

STUDENT AID FUNDING GUIDE FOR NAVIGATORS, ADVISORS, COACHES, AND PATHWAY PLANNERS



Special thanks to the Washington State Adult Education Advisory Council for their ongoing dedication to Basic Education for Adults and the creation of this document

Please note:

Financial aid may be available for those who qualify. The information contained in this guide is for informational and navigational support purposes only and is not an assurance of financial aid. Information is subject to change.

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Individuals seeking admission to a postsecondary educational institution are encouraged to apply for federal and state financial aid in support of developing a funding plan in order to meet their educational and employment goals. This requires submitting a FAFSA and/or WASFA application to identify all funding possibilities available to each individual.

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Federal Application for Federal Student Aid (FAFSA)

[FAFSA](#), the standard form students must complete to apply for federal and state need-based assistance/aid programs and, in some circumstances, campus-based assistance/aid. www.fafsa.gov

- Ability to Benefit Option- students without a high school credential must either earn 6 college credits or pass an approved Ability to Benefit test before placement on federal aid or the Washington College Grant (WCG) and be enrolled in a Title IV (Pell)-eligible pathway program

Contact: Yokiko Hayashi-Sagui, Policy Associate, Student Services, SBCTC, yhayashi-sagui@sbctc.edu

Washington Application for State Financial Aid (WASFA) for DREAMers

Washington State offers [financial aid programs](#) to students who aren't eligible for federal financial aid because of immigration status. These students still need to meet other program requirements. www.readysetgrad.org/WASFA

Contact: Becky Thompson, WSAC, beckyt@wsac.wa.gov, 360.753.7840

Washington Connection

Washington Connection offers a fast and easy way for families and individuals to apply for a variety of services such as Food, Cash, Child Care, Long-Term Care, and Medicare Savings Programs. Individuals that are age 65 or older, blind or disabled may also apply for medical assistance.

Types of Funding

Grants, Loans, Work Study, Workforce Transition Supports, Undocumented Students/DREAMers, and other funding sources.

Grants

Ability to Benefit (ATB)

Provision of the Higher Education Act. Under this provision, otherwise-eligible students who do not have a high school diploma or its recognized equivalent, but who are enrolled in Title IV eligible programs, may qualify for federal financial aid.

Student Eligibility

- either a) complete six credits toward a degree or certificate; b) pass an exam approved by the U.S. Department of Education (ED); or c) co-enroll in I-BEST and High School Plus (HS+)
- be enrolled in a Title IV-eligible career pathway program

Colleges must:

- maintain documentation that the programs students enroll in are Title IV eligible
- offer students on Ability to Benefit the opportunity to earn a high school credential and at least one recognized postsecondary credential (earning the postsecondary credential is not dependent on earning the high school credential)
- include counseling to support an individual in achieving their education and career goals
- help an individual enter or advance within a specific occupation or occupational cluster

Allowable Educational Programs

- Title IV pathway programs with an option to earn a high school credential

Allowable Expenditures - Students

- educational-related purposes (e.g., tuition, fees, textbooks, materials, living expenses, etc.)

Allowable Expenditures - Program

- no allowable program support funds

Contact: William Durden, Director, Basic Education for Adults, SBCTC, wdurden@sbctc.edu

Early Achievers Grant

The Early Achievers Grant is a student financial aid program to help employed child care providers and early learning educators complete certificates and associate degrees in early childhood education.

Student Eligibility

- be a Washington state resident or have a valid work visa, or work in Washington state
- be employed as a child care provider at a child care center, family child care business or

Head Start/ECEAP program that is actively participating in the [Department of Early Learning's Early Achievers](#)

- work a minimum of 10 hours a week or 40 hours a month at an eligible child care program
- have worked in the eligible program for a minimum of three months
- intend to enroll in an approved Early Childhood Education program at the college
- make a formal application to the college

Allowable Educational Programs

- State stackable certificates and associate degrees in early childhood education

Allowable Expenditures - Students

- tuition and fees
- required books and instructional materials
- students may also get:
 - tutoring
 - career planning
 - mentoring
 - loaned textbooks, calculators or laptops
 - college success classes
 - assistance to mitigate student emergency conditions

Allowable Expenditures – Program

- no allowable program support funds

Contact: Heather Stock, Grant Manager, Workforce Education, SBCTC, hstock@sbctc.edu

Federal Pell Grant

Pell Grants are awarded usually only to students who have not earned a bachelor's or a professional degree. To be eligible for a Pell grant, you must also meet the general federal student aid eligibility requirements.

Student Eligibility:

- be an undergraduate student who has not yet earned a bachelor's degree
- be a United States citizen or an eligible non-citizen (usually, a permanent resident)
- have a high school diploma or a GED® or be able to demonstrate the ability to benefit from the program (see Ability to Benefit (ATB))
- sign a statement certifying that they will use the aid only for education-related purposes
- not be currently in default for any federal student loans, and that they owe no refund for any federal education grants
- maintain satisfactory academic progress in a degree-oriented program as defined by the

school they attend

- must register with the Selective Service if a male between the ages of 18 and 25
- be eligible if previously incarcerated but with limited eligibility, depending on the offense
- not receive Pell Grant funds from more than one college at a time

Allowable Educational Programs

- Title IV eligible programs of study

Allowable Expenditures - Students

- educational-related purposes (e.g., tuition, fees, textbooks, materials, living expenses, etc.)

Allowable Expenditures - Program

- no allowable program support funds

Contact: Yokiko Hayashi-Saguil, Policy Associate, Student Services, SBCTC, yhayashi-saguil@sbctc.edu

Institutional Financial Aid Fund (3 ½ Percent Loan Fund)

The fund is used for grants and loans to eligible needy students and are most often used as a grant as opposed to a loan. For full information see RCW 28B.15.820. The applicable part of the RCW is:

- (10) Any moneys deposited in the institutional financial aid fund that are not used in making long-term or short-term loans may be used by the institution for locally administered financial aid programs for needy students, such as need-based institutional employment programs or need-based tuition and fee scholarship or grant programs. These funds shall be used in addition to and not to replace institutional funds that would otherwise support these locally administered financial aid programs. First priority in the use of these funds shall be given to needy students who have accumulated excessive educational loan burdens. An excessive educational loan burden is a burden that will be difficult to repay given employment opportunities and average starting salaries in the student's chosen fields of study. Second priority in the use of these funds shall be given to needy single parents, to assist these students with their educational expenses, including expenses associated with child care and transportation.
- (11) Any moneys deposited in the institutional financial aid fund may be used by the institution for a locally administered financial aid program for high school students enrolled in dual credit programs. If institutions use funds in this manner, the governing boards of the state universities, the regional universities, The Evergreen State College, and the state board for community and technical colleges shall each adopt necessary rules to implement this subsection. Moneys from this fund may be used for all educational expenses related to a student's participation in a dual credit program including but not limited to tuition, fees, course materials, and transportation.

