

# Financial Aid for Career Technical Education Students

## Did you know?

Generally, a program of one academic year assumes full-time attendance and is 24 units. The minimum number of units for a program to qualify for federal financial aid at an institution of higher education is 16 units. Vocational schools can have shorter programs if they are offered in clock hours and have a 70% placement rate. This is the federal definition of an eligible program from the United States Department of Education's 2014-2015 Financial Aid Handbook (Vol. 2, p. 16):

### BASIC TYPES OF ELIGIBLE PROGRAMS

#### Eligible programs at an institution of higher education

At a school that qualifies as a public or private nonprofit institution of higher education, the following types of programs are eligible for FSA purposes:

- a program that leads to an associate, bachelor's, professional, or graduate degree,
- a program of at least two academic years in duration that is acceptable for full credit toward a bachelor's degree,
- a program of at least one academic year in duration that leads to a certificate or other nondegree recognized credential and prepares students for gainful employment in a recognized occupation, or
- a certificate or diploma training program that is less than one year (if the school also meets the definition of a postsecondary vocational institution).

Note that a nondegree program at a public or private nonprofit institution is subject to the rules for a "gainful employment program" (unless the program is at least a 2-year transfer program). Gainful employment programs are explained later.

#### Eligible programs at a proprietary or postsecondary vocational institution

There are three types of eligible programs at a proprietary institution or a postsecondary vocational institution. All of these programs must have a specified number of weeks of instruction and must provide training that prepares a student for gainful employment in a recognized occupation.

1. The program provides at least 600 clock hours, **16 semester or trimester hours**, or 24 quarter hours of undergraduate instruction offered during a minimum of 15 weeks of instruction. The program may admit as regular student's persons who have not completed the equivalent of an associate degree.
2. The program provides at least 300 clock hours, 8 semester hours, or 12 quarter hours of instruction offered during a minimum of 10 weeks of instruction. The program must be a graduate or professional program or must admit as regular students only persons who have completed the equivalent of an associate degree.
3. The program is known as a short-term program, which qualifies for the Direct Loan program only. This type of program must provide at least 300 but less than 600 clock hours of instruction offered during a minimum of 10 weeks of instruction. The program must admit as regular students some persons who have not completed the equivalent of an associate degree. There are several additional requirements that a short-term program must meet. The program must—
  - a. have verified completion and placement rates of at least 70% (see below),
  - b. not be more than 50% longer than the minimum training period required by the state or federal agency, if any, for the occupation for which the program of instruction is intended, and
  - c. have been in existence for at least one year