



2020-2021

Consumer Information Guide

TABLE OF CONTENTS

Overview

Consumer Information.....	3
Graduation & Placement Rate Information.....	4
Student Services.....	4
Copyright Infringement.....	4
Student Body Diversity.....	4
Privacy and Information Security.....	5
Family Education Rights and Privacy Act (FERPA).....	5
Facilities and Services Available to Students with Disabilities	5
Immunizations.....	5
Voter Registration Information/Constitution Day.....	5
Campus Security and Crime Awareness Policies/Annual Security Report.....	5
Sexual Assault Prevention and Awareness.....	6
Drug and Alcohol Policy.....	6
GED Resources.....	6

Financial Need

Eligibility Requirements.....	7
How Students Apply for Financial Aid.....	8
Financial Aid Programs Available to Students.....	8
Grants.....	8
Loans.....	9
Institutional Financing.....	9
Other Sources of Financial Aid-Scholarships.....	9
Financial Assistance for Military & Veterans.....	10

Verification

Comment Codes/Conflicting Information.....	11
Disbursing Funds.....	11
To Continue Receiving Financial Aid.....	11
How Refunds Affect Financial Aid.....	12

Borrow Information

Repayment.....	12
Interest	12
Payments.....	12
Deferment/Forbearance.....	12
Other Special Repayment Cases.....	13
Loan Consolidation.....	13
Loan Cancellations.....	13
National Student Loan Data System (NSLDS).....	13
Student Responsibilities.....	13
Related Websites.....	13

School Information

Campus Addresses.....	14
-----------------------	----

Overview

The U.S. Department of Education (ED) requires schools participating in Federal Student Aid programs to disclose certain information to prospective and current students and employees as a requirement to participate in Federal Financial Aid programs. The purpose of this document is to make the student and prospective student aware of informational materials that are available. Students and prospective students are encouraged to review these materials and become familiar with them.

- Consumer Information
- The Student Right-to-Know
- Campus Security Act and Crime Awareness
- Family Educational Rights and Privacy Act (FERPA)
- Voter Registration
- Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics (Campus Security /Clery Act)

Important Consumer Information

At Western Technical College, we want you to make an informed decision to attend our school. Many government agencies mandate that colleges provide various types of consumer information to the students, prospective students, and (in some cases) the general public. We take pride in providing you not only the information required by federal and state laws, but also additional useful information and disclosures on various aspects of our school. Of course, if you need more information or explanations, our staff is ready to help. Please contact the appropriate campus office or Campus President's for assistance with any of this information.

Information available includes:

- College Information
- Financial Assistance Information
- Student Body Diversity
- GED Resources
- Career Services
- Privacy Policy for Student Records
- Drug and Alcohol Policies
- Campus Security and Crime Awareness Policies/Annual Security Report
- Satisfactory Academic Progress (SAP)
- Facilities and Services Available to Students with Disabilities
- Transfer of Credit Policies and Articulation Agreements
- Withdrawal, Leave of Absence, Refund, and Return to Title IV Policies
- Copyright Infringement
- Completion and Placement Disclosures
- Voter Registration /Constitution Day
- Cost of Attendance and Net Price Calculator
- Financial Aid Code of Ethics
- Immunization Policy

Graduation & Placement Rate Information

Western Technical College calculates graduation statistics as required by the Federal Student Right-to-Know Act. To learn more about the Student Right-to Know Act, please visit the National Center for Education Statistics website at <http://nces.ed.gov>. Western Technical College is committed to quality education and helping students find a job once they complete their training. This commitment shows in our Placement Rates, as reported by the Texas Workforce Commission (TWC) and /or the Accrediting Commission of Career Schools and Colleges (ACCSC). Placement Rates Defined “Percent of graduates who got jobs” is determined by TWC and/or ACCSC’s placement rates. A Placed Completer (Completer Outcome code: P) is defined as a student who:

1. Completed the program

AND

2. Was actively assisted in obtaining gainful employment related to the training received. (Actively assisted means the school arranged an interview, contacted potential employers, and/or brought potential employers to the school.)

