



[www.cpi.edu](http://www.cpi.edu)

# **FINANCIAL AID HANDBOOK**

## **2024 - 2025**

540 N Harrison Road  
Pleasant Gap, PA 16823  
Tel 814-359-2793  
Fax 814-548-7118  
Financial Aid 814-359-2793 Ext 262

## MISSION / ACCREDITATION

### **Mission Statement:**

CPI will produce highly competent individuals who are prepared and motivated to pursue the high skill careers of the 21st century.

### **School Vision:**

Our vision at CPI is that every student will be provided with a highly-qualified education in a safe environment. Further, students will leave CPI with the skills necessary for post-secondary training, the workforce, or the military. By combining academics with technical training, industry recognized certifications, concurrent enrollment opportunities, and articulated credits, CPI is uniquely poised to prepare students for rapid employment and long-term career success.

CPI management and leadership are looking to significantly expand the business, industry, and adult student training opportunities available in Central Pennsylvania. Given our location off of the 1-99 corridor and over 40 years of technical training experience, CPI envisions the development of an expanded secondary and post-secondary certificate/degree offerings that will directly serve the Central Pennsylvania job market.

**NON-DISCRIMINATION POLICY** – *The Central PA Institute of Science and Technology (CPI) is an equal opportunity educational institution and will not discriminate on the basis of race, color, age creed, religion, sex, sexual orientation, ancestry, national origin, marital status, pregnancy or handicap/disability in its activities or programs as required by Title VI, Title IX, and Section 504. For information regarding civil rights or grievance procedures, contact the Title IX and Section 504 Coordinator at [jmartin@cp.edu](mailto:jmartin@cp.edu), 540 N. Harrison Road, Pleasant Gap, PA 16823 (814) 359-2793, ext. 240. For information regarding services, activities and facilities that are accessible to and usable by handicapped persons, contact the Section 504 Coordinator.*

*Employees and participants who have an inquiry or complaint of harassment or discrimination, or who need information about accommodations for persons with disabilities, should contact the Vice President of Post- Secondary Education, Central Pennsylvania Institute of Science and Technology, 540 N. Harrison Road, Pleasant Gap, PA 16823. Phone: (814) 359-2793*

*CPI is licensed by the State Board of Private Licensed Schools and the Accrediting Commission of Career Schools & Colleges (ACCSC) for all Associate Degree programs and Diploma programs (Continuing Education programs are not currently licensed by the State Board of Private Licensed School Board or ACCSC). Any grievances that are not resolved at the institutional level may be forwarded to the State Board of Private Licensed Schools, Pennsylvania Department of Education Division of Law Enforcement Education and Trade Schools 333 Market Street - 12th Floor, Harrisburg, PA 17126 and/or the Accrediting Commission of Career Schools & Colleges - 2101 Wilson Blvd. -Suite 302-Arlington, VA 22201.*

## FINANCIAL AID STUDENT HANDBOOK

### Privacy

The Central Pennsylvania Institute of Science and Technology (CPI) is committed to providing our students (and prospective students) with the greatest protection possible to safeguard their personal information. To this effect, we have secure computer operations and a private and secure filing system.

We collect information from students for enrollment or financial aid purposes that we may need to disclose to other parties, such as student loan lenders, the U.S. Department of Education, and others. CPI will only share student personal information required by our accrediting agency or by law. CPI is committed to protecting the privacy of our students. For more information on CPI's records handling and reporting process, contact the Vice President at (814) 359-2793 ext. 217.

### Financial Aid Resources

Financial Aid is provided for students in need, who meet eligibility requirements listed below are Financial Aid resources.

