

VOCATIONAL REHABILITATION, POST-SECONDARY EDUCATION, TRAINING AND YOU

A CONSUMER'S GUIDE

Introduction. The purpose of this handbook is to help you understand how Vocational Rehabilitation (VR) and Post-Secondary Education work and to explain all the roles and responsibilities of the individuals who are involved in the process.

This manual pertains to training programs, both educational and vocational, which qualify for and participate in the Federal Financial Student Aid Program. Attached is the two-page Financial Aid Information Form that will be used to identify your costs, resources and VR's contribution towards your program.

While we have attempted to identify the important issues and concerns, we know you will have questions. Please contact your VR Counselor when this occurs. Remember that good planning and frequent and open communication with all the players is the key to success in this area.

What Does the Law Say? Federal laws and the Maine VR rules say that if post-secondary education is required for you to attain an employment goal (job), VR may be able to help. The laws also say, however, that VR support for post-secondary education cannot be provided unless you make maximum efforts to secure assistance from other sources, including federal student aid.

What Is Financial Aid? Financial aid is designed to help individuals meet their educational expenses when their own resources are not sufficient. A student who believes that his resources and those of his/her family are not sufficient to pay for all the costs of attendance (tuition, room and board, books, transportation, campus activities, etc.) should apply for financial aid through the Financial Aid Office of the institution he or she plans to attend. Three types of aid are available.

1. Grants – gifts and scholarships which do not have to be repaid.
2. Loans – money borrowed to cover school costs. It must be repaid, usually with interest, over a specified period of time. This usually takes place after the student has left school or graduated.
3. Work Study – employment which enables a student to earn a portion of school costs.

The Federal Government contributes to all three types of student financial aid.

What Is Family Contribution? The family contribution is the amount of money the family of a student is expected to contribute toward college expenses. The

family includes the student and the student's parents in the case of a dependent student, or the student and spouse, if any, in the case of an independent student. The amount the family is expected to contribute is calculated by a standardized needs formula that takes into account the family's financial resources (income and assets), family size and basic living expenses. VR must accept the family contribution amount provided by the FAO Office. All students applying for Federal financial assistance are required to complete the Free Application for Federal Student Aid (FAFSA). There is no charge to the student or the student's family for the processing of this form or for determining the student's eligibility for Federal financial assistance.

Some students receive little or no financial support from their parents when they enroll in a post-secondary education program. A student may qualify as financially independent if he or she is twenty-four years of age or older by December 31 of the award year. A student may qualify if he/she is a veteran of the Armed Forces of the United States; is a graduate or professional student; is an orphan or ward of the court; is married; has legal dependents other than a spouse or is a student for whom a financial aid administrator makes a documented determination of independence by reason of other unusual circumstances. The family contribution of an independent student is calculated based upon the income and assets of the student and spouse, if married.

Am I Required to Take a Loan? You are encouraged to take out loans towards your education, but this is not a federal or state requirement. However most people realize that loans are a necessary part of attending a post-secondary education program. Consider the loans an investment in your future. Also you may need to consider taking out a loan to cover basic living expenses.

If you have defaulted on a previous student loan, you will be unable to receive any grants, additional student loans or work study assistance. You will need to demonstrate that you have made a reasonable effort to clear your default status before VR will consider replacing any grant award. As stated previously, VR support for post secondary training cannot be provided unless you make maximum efforts to secure assistance from other sources.

How Does Vocational Rehabilitation fit Into the Financial Aid Process? Once post-secondary education has been identified as a service you need to reach your employment goal, a coordinated, multi-step effort involving the institution, VR and you begins.

STEP 1. You will be asked to fill out SECTION A, PART 1 of the VR Financial Aid Information Exchange Form (a copy is attached). Once

SECTION A, PART 1 is completed, this is sent to the Financial Aid Officer (FAO) at the institution you plan to attend.

STEP 2. SECTION B, PART 1 of the form is completed by the FAO using the information you provide, the number of courses, where you will live, etc. This section identifies your education-related expenses, expected contributions and all grants, loans, scholarships and/or work-study support. The result of these calculations is called your Unmet Need which is costs minus resources. The FAO keeps a copy and a copy is forwarded to your VR Counselor. Your counselor is responsible for getting a copy to you.