Student Eligibility the applicant must:

- be registered for at least three credit hours or the equivalent
- be eligible for resident tuition and fee rates
- be a needy student as defined in RCW 28B.92.030

Allowable Educational Programs

- Title IV eligible programs of study

Allowable Expenditures - Students

- educational-related purposes (e.g., tuition, fees, textbooks, materials, living expenses, etc.)

Allowable Expenditures - Program

- no allowable program support funds

Contact: Yokiko Hayashi-Saguil, Policy Associate, Student Services, SBCTC, yhayashi-saguil@sbctc.edu

Student Emergency Assistance Grant Program (SEAG)

The SEAG Program, administered by the State Board for Community and Technical Colleges (SBCTC), allows colleges to provide monetary assistance to students experiencing unforeseen emergencies or situations that affect the student's ability to attend classes. For full information, see [RCW 28B.50.295](#).

Student Eligibility

- students enrolled at participating WA State Community and Technical Colleges needing emergency assistance are eligible for SEAG Program funding, including students that may not meet the traditional definition of "needy student"
- students must submit emergency request in writing and be supported in completing their written request

Allowable Educational Programs

- no restrictions on allowable educational programs a student can be enrolled in to be eligible for SEAG Program funding

Allowable Expenditures – Students

- Student grants may be disbursed either directly to students or on behalf of students to assist with short-term emergency expenses related to:
 - housing
 - transportation
 - food
 - childcare and other child emergencies
 - medical, dental, optical, prescriptions, and other health emergencies
 - utilities
 - books (only when other funding sources are exhausted)
 - non-tuition related fees and fines
 - other goods and services

- funds cannot go toward a student's college tuition and fees

Allowable Expenditures – Program

- program supports – salaries and benefits, goods and services, travel, and contracts for SEAG Program support staff
- administration – costs associated with grant administration cannot exceed 10% of total budget per fiscal year

Contact: Jessica Porter, Program Coordinator, Student Services, SBCTC, jporter@sbctc.edu

Supporting Students Experiencing Homelessness (SSEH)

The SSEH pilot program provides funding to four colleges to provide a variety of accommodations to students experiencing homelessness, listed below. Colleges may also establish plans to develop surplus property for affordable housing to accommodate the needs of students experiencing homelessness, and students who were in the foster care system when they graduated high school. For full information, see [RCW 28B.50.916](#).

Student Eligibility

- any student enrolled at participating pilot colleges that is experiencing homelessness, housing and food insecurity and/or was in foster care system when they graduated high school is eligible to apply for SSEH accommodations and supports

Allowable Educational Programs

- no restrictions on allowable educational programs a student can be enrolled in to be eligible for SSEH accommodations and supports

Allowable Expenditures – Students

- SSEH supports may be disbursed either directly to or on behalf of students experiencing homelessness, housing and food insecurity and/or who were formerly in the foster care system

Allowable Expenditures – Program

- costs associated with providing accommodations and supports to SSEH students that may include, but are not limited to:
 - access to laundry facilities
 - access to storage and mailstops
 - access to locker room and shower facilities
 - reduced-price meals or meal plans, and access to food banks
 - access to technology
 - access to short-term housing or housing assistance, especially during seasonal breaks
- costs associated with case management and administering SSEH Pilot accommodations and supports including: staff, goods and services, building rental, travel, and contracts

- costs associated with housing development for SSEH students including: staff, goods and services, building rental, travel, and contracts
- costs associated with grant administration cannot exceed 10% of the total budget per fiscal year

Contact: Jessica Porter, Program Coordinator, Student Services, SBCTC, jporter@sbctc.edu

Washington College Grant (WCG)

Program provides need-based financial aid to income-eligible students pursuing postsecondary education. Additionally, under this provision, otherwise-eligible students who do not have a high school diploma or its recognized equivalent, but who are enrolled in Title IV eligible programs, may qualify for WCG.

Student Eligibility

- be a Washington State resident
- have a family income at or below the amounts specified in the Washington College Grant [Family Income Eligibility Chart](#)
- demonstrate [financial need](#)
- attend classes at one of the [eligible institutions](#) in Washington
- enroll in an [eligible program](#) with a minimum of three credits as an undergraduate student
- pursue a first bachelor's degree, a certificate, approved registered apprenticeship program, or an associate degree in any field of study, excluding theology
- make satisfactory [academic progress](#)
- not exceed five years of WCG term usage
- not owe a repayment to another Washington State aid or loan program
- complete the Free Application for Federal Student Aid (FAFSA), the standard form students must complete to apply for federal and state need-based assistance/aid programs and, in some circumstances, campus-based assistance/aid. www.fafsa.gov
 - if an individual is not eligible to complete the FAFSA due to immigration status, they still may be eligible to apply for the Washington College Grant by completing the Washington Application for State Financial Aid ([WASFA](#)). For more information go to www.readysetgrad.org/wasfa.
- students without a high school credential must either a) co-enroll in I-BEST and High School Plus (HS+), b) pass an approved Ability to Benefit Test, or c) earn 6 college credits before placement on WCG and be enrolled in a Title IV-eligible pathway program.

Allowable Educational Programs

- a program of organized instruction or study of a certain length that leads to an academic, professional, or vocational degree or certificate, or other recognized education credential.

Allowable Expenditures - Students

- educational-related purposes (e.g., tuition, fees, textbooks, materials, living expenses, etc.)

Allowable Expenditures - Program

- no allowable program support funds

Contact: Gabriele Matull Worst, wcg@wsac.wa.gov or 1-888-535-0747

Work Study

Federal Work Study

The work-study program subsidizes the paychecks of college and graduate students who work qualifying part-time, typically on-campus jobs. Participants can use funds earned through work-study to pay for college expenses.

