

Miami Lakes Educational Center

- Financial Aid at a Vocational School (clock-hour)

January 31, 2012

THE BASICS

- ◉ School Year
- ◉ Clock-hours
- ◉ Academic Year Definition
- ◉ Award Year
- ◉ Programs
- ◉ Payment Periods



SCHOOL YEAR

Miami Dade County Public Schools Vocational Centers School Year

- o Three Trimesters
- o Starts in August of one year (i.e. August 22, 2011) and ends following the July/August (i.e. August 1, 2012)
- o Always contains 216 days and 1080 clock hours (full time attendance).
- o Trimester hours will vary from 405 to 325 depending on holidays and teacher planning days

CLOCK-HOURS

- o For Title IV purposes, one clock-hour contains at least 50 minutes of instruction in a 60 minute period of time

CLOCK-HOURS

- Clock-hours must be attended to count toward disbursement increments
 - Exception: Hours not attended may be counted toward disbursement increments if:
 - The school has a policy that allows this
 - State and Accrediting Agency permit this policy
 - Student need not make up the hours missed to get credit for them, and
 - Hours missed do not exceed 10% of the hours in the payment period.

*This exception is not done at Miami-Dade
County Public Schools (M-DCPS)
Vocational Schools*

ACADEMIC YEAR

- Must be defined for each eligible program
 - May be the same for all programs
 - May be different for some or all programs
 - At M-DCPS Vocational Schools the Academic Year (AY) is the same for all programs
- Must Contain at least 900 clock hours and 26 weeks of instructional time
 - MDCPS defines the Academic Year as 900 clock hours and 36 weeks
 - This does not always correspond to the school year for registration purposes

ACADEMIC YEAR

- Minimum full-time standard is 24 clock-hours per week. M-DCPS defines full-time as 25 clock-hours (5 hours a day for 5 day a week)
 - A student attending 25 hours per week will complete 900 hours in 36 weeks
 - A student attending 12 hours per week will complete 900 hours in 75 weeks
 - A student attending 10 hours per week will complete 900 hours in 90 weeks
 - A student attending 8 hours per week will complete 900 hours in 112 weeks

ACADEMIC YEAR

- ◉ Programs may be longer than, or shorter than, the definition of an AY
- ◉ The AY determines the period of time over which Title IV aid is calculated and disbursed
- ◉ The AY does not always correspond with a school's scheduled academic calendar

AY EXAMPLE

- Program is 1200 clock-hours and 48 weeks
 - Academic year is 900 hours and 36 weeks
 - First Ay is 900 and 36 weeks
 - Second AY is 300 hours and 12 weeks

AWARD YEAR

- The award year is July 1 of one year to June 30 of the following year
- The award year is the year the federal government uses to allocate funds
 - Example: July 1, 2010 to June 30, 2011
- Award years can cross academic years and the reverse can also happen

PAYMENT PERIODS

- Payment periods is the basis for which students get awarded and disbursed aid
- Each award year can have no more than two payment periods.
- Payment period begin when students *starts program*
- Programs of one AY or less
 - First payment period is the period of time in which a student successfully completes half of the clock-hours, and half the weeks of instructional time in the program
 - Second payment period is the period of time in which a student successfully completes the remainder of the program

PAYMENT PERIOD

○ Examples:

- 750 clock-hour program with 30 weeks of instructional time (AY definition is 900/36)
 - First payment period = 375 clock-hrs. & 15 weeks
 - Second Payment period = 375 clock-hrs. & 15 weeks

- 600 clock-hour program with 24 weeks of instruction (AY definition is 900/36)
 - First payment period = 300 clock-hrs. & 12 weeks
 - Second Payment period = 300 clock-hrs. & 12 weeks

PAYMENT PERIOD

- Program greater than one AY
 - For first AY, and any full AY after that
 - First payment period is the point at which a *student completes* half the clock-hours and half the weeks of instructional time in the AY
 - The second payment period starts when the *students completes* the first payment period
 - Second payment period is the point at which a student completes the remainder of the AY
 - If the remainder is less than half then that is the payment period.
 - If the remaining hours are greater than half then the remaining hours are split in half (ex: Auto Clsn = 1400 hrs - 900 = 500 hrs = 250/250)

EXAMPLES

- AY = 900 hrs/36 wks
- Programs of more than 900 hours
 - Program is 1800 hours and 52 weeks
 - There are two award years (900/900)
 - There are four payment periods (450/450/450/450)
 - Program is 1350 hours and 54 weeks
 - There are two award years (900/450)
 - There are three payment periods (450/450/450)
 - Program is 1200 hours and 48 weeks
 - There are two award years (900/300)
 - There are three payment periods (450/450/300)