Student Services

Student Services support is available to all students at both campuses. These services include resources about child care and housing ,co-curricular and volunteer activities, a professional “dress success” closet and more. Information about community supports groups, outreach programs, county health programs and more can be found in the WTC Resource Directory.

Copyright Infringement

Western Technical College supports enforcement of copy right law for the protection of its employees as both creators and users of copyright protected works. The School requires that staff and students comply with federal law regarding the use of copyright protected materials. In addition, in the spirit of promoting “the progress of science and the useful arts,” the college supports the fair use for such purposes as criticism, comment, news reporting, teaching scholarship or research and reproduction of copyrighted materials (including multiple copies for classroom or library use), for educational purposes as outlined in the federal Copyright Law (PL94-553).

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For more information , please see the Web site of the U.S. Copyright Office at <https://www.copyright.gov/> especially their FAQ’s at <https://www.copyright.gov/help/faq/>

Student Body Diversity

The U.S Department of Education’s College Navigator website provides information on the diversity of our student body, including the percentage of enrolled, full-time students who are male, female, self-identified members of a major racial or ethnic group and Federal Pell Grant recipients.

You can view information about the school at:

<https://nces.ed.gov/collegenavigatorq=Western+Technical+College&s=all&id=224679#general>

Below are a few highlights of information within various sections:

- Enrollment: gender, and race/ethnicity distribution of students
- Financial Aid: data regarding the various financial aid sources for students, including Federal grants (Pell and SEOG)
- Retention /Graduation Rate: retention rate of certificate-or degree-seeking, first-time, full-time, undergraduate students

Privacy and Information Security

Western Technical College is committed to the concern for and protection of students' rights and the privacy of information, and carefully protects all personally identifiable information (PII) in our possession regarding students and their families, in accordance with this policy. The College has a single Privacy Policy that complies with both the Federal Family Rights and Privacy Act (FERPA), and the Gramm-Leach-Bliley Act. The Administrative Supervisor is responsible for the privacy of student records and information, and for maintaining institutional compliance with this policy campus-wide.

Family Education Rights and Privacy Act (FERPA)

FERPA provides current and former students with the right to inspect and review educational records, the right to seek to amend those records, the right to limit disclosure of information from the records and the right to file a complaint with the U.S. Department of Education. Students may also waive their rights under FERPA voluntarily under certain circumstances.

Information regarding student rights under FERPA are provided in the school's catalog, which was given to all students prior to enrollment. The catalog and any addenda can also be found on the school's website at: <https://www.westerntech.edu/>, scrolling to the bottom of page and clicking on consumer information.

Facilities and Services Available to Students with Disabilities

ADA Policy-Section 504/ADA Policy

Western Technical College does not discriminate admission to programs on the basis of age, race, color, sex, disability, religion, sexual orientation or national origin. If you would like to request academic or auxiliary aids, please contact the Campus President. You may request academic or auxiliary aids at any time. Each Campus President is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990. Further information regarding the ADA Policy can be found on the school's website at: <https://www.westerntech.edu/ada-policy/>

Immunizations

Good health practices are encouraged for all students. Programs have specific vaccination requirements. Review the admissions requirements section of the catalog to determine whether this impacts the student's program. Students are encouraged to consult with their health care professional to discuss obtaining or updating vaccinations.