Student Eligibility

- undergraduate, graduate, and professional students who demonstrate financial need
- be a part-time or full-time student
- in addition to the rules provided by the Work Study Program, the schools may provide their own restrictions

Allowable Educational Programs

- programs that lead to a degree or certificate awarded by the school participating in the Federal Work-Study program

Allowable Expenditures - Students

- postsecondary educational expenses

Allowable Expenditures – Program

- costs associated with administering the Federal Work Study program: staff, goods and services, indirect
- provides funding for part-time work opportunities for eligible students

Contact: Yokiko Hayashi-Saguil, Policy Associate, Student Services, SBCTC, yhayashi-saguil@sbctc.edu

State Work Study (SWS)

State Work Study is financial aid for low- and middle-income students. Qualifying students get an approved job, on- or off-campus, to support their education. Work study builds students' skills, increases their earnings, and reduces reliance on student loans. Many employers hire work study employees on a permanent basis after graduation.

Student Eligibility

- file for financial aid by completing the FAFSA (Free Application for Federal Student Aid) or WASFA (Washington Application for State Financial Aid)
- be a resident of Washington State
- be able to work legally in the United States
- enroll at least half-time in an eligible program at a participating college or university
- not be pursuing a degree in theology
- not owe a refund or repayment, or be in default in another financial aid program

- maintain satisfactory academic progress

Allowable Educational Programs

- programs that lead to a degree or certificate awarded by the school participating in the State Work Study program

Allowable Expenditures - Students

- postsecondary educational expenses

Allowable Expenditures – Program

- costs associated with administering the state Work Study program: staff, goods and services, indirect
- provides funding for part-time work opportunities for eligible students

Contact: Debbie Jackson, SWS Program Manager, sws@wsac.wa.gov, or 360.753.7848

WorkFirst Work Study

WorkFirst Work Study is financial aid and placement in a work site that provides mentoring. Qualifying students receive an approved job, on- or off-campus, to support their education. Work study builds students' skills, increases their earnings, and reduces reliance on student loans. WorkFirst Work Study only reduces the student's basic food assistance by \$1 for every \$3 earned, whereas other subsidized or unsubsidized employment reducing the student's basic food assistance dollar for dollar. Many employers hire work study employees on a permanent basis after graduation.

Whenever possible, work study jobs should relate to the training and career plans of the students. When establishing work study positions, institutions must avoid displacement or supplanting of current employees. Placements can be either non-profit or for-profit locations, on campus or off and must be non-secular. All WorkFirst Work Study must be awarded through the financial aid system. Work study is subsidized paid employment not to exceed 19 hours per week, preferably in a job that enhances the student's employability.

Student Eligibility

- be receiving TANF
- be enrolled in courses at a community and technical college
- meet local WorkFirst college program requirements (sometimes based on capacity)

Allowable Educational Programs

- professional-Technical, English Language Acquisition or Basic Education for Adults

Allowable Expenditures - Students

- 100% funding of student Salaries and Benefits including L&I and Paid Sick Leave

Allowable Expenditures – Program

- costs associated with administering the WorkFirst Work Study program: staff, goods and services, indirect

Contact: Deana Rader, Program Administrator, Student Services, SBCTC, drader@sbctc.edu

Workforce Student Supports

Basic Food Employment & Training (BFET)

Also known nationally as Supplemental Nutrition Assistance Program (SNAP). Serve recipients of federal food assistance to move them towards self-sustaining employment.

Student Eligibility

- 16 or older
- not receiving TANF
- eligible for or receiving federal basic food assistance
- able to work at least 20 hours per week

Allowable Educational Programs (non-credit and credit)

- certification & two-year and technical education
 - all professional-technical programs
 - certifications or degrees up to 2-year degrees
- basic Education for Adults, High School Completion, High School Equivalency, English Language Acquisition, Running Start
- two-year non-career and technical education degree programs
 - all certificate or degree programs offered by the college up to 2-year degrees
 - transfer or non-transfer degrees
- pre-apprenticeship & apprenticeship
 - all pre-apprenticeship programs offered by the college directly connecting to a registered apprenticeship
 - all related supplemental instruction (RSI) offered by the college and must be credit-bearing
- entrepreneurship prep
 - training provided by the college to prepare an individual to start a business
 - continuing education courses
- customized and contract training
 - job skills programs
 - customized training program
 - continuing education courses that result in an industry-recognized credential
 - continuing education course that are responding to business or industry request (contract training)

- work-based learning/internship
 - paid or unpaid work-based learning
 - subsidized or unsubsidized work-based learning
 - any work-based learning activity required for their vocation education program

Allowable Expenditures - Students

- tuition and fees
- books, supplies, tools
- transportation, housing and utilities, medical, vision and dental needs, clothing, personal hygiene, childcare

Allowable Expenditures - Program

- costs associated with administering BFET: staff, goods and services, indirect
- staffing for BFET student-facing activities

Contact: Jennifer Dellinger, Program Administrator, Student Services, SBCTC, jdellinger@sbctc.edu

Labor & Industries (L&I) Workers' Compensation

Student Eligibility:

- injured workers with an open, compensable claim (on wage replacement or time-loss compensation) who are unable to use previous work skills due to the effects of their injury or occupational disease, and have been determined likely to benefit from retraining
- about one hundred workers are determined to be eligible each month

(Not all injured workers are entitled to vocational benefits under a claim. Most injured workers do not miss work or quickly return to work without utilizing vocational retraining benefits).

Allowable Educational Programs

- L&I is required by law ([RCW 51.32.096\(3\)\(b\)](#)) to use only training providers (post-secondary schools) that are licensed, accredited, or exempt from licensure and approved by L&I for worker retraining. This includes programs offered by:
 - public schools
 - private schools

Allowable Expenditures – Students

- an eligible worker has two [training-options](#) that include working with a vocational counselor or closing their claim and developing their own training plan. In both cases, L&I will reimburse a school directly for tuition and fees.
- an eligible worker may receive up to two years of retraining time and up to \$18,660.46 to spend on tuition, books, tools, equipment, etc. associated with the program. The maximum monetary benefit is adjusted July 1 each year.

Allowable Expenditures – Program

- Labor and Industries has staff dedicated to assisting workers in returning to work, including those workers that need retraining. Private vocational counselors are also utilized in providing these services.

