

# HTTI Financial Aid Handbook — 2026/2027 Award Year

Health & Technology Training Institute (HTTI)

Updated: March 12, 2026

## Purpose of this Handbook

This handbook helps HTTI students and applicants understand financial aid options for the 2026/2027 award year, including how to apply, eligibility, program types, institutional costs, award examples, verification, Satisfactory Academic Progress (SAP), and key contacts.

## What is Financial Aid?

Financial aid may include grants (do not have to be repaid), scholarships, Federal Work-Study (earned through part-time employment), and federal student loans (must be repaid). Eligibility, amounts, and requirements vary by program and student circumstances.

## How to Apply for Financial Aid (FAFSA)

- Create or access your StudentAid.gov account (FSA ID).
- Complete the Free Application for Federal Student Aid (FAFSA) at StudentAid.gov for the correct award year.
- List HTTI's Federal School Code (042750) on the FAFSA.
- Respond promptly to any requests from HTTI for additional documents (e.g., verification).
- Review your financial aid offer and complete any required steps (e.g., loan counseling/MPN if loans are used).

## Federal Pell Grant (2026–2027)

For the 2026–2027 award year, the maximum Pell Grant is \$7,395 and the minimum is \$740. Actual eligibility depends on multiple factors, including the Student Aid Index (SAI), family size, and enrollment intensity.

### **Pennsylvania Targeted Industry Program (PA-TIP)**

PA-TIP is a Pennsylvania program administered by PHEAA that provides need-based awards up to \$6,000 (or unmet need, whichever is less) for eligible short-term programs in high-demand fields such as health. Students must file the FAFSA and meet program criteria.

### **HTTI Direct Costs (2026/2027)**

Direct costs are billed by HTTI. Indirect costs (e.g., transportation, personal expenses) vary by student and are not shown below.

#### **Year 1 — Direct Costs**

Cost Category	Amount
Tuition	\$16,222.00
Registration Fee	\$200.00
Uniform	\$156.00
Exam Fees	\$135.00

#### **Year 2 — Direct Costs**

Cost Category	Amount
Tuition	\$8,111.00
Uniform	\$83.00
Exam Fees	\$142.00

### **Verification (If Selected)**

If the FAFSA is selected for verification, HTTI will request documentation (for example, federal tax data or other information) to confirm accuracy. Financial aid cannot be finalized until verification is complete. Respond promptly to avoid delays.

### **Satisfactory Academic Progress (SAP)**

To remain eligible for financial aid, HTTI students must meet SAP standards reviewed at the end of each payment period:

- Qualitative standard: Cumulative GPA of at least 78.
- Pace/Quantitative standard: Successfully complete at least 67% of attempted clock hours.

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- **Maximum Time Frame:** Must complete the program within 150% of the published length in cumulative clock hours.

Students who do not meet SAP may be placed on Financial Aid Warning for one payment period. If SAP is not met after the warning period, eligibility may be suspended. Students may appeal according to HTTI’s policy. Approved appeals may result in Financial Aid Probation for one additional payment period with an academic plan.

### Sample Financial Aid Award Letter (Illustration)

This example shows how awards could appear. Actual offers depend on individual eligibility, program calendar, and available funds. Loans (if used) must be repaid.

Award	Amount (Example)
Federal Pell Grant (2026–2027)	\$7,395 max (eligibility varies)
PA-TIP (if eligible)	Up to \$6,000 (need-based)
HTTI Scholarship (if awarded)	Institution-defined
Other Grants/Scholarships	As applicable

### Student Responsibilities & Best Practices

- Check your StudentAid.gov account and HTTI email regularly.
- Submit requested documents quickly to avoid delays.
- Borrow only what you need if using loans; complete entrance/exit counseling as required.
- Notify HTTI of outside scholarships or aid to prevent overawards.
- Tell HTTI if your enrollment changes (e.g., withdrawal), which can affect aid and may trigger Return of Title IV (R2T4) calculations.

### Contact Information

Financial Aid Office — Health & Technology Training Institute (HTTI)

1 South Broad Street, 6th Floor, Philadelphia, PA 19102

Main Phone: 215-568-2220 | Email: kmack@1199ctraining.org

### **Sources / References**

Federal Pell Grant maximum/minimum amounts for 2026–27 (FSA Dear Colleague Letter, Jan. 30, 2026).

PHEAA PA-TIP program overview and award maximums (PHEAA).

