



Complete online FAFSA or WASFA by May 1, 2019

Federal School Code: 012259

*Any applications completed after this deadline are processed on a first-come, first-served basis **after** all priority files are reviewed.*

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**How do I apply for financial aid?** Refer to the 2018-2019 Financial Aid Checklist included in this packet.

**What if Russian is my native language?** Call 253.680.7033 or visit the Financial Aid Office (Room M208). Russian translation services are available. Call 253.680.7020 for other language assistance, available upon request.

**What is the IRS Data Retrieval Tool?** The IRS Data Retrieval Tool allows students and parents to electronically transfer the IRS tax return amounts needed to complete or to correct the FAFSA.

**When is the IRS data available?** Allow at least 2 weeks after the federal taxes are electronically filed or at least 8 weeks after filing a paper federal tax return.

**How do I use the IRS Data Retrieval Tool?** Go to <https://studentaid.ed.gov/sa/fafsa>, navigate to the income section, follow instructions to determine your eligibility for using the tool, and lastly choose to have 2017 IRS Data copied into your FAFSA.

**What if I am not comfortable filling out the FAFSA and signing with my FSA ID online?** You can fill out a paper FAFSA and mail it to the Department of Education, but it will take six to eight weeks to process. You can also apply online, print, sign and mail the signature page. Or, you can make an appointment with the Educational Opportunity Center at 253.680.7153. Applying online and signing with a PIN is the fastest way to apply for financial aid. The processing time for applying online is about one to two weeks.

**Who is eligible to receive financial aid?** Students who meet all of these eligibility requirements:

- Have a high school diploma, or GED.
- Enroll in an eligible Bates certificate or degree program.
- Be a citizen of the United States or an eligible non-citizen.
- Do not owe a refund on a Federal or State grant.
- Not in default on a Federal educational loan.
- Males between the ages of 18-25 must register with the Selective Service.
- Have “financial need” as determined by federal and state regulations (except for unsubsidized loans).
- Maintain Satisfactory Academic Progress as outlined in Bates policy. The policy is available upon request in the Financial Aid Office.

**Why was I selected for Verification?** The U.S. Department of Education requires colleges to “verify” information provided on the FAFSA application. Most common reasons for being selected are changes made to household size, number in college, taxes paid, etc. Historically, students who apply late for financial aid are selected for Verification by the Department of Education. If you are selected for verification, IRS Tax Return Transcripts will need to be requested from the IRS or transferred into the FAFSA using the data retrieval tool.

### **How do I Request an IRS Tax Return Transcript?**

- **Get Transcript by MAIL**– Go to [www.irs.gov](http://www.irs.gov), under the Tools heading, click "Get a tax transcript." Click "Get Transcript by MAIL." Make sure to request the "IRS Tax Return Transcript" and **NOT** the "IRS Tax Account Transcript." The transcript is generally received within 10 business days from the IRS's receipt of the online request.
- **Get Transcript ONLINE**– Go to [www.irs.gov](http://www.irs.gov), under the Tools heading, click "Get a tax transcript." Click "Get Transcript ONLINE." Make sure to request the "IRS Tax Return Transcript" and **NOT** the "IRS Tax Account Transcript." To use the Get Transcript Online tool, the user must have (1) access to a valid email address, (2) a text-enabled mobile phone (pay-as-you-go plans cannot be used) in the user's name, and (3) specific financial account numbers (such as a credit card number or an account number for a home mortgage or auto loan). The Transcript displays online upon successful completion of the IRS's two-step authentication.
- **Automated Telephone Request**– 1-800-908-9946. Transcript is generally received within 10 business days from the IRS's receipt of the telephone request.
- **Paper Request Form**– IRS Form 4506T-EZ or IRS Form 4506-T. The transcript is generally received within 10 business days from the IRS's receipt of the paper request form.
- **For Appointment**- 1-844-545-5640  
Tacoma- 1201 Pacific Ave. Tacoma, WA 98402  
Seattle- 915 Second Ave. Seattle, WA 98174  
Olympia- 319 7<sup>th</sup> Ave. SE Olympia, WA 98501  
Please note: an IRS Tax Return Transcript is what you want, not a Tax Account Transcript.

