

# Financial Aid

Concorde Career Institute participates in the United States Department of Education's Federal Student Assistance programs. These programs are available for those who qualify.

## Federal Pell Grant

The Federal Pell Grant is a grant to students who qualify under the federal financial need guidelines. Application is made through the Free Application for Federal Student Aid (FAFSA).

## Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG is a grant that the school awards to students based on financial need and the availability of funds. Application is made through the Free Application for Federal Student Aid (FAFSA).

## Federal Subsidized and Unsubsidized Loans

Subsidized and Unsubsidized Loans are low-interest loans made by the U.S. Department of Education. See Financial Aid for details.

## Federal Parent Loans for Undergraduate Students (PLUS)

The Federal PLUS Loan is a low-interest-rate loan available for parents of dependent, undergraduate students enrolled at least half time. Applications are available online at <https://studentaid.gov/>.

## Default

If you received a loan guaranteed by the federal or state government and you default on the loan, both of the following may occur:

1. The federal or state government or a loan guarantee agency may take action against you, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
2. You may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

## Florida Bright Futures Scholarships

Florida residents who have earned a scholarship through the Florida Bright Futures program may use that award at Concorde Career Institute.

## Florida Student Assistance Grant Program

The Florida Student Assistance Grant (FSAG) program is a need-based program available to degree-seeking, resident, undergraduate students who demonstrate substantial financial need and are enrolled in participating postsecondary institutions. Eligibility requires students to be a Florida resident, as well as a U.S. citizen or eligible noncitizen. Students must also demonstrate financial need by completing the Free Application for Federal Student Aid (FAFSA).

# Alternative Financing

For those students who qualify, alternative financing is available through several lenders. Cosigners may be necessary, depending on credit history.

## Other Aid

Effective: 10/29/2021

Your education is a major financial investment. Flexible payment options are available to help make your costs more manageable. Concorde Career College offers many different payment plans depending on your financial situation. Retail Installment Contracts are available to be paid in school prior to your graduation date at a 0% interest. If you are unable to pay by your graduation, we offer extended retail installment contracts. See your Campus Financial Representative for more information.

## Veterans Administration Students

### Prior Credit Evaluation

All official college transcripts need to be submitted for evaluation for prior credit by the 24<sup>th</sup> week of school or by the end of the second term.

### Veterans Benefits and Transition Act of 2018

In accordance with Title 38 US Code 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill<sup>®</sup> (Ch. 33) or Veteran Readiness and Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. This school will not:

- Prevent the student's enrollment;
- Assess a late penalty fee to the student;
- Require the student to secure alternative or additional funding;
- Deny the student access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students may be required to:

- Produce the VA Certificate of Eligibility (COE) by the first day of class;
- Provide a written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies

GI Bill<sup>®</sup> is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Website at <https://benefits.va.gov/gibill/index.asp>.

## Partnership Agreements

Concorde participates in business and agency agreements with outside organizations. Enrollment pursuant to these agreements is contingent on the student meeting and maintaining eligibility as defined in individual agreements.

Any student who originally enrolled with a partnership agreement will need to reverify eligibility to return if he or she is withdrawn from the program.

# Concorde Institutional Grants Program

Effective: 10/17/2024

Concorde makes available institutionally-sponsored grant programs to students who qualify. Specific conditions, criteria and awards may vary. Any grant awarded will be applied only to the costs of tuition, fees and books. Grants awarded have no cash value and will not result in a cash or credit balance. A grant cannot be combined with any other Concorde grant, employee education benefit, B2B/partnership discount or any Concorde scholarships except for the Kozet Boyd and Working Student Scholarships.

Grant programs are subject to available funding and may be discontinued at any time.

## **Healthcare Demand Grant**

Applicable only to the following programs:

- Dental Assistant
- Medical Assistant
- Pharmacy Technician
- Respiratory Therapy
- Surgical Technology

The Healthcare Demand Grant is designed to assist new, enrolling students who are pursuing education in a healthcare program. There is no application process and all newly enrolled students are reviewed for eligibility.

### **Grant Amount:**

Grant amounts vary by program. See the term sheet for each program for more information.

### **Grant Deadline: February 10, 2025**

### **Eligibility Criteria:**

- Newly enrolled student in a healthcare program who enroll and start prior to February 17, 2025
- Achieve the required score on the Wonderlic entrance assessment

## **Concorde Alumni Grant**

Grant available to Concorde Alumni Enrolling in a Subsequent Degree/Diploma Program

Concorde seeks to encourage all graduates to continue their professional education as their career progress. In order to facilitate this Concorde offers a grant\* in the form of a tuition reduction to Concorde graduates who enroll in a new program, with certain restrictions.