PAYMENT PERIOD

- How does this work with trimesters?
 - Rule 1 - Ignore the fact that you register by trimester!!
 - Rule 2 - Trimesters do not apply
 - Rule 3 - Regardless of trimesters, track progression to the next payment period using clock-hours, not trimesters
 - Students begin new a payment period when they finish the hours and weeks in the prior period

PAYMENT PERIOD

- Example (AY = 900 hrs / 36 wks):
 - 1350 hour program over 4 trimester (54 weeks)
 - Average 360 hours per trimester (16 week trimesters)
 - Based on 100 % attendance

Fall 2011 (2011-1)	Winter 2011 (2011-2)	Summer 2011 (2011-3)	Fall 2012
16 weeks time	16 weeks time	16 weeks time	6 weeks
360 hrs	360 hrs	360 hrs	270 h
PP1 450 hrs 18 weeks	PP2 450 hrs 18 weeks	PP3 450 hrs 18 weeks	

PAYMENT PERIOD

○ Example (AY = 900 hrs / 36 wks):

- Student A misses 50 hours in 1st trimester, therefore complete 1st 450 hours in 20 weeks
- Then misses 25 hours in 2nd trimester completes in 19 wks
- Student is 3 weeks behind schedule for final payment period. If attends regularly will receive all of eligibility, eventually

Fall 2011 (2011-1)	Winter 2011 (2011-2)	Summer 2011 (2011-3)	Fall 2012
20 weeks time	19 weeks time	16 weeks time	9 weeks
360 hrs	360 hrs	360 hrs	270 h
PP1 450 hrs 18 weeks	PP2 450 hrs 18 weeks	PP3 450 hrs 18 weeks	

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Frequently Asked Questions (FAQ):

- ◉ I have registered for my class can financial aid pay for my books and supplies? If you are eligible for enough Pell Grant, yes the grant can pay for your initial books and supplies that are available in the Bookstore.
- ◉ If I am a new full time student, attending 20 hours a week, when can I expect my first disbursement? If you used your financial aid for registration and/or books, you have already received part of your first disbursement. We will review your file for the balance when you have attended approx 200 hrs. Realize that if you are registered full time and attending 20 hrs a week you are missing 5 hours a week and that effects the timing of disbursements.
- ◉ If I am a second term student attending 20 hrs/week when should I receive my second disbursement? As in above at 20 hrs/wk you still falling behind. In this case you probably have the 1st disbursement, based on your scheduled hours

FAQ continued

- ◉ **Cont'd:** however, you more than likely have not even completed the 1st 450 hours. The second disbursement usually is reviewed around 700 hours of attendance. This is based on 450 hour payment periods.
- ◉ **Why do some students receive more disbursements than other students?** Disbursements are based on the amount of aid student qualify to receive. There are many different programs and not all students qualify for the same programs or amounts within those programs.
- ◉ **Why do I have to hold my disbursement to pay for next term?** Disbursements are based on payment periods and payment periods cross over terms, depending on program length and payment period length. If the disbursement happens before registration, the overage funds must be used to pay for tuition and fees.
- ◉ **What can I use this money for?** Any “overage” you receive, after ensuring that your next registration cost are covered, can be used for basically anything you need (except illegal drugs)

FAQS Continued again

- ◉ **Why are you holding my financial aid money?** We are not *holding* your financial aid money. Your money stays with the federal government until we request it. We do not do this until you reach the point of enrollment where the regulations say your entitled to the amount eligible for that payment period. If you do not reach a certain amount of attendance for each payment period, the regulations state your not eligible for the full amount and you could end up owing the school.
- ◉ **How do I determine how much money I will receive during my program of study?** Basically your eligibility is based on the length of your program and your eligibility index (EFC) from the financial aid application (FAFSA). When your FAFSA application is processed they tell you an amount that you may be eligible to receive for that award year (i.e. 5550 for 2011/2012). If your program is 900 clock hours this is the base amount you can receive in Pell Grant. You *might* also be eligible for other amounts from different aid programs. If your program is shorter than 900, we must *prorate* you eligibility (ex: PC Tech is 600 hrs - $600/900 \times 5550 = \$3700$).

FAQS - Continued again again

- ◎ **Cont'd:** If your program is over 900 hours, we would prorate for the longer length (ex: Cosmetology 1200 hours - $1200/900 \times \$5550 = \7400). However, since it's over 900 the student will also have to complete the FAFSA for the next school/award year and this could effect the overall eligibility. This is especially true if the next FAFSA is never completed. The trimester a student starts also has an effect on the overall aid a student can receive. Starting in January or April means more funding will come from the 2nd FAFSA. Furthermore some aid programs run out of funds or do not qualify for funding for the summer trimester. When each disbursement is actually processed you will receive an award letter listing the funds you are expected to receive.

QUESTIONS?

Thank You