**Why is the Financial Aid Office requesting my unofficial transcript?** The Department Of Education or Bates Technical College has found patterns consistent with unusual enrollment history. The Financial Aid Offices will be required to check Satisfactory Academic Progress from all institutions attended by the student, prior to awarding financial aid.

**How is "financial need" determined?** Eligibility for federal grants, loans, and work-study is determined by a complex formula that is applied to the information you provided on the FAFSA by the U.S. Department of Education. The formula is based primarily on each family's income, family size, number of family members in college, and assets. Eligibility for state grants is based on family income, family size, and the number of family members in college.

**What do I need to do to complete my financial aid file?** Refer to the 2019-2020 Financial Aid Checklist page included with this packet. Find out your status along the way on the Financial Aid Portal (<https://batestech.edu/financial-aid-student-portal/>).

- Select **Financial Aid Portal**.
  - Your **username** for the Financial Aid Portal is your 9 digit SSN (NOT YOUR Student ID Number (SID)).
  - Your **password** is your birthday. If your birthday falls between January and September, do not include the leading zero in the 6-digit birth date. Example: If your birthday is January 23, 1977, your password would be 12377.
  - If you changed your PIN from your birth date to a four-digit number, you will have to add a 0 to the beginning of the four-digit pin to access the Financial Aid Student Portal. Example: If your current PIN is 6732, it will become 06732.
- Select the year, i.e., **2019-2020**.

- Click **Get My Financial Aid Information**.

**Do I need to provide information on the FAFSA for my parents?** Only if you answer “No” to each of these questions:

- Were you born before Jan. 1, 1996?
- Will you be working on a master or doctorate degree?
- As of today, are you married?
- Do you have children who receive more than half of their support from you?
- 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, 2020?
- Are both of your parents deceased, or are you or were you (until age 18) a ward/dependent of the court?
- Are you a veteran of the U.S. Armed Forces?

**What if my information on FAFSA is not accurate, what happens?** It is your responsibility to provide accurate answers on your financial aid application (FAFSA). If you find information that is not accurate, you must correct that information through the federal FAFSA processing center on the online FAFSA website. If you provided tax returns and the verification worksheet to our office, we will correct for you any errors in your income information, your family size/number in college information, and in your untaxed income. When you receive information from the federal processor that corrections have been made, go to the FAFSA website to look at the changes that were made. If you do not understand the changes, contact the Bates Technical College Financial Aid Office.

**What happens if I get married after I have filled out my FAFSA?** A dependent student can now file a FAFSA early, as a single person, and later update to reflect a marriage during the academic year. We will accept the information all year. When changing the FAFSA to show “married,” the student will need to add spouse’s 2017 income information and change the number in household and verify number in college. Changing your status to married may or may not permit you to borrow more in student loans; however, it may negatively or positively impact your Pell Grant eligibility.

**What if I want to revise my application to include a new student loan, a revision to my loan amount, or Special Conditions due to a change in my income level?** A revision to your original application will take an additional six-eight weeks to process. There is no guarantee that your revision would be approved or completed by tuition deadline. Please plan accordingly. For more information on your specific situation, please call or visit the Financial Aid Office.

**How do I apply for my veterans education benefits?** You will need to go online to apply: [www.gibill.va.gov](http://www.gibill.va.gov).

**What if I am receiving funding from an outside agency or Worker Retraining?** You must report any additional funding you receive for educational costs on the Bates Data Sheet. To find out about the worker retraining program contact Laurie Arnold at 253.680.7127.

**How do I apply for a scholarship?** The Bates Foundation and Associated Student Government offer scholarships to Bates students. Pick up an application at the Main Receptionist Desk Downtown or at South Campus. Various private organizations also offer scholarships. You can find scholarship assistance on our website ([https://batestech.edu/student\\_resources/financial-aid/](https://batestech.edu/student_resources/financial-aid/)).