Contact: Karen Ahrens, L&I Vocational Schools and Workforce Training Board Liaison; RTW Partnerships, Ahrens, Karen M (LNI) AHRE235@LNI.WA.GOV, P: (360) 902-4529

Opportunity Grant

Recruit and retain underserved students for high-wage, high-demand career pathways.

Student Eligibility

- family income at or below 200% of Federal Poverty Level (FPL)

Allowable Educational Programs

- only SBCTC approved high-wage, high-demand prof-tech programs

Allowable Expenditures - Students

- tuition and fees for 45 college-level credits
- \$1,000/yr. for books and supplies
- some support services: tutoring, career advising, colleges success classes, emergency childcare/transportation support

Allowable Expenditures - Program

- no allowable program support funds

Contact: Yokiko Hayashi-Saguil, Policy Associate, Student Services, SBCTC, yhayashi-saguil@sbctc.edu

WorkFirst

Provide workforce education and wrap-around support to TANF recipients, to ensure equitable access, retention, completion at our colleges and employment in a family-wage job.

Student Eligibility

- Temporary Assistance for Needy Families (TANF) recipient referred by DSHS

Allowable Educational Programs

- Professional Technical certificates and degree programs (up to 24 months)
- Basic Education for Adult, High School Completion, English Language Acquisition
- Life Skills

Allowable Expenditures - Students

- tuition, fees, books (no support services)
- Work Study

Allowable Expenditures - Program

- costs for administering WorkFirst: staff, goods and services, indirect
- staffing for WorkFirst student-facing activities

Contact: Deana Rader, Program Administrator, Student Services, SBCTC, drader@sbctc.edu

Worker Retraining

Provides financial supports to dislocated workers and other un- or underemployed students in workforce education programs or exclusively basic skills. The goal is to help these workers reconnect to the economy in wage-gain employment.

Student Eligibility

- one of several dislocated, unemployed, or vulnerable worker categories.
 - Receiving—or eligible to receive—unemployment benefits.
 - Have exhausted unemployment benefits within the past four years.
 - Formerly self-employed and currently unemployed due to general economic conditions.
 - Unemployed veteran discharged within the past four years or active duty military with separation notice
 - Unemployed or underemployed after having been dependent on another family member's income, but no longer supported by that income due to separation, divorce, death, or permanent disability of the main wage-earner.
 - A vulnerable worker (at risk of being unemployed)
 - Information on these categories are described in detail in the [program guidelines](https://www.sbctc.edu/colleges-staff/grants/worker-retraining-grant.aspx), available at <https://www.sbctc.edu/colleges-staff/grants/worker-retraining-grant.aspx>.

Allowable Educational Programs

- professional-Technical certificates and degrees
- exclusively enrolled in basic skills

- Bachelor of Applied Science (BAS) degrees

Allowable Expenditures - Students

- tuition, books, fees
- transportation, childcare, other support services
- Training Completion Aid - direct grants, internship/workplace learning

Allowable Expenditures - Program

- support administration of the WRT program, WRT student services, or the provision of high-wage, high-demand educational programming

Contact: Becky Wood, Program Administrator, Workforce Education, SBCTC, bwood@sbctc.edu

Undocumented Student/DREAMers

HB1079 Affidavit

HB 1079 allows eligible undocumented students to pay in-state tuition at Washington state colleges and universities.

Student Eligibility

- must meet Washington College Grant eligibility requirements
- have graduated from a Washington state high school or obtained the equivalent equivalency certificate (e.g., GED®, Washington State High School Diploma issued by a community or technical college, etc.)
- continuously lived in the state of Washington after receiving the diploma or its equivalent and until such time as the student is admitted to an institution of higher education

Allowable Educational Programs

- a program of organized instruction or study of a certain length that leads to an academic, professional, or vocational degree or certificate, or other recognized education credential.

Allowable Expenditures - Students

- educational-related purposes (e.g., tuition, fees, textbooks, materials, living expenses, etc.)

Allowable Expenditures – Program

- no allowable program support funds

Contact: Jamie Traugott, Policy Associate, Student Services, SBCTC, jtraugott@sbctc.edu, or Gail Wooten, WSAC, GailW@wsac.wa.gov,

Real Hope Act & WASFA

Allows undocumented non-citizens, who are unable to complete a Free Application for Federal Student Aid (FAFSA) due to his/her immigration status, to apply for State Financial Aid through the Washington Application for State Financial Aid (WASFA) application.

Student Eligibility

- must have graduated from a Washington high school or obtained a GED® (or will do so before beginning college)
- must have lived in Washington for three years prior to, and continuously since, earning a high school diploma or equivalent
- sign an affidavit (written promise) to file an application to become a permanent resident of the United States when eligible to apply
- must meet Washington College Grant Program requirements

Allowable Educational Programs

- a program of organized instruction or study of a certain length that leads to an academic, professional, or vocational degree or certificate, or other recognized education credential.

Allowable Expenditures - Students

- educational-related purposes (e.g., tuition, fees, textbooks, materials, living expenses, etc.)

Allowable Expenditures – Program

- no allowable program support funds

Contact: Yokiko Hayashi-Saguil, Policy Associate, Student Services, SBCTC, yhayashi-saguil@sbctc.edu

Other Funding Sources

Open Doors Youth Reengagement

A K-12 dropout reengagement system that provides education and services to older youth, ages 16-21, who have dropped out of school or are not expected to graduate from high school by the age of 21.

Student Eligibility

- older than 16 and younger than twenty-one by September 1
- has not met graduation requirements
- left high school, and/or
- severely credit deficient, and/or
- determined to be best fit by designated school official

Allowable Educational Programs

- GED® Preparation
- high school completion
- pre-apprenticeship
- career and technical education
- college-level courses, both professional/technical and academic transfer

Allowable Expenditures - Students

- educational-related purposes (e.g., tuition, fees, textbooks, materials, etc.)
- student support emergency services (rent, transportation, food, etc.)

Allowable Expenditures – Program

- case management
- instruction delivery
- administration and support

Contact: Laurie Shannon, School Improvement, Graduation and Reengagement, OSPI
360.725.4472, Laurie.Shannon@k12.wa.us

Passport to College

Helps former foster youth and unaccompanied homeless youth attend and succeed in college, apprenticeships, and pre-apprenticeship programs.