Voter Registration Information/Constitution Day

Students are encouraged to register and vote in state and federal elections. Voter Registration and Election Date Information for the State of Texas can be found at: <https://www.sos.state.tx.us/>

Constitution Day

Constitution Day is a commemoration of the ratification of the United States Constitution on September 17, 1787. The College conducts educational programming and activities promoting understanding of the Constitution each year on that date. However, when September 17 falls on a Saturday, Sunday, or holiday, the Constitution Day activities shall be held during the preceding or following week. For additional information, please visit <https://www.constitutionday.com/>

Campus Security & Crime Awareness/Annual Security Report

Campus security and safety are important issues for students and their families. The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act), provides students and families, as higher education consumers with the information they need to make informed decisions. The Clery Act requires that institutions disclose institutional safety and security polices, along with statistics for offenses committed on campus. The information is a compilation of data reported in the campus records and incidents that were reported to local law enforcement agencies. Crimes statistics are disclosed each year for the previous three calendar years. Statistics for all schools nationwide are made available to the public by the Department of Education's website located at <https://ope.ed.gov/campussafety/#/>

Sexual Assault Prevention and Awareness

Western Technical College is concerned about the safety of its students, instructors and staff. With regard to sexual assault, good sense safety practices are your best defense. Whether an assault occurs on- or off-campus, victims are strongly encouraged to report sexual assaults to the appropriate authorities. It is important to preserve evidence whenever possible for the police to use in pursuing a criminal investigation.

Further information regarding the crime statistics, sexual assault prevention/awareness can be found on the school's website at <https://www.westerntech.edu/campus-security-crime-awareness/>

Drug and Alcohol Policy

Western Technical College supports a drug-free environment and will not allow the unlawful possession, use or distribution of illicit drugs or alcohol on or off campus. As a condition of acceptance Western Technical College students agree to random and for-cause drug testing or search throughout their attendance as set forth in Western Technical Colleges' Substance Abuse Prevention Policy. A violation will result in taking appropriate action up to and including termination.

Further information regarding the drug and alcohol policies can be found on the school's website at <https://www.westerntech.edu/drug-alcohol-policies/>

GED Resources

In order to offer adults who lack a high school diploma the opportunity to earn a high school equivalency credential, Western Tech partners with GED Testing Service to offer online registration, scheduling, and testing at both campuses. Test preparation is also available in Western Tech's Student Academic Support Center. This program is open to the public and not related to enrollment at the college.

GED Tutoring Hours of Operation and Testing Center Hours of Operation can be found at <https://www.westerntech.edu/ged-testing-center/>

Financial Need

Educational costs include tuition, fees, books and supplies. Estimated living expenses are also considered for determining the student’s cost of attendance.

This chart is used to establish standards of monthly living costs under various conditions. Program costs need to be added to the following figures to calculate the cost of attendance.

Financial need is the difference between actual costs to attend school and the amount the student and/or family are expected to contribute toward the student’s education.

Expenses per month (minimum)	Student living w/parent	Student not living w/parent
Room & Board	\$4710	\$5430
Personal Expenses	\$3000	\$3450
Transportation	\$1496	\$1496

Students must file a FAFSA (Free Application for Federal Student Aid) to receive Federal Aid. The FAFSA has confidential financial information such as family income, assets, number of family members in the household, and number of persons attending post-secondary education. These items are necessary to determine the amount of the Expected Family Contribution (EFC). The EFC is used to determine financial aid eligibility and does not represent the amount the student pays to the school.

Below is the Federal formula for determining eligibility:

Cost of Attendance	Direct Costs: Tuition, fees, books, supplies Indirect Costs: Room & board, transportation, personal and miscellaneous expenses
Minus (-)	EFC: Student's Expected Family Contribution
Equals (=)	Student's Financial Aid Need: Financial Aid need is used to determine eligibility for certain programs.

Eligibility Requirements

Our general eligibility requirements include:

- Be a U.S. citizen or eligible noncitizen
- Have a high school diploma or equivalent
- Be enrolled in an eligible degree or certificate program
- Meet enrollment status requirements
- If the student is a male who is at least 18 years old, he must be registered with the Selective Service

There are more eligibility requirements you must meet to qualify for federal student aid. More information on the eligibility criteria can be found at: <https://www.westerntech.edu/financial-aid/> or <https://studentaid.gov/understand-aid/eligibility>

It is important to understand rights and responsibilities about financial aid programs that are available. The United States Department of Education has prepared a brochure entitled: Funding Education Beyond High School, The Student Guide to Financial Aid from the U.S. Department of Education.