### **Entrance Counseling — Required Directive**

- Go to StudentAid.gov and sign in with your FSA ID (username and password).
- From the top menu, choose 'Complete Aid Process' → 'Entrance Counseling'.
- Select your student type when prompted and complete all interactive modules/questions.
- Submit the counseling; save/print the confirmation for your records.

### **Master Promissory Note (MPN) — Required Directive**

- Return to 'Complete Aid Process' and select 'MPN'.
- Choose 'Subsidized/Unsubsidized MPN'.
- Enter borrower identification details and review all disclosures carefully.
- Electronically sign the MPN and submit.
- HTTI receives electronic confirmation automatically once both Entrance Counseling and MPN are complete.

## **Full Satisfactory Academic Progress (SAP) Policy — Complete Text**

### Satisfactory Academic Progress (SAP) Policy

**Purpose & Applicability** — SAP standards are published, consistently applied, and used to determine continued Title IV eligibility. All students in HTTI educational programs are measured against qualitative (grade-based), quantitative (pace), and maximum time frame standards. Formal SAP evaluations occur at the end of each payment period and are placed in the student file.

**Evaluation Points** — At each evaluation, HTTI reviews: (1) Qualitative measure (cumulative GPA), (2) Quantitative measure (pace), and (3) Maximum time frame. For the Practical Nursing program (1,546 clock hours), formal evaluations occur at 450, 900, and 1,223 clock hours. The academic year is 900 clock hours and 26 weeks.

**Quantitative (Pace)** — Students must successfully complete at least 67% of cumulative attempted clock hours and finish within 150% of the published program length (maximum time frame). Pace is calculated as cumulative hours completed ÷ cumulative hours attempted. Maximum time frame for the 1,546-hour program is 2,319 hours (approximately 142.5 weeks). If a student cannot complete within the maximum time frame, an approved appeal and academic plan are required to continue Title IV eligibility.

**Qualitative (GPA)** — Students must maintain a minimum cumulative grade average of 78%. The Practical Nursing grading scale: A (93–100), A- (90–92), B+ (87–91), B (83–86), B- (80–82), C+ (78–79), F ( $\leq 77$ ). Students must earn satisfactory ratings in required clinical skills. Failed courses must be repeated per program rules.

**Financial Aid Warning/Probation** — A student who first fails SAP at an evaluation point may be placed on Financial Aid Warning for one payment period and remains eligible for aid. If SAP is not restored by the next evaluation, the student becomes ineligible unless an appeal is approved. Upon approval, the student may be placed on Financial Aid Probation for one additional payment period with an academic plan and must meet plan terms to continue eligibility.

**Appeals** — Students have five (5) business days after notification to submit a written appeal to the Executive Director. Appeals may be based on illness/injury, death of a relative, or other special circumstances and must document (a) why SAP was not met and (b) what has changed to allow success by the next evaluation. Decisions are provided within ten (10) business days. Academic plans may be adjusted if circumstances warrant. All appeal documentation and plans are retained in the student file.

**Reinstatement** — Students who meet SAP at the conclusion of the Warning or Probation period regain Title IV eligibility. Former students seeking reinstatement must submit a written request with documentation; decisions are communicated within five business days of committee review.

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LOA/Interruptions/Withdrawals/Repeats/Transfers — Students return from an approved Leave of Absence (LOA) in the same SAP status held prior to the LOA; elapsed LOA time extends the program end date and is excluded from attendance percentage calculations. Students who do not return from LOA are withdrawn effective the last date of attendance (LDA). Repeating a 'Level' requires meeting program conditions (fees, timing, space availability) and may affect SAP and maximum time frame. Incomplete grades must be resolved within policy timelines or convert to a failure. Accepted transfer clock hours count as both attempted and completed for pace calculations; inclusion of transfer grades in cumulative GPA is at HTTI's option. Official and unofficial withdrawals are recorded with appropriate dates and notifications.

Notifications — Students are notified of SAP evaluation results and Title IV eligibility impact after each formal review.

## **Full Return to Title IV (R2T4) Policy — Complete Text**

### Return to Title IV (R2T4) Policy

**Scope** — R2T4 applies when a student withdraws (officially or unofficially), is dismissed, or fails to return from a Leave of Absence. R2T4 is separate from HTTI's institutional refund policy. Aid earned is based on the portion of the payment period completed as of the student's withdrawal.

