubsidized Stafford Loan?***

If a student does not qualify for the fully subsidized Stafford Loan, then the student may borrow the difference in an unsubsidized Stafford loan. The unsubsidized Stafford Loan is very similar to the subsidized Stafford loan; it has the same interest rate, except that the borrower must pay the interest on this loan. The government DOES NOT pay the interest for unsubsidized Stafford Loans. In addition, if a student is independent, or their Parent Plus Loan has been denied, then the student may borrow up to an additional \$6,000 in unsubsidized Stafford Loans. A dependent student can also borrow an additional unsubsidized loan of \$2,000 (this is exclusive of dependent students whose parents are not eligible to borrow a plus loan).

### ***Who may apply?***

The unsubsidized Stafford Loan is offered by PHEAA to those students who do not qualify for a Stafford loan because the student's need is 0. Need is the difference between cost of education and the amount you and your family can afford to pay as determined by a standard formula and any other aid you are receiving.

### ***How much can I borrow?***

The maximum amount a first time dependent borrower can borrow is \$5500. The maximum amount a first time independent borrower can borrow is \$9500.

### ***How do I apply?***

If the student has filed for a subsidized Stafford Loan, then there is no need to file another application for an unsubsidized Stafford Loan; it is automatically offered to the student when the student is ineligible for a subsidized Stafford Loan according to the Federal Needs Analysis System.

### ***How will I be paid?***

Money will be electronically transferred into the students account.

### ***When do I pay back a Stafford unsubsidized loan?***

A student has a 6-month grace period after graduation, withdrawal, or termination of enrollment, to begin repaying on the principal. However, payments of interest begin while the student is enrolled in school. Interest payments are to be paid quarterly while the student is enrolled in school and also during the grace period after you graduate, leave school, or drop below half-time status.

### ***Is there any charge for making an unsubsidized loan?***

A guarantee fee of up to 3% is deducted from the loan check.

\*\*\*Stafford Loans may be, under certain very specific conditions, postponed for repayment or cancelled. Please contact WTTI, the lender, or the Guarantee Agency for more information pertaining to these requirements.\*\*\*

## **PLUS LOANS**

### ***What is a PLUS Loan?***

The PLUS Loan is a variable interest loan that provides additional funds for educational expenses. The variable rate on a Federal PLUS Loan is determined on July 1<sup>st</sup> of each year.

### ***Who may apply?***

PLUS Loans are for parent to borrow for a son/daughter who is enrolled in a post-secondary educational program in lieu of their Family Contribution. Parents must have a good credit rating and be financially able to repay the loan.

### ***How much can a Parent borrow with the Plus Loan?***

The PLUS Loan enables parents to borrow up to the cost of attendance for the school for the child who is enrolled as a dependant student and is attending at least half time. Total financial aid may not exceed the student's cost of education. These amounts are in addition to the Stafford limits.

### ***How do I apply?***

The PLUS Loan application is also available [www.studentloans.gov](http://www.studentloans.gov). These loans are subject to bank approval. Approval is based on the borrower's ability to repay and past credit history.

### ***How will I be paid?***

The PLUS Loan funds are electronically deposited into the students account.

### ***Is there any charge for making a PLUS Loan?***

The Guarantee Agency in your state may charge you an insurance premium of up to 3% of the loan principal. The premium must be deducted directly from the loan check. There is no origination fee for these loans.

### ***When do I pay back my PLUS Loan?***

Repayment for the PLUS Loan is required to begin 60 days from disbursement.

\*\*\*PLUS Loans may be, under certain very specific conditions, postponed for repayment or cancelled. Please contact WTTI, the lender, or the State Guarantee Agency for more information pertaining to these requirements.\*\*\*

## **VETERAN'S BENEFITS**

### ***Who may apply?***

Veterans, if applied for within ten years from their date of separation, and have received a separation in other than dishonorable conditions; disabled Veterans, and dependants of deceased or disable Veterans.

### ***How much may I receive?***

The amount of the award varies.

### ***On what are the awards based?***

Awards are based on the number of dependents, and/or percentage of disability of the Veteran, and are issued in accordance with Veteran's Administration Rules and Regulations.

### ***How do I apply?***

Contact the Admissions Office at WTTI, or the Regional Veterans' Administration Office located at 5000 Wissahickon Avenue & Manheim Street, Philadelphia, PA

## **PRIVATE SCHOLARSHIPS**

For information pertaining to private scholarships, students are advised to contact their high school guidance counselors, in addition to local clubs, religious organizations, the public library, or the financial aid officer.