This brochure is available at: <https://studentaid.gov/sites/default/files/funding-your-education.pdf>

How Students Apply for Financial Aid

The starting point for all federal aid is filling a Free Application for Federal Student Aid (FAFSA). To do that you will need to:

1. Create Your Federal Student Aid (FSA) ID and password

Students and parents will need their own FSA id's to access the site. For a FSA ID, click on

<https://studentaid.gov/npas/index.htm>

2. Fill Out the Free Application for Federal Student Aid (FAFSA) form

To complete application online, click on <https://studentaid.gov/h/apply-for-aid/afsa>, the online process includes a download of income and tax information directly from the IRS website (for both student and parent income, if student is a dependent).

3. Receive your Student Aid Report (SAR) & Financial Aid Award Letter

This report is a summary of the info provided on your application and will list your expected family contribution (EFC).

This is the amount, based on the federal formula, that you and your family (if applicable) may be expected to contribute toward the Cost of Attendance (COA).

The Financial Aid Office will then prepare a financial aid package for you based on your eligibility. This information will be provided to you in an award letter.

Financial Aid Programs Available to Students

Programs available from several government departments include:

- Federal Pell Grant Program
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Direct Subsidized and Unsubsidized Loans
- Federal Parent Loan for Undergraduate Students Loan (PLUS)
- Federal Work-Study (FWS)
- Aid Programs for Veterans, Military, and Dependents of Disabled/Deceased Veterans
- Federal Aid to Native Americans

Grants

Federal Pell Grants usually are awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree. You are not eligible to receive a Federal Pell Grant if you are incarcerated in a federal or state penal institution or are subject to an involuntary civil commitment upon completion of a period of incarceration for a forcible or nonforcible sexual offense.

A Federal Pell Grant, unlike a loan, does not have to be repaid, except under certain circumstances. For examples of repayment, go to <https://studentaid.gov/understand-aid/types/grants#grant-repayment>

Federal SEOG Grant is a supplement to the Pell Grant for those students who are eligible receive a large Pell Grant. There is no separate application. Eligible students will be notified through the web portal as part of their Award Letter. For more information on the Federal SEOG grant, please visit <https://studentaid.gov/understand-aid/types/grants/fseog>

Federal Work Study Program enables students who demonstrate financial need to earn a portion of their education expenses. Students earn at least the current hourly minimum wage by working at the College, non-profit organization or other community employers.

Loans

Federal Direct Subsidized and Unsubsidized Stafford Loan is a loan program available to help students pay for their educational costs. The Subsidized Loan is available to students with financial need, while the Unsubsidized Loan is available in addition to the Subsidized amount and is not based on financial need (that means it is available to most students regardless of family income). Click on the link <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized> to learn more about federal student loans.

Federal Parent PLUS Loan is a loan available to the parent(s) of dependent students. A parent, if their credit is approved, may borrow up to the cost of attendance less other financial aid. Click on the link <https://studentaid.gov/understand-aid/types/loans/plus> to learn more about federal parent plus loans.

Federal Aid to Native Americans is available to students who are enrolled members of a federally recognized Indian Tribe, Alaska Natives, or 1/4 degree Indian blood descendent of a federally recognized tribe. Eligibility is determined and administered by your tribe and may be awarded in successive years based on satisfactory academic progress. Most programs are based on financial need and the availability of funds. Information and applications are available from the education office of your tribe or from the Office of Public Affairs-Indian Affairs at <https://www.bia.gov/contact-us> in Washington, D.C.

