



# Types of Financial Aid

When you apply for financial aid at Bates Technical College, you are considered for all of the following federal and state financial aid programs.

## Federal and State Grants

Grants are considered gift aid and do not require repayment unless a student fails to maintain Satisfactory Academic Progress (SAP) or have completely withdrawn from all their classes before completing more than 60% of the period of enrollment.

## Federal Pell Grant (PELL)

Federal Pell Grants are awarded to qualified undergraduate students who are enrolled in an approved program. Awards will be adjusted based on enrollment. The U.S. Congress has established a lifetime limit of 6 years or 18 quarters of Pell Grants.

## Washington College Grant (WCG)

To maintain eligibility for Washington College Grant you must:

- Be a Washington State resident
- Cannot be pursuing a degree in theology
- Are not in default on a loan made through a state conditional loan or conditional scholarship
- Must be enrolled in at least three (3) units, as an undergraduate student in a financial aid eligible program

You may voluntarily make financial contributions to the Washington Student Achievement Council in recognition of this grant. Contributions will be used to provide financial assistance to other students. Financial Aid counseling for WA College Grant recipients is available at: [www.opportunitypathway.wa.gov](http://www.opportunitypathway.wa.gov)

## College Bound Scholarship (CBS)

To maintain eligibility for College Bound Scholarship you must:

- Be a Washington State resident; Cannot be pursuing a degree in theology
- Are not in default on a loan made through a state conditional loan or conditional scholarship; Must have graduated from a Washington State high school with at least a 2.0 cumulative GPA
- Must meet 65% Median Family Income requirement as defined by the Washington Student Achievement Council
- Must be enrolled in at least 3 units, as an undergraduate student in a financial aid eligible program.

Financial Aid counseling for WA College Grant recipients is available at: [www.opportunitypathway.wa.gov](http://www.opportunitypathway.wa.gov)

## Federal Supplement Educational Opportunity Grant (SEOG)

Federal Supplement Educational Opportunity Grant is for undergraduates with exceptional financial need. Awards are subject to funding availability and are determined by the Financial Aid Office.

## Opportunity Grant (OG)

You have been awarded funds through the Opportunity Grant Program. To maintain eligibility, you must be a Washington State resident and have a family income at or below 200% of the federal poverty level.

**Phone:** 253.680.7020, **Fax:** 253.680.7021, **Email:** [financialaid@batestech.edu](mailto:financialaid@batestech.edu)

**Mail:** Financial Aid, 1101 S. Yakima Ave, Tacoma, WA 98405

Bates Technical College is an equal opportunity and non-discriminatory employer and educational institution.



### Basic Food Employment Training Program (BFET)

To maintain eligibility for the Basic Food Employment Training Program, you must have active SNAP benefits.

### Workfirst Program (WF)

To maintain eligibility for the Workfirst Program, you must have active TANF benefits.

### Worker Retraining Program (WRT)

To maintain eligibility for the Worker Retraining Program, you must complete 50% of your enrolled units each quarter and follow the college's Academic Standards Procedure.

### Early Achievers Grant (EAG)

The Early Achievers Grant is a student financial aid program to help employed childcare providers and early learning educators' complete certificates and associate degrees in early childhood education.

To be eligible, you must:

- Be a Washington state resident or have a valid work visa.
- Be employed as a child care provider at a child care center, family child care business or Head Start/ECEAP program that is actively participating in the [Department of Children, Youth & Families Early Achievers](#).
- Work a minimum of 10 hours a week or 40 hours a month at an eligible child care program.
- Have worked in the eligible program for a minimum of three months.
- Intend to enroll in an approved Early Childhood Education program at the college.
- Make a formal application to the college.

### Federal College Work-Study Program (FWS)

The Work Study program helps fund your college education and gives you occupational experience in your program of study, with on campus employment. The maximum a student can earn is determined by financial need and funds available. Eligible students can work part-time up to 15 hours per week. It is a job and does not pay tuition and fees at the beginning of the quarter. For more information visit: <https://www.batestech.edu/student-work-study-program/>

### Washington State Work-Study Program (SWS)

Washington State Work-Study program provides employment opportunities on campus for eligible students. Students are required to be a Washington state resident to participate. The maximum a student can earn is determined by financial need and funds available. Eligible students can work part-time up to 15 hours per week.

### Scholarships

Scholarships consist of Institutional funding (3.5% funds), Bates Technical College Foundation Scholarships, and outside agency scholarships. Once scholarships are received, they are posted to the students account. Check with the Financial Aid Office for more information.

### Tuition Waiver (TW)

You have been awarded a Tuition Waiver. To maintain eligibility, you must be a Washington State resident and enrolled in at least three (3) units.

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### William D. Ford Federal Direct Stafford Loan Program

Students must make an informed and educated decision when deciding to borrow for educational needs. To be awarded a student loan; you must complete a separate application, loan Entrance Counseling, Annual Student Loan Acknowledgement, and a Master Promissory note. To receive a student loan, you must be enrolled in at least 6 credit per quarter.

Federal Direct Loans are low-interest loans for students and parents to help pay for the cost of a student's education. The lender is the US Department of Education rather than a bank or other financial institution. There are three types of loans available under this program:

### Direct Subsidized Loan (LOAN)

Direct Subsidized Loans are need-based. A student's eligibility to borrow is based on financial need as determined by federal government. The federal government pays the interest on the loan while the student is in school. Repayment begins six months after completion or withdrawing from the college. **The 150% Direct Student Loan policy went into effect as of July 2013. The new provision limits first-time borrower's eligibility for Direct Subsidized Loans. These students may not borrow more than 3 years of subsidized loans if they are pursuing a program at a community technical college.**

Under certain conditions, the provision also causes first-time borrowers who have exceeded the three year limit to lose the interest subsidy of their Direct Subsidized Loans. Interest subsidy means the Government will no longer pay the subsidized interest after a first time borrower has exceed the three year limit.

### Direct Unsubsidized Loan (LOAN)

Direct Unsubsidized Loans do not require a student to show financial need; however, the cost of the student's education must exceed any other financial aid offered. The student is responsible to pay all the interest that accrues on this loan. It is recommended that you make interest payments for unsubsidized loans. Repayment on the principal loan amount (and including any capitalized interest, if payments were not made) begins six months after completion or withdrawing from college.

### Direct PLUS Loan (PLUS)

Direct PLUS Loans are loans a parent takes out in order to pay for their dependent student's educational expenses. A completed FASFA is required to get a PLUS loan. Parents must complete the Plus Loan Application, Master Promissory Note, and Annual Student Loan Acknowledgement prior to the first disbursement of the academic year.

### Alternative Loans (ALON)

Code of Conduct and Lender Policies

Bates Technical College does not have a preferred lender list. If a student desires to use a loan program other than the Federal Direct Student Loan Program, it is their responsibility to locate a lender and complete all paperwork through them. The Financial Aid Office will certify a private loan upon receipt of the necessary information and request for certification. All private loans will be sent to the school in the form of a paper check or EFT and may take additional time to process since our usual mode of certification is through the Federal Direct Lending Program as mandated by recent legislation. The Title IV Code of Conduct gives more information about the College's stance concerning lenders.

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