

CATTARAUGUS-ALLEGANY BOCES PRACTICAL NURSING PROGRAM

COST OF ATTENDANCE

ESTIMATED

PRACTICAL NURSING - YEAR 1 2012-13

	<u>FALL</u>	<u>SPRING</u>
Tuition	\$3,382.50	\$3,382.50
Books*	480.00	.00
Uniform/Nursing Supplies**	<u>95.00</u>	<u>.00</u>
	\$3,957.50	\$3,382.50

Total Cost **\$7,340.00**

** Includes...	1 uniform/patch	\$40.00
	Name badge	5.00
	Scissors	5.00
	Stethoscope	20.00
	Lab supplies	25.00

* **Student fees, books and supplies are non-refundable charges. BOCES will not refund you if you decide to withdraw from the program.

Expenses not included in tuition: scrub top, watch with second hand, white shoes, physical examination and required immunizations. Additionally, criminal background check and drug screening per clinical agency request.

PRACTICAL NURSING - YEAR 2 2012-13

	<u>FALL</u>	<u>SPRING</u>
Tuition	\$3,602.50	\$3,602.50
Book/Graduation Pin	105.00	.00
Test Fees	<u>30.00</u>	<u>.00</u>
	\$3,737.50	\$3,602.50

Total Cost **\$7,340.00**

Expenses not included in tuition: physical examination and required immunizations.

CATTARAUGUS-ALLEGANY-ERIE-WYOMING COUNTIES BOCES
PROGRAM OF PRACTICAL NURSING
CONSUMER INFORMATION

Students attending the Practical Nursing Program at Cattaraugus/Allegany BOCES may be eligible to receive the following prorated Title IV Federal Student Financial Aid once a valid FAFSA is received at the school:

The **Federal PELL Grant** is usually considered the first source of student assistance and is based on the student's Expected Family Contribution (EFC) and cost of attendance. PELL awards are free federal grant monies that you do not have to pay back. The maximum amount of PELL a student **might** be awarded is estimated at \$4,000.00; an award letter will be issued once a valid FAFSA is filed.

The **Subsidized Federal Stafford Loan (DIRECT)** is based on the student's financial need. "Need" equals cost of attendance less estimated financial assistance and expected family contribution. A Stafford Loan is "subsidized"; when the federal government pays the accruing interest on the loan while the student is in school and during certain deferment periods. Repayment of loan principal does not begin until the student has left school and/or the six-month grace period has expired.

The **Unsubsidized Federal Stafford Loan (DIRECT)**. A borrower unable to qualify for a need-based Federal Stafford Loan may always apply for an unsubsidized Stafford Loan, a loan that does not qualify for a federal interest subsidy. A borrower must have his or her eligibility for a subsidized Stafford Loan determined before he or she may borrow an unsubsidized Stafford Loan. For unsubsidized loans, the interest accrues from the date of loan origination and is the responsibility of the borrower. Repayment of loan principal does not begin until the student has left school and/or the six-month grace period has expired.

The **Federal Parent Loan for Students (DIRECT PLUS)** is a loan that is borrowed by the parent for a dependent student. Your parent must begin repaying the loan after it is fully disbursed. A credit check, not income or financial need, is used to determine eligibility. Unlike a home equity, no collateral is required.

Estimated Loan Maximums for Independent Students if Eligible

Pro-rated formula/hours in program:

Ex: $\$3,500 \times 675 \text{ hrs. divided by } 900 \text{ hrs.} = \$2,625.00$

Ex: $\$6,000 \times 675 \text{ hrs. divided by } 900 \text{ hrs.} = \underline{4,500.00}$

* \$ 7,125.00 per year

* Loan limits are based on financial need and student status. (Dependent or Independent)

Both subsidized and unsubsidized loans will be subject to an origination fee of .5% of the principal of the loan. The origination fee will be deducted proportionately from each disbursement of the loan.

To be awarded Title IV Financial Aid through Cattaraugus/Allegany BOCES, you must: *

- be at least enrolled half-time.
- be a U.S. citizen or permanent resident alien.
- be in good academic standing and make satisfactory academic progress.
- not be in default on a previous Federal Stafford Loan.
- not owe a refund on a PELL Grant.
- file a Federal tax return, including spouse, if otherwise eligible
- have a GED/High School Diploma
- demonstrate financial need using a *Free Application for Federal Student Aid (FAFSA)*
- provide all required documents to the BOCES financial aid advisor by specified deadlines

*If a dependent student, the parents must file a Federal tax return if otherwise eligible.

HOW TO APPLY:

To determine eligibility for PELL Grants and/or student loans, complete the paper FAFSA and submit to BOCES or apply free online at www.fafsa.ed.gov. Our federal school code is 014648.