**What if I withdraw before I complete my program at Bates?** If you withdraw before completing 61 percent of the quarter for which you receive financial aid, you may owe money back to Bates Technical College and/or the U.S. Department of Education. For more information on your particular situation, please call 253.680.7237 to schedule an appointment with a financial aid specialist.

**What if I want a student loan because I am not eligible for grants or the amount of my grants is not enough to cover my expenses?** You must first complete the steps for applying for grants. Pick up an Online Loan Application packet in the Downtown Financial Aid Office or at South Campus, or download the form from our forms directory and follow the instructions.

**Why can't I reach a person when I call the Financial Aid Office?** Because we are helping students! The Financial Aid Office is a very busy place. We receive more than 5,000 electronic applications, documents from more than 1,000 students, and award more than \$5 million each year. During the first week of a quarter, we typically see more than 300 students in person. The best times to call or visit are *after* 3 p.m. Monday-Thursday (and free parking is available). The Financial Aid Office is busiest during the week prior to and after each quarter begins. If you cannot reach a live person, please leave a voicemail message that includes your full name, student ID number, and a time and phone number where you can be reached. If you would like an appointment, please indicate the best time for you.

**How will the Financial Aid Office communicate with me?** We do most correspondence through our Secure Financial Aid online processes. We will notify students either through email or the financial aid portal. If you do not wish to use the online services, you may contact us for alternative methods of communication.

**How much money will I get?** That depends on your family income, size, etc. The grants maximum amounts for 2019-2020 year are:

Federal Pell Grant	\$8,260 for <b>four quarters</b> (\$2065, per quarter)
Federal Supplemental grant <i>*based on availability of funds</i>	\$300 average award for full academic year (\$150 disbursed for two quarters)
State Need Grant <i>*based on availability of funds</i>	\$3,694 average award for full academic year (\$1232 disbursed for three quarters) <i>*Subject to change</i>

**Is there a limit on Pell grant eligibility?** The U.S. Congress has established a lifetime limit of 6 years or 18 quarters of Pell Grants. This includes all students, existing students, as well as students who attended in the past. With the start of the 2013-14 financial aid year, the Pell Grant lifetime limit is 600%. The SARS and NSLDS will start letting colleges and students know limits and reduction in eligibility.

**How many years may I receive a Direct Subsidized Stafford Loan?** If you are first time borrower or have a zero balance on a previous subsidized loan as of July 1, 2013, your borrowing may not exceed a total of three years. Loans received after July 1, 2013, at any institution contribute towards this limit.

The maximum loan amounts for **Independent** students in 2019-2020 are:

First year of your program at Bates Technical College	\$9,500 for a full academic year (\$2,375 per quarter, minus fees.)
Second year of your program at Bates Technical College	\$10,500 for a full academic year (\$2,625 per quarter, minus fees.)

\*Not all students will be eligible to borrow at these loan limits.

The maximum loan amounts for **Dependent** students in 2019-2020 are:

First year of your program at Bates Technical College	\$5,550 for a full academic year (\$1,375 per quarter, minus fees.)
Second year of your program at Bates Technical College	\$6,500 for a full academic year (\$1,625 per quarter, minus fees.)

**What is the interest rate on Student Loans?** Effective as of July 1, 2018, student loan interest rates for Direct Subsidized loans will be 5.05% and Direct Unsubsidized loans will be 5.05% and Direct Parent Plus loan interest rates will be 7.6%.

**The deadline to have your loan processed for 2019-2020 is July 6, 2019.**

**How much can I borrow if I am a dependent student?** Dependent students are limited to \$5,500 per year. If additional loan funds are required, the parents can apply for a PLUS loan for up to students cost of attendance per year.

**Why didn't I get the maximum amount?** Most students do not receive the maximum amount. It depends on the results of the Department of Education's formula, VA benefits, agency funding, and other items. Also, if you start your program after fall quarter or will complete your program before summer quarter, your grants will be prorated for the percentage of the year you will be attending.