**Key Definitions** — Payment period for clock-hour programs equals one-half of the academic year or program length (whichever is less). The Date of Determination (DOD) is when HTTI determines the student withdrew (no later than 14 days after LDA for schools required to take attendance). The Withdrawal Date is the LDA.

**Timing** — HTTI must return unearned Title IV funds for which it is responsible as soon as possible but no later than 45 days from the DOD. Post-withdrawal grant disbursements must occur within 45 days; loan post-withdrawals must be offered within 30 days and accepted within 14 days; disburse within 180 days where permitted.

**60% Point** — If a student completes more than 60% of the payment period, 100% of scheduled Title IV aid is considered earned; otherwise, aid is prorated by the percentage of clock hours scheduled to be completed as of the LDA divided by total clock hours in the payment period.

**Official Withdrawal** — The withdrawal date is the earlier of the student's written notification or the start date of the withdrawal process. HTTI completes R2T4 and institutional refund calculations, updates grade records, returns unearned funds within 45 days, and notifies the student of outcomes (earned aid, returns, balances due).

**Unofficial Withdrawal** — Students absent for more than 14 consecutive days (or otherwise meeting policy criteria) are treated as unofficial withdrawals. HTTI attempts contact, determines LDA, notifies the student, performs R2T4 and refund calculations, returns unearned funds, and issues required notices.

**Order of Return** — Funds are returned in the federal sequence: Direct Unsubsidized, Direct Subsidized, Direct PLUS, then Grants (Pell, FSEOG, Iraq-Afghanistan Service Grant) as applicable.

**Credit Balances & Overpayments** — Any Title IV credit balance resulting from R2T4 is first applied to grant overpayments; remaining credit balances are resolved within 14 days (to charges, loan reduction with authorization, or to the student/parent). Students must resolve any grant overpayment (generally one-half of the grant amount; ≤\$50 not required).

**Institution & Student Responsibilities** — HTTI identifies affected students, performs calculations, returns funds timely, and informs students. Students are responsible for any resulting balances or required returns to Title IV programs.

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Questions — Students may contact the Federal Student Aid Information Center (1-800-4-FED-AID) for additional guidance.

### **Award Letter Procedures**

- Students receive an electronic or printed award letter after FAFSA processing and verification (if required).
- HTTI reviews eligibility for Pell Grant, PA-TIP, Direct Loans, and institutional aid.
- Students must review awards, complete Entrance Counseling/MPN if borrowing loans, and notify HTTI of acceptance or adjustments.

### **Award Letter Samples (Student-Friendly)**

Sample 1: Pell-Only Award:

Pell Grant: \$7,395

Direct Costs: Tuition/Fees as listed

Balance Due: Student portion after Pell.

Sample 2: Pell + Direct Loans:

Pell: \$6,200

Subsidized Loan: \$3,500

Unsubsidized Loan: \$2,000

Remaining balance after aid: itemized.

Sample 3: Pell + Loans + PA-TIP:

Pell: \$7,395

PA-TIP: \$6,000

Loans: As eligible

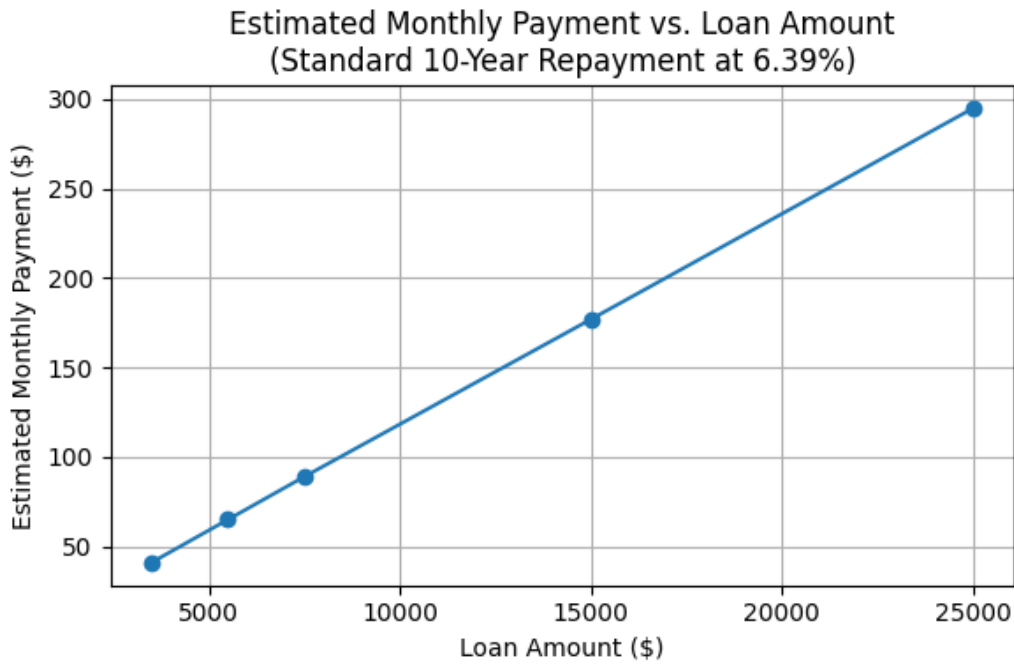
Net Cost: Often reduced significantly.