## **DEFINING THE INDEPENDENT STUDENT STATUS**

For financial aid purposes, an independent student is one who can answer, "Yes" to one of the following statements:

1. Where you born before January 1, 1992?
2. At the beginning of the 2015-2016 school year, will you be working on a master's or doctorate program?
3. As of today, are you married? (Answer "yes" if you are separated but not divorced.)
4. Do you have children who receive more than half of the support from you?
5. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2016?
6. Are both of your parents deceased, or are you or were you (until age 18) a ward/dependent of the court?
7. Are you a veteran of the U.S. Armed Forces?

## **PROFESSIONAL JUDGMENT**

WTTI may exercise professional judgment on a case by case evaluation. If a student would like to be re-evaluated for their financial aid eligibility due to a special circumstance, they must provide the appropriate documentation for their situation. This would be determined after sitting down with a Financial Aid Officer. If you have new or additional information regarding your family's financial circumstances, you should submit it in writing along with supporting documentation. For example, if loss of employment occurs, a letter from the employer would be helpful along with the last paycheck stub. Further information can be obtained from the Financial Aid Office.

## DEPENDENCY OVERRIDE

A dependency override may occur when a student has an unusual circumstance. Dependency Overrides are done on a case by case evaluation. If you think you may qualify for a dependency override more information can be obtained from the Financial Aid Office. Proper documentation must be submitted before an evaluation will be conducted.

Conditions that do NOT qualify as "unusual circumstances" either individually or in combination:

Parents refuse to contribute, Parents are unwilling to provide information, Parents do not claim the student as an income tax dependent, and/or Student demonstrates total self-sufficiency.

## VERIFICATION OF STUDENT'S APPLICATIONS FOR FINANCIAL AID

Either the Federal Central Processing System (CPS) or the School can select applications for verification. After filling your FAFSA Application, it is sent to the CPS, which will determine your Estimated Family Contribution (EFC).

If an asterisk (\*) appears next to the EFC, this means that the CPS selected your application for verification. You should expect that the School will need you to provide the Financial Aid Office with copies of certain financial documents. You will also be required to fill out a Verification Worksheet and attach the appropriate tax returns or acceptable alternative documents. If a student's application is selected for verification, the student must complete the verification process by applicable deadline or forfeit Federal Student Aid (FSA) eligibility. The School maintains the authority to withhold disbursement of any FSA Funds until the student completes the required verification.

Items that require verification with documentation are:

1. Household size
2. Number in college
3. Adjusted Gross Income (AGI)
4. U.S. Taxes paid
5. Certain types of untaxed income and benefits such as: Social Security Benefits, Child Support, IRA/Keogh Deductions, Foreign Income Exclusions, Earned Income Credit, Interest on Tax-free Bonds

If the verification process shows that all of the student's information is correct, and there are no outstanding issues or conflicting information, the student will be awarded aid and disbursed aid for which he/she is eligible. If the verification process revealed errors or inconsistencies, the student may have to make corrections or update information.

Errors can occur if the student submits the wrong information or because the information changed since originally reported. In general, the school must have correct data before it can pay the student. In some cases, this means that the student must submit corrections for reprocessing, electronically.

A Financial Aid Applicant must complete the process within deadlines published in the *Federal Register*. As of this writing, the deadline notice for 2013-2014 has not been published; however, we expect the deadline to be the following:

- FAFSA Applications will be accepted until May 1, 2016.
- Written corrections must be received by September 6, 2016.
- For students who are selected for verification, the School must have verification documents and a valid output document no later than 120 days after the last day of enrollment.

The verification process is complete when a student has submitted and/or corrected any errors or has shown that the information originally submitted is correct.



## CRITERIA FOR DETERMINING THE AMOUNT OF AWARD:

As mentioned earlier, financial aid is awarded to bridge the gap or add to the amount you and your family are reasonably able to contribute towards your educational expenses.

The Federal Government refers to this procedure as “need analysis” and each year approves an objective formula to consider each family’s financial strength.

In order to perform this evaluation, it is necessary to request the size of your family, the number of persons attending post-secondary educational institutions, and any unusual circumstances or expenses, which you face. From this independent, objective, nationally recognized method of analysis, a family contribution is calculated.

Financial need of the student is determined by subtracting the family contribution from the estimated costs you will face. Below is the formula used to determine financial aid:

Student Budget – Family Contribution = Financial Need (Maximum Aid Eligibility)

## HELPFUL DEFINITIONS

***Student Budget:*** The student’s budget is designed to include all normal expenses, which a student may incur while enrolled in school. Factors included in the determination of a student’s budget are tuition and fees, books and supplies, personal expenses, home maintenance and transportation. These factors are placed under the category of “living expenses” in the actual student budgets for the various courses at WTTI. These budgets are on the following page of this booklet.