Student Eligibility

- have been in state, federal, or tribal foster care in Washington after the age of 14 (as of July 1, 2020, you must have been in care after 13) **or** have experienced unaccompanied homelessness in the prior academic year

- be a resident of Washington State
- enroll at least half-time in an eligible college, or a registered apprenticeship or pre-apprenticeship by the age of twenty-two
- not be pursuing a second bachelor's degree
- not be pursuing a degree in theology

Allowable Educational Programs

- a program of organized instruction or study of a certain length that leads to an academic, professional, or vocational degree or certificate, or other recognized education credential
- a registered apprenticeship or pre-apprenticeship program

Allowable Expenditures - Students

- education related purposes (e.g., tuition, fees, textbooks, materials, living expenses, etc.)
- apprenticeship related expenses (e.g. tuition for classes, fees, work clothes and boots, tools, etc.)

Allowable Expenditures – Program

- provides campus incentive funding to postsecondary institutions that designate campus support staff and take other steps to recruit and retain foster youth and unaccompanied homeless youth

Contact: Dawn Cypriano-McAferly, Assistant Director, Passport to Careers Program,
passport@wsac.wa.gov, 888.535.0747, option 3

Running Start

Running Start is a statewide partnership between community and technical colleges, select four-year universities, and local high schools. The program allows high school juniors and seniors to attend the college tuition-free and have the credits count for both high school and college credit. College credits are paid for by the high school, saving families money as students begin their college careers.

Student Eligibility

- under the age of 21 prior to September 1
- has not received a high school diploma
- resident of a Washington state school district
- eligible under district grade placement policies to be in the eleventh or twelfth grade

Allowable Educational Programs

- any certificate or associate Degree, including an associate of arts degree, associate of science degree, associate of technology degree, or associate in applied science degree.

Allowable Expenditures – Students

- tuition for up to 15 college level credits per quarter is paid by the school district with a basic education allotment from the state tuition and book waivers available for low income students, typically evidenced by eligibility for free or reduced-price lunch

Contact: Jamie Traugott, Policy Associate, Student Services, SBCTC, jtraugott@sbctc.edu

Veterans Education Benefits (GI Bill®)

CH 33 GI Bill® tuition benefits are paid directly to the institution.

Student Eligibility

- post 9/11 GI Bill® benefit are based on length of qualifying service. Veterans may receive benefits according to length of service at the 40 % to 100% level
- once separated from the service, individuals discharging prior to August 1, 2013 have 10 years to use all of their benefits under the Montgomery GI Bill® and 15 years to use post-9/11 GI Bill® benefits. The Colmery Act (also called the Forever GI Bill®) removes the delimiting date for those that discharged on or after August 1, 2013. (This applies only to CH 33 – CH 30 still has a 10-year delimiting date).
- you may receive a percentage of the following payments, based on qualifying service time.
 - a Tuition and Fee payment that is paid to your school on your behalf
 - a Monthly Housing Allowance (MHA)** that is equal to: the basic allowance for housing (BAH) payable for the zip code of your school to a military E-5 with dependents for students pursuing resident training. As of August 1, 2018, the MHA for in-residence courses is based on the location where the student takes the majority of their classes. Student must be enrolled at more than ½ time pursuit to receive MHA. The MHA is also based on the students training time at the institution.
 - one-half the MHA national average for students training solely by distance learning for student enrolled at more than ½ time (also tied to the student's training time).
 - the national average MHA for students pursuing training at foreign schools
 - up to \$1000 a year for books and supplies
 - tuition and fees are paid directly to the school for all Chapter 33 benefit recipients (based on the individual's benefit tier)
 - for those attending private schools, tuition and fees are capped at the national maximum rate. The rate for 2017-2018 is \$22,805.34. Again, payment is based on the individual's benefit tier.
- The Montgomery GI Bill® payment rates are based on several factors, the biggest being the individual's credit load. For example, a full-time student using the Montgomery GI Bill® will get up to \$1,928, while a half-time student will only get half that amount.

Allowable Educational Programs

- post 9/11 GI Bill®
 - college degrees; associate, bachelor, or higher
 - vocational/technical training including non-college programs
 - on-the-job/apprenticeship programs
 - licensing & certification reimbursement
 - National Testing programs like CLEP, AP, etc.
 - flight training
 - correspondence training
 - work-study
 - tuition assistance Top-UP
 - tutorial assistance

Allowable Expenditures – Students

- under the Post-9/11 GI Bill®, for programs offered at non-degree granting schools:
 - individuals receive the actual net costs for in-state tuition and fees or the national maximum, whichever is less. Tuition and fees are paid directly to the school
 - monthly housing allowance is paid based on the location where the student takes the majority of their classes (starting August 1, 2018)
 - up to \$83 per month is available for books and supplies
 - a one-time rural benefit amount (see GI Bill®, website for details)
 - allows eligible service members to transfer their unused benefits to family members
- The Montgomery GI Bill® provides a stipend directly to the qualified individual for:
 - tuition
 - books
 - fees
 - rent
- other GI Bill® programs, for programs offered at non-degree granting schools:
 - VA pays a monthly rate that varies depending on which GI Bill® program the individual is entitled to and how long their qualifying military service was.

Allowable Expenditures - Program

- no allowable program support funds

Contact: www.benefits.va.gov/gibill, 1-888-442-4551.

Program Approval: WSAC/SAA 360-753-7868/Workforce SAA 360-709-4627

Washington State Opportunity Scholarship (WSOS)

Supports low- and middle-income Washington students pursuing eligible high-demand majors in science, technology, engineering, math (STEM) or health care. The recipients are encouraged to work in Washington once they complete their degrees. WSOS offers [two scholarships](#) to support Washington residents on their path to high-demand careers, the [Baccalaureate Scholarship](#) and the [Career and Technical Scholarship](#). The Baccalaureate Scholarship offers up to a total of \$22,500 for students who plan to transfer to earn a bachelor's degree. The Career and Technical Scholarship offers up to \$1,500 per quarter for students who plan to go into the workforce after earning their certificate, apprenticeship or associate degree.