Institutional Financing

In the event that a student is unable to completely pay for his/her education with Federal Student Aid funds, Western Tech offers students two options:

- 1. In-School Payment Plan**-The Western Tech Payment Plan allows students to make equal monthly payments across the school year for any remaining balance after other forms of financial assistance are considered.
- 2. Long-Term Financing**-Western Tech also offers institutional financing (through a third-party servicer) which allows for a maximum term of thirty-six months. Interest rates are determined by credit analysis.

Western Tech complies with all applicable state, federal and equal credit opportunity laws; however, Western Tech does not guarantee financial assistance to any student.

Other Sources of Financial Aid-Scholarships

Western Technical College provides a large number of scholarships and awards for both new and returning students. Our Admissions office can help you locate and apply for outside scholarships. These are available in addition to federal, state and local financial aid programs.

Below are a some scholarships that Western Tech offers for qualified students:

- High School Senior Scholarships
- Georgina Perez High School Scholarship | Cotton Valley Scholars
- Skills USA Scholarships
- Military Appreciation Award (MAA)
 - Veteran
 - Military Dependent Spouse
 - Military Dependent Child
- Career Colleges and Schools of Texas Scholarships (CCST)
- Western Tech Scholarship Fund-For Current Students

For detailed information about the scholarships, amounts, procedures, and eligibility rules can be found at <https://www.westerntech.edu/scholarships-and-awards/> and <https://www.westerntech.edu/wp-content/uploads/2019/11/WT-Catalog-Revision-110119-FINAL4.pdf>

Financial Assistance For Military & Veterans

The Veterans Affairs (VA) Office assists all students attending Western Technical College using education benefits under the Department of Veterans Affairs Educational Assistance Programs pursuit of a Bachelor, Associate, or Certificate Degree. Our goal is to provide the pertinent information required to all our Veteran students attending Western Technical College. Veterans are offered the same rights and must meet all academic requirements and maintain the same academic standards as any student attending Western Technical College.

At Western Tech, we appreciate our military and veterans. THANK YOU for your service.

Veterans Assistance Programs

The Post-9/11 GI Bill (Chapter 33)

The Post 9/11 GI Bill is an education benefit program for individuals who served on active duty after September 10, 2001. Some Service members may also transfer unused GI Bill benefits to their dependents. Chapter 33 pays tuition and fees (to include books, tools, tech fee) directly to the school. Tuition, fees and Basic Housing Allowance (BAH) amounts are based on the Department of Defense (DoD) rates of the schools' zip code.

Montgomery GI Bill - Active Duty (MGIB-AD/Chapter 30)

The MGIB-AD program provides education benefits to Veterans and Service members who have at least two years of active duty.

Montgomery GI Bill - Selected Reserve (MGIB-SR/Chapter 1606)

The MGIB-SR program provides education benefits to persons who enter into a six year obligation to serve in the Selected Reserve of the Army, Navy, Air Force, Marine Corps, and Coast Guard, and the Army and Air National Guard.

Vocational Rehabilitation and Employment Program (VR&E/Chapter 31)

VR&E is a program designed to help Veterans with service-connected disabilities become suitably employed, maintain employment, or achieve independence in daily living. Chapter 31 pays for all veterans' tuition and fees.

Survivors and Dependents Educational Assistance Chapter 35

The Dependent Educational Assistance is for dependents of veterans who were disabled, killed, or missing while on active-duty.

Tuition Assistance (TA)

All four service branches and the U.S. Coast Guard offer financial assistance for voluntary, off-duty education programs in support of service members' personal and professional goals. The program is open to officers, warrant officers and enlisted active duty service personnel. To be eligible for TA, an enlisted service member must have enough time remaining in service to complete the course for which he or she has applied.

