

1. General information is communicated to students through their student e-mail account and financial aid information is communicated through their personal Pathway account. Students are responsible for reviewing this information. It is recommended that students review their accounts daily.
2. The institution often communicates with students via standard mail. It is the student's responsibility to inform Student Records of any address or name changes.
3. A student that has been selected for a process called verification will be required to submit requested documentation, (tax transcript, W-2 forms, etc.) to the Financial Aid Office within 15 days from the day requested. Failure to do so may result in a delay in awarding.
4. Financial aid recipients are required to notify the Financial Aid Office of any scholarships, loans, book allowances or other forms of assistance extended to them from sources outside the college.
5. The Financial Aid Office reserves the right, on behalf of the College, to review and cancel any award at anytime because of changes in a student's financial or academic status. Changes are reflected on Pathway and serves as notification of the change.
6. Any commitment of funds is made contingent upon actual receipt of the funds by the College from the appropriate federal and state agencies.
7. Financial aid is awarded to a student contingent to their maintaining Title IV Satisfactory Academic Progress. All students are responsible for reading the [Satisfactory Academic Progress Standards](#).
8. Financial Aid awards are credited directly to the student's account at the college. One half of the yearly award will be applied each semester. Awards may be reduced if a student is registered in less than 12 credit hours.
9. Financial aid is initially awarded based upon full-time enrollment. If you enroll in less than 12 credit hours, awards may be adjusted.
10. It is the student's responsibility to ensure that their tuition is paid in full by the fee due date either by financial aid, payment plan, cash or other resources. Students may check their payment status via Pathway.
11. Federal financial aid is awarded based on the number of credits a student is enrolled in for a specific term. If a student withdraws from all classes before the 60% point in the term, the federal government requires the student to pay back, or return to them, a portion of the aid that was awarded. The amount of "unearned aid" which must be returned, is based on the number of days the student actually attended classes. This is why instructors are required to

report the Last Date of Attendance every time a student withdraws from a class, or just ceases to attend. [All students should read the withdrawal policy.](#)

12. Financial aid awards are made for one academic year only. Students are responsible for applying annually. Renewal of aid depends upon the student maintaining Title IV Satisfactory Academic Progress, continued need for financial aid assistance and the availability of funds. Applications submitted by June 1 will receive priority consideration.
13. Due to FERPA regulations financial aid information including specific awards **cannot be given to anyone** other than the student. Only limited information can be given over the phone or by e-mail. Specific account information may be accessed via the student's Pathway account at www.ptc.edu.
14. Students who wish to receive a Federal Direct Student Loan must complete and submit a Federal Direct Loan Request form by the dates indicated on the application. Only one application will be accepted each Academic Year.