WSOS Baccalaureate Scholarship

Student Eligibility

- eligible for in-state tuition
- a recipient of a high school diploma or GED® from a Washington state high school or institution
- total family income cannot exceed 125% of Washington state family median income based on family size
- pursuing an eligible high-demand major in STEM or health care
- working toward a first bachelor's degree (including applied baccalaureate degrees)
- enrolling in an eligible Washington state college or university. For community and technical colleges that do not offer a four-year degree in an eligible major, the student must intend to transfer by the time she/he has earned 90 quarter credits.
- at least half-time college student
- a high school senior or college student who will have completed six or fewer quarters when applying, have a GPA of at least a 2.75 (on 4.0 scale), and filed a FAFSA or WASFA

Allowable Educational Programs

- high demand majors in science, technology, engineering, math (STEM) or healthcare with the student intent of working toward a first bachelor's degree

Allowable Expenditures – Students

- educational-related purposes (e.g., tuition, fees, textbooks, materials, living expenses, etc.) up to Cost of Attendance

Allowable Expenditures - Program

- no allowable program support funds

Contact: 1414 31st Ave South, Ste. 302 | Seattle, WA 98144, 206.800.8025/877.899.5002 (toll free), awards@waopportunityscholarship.org or Yokiko Hayashi-Saguil, Policy Associate, Student Services, SBCTC, yhayashi-saguil@sbctc.edu

WSOS Career and Technical Scholarship

Student Eligibility

- eligible for in-state tuition
- a recipient of a high school diploma or GED® from a Washington state high school or institution
- total family income cannot exceed 125% of Washington state family median income based on family size
- enrolling in an approved STEM, health care, or trade program
- enrolling in an eligible Washington state community or technical college
- at least half-time college student; includes full-time apprentices who may be earning fewer than 6 credits per quarter
- must file FAFSA or WASFA

Allowable Educational Programs

- high demand certificate, apprenticeship, or associate degree in science, technology, engineering, math (STEM), healthcare, or trade program

Allowable Expenditures – Students

- educational-related purposes (e.g., tuition, fees, textbooks, materials, living expenses, etc.) up to Cost of Attendance

Allowable Expenditures - Program

- no allowable program support funds

Contact: 1414 31st Ave South, Ste. 302 | Seattle, WA 98144, 206.800.8025/877.899.5002 (toll free), awards@waopportunityscholarship.org or Yokiko Hayashi-Saguil, Policy Associate, Student Services, SBCTC, yhayashi-saguil@sbctc.edu

Rural Jobs Program

The rural county high employer demand jobs program is created to meet the workforce needs of business and industry in rural counties by assisting students in earning certificates, associate degrees, or other industry-recognized credentials necessary for employment in high employer demand fields.

WSOS Career and Technical Scholarship applicants interested in pursuing an eligible degree, certificate or apprenticeship program who meet the criteria below will automatically be considered for additional financial aid and support services through the Rural Jobs initiative. If you apply for the Career and Technical Scholarship, no extra steps are required for consideration!

Student Eligibility

- be eligible for the Career and Technical Scholarship
- have a family income at or below 70% of [Washington state median family income](#) based on family size
- live in an eligible county or have graduated from an eligible high school in a smaller district.

All counties in Washington meet the legislative definition for rural EXCEPT King, Pierce, Snohomish, Kitsap, Thurston, Clark, Benton and Spokane. Eligible high schools are those within a school district with fewer than 2,000 enrolled students.

- enroll at an eligible community and technical college. Eligible campuses include: Bellingham Technical College, Big Bend Community College, Centralia College, Columbia Basin College, Grays Harbor College, Lower Columbia College, Olympic College* (Shelton campus only), Peninsula College, Skagit Valley College, Walla Walla Community College, Wenatchee Valley College, Whatcom Community College and Yakima Valley College.

Allowable Educational Programs

- enroll in a program that leads to a high-demand career in your region (eligible program list to be determined in June 2020)

Allowable Expenditures - Students

- educational-related purposes (e.g., tuition, fees, textbooks, materials, living expenses, etc.) up to Cost of Attendance

Allowable Expenditures – Program

- no allowable program support funds

Contact: awards@waopportunityscholarship.org or Yokiko Hayashi-Saguil, Policy Associate, Student Services, SBCTC, yhayashi-saguil@sbctc.edu

Resources

Start Next Quarter

StartNextQuarter.org is a web-based tool that can help students understand if they might be eligible for Workforce Transitions funding at a community or technical college. Students answer a series of questions relating to the eligibility requirements of the funding programs, and the tool then identifies which, if any, of the funding programs they may be eligible for. Students then have the option to provide their name and basic contact information so they can sign-up directly with the college nearest them to take the next step towards enrolling and securing financial help.

[StartNextQuarter.org](https://startnextquarter.org)

Federal Student Aid

Free application for Federal Student Aid ([FAFSA](https://fafsa.ed.gov/)) <https://fafsa.ed.gov/>

Washington State Student Aid

Washington Application for Student Financial Aid ([WASFA](http://www.readyssetgrad.org/WASFA)) <http://www.readyssetgrad.org/WASFA>

WIOA Title I Programs and Wagner-Peyser

WIOA Title I programs and Wagner-Peyser are mandated to provide the career services. There is a natural alignment of service delivery under Wagner-Peyser since all individuals legally entitled to work in the U.S. are eligible for these services.

There are three types of career services: basic, individualized, and follow-up. There is no sequence requirement for these services. They can be provided in any order to provide flexibility in targeting services to the needs of the job seeker or worker customer.

Basic Career Services are universally accessible and must be made available to all individuals seeking employment and training services in at least one comprehensive American Job Center per local area. Generally, these services involve less staff time and involvement and include services such as: eligibility determination, initial skill assessments, labor exchange services, information on program and services, and program referrals.

Individualized Career Services must be provided to participants after American Job Center staff determine that such services are required to retain or obtain employment. Generally, these services involve significant staff time and customization to each individual's need. Individualized career services include services such as: specialized assessments, developing an individual employment plan, career counseling, work experiences, etc.

Follow Up Services are provided to WIOA enrolled participants who are placed in unsubsidized employment for up to 12 months after the first day of employment. Follow up services may include career counseling and barrier removal.

Staff-assisted Wagner-Peyser employment services fall under the category of basic career services and must be provided in coordination with other one-stop center partners. Wagner-Peyser staff can also provide individualized career services in coordination with other one-stop center partners. Although Wagner-Peyser employment services are available to all individuals, only those who are

legally entitled to work in the U.S. can obtain employment.