- Federal Pell Grant
- Federal Direct Stafford Loan Program
  - Subsidized Stafford Loan
  - Unsubsidized Stafford Loan
  - Federal Direct Plus Loan
- PHEAA State Grant (Specialized Associate Degree Programs only)
- PHEAA PA-TIP For Targeted Industry Programs
- Veterans Education Assistance
- Centre County CareerLink (814-548-7587)
- Office of Vocational Rehabilitation (814-946-7240)

In 2014, CPI's Post-Secondary Education established the Tiered Enrollment Incentive Program. The program provides incentives for enrolling recent high school graduates from sending districts (sending districts include: Bald Eagle Area, Bellefonte Area, and Penns Valley Area) **qualifying post-secondary programs**. If you are a student from one of the sending districts, please check with CPI's Financial Aid office in reference to the Tier I or Tier II Incentive Program. The percentage discounts per Tier may be adjusted annually. The incentive discount only applies to CPI's post-secondary career programs (career program defined as over 100 hours). Enrollment eligibility will be based upon review of the student's transcripts and/or meeting program criteria.

## Student Eligibility

Applicants must complete and submit the Free Application for Federal Student Aid (FAFSA). The application is available on-line and a paper copy can be downloaded at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

The applicant must meet certain requirements to qualify for federal student aid and demonstrate financial need.

- Be a US citizen or eligible Non-Citizen
- Have high school diploma, GED, or be home schooled in a setting that meets state law.
- Have a valid social security number
- Maintain satisfactory attendance
- Maintain satisfactory Academic Progress
- Register with Selective Service, **if required**
- Not be in default on a previous student loan
- Be enrolled as a regular student working toward a diploma or certificate in an eligible program

**Additional Eligibility requirements can apply in certain situations including for non-US citizens, students with criminal convictions, and students with intellectual disabilities. Some federal student aid programs have their own eligibility criteria in addition to the general requirements listed above. Check with your college's financial aid office if you have questions about a particular program.**

### Registering for Selective Service

Your registration status with Selective Service no longer affects your eligibility to receive federal student aid. You can still register through the FAFSA ([www.fafsa.gov](http://www.fafsa.gov)). For more information about registering for Selective Service, please visit the website at [www.sss.gov](http://www.sss.gov).

### How Financial Need is Determined

The Financial Aid Office encourages all students to complete the FAFSA. Completing the FAFSA, determines what sources and the amount of aid you are eligible to receive through the Student Financial Aid programs.

Your eligibility depends on your **Student Aid Index (SAI)**, if you are an independent/dependent student, and the **Cost of Attendance (COA)**. The financial aid staff will assist you with determining how much financial aid you are eligible to receive.

**Cost of Attendance** is the amount it will cost a student to go to school. Most two-year and four-year calculate their COA to show the total cost for the school year (for instance, for the fall semester plus the spring semester). Schools with programs that last a different period of time (for instance, an 18-month certificate program) might show a COA that covers a time period other than a year.

If you're attending school at least half-time, the COA is the estimate of tuition and fees, cost of room and board (or living expenses), cost of books, supplies, transportation, loan fees, and miscellaneous expenses (including a reasonable amount for the documented cost of a personal computer), allowance for childcare or other dependent care, costs related to a disability, and reasonable costs for eligible study-abroad programs.

### **Special Circumstances**

Although the process of determining your financial aid eligibility is basically the same for all—applicants, there is some flexibility in specific circumstances. If your family experiences a change in income due to an unusual circumstance (loss of job or reduction in hours, separation or divorce, death in the immediate family) contact the Office of Financial Aid regarding your situation. It may be possible to reevaluate your financial aid eligibility.

## **SATISFACTORY ACADEMIC PROGRESS POLICY**

### Introduction

Federal and state regulations require that students receiving financial aid be enrolled in an eligible program for the purpose of obtaining a certificate or degree. An eligible program is defined as a one to two-year program leading to a vocational certificate or degree; or a specialized program that meets federal criteria. Students are responsible for making satisfactory academic progress toward the completion of their program. The following sections outline the standards by which student progress will be measured. Federal regulations require that this policy apply to all students whether or not financial aid was received.