**Grant Amount:** Grant amounts vary by program. See the term sheet for each program for more information. \*\*

**Application Deadline:** Year-Round

### **Eligibility Criteria:**

- Be a graduate of a program of study at any Concorde location
- Meet all admissions criteria for the new program of study as defined in the college catalog \*\*\*
- Must be current on any financial obligations to Concorde
- Is not in default or delinquent on any federal student loan

**For Additional Details, Consult with the Campus Financial Aid Specialist.**

*\*This is a tuition reduction applied to a student's current program of study tuition balance and not to any non-tuition expenses such as past balances, textbooks, uniforms, application fees, health screens, etc.*

*\*\*The tuition reduction rate is applied to the net calculated tuition after all transfer credits have been factored. See campus catalog for more information.*

*\*\*\*The following programs of study are not eligible for this tuition reduction: Cardiovascular Sonography (Aurora), Neurodiagnostic Technology (Grand Prairie) and Dental Hygiene (all campuses).*

## Scholarships

### Kozet Boyd Memorial Scholarship

The Scholarship Foundation for Concorde Career Institute established the Kozet Boyd Memorial Scholarship to assist students who display the same values and determination that Kozet epitomized as an educator with Concorde's North Hollywood campus. These scholarships are awarded to students who have demonstrated academic discipline and strong personal values that align with Concorde's Mission Statement and Core Values.

Kozet Boyd Scholarships will be based on personal circumstances and references, and the actual amount will be based on a recommendation from the Campus President.

### Working Student Scholarship

The Working Student Scholarship (WSS) is a scholarship program to assist students, who worked prior to continuing their education, with meeting the financial obligations while career training at a Concorde school. If a student qualifies, the scholarship will be applied to the student's tuition expenses.

#### **PROCESS:**

1. The WSS will be published in the school catalog, and discussed with potential applicants during the Financial Aid process.
2. Any student who meets the Eligibility Considerations may apply by completing the application that is available in the Financial Aid Office, Front Desk, or Online.
3. The WSS Committee (Comprised of the CP and the FAD at each campus) will review the applications and select candidates to move forward in the approval process based on established Eligibility Considerations.
  - a. completed applications will be reviewed by the WSS Committee, no less than one week prior to class start.
4. This scholarship is awarded in the following increments:
  - a. \$1,000 for diploma programs and
  - b. \$2,000 for degree programs.
  - c. A maximum of 500 students per fiscal year may receive this scholarship.
  - d. The amounts awarded could be less than the above to avoid a credit balance.
5. The WSS Committee will ensure award notifications are communicated to students and the Financial Aid & Admissions departments prior to orientation.

#### **DISBURSEMENT:**

1. Scholarship awards will be incorporated into student aid packages.
  - a. Scholarship funds are only used to cover direct costs and may not create a credit balance on the student's account.
2. For Clinical programs, funding will be awarded in two equal disbursements at the beginning of the first term and fourth term (after verification of other requirements).
3. For all other programs, funding will be awarded in two equal disbursements:
  - a. Beginning of first term
  - b. Midpoint (after verification of other requirements)
4. Prior to second disbursement of scholarship funds, Business Office Managers will confirm the student's continued eligibility.

#### **ELIGIBILITY CONSIDERATIONS:**

The WSS Committee will evaluate applications on the following criteria. Eligible candidates will:

1. Have a minimum of one year of employment (prior to application) with recommendation letter from Employer.

- a. Exceptions to the one year of employment may be made for single working parents at the sole discretion of the Campus President. Single parents who do not meet the minimum application requirement for proof of one year of employment may request an interview with the Campus President. If an interview is granted, the Campus President may determine from the interview to allow the single parent with less than one year of employment to apply for this scholarship. The interview is not a guarantee of award but is only to determine if the applicant "may" apply, at which time the WSS Committee will review with other applications.
2. Have a minimum of one letter of recommendation from an employer
3. Express strong motivation, integrity, and desire to pursue their chosen healthcare career through a 80 word minimum "Statement of Commitment".
4. Meet all institutional and program-specific admissions criteria
5. Be enrolled to start at the first available class start date following the scholarship award notification
6. Completed scholarship application form

## **CONTINUED ELIGIBILITY REQUIREMENTS**

1. This is a first come, first serve scholarship so once the Campus limit is attained for the applicable year, this scholarship is not available.
2. Students must graduate to remain eligible for the final disbursement
  - a. If a scholarship recipient does not graduate, or withdraws from school, s/he loses continued eligibility and any award amounts not yet disbursed will be canceled.
3. Continued eligibility is based on the school's stated attendance requirements and the student maintains a 3.0 GPA for the duration of the scholarship award. If attendance requirements and GPA requirements are not met, the remaining balance created due to the loss of scholarship.
  - a. Students who do not meet the Continued Eligibility Requirements outlined above may not re-apply for the scholarship.
4. If approved by WSS Committee and all eligibility requirements remain intact, students who have withdrawn in good standing and subsequently re-enter within 180 days, will have their Working Student scholarship funding reinstated, less any prior disbursements.