For more information please visit <https://www.westerntech.edu/financial-assistance-for-military-veterans/>

Verification

If selected for verification by the U.S. Department of Education, an asterisk will appear on the Student Aid Report (SAR) next to the EFC. Federal regulations require that the following information is verified for accuracy before payment can be made:

- Household size
- Number in college
- Income earned from work for non-tax filers
- Adjusted Gross Income (AGI)
- U.S. Income Tax paid
- Certain types of untaxed income and benefits
- IRA/Keogh deductions, untaxed pensions
- Education Credits
- Tax-exempt interest income
- Other untaxed income included on U.S. income tax return

As part of the Verification process, the student may need to verify High School or GED completion. Students may need to provide proof of identity such as driver's license, state issued ID, or passport. Student may be required to provide documentation from outside sources such as Federal Tax Return Transcripts from the IRS or W-2's.

All documents used in the verification process will be maintained in the student's record. Upon completion of the verification process, records found to be correct and complete will be processed for awarding, certification and disbursement of aid.

Verification Deadline: All documents must be received and reviewed within 30 days of the start of the school year or the student's last day of attendance for the year, whichever comes first. If you miss the deadline your eligibility will be forfeited

Comment Codes/Conflicting Information

Students may be required to provide additional documentation to resolve comment codes or conflicting information on their applications. This documentation may include social security card, birth certificate, passport, marriage license, DHS documents, etc. If flagged by the Department of Education for Unusual Enrollment History (UEH) the student may be required to provide college transcript(s). The financial aid office will notify the student if further documentation is required. The student will be given a reasonable length of time to supply the required information. If the student fails to provide documentation, Western Technical College will be unable to process Financial Aid and satisfactory payment arrangements must be made.

Disbursing Funds

Funds will be applied directly towards tuition and fees. Any overage that occurs will be paid to the student per Federal regulations.

Undergraduate grade level

- Freshman:** 0-24.99 credits, inclusive
Sophomore: 25-72.99credits, inclusive
Junior: 73-96.99 credits, inclusive
Senior: 97 credits and above

To Continue Receiving Financial Aid

The student must make satisfactory academic progress to continue receiving financial aid funds. Academic progress is verified prior to disbursement of financial aid. The Satisfactory Progress policy is in the school catalog. Financial aid is NOT automatic. The student must reapply each award year by going to <https://studentaid.gov/h/apply-for-aid/fafsa> . The student will be notified by the Student Financial Services Specialist when a new application should be submitted.

Billing of Tuition and Fees

Degree Programs: Tuition, book, supplies, and other specified charges are billed in February (Spring), June (Summer), and September (Fall). The amount of tuition and other fees assessed are based on the number of semester credit hours (SCH) of coursework the student is taking and fee charges related to specific courses.

Certification Programs: Tuition, books, supplies and other specified charges are billed at the beginning of the program, then subsequently every 15-17 weeks or when the student has completed half the semester credit hours (SCH) and weeks in the Academic Year, which ever comes first.

***** The Program Fee and all Certification Fee charges are billed at the start of the program. *****

*****Transportation programs will be billed for the toolbox in increments at each semester in which the student is actively enrolled and is 100% refundable should the student withdraw or be withdrawn from the program before toolbox is issued. The student account must be paid in full before the toolbox is issued. *****

How Refunds Affect Financial Aid

The following explains policies on refunds to financial aid programs for students who withdraw from school. The school catalog gives a detailed explanation of how tuition and fee charges are calculated when a student withdraws. The amount of financial aid that is retained in the event of withdrawal is based on the U.S. Department of Education regulations. The school may be required to return funds leaving a balance that must then be paid by the student.

Refunds must be returned to the Federal Student Aid programs in the following order:

- Federal Direct Unsubsidized Loan
- Federal Direct Subsidized Loan
- Federal Direct Parent PLUS Loan
- Federal Pell Grant
- Federal SEOG
- Other Title IV programs (if applicable)
- Other Federal, state or institutional sources
- Student

If excess financial aid funds have been disbursed, the student may have received an overpayment that must be repaid. The student will not be able to receive federal financial aid at any other school until the overpayment is resolved.

Western Technical College withholds official academic transcripts on students owing overpayments or a balance to the school.