## **Academic / Attendance requirements:**

### Qualitative standard

A measurement of academic achievement must be maintained in order to receive financial aid. This measurement of achievement is defined as:

- Student competency in 60% percent of the work defined by the course guidelines and coursework completion at an acceptable level of performance for the clock hour (diploma) programs\*
- OR -
- Student must maintain a 3.0 cumulative grade point average (CGPA) at the end of each term for credit hour AST degree programs\*

NOTE: *incomplete, withdraw, and transfer credits are not calculated in the CGPA*

Students who do not meet the above requirements will be placed on financial aid probation. Notification of probationary status will be provided in writing. Student progress will be reviewed by Office of Post-Secondary Education during the subsequent grade period. The result of the review will be:

1. If the student doesn't meet SAP requirements, financial aid may be suspended.\*
2. If a student meets SAP requirements, probationary status will be lifted.

The Financial Aid Representative will require an attendance/academic progress report from the instructor every month. Documentation supporting absences may be required and must be given to the Financial Aid Representative immediately upon student returning to school for approval. Refer to CPI's Excused Absence Policy for information on excused absences and how it applies to financial aid disbursements.

\*Due to program accreditation or industry standards, some CPI programs have academic progress standards (grades/attendance) that differ from the above minimum standards. These programs are as follows:

1. Diesel Technology Diploma program has a minimum grade average of 70%
2. Heavy Diesel Construction – Case Construction Emphasis AST degree program has a required minimum grade average of 85 in each of the core courses.
3. Natural Gas Compression – CAT/Ariel Emphasis AST degree program has a required minimum grade average of 85% in each of the core courses.
4. Practical Nursing Program students must complete each course with an 80%.  
  
Medical Assisting Program students may be dismissed from the program after earning a grade less than 75% in any Medical Assistant Program course.
5. Dental Assisting Program students should consult the Dental Assisting Student Handbook for academic progress standards.

### Quantitative standard

The Completion Rate (CR) is a measurement of progress towards completion of an AST degree program in a timely manner. The student must complete a certain portion of the total program credits to maintain satisfactory academic progress. For students enrolled in AST degree programs, the 67% completion rate applies.

$$CR = \text{Cumulative number of credits successfully completed} / \text{Cumulative number of credits attempted}$$

The Maximum Time Frame (MTF) is limited to no more than 150% of the program length. As such, students are required to complete their program within a timeframe of 150% of the program's assigned hours. For example, if a program is designated as 900 clock hours, a student must complete this program within 1350 hours or they will lose eligibility for financial aid. Students may appeal the loss of aid as described below in the appeal process.

Considerations – Satisfactory Academic Progress

1. Financial Aid Satisfactory Academic Progress (SAP) is not the same as academic progress required for graduation.
2. Being declared ineligible for financial aid does not mean the student has been dismissed from CPI.
3. Any appeal of ineligibility is good for only one grading term or period. SAP must be reviewed each term.
4. Students failing to maintain SAP will be issued a financial aid warning. A financial aid warning means CPI will reinstate the student's eligibility for aid for one payment period without the need for the student to file an appeal. If the student fails to maintain SAP after the warning period, they will be placed on financial aid probation.
5. Financial aid probation is assigned to a student who is failing to make SAP after a financial aid warning. If a student is placed on financial aid probation, the student may file an appeal. A student who successfully appeals will have reinstatement of their eligibility of aid for one payment period. Approval of an appeal will place the student on financial aid probation for the next term of enrollment.
6. No private loan funds, federal loans, or grants may be paid to the student's account for a subsequent term until AFTER grades for the probationary period have been reviewed and the student's status determined to be satisfactory.
7. Failure to meet the SAP again after an appeal was approved, will place a student in ineligible status again.

Review of Satisfactory Academic Progress

At the end of each grading period, student progress will be reviewed to determine if academic requirements have been met. Students who complete all the courses in a term will be assigned a numeric or letter grade. Withdrawal grades do not figure in the calculation of a student's GPA. (Quantitative Progress)

Below find the codes assigned indicating the technical training program (diploma) or courses in an AST degree program are not considered complete:

W	Withdrawal
IP	In Progress
F	Failing
I	Incomplete

## Repeating a Course

Taking the same course multiple times is permissible. The student's GPA is only affected by the grade received in the most recent attempt of the course. Any previous efforts in the course are viewed as non-progress credits. If a student fails the latest completion of a course, all attempts of the course will lead to non-progress credits.