***Family Contribution:*** The expected family contribution towards education is derived from the interaction of family income, assets, the size of the family and any unusual circumstances. A student’s parents bear primary responsibility for his education. Therefore, it is the parents’ ability to pay, and not their willingness, which is examined. The only time that this responsibility is shifted from the parents is when the student is, in fact, a legitimate separate unit as defined by the Federal Government. A dependent student’s family contribution consists of a contribution from his/her parents (as explained above), as well as a percentage of his/her own assets and benefits. An independent student’s family contribution is a percentage of his/her own assets and benefits. To determine independent student status, see page 8.

*Family Contribution = Parental Contribution + Student Contribution*

***Financial Need:*** The amount of money, which is required to meet the difference between the student’s budget and the family contribution. The Department of Education uses the Federal Needs Analysis System to determine the amount of assistance that is available to a student. Need is determined by a standard formula that is revised and approved every year by congress to evaluate the student’s/spouse’s/parents’ income and assets as reported in your application for financial aid. The formula produces a number called Expected Family Contribution (EFC). This formula is to determine your Aid Index. Further information on your Aid Index can be obtained at the Financial Aid office. The Financial Aid Office at WTTI strives to fill each student’s financial need, however, because of limited funding, this is not always possible.

## DIRECT LOANS

Federal Direct Stafford Loans are available to students who complete a FAFSA for the academic year and are attending school at least half time. The U.S. Department of Education is the lender, and students receive the loan money through the university. Eligible students may receive Direct Subsidized Stafford Loan, a Direct Unsubsidized Stafford Loan, or both for the same academic year, as well as a Direct Plus loan.

### ***Federal Direct Subsidized Loan:***

The Federal Direct Subsidized Stafford loan is awarded to undergraduate students who demonstrate financial need. Because the U.S. Department of Education subsidizes the interest, borrowers are not charged interest while they are enrolled in school at

least halftime and during grace and deferment periods. Repayment of the loan begins six months after a student leaves college or drops below halftime status.

### ***Federal Direct Unsubsidized Loan***

The Federal Direct Unsubsidized loan is awarded to students regardless of financial need. Borrowers are responsible for paying the interest that accrues during any period. Interest payments should be made, if possible, as the interest is added to the unpaid principal amount of the loan. Borrowers can contact the Direct Loan Serving Center directly to ask about interest payments. Repayment of the loan begins six months after a student leaves college or drops below halftime status

### ***Stafford Loan Limits***

Stafford loan eligibility depends upon a student's year in school. Borrowers can visit the Department of Education Stafford loan website, to determine their annual and aggregate loan limits for Stafford loans.

### ***Direct Plus Loan- Parent***

The Federal Direct PLUS loan is a loan offered to parents of dependent undergraduate children who are enrolled at least halftime. The parent borrower is responsible for the interest that accrues immediately upon the PLUS loan disbursement. Interest may be paid quarterly while the borrower is enrolled at least halftime. The parent borrower may also elect to defer all interest payments until completion of the student's degree program. If this option is chosen, interest will be capitalized and added to the principal at the time of repayment.

### ***Entrance and Exit Counseling***

Entrance Counseling and Exit Counseling are especially important for students and are required for those taking out Federal Student Loans. More information can be obtained by:

**Complete Entrance Counseling:** Department of Education website. [www.studentloans.ed.gov](http://www.studentloans.ed.gov)

**Complete Exit Counseling:** National Student Loan Data System website. [www.NSLDS.gov](http://www.NSLDS.gov)

### ***Loan Repayment Options***

The Department of Education offers various different repayment options to students and parents for each loan. There are several repayment plans: standard, extended, graduated, income-based and income contingent. How much you pay and how long you take to repay your loans will vary depending on the repayment plan you choose/qualify for. Consolidation loans also have varying repayment plans. Use the links below to determine your repayment amounts under each of the different plans.

Department of Education Repayment Plans

Department of Education repayment calculators

## **STUDENT'S RIGHTS & RESPONSIBILITIES FOR RECEIVING FINANCIAL AID**

Before applying for financial aid, students should assess all of the costs of attending the school. As a recipient of Federal aid, you have certain rights you should exercise and certain responsibilities you must meet. Knowing what they are will place you in a better position to make knowledgeable decisions about your educational goals and how best to achieve these goals.

### ***Student's Rights:***

- ✓ You have the right to know what financial aid programs are available at your school.
- ✓ You have the right to know the deadlines for submitting applications for each of the financial aid programs available.
- ✓ You have the right to know how financial aid will be distributed, how decisions on the distribution are made, and the basis for these decisions.
- ✓ You have a right to know how you financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.