Borrower Information

Repayment

Repayment begins six months after the student graduates or is enrolled less than half time. This period is called a grace period.

Repayment begins after the grace period. Any payments made during the grace period will reduce the loan balance and interest.

The monthly payment is based on the amount borrowed for the Federal Direct Subsidized and Unsubsidized loans.

Upon leaving school, a student is required to complete exit counseling at <https://studentaid.gov/>. This interactive on-line process is designed to remind the student of his/her repayment options and responsibilities.

For more information on repayment go to <https://studentaid.gov/h/manage-loans>

Interest

No interest is charged on the Federal Direct Subsidized Loan until the student graduates or is enrolled less than half time.

Interest is charged on the Federal Direct Unsubsidized Loan starting from the first disbursement. An option is given on the master promissory note to pay the interest or let the interest accrue until repayment.

Payments

Payment to Federal Direct Subsidized, Unsubsidized, and PLUS loans are paid directly to the Department of Education loan servicer. The address and telephone number of the servicer handling the loan can be found at <https://studentaid.gov/>

Deferment/Forbearance

Under certain circumstances, the student may qualify for a deferment or forbearance on the loan. During a deferment, no payments are required and interest does not accrue on the Subsidized loan. Interest will continue to accrue on the Unsubsidized loan. During forbearance, payments are postponed or smaller payments can be made temporarily. Interest accrues on all educational loans during a forbearance.

Other Special Repayment Cases

The Department of Education understands there may be situations that make loan repayment difficult. The student can apply for a delayed or reduced repayment schedule based upon documentation of extraordinary circumstances. You can visit with our Student Loan Advisors at each campus for more information.

Loan Consolidation

The student can apply for a loan consolidation to combine loans together into one payment and possibly lower the payment amount. Loans are consolidated at the weighted average interest rate rounded to the nearest whole percentage. The monthly payment may be lower and the student will only have one payment. Be aware that the number of years of repayment may increase and it can also increase the interest. Loans are consolidated through an application submitted at <https://studentaid.gov/>

Loan Cancellations

Teaching in low-income schools, serving the disabled, Head Start programs, military service in hazardous areas and Peace Corps Service (applicable only to loans to new borrowers after July 1, 1987) may qualify for a partial cancellation. The student's Federal loan obligation will be discharged upon death or approval of permanent disability. In certain circumstances, military personnel may have their loans repaid by the Secretary of Defense in accordance with Section 902 of the Department of Defense Authorization Act of 1981.

National Student Loan Data System (NSLDS)

Students and/or parents who receive a Federal student loan will have their information submitted to NSLDS and will be accessible by guaranty agencies, lenders and eligible institutions.

Student Responsibilities

The student should notify their loan servicer of a name or address change. Students are required to complete loan entrance counseling when they first apply and exit counseling upon leaving school. The student is responsible to pay back their loans. If the student does not hear from the loan servicer once out of school, the student can call Western Technical College- Student Loan Advisors at 915-532-3737.

Related Websites

<https://www.westerntech.edu/>

Information on school Accreditation, Resources, Programs, etc.

<https://studentaid.gov/>

To learn about Federal Student Aid

<https://studentaid.gov/h/apply-for-aid/fafsa>

Applying for Federal Aid

<https://www.westerntech.edu/financial-assistance-for-military-veterans/>

Website for Veterans and funding their education and training

<https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>

Federal Student Loan Information

<https://nces.ed.gov/collegenavigator?q=Western+Technical+College&s=all&id=224679#general>

U.S. Department of Education National Center for Education Statistics

<https://www.sos.state.tx.us/>

Voter Registration Information

School Information

Detailed information about Western Technical College can be found in the school catalog at <https://www.westerntech.edu/>

Campus Addresses

Eastside Campus

9624 Plaza Circle

El Paso, TX 79927

PH: (915) 532-3737

Northeast Campus

9451 Diana Drive

El Paso, TX 79924

PH. (915) 566-9621