Rules permit students in terms-based programs to be eligible for financial assistance when retaking courses that have been previously passed. The duplicate classes would also be considered for a student's enrollment status when determining eligibility for financial aid, regardless of the ability to earn more credits. Students are eligible for Title IV aid when repeating a course they have already passed, but only once. Students who fail in their coursework and need to repeat it can receive assistance for multiple attempts.



### Suspension of Financial Aid

1. Financial aid will be suspended immediately if a student withdraws from training and the student may be required to repay all or part of the funds received.
2. If a student finishes a term or course with an "I" (incomplete) grade or grades. The student must complete the course in the allotted time frame per policy (refer to Grading Requirements section of handbook). If the student receives an "F" (failing) grade for an incomplete course, the student may *not* be maintaining SAP and may receive a warning or suspension of their financial aid.

### Reinstatement of Financial Aid

Once suspended from financial aid, students may have their eligibility reinstated by meeting all of the following conditions.

Without the benefit of aid, students on financial aid suspension must:

- a) complete 60% of the required minimum program competencies, **or** meet program specific qualitative standards, **or** achieve a GPA of 2.0 or better\*, **and**
- b) maintain satisfactory attendance.

*\* Refer to Satisfactory Academic Progress section of this handbook for programs standards that supersede these thresholds.*

### Appeal Process

Students may appeal financial aid suspension or denial by submitting their appeal in writing to:

Central Pennsylvania Institute of Science and Technology  
Attn: Vice President of Post-Secondary Education  
540 N. Harrison Road  
Pleasant Gap, PA 16823

Students must clearly explain in the petition the extenuating circumstances that led to financial aid suspension or denial. Documentation may be required to support the student's petition.

If approved, students will be required to follow an educational plan for continuation of financial aid.

## **SATISFACTORY ACADEMIC PROGRESS FOR VETERANS**

This Satisfactory Academic Progress Policy applies to all Veteran students eligible for and receiving VA Education Benefits. Academic progress is measured at the end of each grading period.

### **Academic Probation:**

1. Veteran students are placed on academic probation when they fail to maintain academic progress as follows:
  - o competency in 60% percent of the work defined by the course guidelines and coursework completion at an

acceptable level of performance for the clock hour (diploma) programs\*

OR -

- maintain a 3.0 cumulative grade point average (CGPA) at the end of each term for AST degree programs\*

*\*Due to program accreditation or industry standards, some CPI programs have academic progress standards (grades/attendance) that supersede the above minimum standards. These programs are as follows:*

- Diesel Technology Diploma program has a minimum grade average of 70%
  - Heavy Diesel Construction – Case Construction Emphasis AST degree program has a required minimum grade average of 85% in each of the core courses.
  - Natural Gas Compression – CAT/Ariel Emphasis AST degree program has a required minimum grade average of 85% in each of the core courses.
  - Practical Nursing Program students must complete each course with an 80%.
  - Medical Assisting Program students may be dismissed from the program after earning a grade less than 75% in any Medical Assistant Program course.
  - Dental Assisting Program students should consult the Dental Assisting Student Handbook for academic progress standards.
2. Veteran students on academic probation have one academic term to raise their competency level to 60% or greater, OR cumulative grade point average to at least 3.0 or greater, OR meet the minimum academic threshold as noted above in section #1.
  3. The school will notify the Department of Veterans Affairs within 30 days of a student being placed on academic probation. Veteran students on academic probation maintain eligibility for Veteran benefits.

**Academic Suspension:**

1. Failure to meet minimum threshold will result in the student being placed on academic suspension and will be withdrawn from the program.
2. Veteran students on academic suspension are not eligible for Veteran educational benefits.
3. Veteran students may appeal academic probation or suspension by following the Grievance Procedure outlined in the Student Handbook.
4. Veteran students may be reevaluated for re-admission on an individual basis in accordance with CPI and/or individual program re-admission guidelines.