Training services are funded and provided to jobseekers under the WIOA Title I programs. Individuals provided training services funded by WIOA Title I must be registered, determined eligible and in need of additional service beyond career services to obtain or retain employment.

As part of the aforementioned eligibility process, individuals must receive, at a minimum, an interview, evaluation or assessment and career planning or other means by which eligibility for WIOA-funded training services can be determined.

For detailed [Title I eligibility information](#):

<https://esdorchardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/WIOA-files/Eligibility%20Policy%20Handbook%20-%20Revision%203.pdf>

For [additional Title I information](#): <https://wpc.wa.gov/adm/policy/state/WIOA>

Loans

Parent Plus Loans

Parent Plus loans are not need-based and they require interest payments. These are for parents of a dependent student to help with the cost of a student's education. Eligible borrowers include: biological or adoptive parent; stepparent if married to the student's parent; grandparent, aunts, uncles, other relatives only if they have legally adopted the student.

Student Eligibility

- must be enrolled in school on at least a half-time basis
- male students must have registered with the Selective Service (not required for father)
- students and parents must be U.S. citizens or nationals, permanent residents, or eligible noncitizens
- students and parents can't be in default on a federal student loan

Allowable Educational Programs

- programs that lead to a degree or certificate awarded by the school

Allowable Expenditures - Students

- Parent PLUS Loan proceeds must be used for educational purposes including:
 - tuition and fees
 - room and board
 - books
 - supplies
 - equipment
 - transportation
 - miscellaneous personal expenses

Allowable Expenditures – Program

- no allowable program support funds

Contact: Yokiko Hayashi-Saguil, Policy Associate, Student Services, SBCTC, yhayashi-saguil@sbctc.edu

Subsidized Stafford Loans

The Subsidized Stafford Loan is a need-based loan. With this loan, the federal government makes interest payments on your loan at certain times, such as while you are in school or if you are in deferment. (A deferment allows you to temporarily stop making payments on your federal student loans.)

Student Eligibility

- enrolled at least half-time at a school that participates in the Direct Loan Program
- enrolled in a program that leads to a degree or certificate awarded by the school
- be an undergraduate who has financial need

Allowable Educational Programs

- programs that lead to a degree or certificate awarded by the school

Allowable Expenditures - Students

- education related expenses including:
 - tuition and fees
 - room and board (including off-campus housing)
 - books and supplies
 - transportation (cost of travel to/from school, but not for purchase of a vehicle)
 - miscellaneous personal expenses
 - cost of rental or purchase of required equipment, materials, and supplies
 - personal computer (if enrolled at least half-time)
 - dependent care expenses
 - disability-related expenses
 - loan fees
 - licensing and certification fees for students enrolled in programs requiring the student to obtain professional licensure or certification
 - reasonable costs associated with a study abroad program approved for credit at the student's home institution
 - expenses associated with a cooperative education program
- room and board including:
 - on-campus in housing that is owned or operated by the college
 - at home with parents (only applies to students without dependents)
 - in housing on a military base or for which a basic housing allowance (BHA) is provided (allowance restricted to board; room is excluded because it is already paid for)
 - off-campus

Allowable Expenditures – Program

- no allowable program support funds

Contact: Yokiko Hayashi-Saguil, Policy Associate, Student Services, SBCTC, yhayashi-saguil@sbctc.edu

Unsubsidized Stafford Loans

The Unsubsidized Stafford Loan is not need-based. With an unsubsidized Stafford loan, you are responsible for interest payments, even while you are in college. You can either make interest payments while you're in college or postpone them. If you postpone interest payments, interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Student Eligibility

- US citizen, national, or eligible non-citizen
- have received a high school diploma or equivalent
- enrolled at least half-time in an eligible degree or certificate program
- not in default on any existing federal student loans
- meet general eligibility requirements for federal student aid

Allowable Educational Programs

- programs that lead to a degree or certificate awarded by the school

Allowable Expenditures – Students

- cost of attendance including
 - tuition and fees
 - room and board
 - books
 - supplies
 - equipment
 - transportation
 - miscellaneous personal expenses

Allowable Expenditures – Program

- no allowable program support funds

Contact: Yokiko Hayashi-Saguil, Policy Associate, Student Services, SBCTC, yhayashi-saguil@sbctc.edu

Navigator Scenarios and Examples for Developing Braided Funding Plans to Meet Students' Educational and Employment Goals

Scenario 1:

Scenario 1 - Student Parent, No HSD/GED® - Hector is 30 years old. He is a few credits shy of a high school credential and desires to begin working towards a college degree in an Early Childhood Education (ECE) I-BEST program next quarter. Once he receives his AAS degree he hopes to get a job and continue to an applied baccalaureate (BAS). He has two school aged children and has recently been divorced. Hector is a Basic Food Recipient.

Funding plan options to meet immediate needs:

- ATB Supported By:
 - BFET
- SEAG
- Student should be supported to apply for all state/federal benefits, i.e. food, child care, medical

Additional funding plan options include:

- FAFSA
- WASFA
- Washington College Grant
- College Foundation scholarship, if applicable
- Opportunity Grant

Transition funding plan options include:

- EAG (once working 40 hours per month at eligible child care program)
- WSOS Baccalaureate Scholarship
- State/Federal Work-Study

Scenario 2

Scenario 2 – Undocumented - Maria is 22 years old and single. She graduated from Bothell High School and has lived in Washington State since she was five-years old. She is still working on improving her English and taking English language courses at a community college. She now wants to pursue a welding degree and has been accepted into an I-BEST program. She is undocumented and does not have the resources to attend college.

Funding plan options to meet immediate needs:

- Opportunity Grant
- SEAG

- College Foundation scholarship, if applicable
- Student should be supported to apply for all state/federal benefits, i.e. food, child care, medical

Additional funding plan options include:

- WASFA
- Washington College Grant
- WSOS Career and Technical Scholarship
- Apprenticeship

Transition funding plan options include:

- BFET (as soon as all Federal requirements have been met)
- State Work-Study

Scenario 3

Scenario 3 - No HSD/GED® - Joel is 19 years old and dropped out of high school in his senior year. He lives at home and his parents are both disabled and on disability. He now wants to get a high school credential, but would also like to work on a certificate in manufacturing at the same time. He has no idea what possibilities are available to him in order to pay for college.