**When will I get my grant disbursements/loan refund?**

**New students** who meet the priority-processing schedule (see the **2019-2020 Financial Aid Check List** page included with this packet), can expect a grant refund the first or second week after starting their program. Loan refunds are scheduled at different times. See the Financial Aid Office to find out when yours will arrive. Students who do not meet the priority-processing schedule will experience significant delays because of the Financial Aid Office's commitment to processing priority students first.

**Continuing students** who are eligible to receive refunds can expect their grant refunds the first or second week of the month for each quarter, if they register for classes on time. Loan payments may be delayed if you fail to register during the continuing student registration window.

**Plan Ahead to Buy Books** You may not charge books and supplies against your financial aid award. We recommend that every student have a minimum of \$300 of personal resources each quarter to buy books and supplies, as refunds are not released until the quarter begins. Also, there are many factors that may cause a refund to be delayed.

**Why is my grant check less than my awards?** Grants are disbursed in four payments for students attending a full year. Tuition and fees are deducted from your award before the refund is produced unless an outside agency (i.e. DVR, L&I, Work Source) is paying tuition.

**When will I get my student loan disbursement refund?** In order to receive your first loan refund, you must be in class for 31 calendar days. Generally speaking, if you started on the first day of Fall Quarter, your loan refund would arrive around October 31, winter quarter February 6, spring quarter May 1, and summer quarter July 31. Refer to the loan papers sent to you by the Department of Education for their exact disbursement dates. You should expect your refund five to ten business days after the Department of Education's disbursement dates. Any money that you owe the college for tuition, fees, fines, etc. must be paid before you can pick up your loan refund.

**Why is my loan refund less than my awards?** The bank deducts a 1.062% origination and default fee from the gross amount of the loan, in addition to the college deducting any outstanding balances you may have had from your tuition that your grant award did not cover.

**What if my rent is due, and it is one or two months before my next financial aid disbursement?** You need to plan ahead for these situations. Financial aid is provided to help you with your *educational* expenses. Your financial aid award may not be enough to support your current lifestyle.

**What if I need to buy tools, books, bus pass, or other educational items and I have not received all of my financial aid funding for the quarter?**

Students may apply for an emergency loan. The applications are available upon request in the Financial Aid Office.

**What if I missed a significant amount of class time because of an unanticipated event that I had no control over (i.e., a death in the family, medical problems)?** You should discuss the situation with your instructor and/or a financial aid advisor. You can make arrangements with your instructor to make up the assignments. As long as you are making satisfactory academic progress as defined in the policy, you are eligible for financial aid. If you find you cannot make up the assignments, or are having trouble keeping up in class, please refer to the Satisfactory Academic Progress Policy. If you take incompletes (IC's) for the quarter, your next financial aid disbursement may be delayed.

**The FAFSA asked for my income for 2017. However, my income has been significantly reduced because of the loss of a job, death of a parent or spouse, divorce, or a similar situation. Is there any way to change my FAFSA data to reflect my current situation?** Yes, you can apply for Special Conditions to use your family income for 2018 instead of 2017. Pick up a Special Conditions form in the Financial Aid Office or at South Campus. Complete the form, obtain copies of all documents required, and request an appointment with a financial aid advisor by calling 253.680.7020. Special Conditions will take six to eight weeks to process, except for fall quarter. Fall quarter Special Conditions will not start to be reviewed until October. There is no guarantee that your revision will be approved or completed by the tuition deadline. Please plan accordingly.

**The amount of grants and loans are not enough to meet my expenses. Are work study jobs available?** Pick up an Initial Work Study Application in the Financial Aid Office. There is a very limited amount of funding and jobs available.

**What if I am near the end of my program but need one or two more quarters to complete my degree or certificate?** You can request an extension of your financial aid. Forms are available in the Financial Aid Office and at South Campus. The request must include an explanation from your instructor as to why you cannot complete within the stated program length. Extension requests will be decided on a case-by-case basis. In no situation will Pell be

extended beyond 150 percent of the program length. State Need grants cannot go beyond 125 percent of the program length. Student loans cannot be extended beyond the program length. Please allow six to eight weeks for processing.