## Federal Direct Loan Disclosures — Expanded

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This section expands the Federal Direct Loan Disclosure to include a visual illustration, a sample repayment chart, and a link to the Federal Loan Simulator. All figures are estimates provided for consumer information purposes only.

### Estimated Monthly Payment Illustration (Standard 10-Year Repayment)



**Loan Simulator:** <https://studentaid.gov/loan-simulator>

### Sample Repayment Chart — Standard 10-Year Plan (6.39%)

Loan Amount	Est. Monthly Payment	Est. Total Repaid	Est. Total Interest
\$3,500	~\$41	~\$4,920	~\$1,420
\$5,500	~\$65	~\$7,820	~\$2,320
\$7,500	~\$89	~\$10,660	~\$3,160
\$15,000	~\$177	~\$21,240	~\$6,240
\$25,000	~\$295	~\$35,400	~\$10,400

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Disclaimer: These examples are estimates only and do not represent a final loan offer. Actual repayment amounts may vary based on interest capitalization, repayment plan selection, and borrower circumstances. Students are encouraged to borrow only what is necessary.

## Clock-Hour Programs — Withdrawal and Reentry Policy

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### **Institutional Policy Statement**

Health & Technology Training Institute (HTTI) administers Federal Pell Grant funds in accordance with Title IV of the Higher Education Act and applicable federal regulations. Students enrolled in clock-hour programs who withdraw and later reenter the same program will have Pell Grant eligibility and disbursements determined based on clock hours and weeks of instructional time, not by course enrollment or tuition charges.

### **Program Structure and Academic Year Definition**

HTTI clock-hour programs are defined using a 900 clock-hour academic year consisting of 26 weeks of instructional time. The program is divided into two instructional levels: Level 1 consists of 450 clock hours and Level 2 consists of 450 clock hours. For Title IV purposes, the academic year is divided into two payment periods, each consisting of 450 clock hours and 13 weeks of instructional time.

### **Pell Grant Payment Periods**

Payment Period 1 requires successful completion of the first 450 eligible clock hours and at least 13 weeks of instructional time. Payment Period 2 requires completion of the remaining 450 eligible clock hours and remaining weeks of instructional time. Students must complete both clock hours and weeks before progressing to the next payment period.

### **Withdrawal and Prior Pell Grant Disbursement**

When a student withdraws from a clock-hour program, HTTI performs a Return of Title IV Funds (R2T4) calculation as required by federal regulation. The R2T4 determination applies only to the period of enrollment in which the withdrawal occurred and is not altered by a subsequent reentry into the program.

### **Reentry Into a Clock-Hour Program**

A student who withdraws and later reenters the same clock-hour program is treated as beginning a new payment period, provided the student does not return within the same payment period from which they withdrew. Pell Grant eligibility is determined for the award year in which the student reenters, and new payment periods are established based on the clock hours and weeks of instructional time the student is scheduled to complete from the reentry date forward.

## **Repeat Coursework**

Coursework that has been previously passed may be repeated one additional time for Title IV purposes. A second repeat of previously passed coursework is not Title IV eligible. Coursework that was failed, withdrawn, or incomplete may be repeated and remain Title IV eligible, subject to Satisfactory Academic Progress requirements. Only Title IV-eligible clock hours are included when determining payment periods and calculating Pell Grant eligibility.