Funding plan options to meet immediate needs:

- ATB Supported By:
 - BFET
- SEAG
- Aerospace Apprenticeship Temporary Funding
- Student should be supported to apply for all state/federal benefits, i.e. food, child care, medical

Additional funding plan options include:

- FAFSA
- WASFA
- Washington College Grant
- Opportunity Grant

Transition funding plan options include:

- State/Federal Work-Study
- College Foundation scholarship, if applicable

Scenario 4

Scenario 4 - Non-Resident, Asylum Seeker - Ameer is 32 years old and has applied for asylum. He has lived in Washington for two years. His status is currently pending but he has a work permit and is interested in pursuing a degree in IT. He'd like to do a professional technical IT program that could lead to a BAS degree in the future.

Funding plan options to meet immediate needs:

- SEAG
- College Foundation scholarship, if applicable
- Student should be supported to apply for all state/federal benefits, i.e. food, child care, medical

Additional funding plan options include:

- WASFA
- Washington College Grant

Transition funding plan options include:

- BFET (as soon as asylum is granted)
- State Work-Study
- WSOS Baccalaureate Scholarship
- FAFSA (once asylum is granted)

Scenario 5

Scenario 5 - Student Parent - non TANF - Janet is a 24-year-old single mother of 2 young children. She does not work, is on unemployment which will expire in 3 months, and lives with her parents. Janet dropped out of high school halfway in her sophomore year. Janet plans to apply for the nursing program at her college after she completes her prerequisite courses.

Funding plan options to meet immediate needs:

- HS+ Supported By:
 - BFET
 - WRT
- ATB Supported By:
 - BFET
 - WRT
- SEAG
- Student should be supported to apply for all state/federal benefits, i.e. food, child care, medical

Additional funding plan options include:

- FAFSA
- WASFA
- Washington College Grant
- College Foundation funding or scholarship
- Opportunity Grant

Transition funding plan options include:

- WSOS Career and Technical Scholarship
- WorkFirst (after exhausting unemployment)
- Work-Study, WorkFirst Work-Study

Scenario 6

Scenario 6 - Non-Resident Immigrant/SNAP Eligible - Olga is an immigrant to the US. She has a bachelor's equivalent college degree in business from her home country. She wants to get a job as soon as possible but realizes that she needs to improve her English skills. She has also been told that she needs to earn a new degree in the US. She is pregnant and currently lives with her mother and brother who are also immigrants. She is a Basic Food recipient.

Funding plan options to meet immediate needs:

- ELA Supported By:
 - WRT
 - WorkFirst
- SEAG
- Student should be supported to apply for all state/federal benefits, i.e. food, child care, medical

Additional funding plan options include:

- FAFSA
- WASFA
- Washington College Grant
- Opportunity Grant

Transition funding plan options include:

- BFET (as soon as all Federal requirements have been met)
- College Foundation funding or scholarship
- WorkFirst Work-Study
- State Work-Study

Scenario 7

Scenario 7 - Veteran/Non-Stable Housing - Lakshmi is a veteran of the U.S. Army and is a Washington State resident. She was honorably discharged three years ago and currently in transitional housing. She would like to shift careers and become a pastry chef. Lakshmi has an associate's degree in an unrelated field.

Funding plan options to meet immediate needs:

- Veterans Education Benefits (GI Bill®)
- WRT
- BFET
- SEAG
- Student should be supported to apply for all state/federal benefits, i.e. food, child care, medical

Additional funding plan options include:

- FAFSA
- WASFA
- Washington College Grant

Transition funding plan options include:

- College Foundation funding or scholarship
- State/Federal Work-Study

Scenario 8

Scenario 8 – Dislocated Worker - Gerard is a 45-year old parent of two children, currently co-parenting with their partner, Hildred. Gerard has recently been displaced by layoffs at their workplace, and now the family is supported by a TANF grant. Gerard would like to complete a welding program to ensure that they can provide a living wage for their family.

Funding plan options to meet immediate needs:

- WorkFirst
- WorkFirst Work-Study
- WRT
- SEAG
- Student should be supported to apply for all state/federal benefits, i.e. food, child care, medical

Additional funding plan options include:

- FAFSA
- WASFA

- Washington College Grant
- College Foundation funding or scholarship
- Opportunity Grant

Transition funding plan options include:

- WSOS Career and Technical Scholarship
- BFET
- State/Federal Work-Study

Scenario 9

Scenario 9 – Apprenticeship - Barry is 18 years old, single, and a recent high school graduate who is interested in obtaining work or a degree in carpentry. She wants to get a job quickly, and would like her career pathway to include as much hands-on work as possible. She is also a former foster youth.

Funding plan options to meet immediate needs:

- WRT
- BFET
- SEAG
- Student should be supported to apply for all state/federal benefits, i.e. food, child care, medical

Funding plan options include:

- FAFSA
- WASFA
- Washington College Grant
- Opportunity Grant

Transition plan funding options include:

- WSOS Career and Technical Scholarship
- Passport to College Promise Scholarship
- Passport to Apprenticeship Opportunities
- College Foundation funding or scholarship

Scenario 10

Scenario 10 - Homeless Student - Abraham is 38 years old and a Washington resident. He was recently laid off from his job as a food service worker. Losing his income caused him to lose his housing, and he is currently staying in a local shelter. He would like to get a job and back into housing as soon as possible. His goal is to obtain a degree or certificate in early Childhood Education.

Funding plan options to meet immediate needs:

- SEAG
- BFET
- WRT
- Student should be supported to apply for all state/federal benefits, i.e. food, child care, medical

Additional funding plan options include:

- FAFSA
- WASFA
- Washington College Grant
- College Foundation funding or scholarship
- Opportunity Grant

Transition funding plan options include:

- EAG (once working 40 hours per month at eligible child care program)
- State/Federal Work-Study

Scenario 11

Scenario 11 - First Generation College Student - Prasad is a 28-year old Washington resident, and is the first member of his family to attend college. He is on Supplemental Security Income (SSI). He hopes to start a career in Human Resources.

Funding plan options to meet immediate needs:

- BFET
- SEAG
- Student should be supported to apply for all state/federal benefits, i.e. food, child care, medical

Additional funding plan options include:

- FAFSA
- WASFA
- Washington College Grant
- Opportunity Grant

Transition plan funding options include:

- College Foundation funding or scholarship
- State/Federal Work-Study



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Washington State Board for Community and Technical Colleges