- ✓ You have the right to know what resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
- ✓ You have the right to know how much of your financial needs, as determined by the institution, has been met.
- ✓ You have the right to request an explanation of the various programs in you student aid package.
- ✓ You have the right to know you school's refund policy.
- ✓ You have the right to know what portion of the financial aid you received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the pay back procedures, the length of time you have to repay the loan, and when repayment is to begin.
- ✓ You have the right to know how the school determines whether you are making satisfactory progress, and what happens if you are not.

***Student's Responsibilities:***

- ✓ You must complete all application forms accurately and submit them on time to the right place.
- ✓ You must provide correct information. In most instances, misreporting information on financial aid applications forms is a violation of law and may be considered a criminal offense, which would result in indictment under the U.S. Criminal Code.
- ✓ You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
- ✓ You must accept responsibility for all agreements that you sign, including the enrollment agreement contract.
- ✓ You must be aware of and comply with the deadlines for application or re-application for aid.
- ✓ All schools must provide information to prospective students about the school's programs and performance expectations (detailed in WTTI school catalog). You should consider this information carefully before deciding to attend.

**STUDENT RETENTION AND COMPLETION RATE:**

This information is available as a handout from the Financial Aid Office.

**STANDARD REFUND & FINANCIAL AID TITLE IV REFUND POLICY:**

A full explanation of WTTI's refund policy can be found on page one (1) of the enrollment agreement contract, as well as, in the school catalog in the Section titled "School Policies & Student Guidelines".

**SATISFACTORY ACADEMIC PROGRESS POLICY:**

A full explanation of WTTI's satisfactory academic progress policy can be found, in the school catalog in the Section titled "School Policies & Student Guidelines". The Financial Aid Officer will monitor on a regular basis the progress of all students receiving financial aid. The School Director, Admissions Director, and all Instructors are told to inform the Financial Aid Officer of any student experiencing academic or attendance problems. Students who are not making satisfactory academic progress will be called into the Financial Aid Office and counseled relative to their receipt of additional financial aid, including their student loan checks.

**FINANCIAL AID TITLE IV DISTRIBUTION OF OVERPAYMENT AND OVERAWARDS POLICY:**

An Overaward is created when a student's aid package (detailed in his/her award letter) incorrectly indicates that he/she will receive an amount, which exceeds a student's need. This can happen if the student receives any financial aid not originally expected or if aid changes due to a recalculation based on incorrect information or verification. Since funds have not been disbursed yet, the School can typically correct this Overaward. If an award changes due to recalculations based on verification

information submitted by a student, then he/she will be notified in writing and will be asked to sign a new, revised financial award letter. If the error reduces aid, then it is the student's responsibility to pay the adjusted balance owed the School once the Overaward is applied.

An overpayment occurs when the student actually receives funds than he/she was not eligible to receive. The school will try to reduce or eliminate the overpayment/Overaward; however, the student is liable to repay any funds that the student has received in error.

### **CREDIT BALANCES**

A credit balance occurs whenever your school credits Federal Student Aid (FSA) program funds to a student's account and the total amount of those FSA funds exceeds the student's allowable charges.

The school will disburse any FSA funds directly to the student within 14 days unless the student has requested in writing that the credit balance remain in their account for future charges, equipment, and testing.

The law requires that any excess PLUS Loan funds be returned to the parent. Therefore, if PLUS Loan funds create a credit balance; the credit balance would have to be given to the parent. However, the parent may authorize the school (in writing or through StudentLoans.gov) to transfer the proceeds of a PLUS Loan credit balance directly to the student for whom the loan is made.

### **PROGRAMS AND FACILITIES:**

Comprehensive information regarding our academic programs, facilities, student services, and staff is stated in the school catalog, which can be obtained by visiting the school or contacting the school's Admissions Office. Due to the physical requirements of welder training, applications from handicapped individuals are accepted and considered on an individual basis.

### **STUDENT BUDGET & LOAN REPAYMENT SCHEDULES**

This information is available as handouts from the Financial Aid Office.

### **FINANCIAL AID CONTACT INFORMATION:**

For further information, a student is welcome to contact the school at 610-437-9720. Personal appointments with the Financial Aid Officer may be arranged by calling the school secretary.

### **DISCLAIMER:**

While every effort has been made to make this catalog as accurate as possible and reflective of current interpretations, neither WTTI nor the author assumes any liability for errors or omissions. If after reading this document and the WTTI school catalog, there are any questions concerning the school, its programs, and Title IV funds, those questions may be directed to the WTTI Administration Office at 610-437-9720. WTTI will make every effort to assure an adequate answer.