STEP 3. You and your VR Counselor will take the information from SECTION B of PART 1 and complete all sections of PART 2 of the form. The reason for completing this form is to identify your actual costs of attending the program (vs. standard figures used by FAO), your resources from all sources, any disability-related expenses and to specify the amount of financial support you will receive from VR. Based on the information in Part 2, the Notification of Vocational Rehabilitation Funding form will be completed with a copy forwarded to the FAO, a copy remains with VR and you receive a copy.

STEP 4. Many people will not need to be concerned with this step. However, if your VR Counselor has increased the Unmet Need amount due to higher actual costs such as transportation, child care etc., the FAO will also need to increase your budget and the Unmet Need. If there are disability-related expenses provided from VR, your budget and the Unmet Need will need to be adjusted. None of these actions should decrease the amount of financial aid you will receive from the institution.

STEP 5. The final step in the process is for VR to forward the specified financial support to the institution.

What Educational Expenses are Considered Disability Related? The student with a disability is often faced with additional expenses not incurred by other students. Examples of these expenses include:

- Special equipment related to the disability and its maintenance;
- Expense of services for personal use or study such as readers, interpreters, notetakers or personal care attendants;
- Transportation necessary to pursue an academic program, if regular transportation is not accessible;
- Medical expenses relating directly to the individual's disability that are not covered by insurance.

Students should be sure to inform the FAO of disability-related expenses that may previously have been covered by the family budget. These may also include food and veterinary bills for guide dogs, batteries for hearing aids and

Telecommunication Devices for the Deaf (TTY), and/or costs of recruiting and training readers or personal care attendants. Often, leaving home necessitates the purchase of new or additional equipment that will allow the student to be independent at school. Some of the special equipment and support services may be available at the post-secondary institution. You and your VR Counselor should check with the 504 Coordinator or Office of Disability Support Services at the institution to see what is available there.

What Are My Responsibilities? Your responsibilities include applying for and completing the Financial Aid information in a timely manner. You must demonstrate academic progress by carrying a course load of at least six credit hours per semester. You need to remain in good academic standing with the institution.

You will be encouraged to participate in the costs to attend the program through work-study and/or a student loan. Your VR Counselor also may ask you to explore other resources, which could assist in some post-secondary expenses. Examples of these resources include the Plan for Achieving Self Support (PASS), ASPIRE, VA and Workforce Development Center.

You will be required to notify your VR Counselor of any changes in your status, i.e. full to part-time, and of any problems you are encountering at the institution

Places for Additional Information. Your VR Counselor and FAO should be able to answer the questions you have. Here are some places for more information.

1. The Federal Government has published a booklet called The Student Guide: Financial Aid from the U. S. Department of Education. Free copies may be obtained by writing Federal Student Aid Programs, Box 84, Washington, DC 20044 or by calling 800-433-3243 or 800-730-8913 (TTY).
2. The Finance Authority Of Maine (FAME) is a program that may be a resource for students who want to further their education. In some cases, eligibility is possible for those who have defaulted on a previous loan, if certain criteria are met. For more information write to FAME, 119 State House Station, Augusta, ME 04333 or call 623-3263 or 1-800-228-3734.
3. The Client Assistance Program (CAP) is a federally funded advocacy program that can provide information and, if necessary, representation to clients/applicants of VR. For more information write to CAP, 4C Winter St., Augusta, ME 04330 or call 1-800-773-7055 (voice and TTY).

A Final Word ... Financial aid is based upon a partnership between the student, parents, post-secondary institutions, federal government and agencies such as VR. The financial aid process can be complex and time consuming. It requires coordination, cooperation and communication between the FAO, the VR Counselor and you. Ask questions when things are not clear to you. Make sure you understand the roles and responsibilities of all the players. Leave enough time to complete all the paperwork. Be aware of the deadlines of the two organizations. And remember – good planning and frequent communication are the keys to success. Good luck!

SJB/km

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