## **Pell Grant Calculation and Disbursement**

Pell Grant awards in clock-hour programs are calculated using the federal clock-hour (non-term) Pell Grant formula and are prorated to the applicable payment period. Pell Grant disbursements are based on clock hours and weeks of instructional time completed and are not determined by institutional billing schedules, number of classes, or level-based tuition charges.

## **Documentation and Record Retention**

HTTI maintains documentation supporting Pell Grant eligibility and disbursement decisions, including academic year definitions, withdrawal and R2T4 records, reentry determinations, repeat coursework reviews, Pell Grant calculation worksheets, and attendance and academic progress records. Documentation is retained in accordance with federal record retention requirements.

## **Student FAQ — Pell Grants in Clock-Hour Programs (Withdrawal, Reentry & Repeated Courses)**

### **Do my previously earned clock hours still count if I withdraw and come back?**

Yes. Clock hours you successfully completed before withdrawing remain earned and count toward finishing your program and graduating. However, for Federal Pell Grant purposes, you begin a new payment period when you return, and Pell eligibility is based only on the clock hours and weeks you complete after reentry (see 34 CFR 668.4 and 34 CFR 668.22).

### **Why can't my old hours finish a new Pell payment period?**

Federal rules require Pell Grants in clock-hour programs to be tied to the successful completion of both clock hours and weeks of instructional time within each payment period. A withdrawal ends the prior payment period, and reentry starts a new one (see 34 CFR 668.4).

### **How are Pell payments divided in a 900-hour program?**

In a 900-clock-hour program with a 26-week academic year, Pell is generally paid in two payment periods of 450 hours and 13 weeks each. You must complete both the required hours and weeks in the first payment period before Pell can be disbursed for the second payment period (see 34 CFR 668.4 and 34 CFR 690.63).

### **Does the number of classes I take affect my Pell Grant?**

No. In clock-hour programs, Pell eligibility is based on clock hours and weeks of instructional time, not on the number of classes you take or how tuition is billed (see 34 CFR 668.4).

### **What are the rules for repeating a course?**

If you did not successfully complete a course (failed, withdrew, or received an incomplete), you may repeat it and the clock hours may still count for Pell, subject to Satisfactory Academic Progress. If you passed a course, you may repeat it one additional time and remain Pell-eligible. Repeating a previously passed course more than once is not Pell-eligible, and those clock hours cannot be counted for financial aid purposes (see 34 CFR 668.2(b), 34 CFR 668.4, and 34 CFR 690.63).

### **When will I actually receive my Pell Grant funds?**

Pell Grant funds are disbursed after you begin attendance and, for later payments, only after you successfully complete the required clock hours and weeks in your current payment period (see 34 CFR 668.4 and 34 CFR 690.63).

### **Key Regulations Referenced**

- 34 CFR 668.4 — Payment periods for clock-hour programs.
- 34 CFR 668.22 — Treatment of Title IV funds when a student withdraws.
- 34 CFR 668.2(b) — Repeat coursework limitation.
- 34 CFR 690.63 — Calculation of a Federal Pell Grant for a payment period.

**Appendix A — FCR / CFR Regulatory Crosswalk**

This appendix provides a crosswalk between key sections of the HTTI Financial Aid Procedure and Policy Handbook and the applicable federal regulations (Title 34 of the Code of Federal Regulations). It is intended to demonstrate institutional compliance with Title IV requirements and to support audit, program review, and accreditation activities.

Handbook Section	CFR Citation(s)	Compliance Focus
Purpose of the Handbook	34 CFR §§668.41–668.43	Consumer information disclosures
What Is Financial Aid	34 CFR §668.2; §668.41	Title IV definitions and required disclosures
FAFSA Application Process	34 CFR §§668.32–668.34	Student eligibility and application requirements
Federal Pell Grant (Clock-Hour Programs)	34 CFR §668.4; §690.63	Payment periods and Pell Grant calculation methodology
Verification	34 CFR §§668.53–668.61	Verification of FAFSA information
Satisfactory Academic Progress (SAP)	34 CFR §668.34	Standards for continued Title IV eligibility
Federal Direct Loan Disclosures	34 CFR §685.304; §668.41	Loan counseling and borrower disclosures
Return to Title IV (R2T4)	34 CFR §668.22	Treatment of Title IV funds when a student withdraws
Clock-Hour Withdrawal & Reentry	34 CFR §§668.4, 668.22, 690.63	Reentry rules, payment periods, and Pell recalculation
Record Retention	34 CFR §668.24	Retention of Title IV records