



CENTER FOR LEARNING

Adult Education

12 Allen Street | Auburn, NY 13021

Phone 315.253.4899 | Fax 315.253.2972 | Web [www.cayboces.org](http://www.cayboces.org)

## PRACTICAL NURSING PROGRAM Tuition, Fees & Related Costs

2019-20 Tuition			
Term	Enrollment Period	Clock Hours	Tuition
<b>Non-refundable Deposit Fee (Applied towards Term 1)</b>			<b>\$100</b>
<b>2019-2020 FAFSA</b>			
<b>1</b>	August 20, 2019 – December 13, 2019	450	\$4,960
<b>2</b>	December 17, 2019 – April 23, 2020	450	\$3,425
<b>3</b>	April 24, 2020 – July 10, 2020	310	\$2,665
<b>Tuition includes:</b> Textbooks, Chromebook, ATI Testing Package, Shadow Health, NCLEX-PN PassPoint, NLN, clinical & classroom supplies, NCLEX Exam fee and NYS Licensing Fee.		<b>1210</b>	<b>\$11,050</b>

Related Fees			
Students are responsible for the cost of the following items. These items must be scheduled and/or purchased on your own. Costs are estimated.			
Uniform (2 Tops, 2 Pants, Lab Coat, 3 Patches, Scissors)	\$200	Physical Exam, titers, TB Test, Flu Shot and immunizations if necessary	\$100-\$200
Nursing shoes, watch, stethoscope	\$110	Graduation Expenses:	
CPR Course: BLS for the Healthcare Provider	\$60	Uniform, cap and pin	\$115
Note: American Heart Association course preferred. If your training is through American Red Cross, your certification must be effective through July 2019.		Work permit (if needed)	\$35
		NCLEX Review Class	\$250

Refund Policy		
Students who withdraw or who are terminated prior to the end of any enrollment period will be eligible for a tuition refund ( <i>Term 1 less tuition deposit and textbook/Chromebook/supplies allowance</i> ) for the term they withdraw according to the following schedule:	Clock Hours Scheduled PN 1, 2 & 3	Percent of Refund
	1 - 28	75%
	29-56	50%
	57-84	25%
	84+	No Refund
* Federal financial aid recipients who are terminated or voluntarily withdraw from Cayuga-Onondaga BOCES before completing more than 60% of their enrollment period, are subject to a proration of any federal aid (Federal Pell Grants and Federal Direct Loans) awarded.		

Financial Aid Appointments
<p><b>All applicants are required to attend an Individual Financial Planning Session</b> to design a payment plan to cover their program's direct cost of attendance. Financial Aid information and application assistance are provided by the Financial Aid Office to help students and their families fully understand their financial obligations prior to their enrollment.</p> <p>After you have met with a Financial Aid Advisor and have successfully completed your financial aid applications, your eligibility for Federal Pell Grants and Federal Direct Loans will be estimated. You will be provided with an <i>Individual Financial Plan</i> that will summarize your expenses and Financial Aid during your enrollment in the Cayuga-Onondaga BOCES. If your Financial Aid is not sufficient to cover your entire costs, the Financial Aid Advisor will discuss additional financing options to assist you and your family in meeting your expenses.</p>

**STUDENTS AND FAMILIES MAY CONTACT THE CAYUGA-ONONDAGA BOCES  
FINANCIAL AID OFFICE:**

**Office Hours:** Monday-Friday, 8:00 a.m.-4:00 p.m. **Email:** [FinAid@cayboces.org](mailto:FinAid@cayboces.org)

# Federal Student Aid

## Federal Pell Grants

This Federal entitlement program provides **grants** to those students who meet the eligibility and need criteria established by the U.S. Department of Education. For the 2019-2020 school year, grants range up to \$6,195. The exact amount of your Federal Pell Grant is determined from the information you provided on the Free Application for Federal Student Aid (FAFSA), your enrollment status and the program you are enrolled in. Federal Pell Grants will be applied directly toward your tuition and fees and do **not** have to be repaid.

## Federal Educational Loans (Must be repaid)

### FEDERAL DIRECT STUDENT LOANS (SUBSIDIZED & UNSUBSIDIZED)

Federal Direct Loans are low-interest loans provided by the U.S. Department of Education. The federal government "guarantees" the loans and pays interest (subsidizes) on qualified portions of the loans while the student is still in school on at least a half-time basis. Students may be eligible for in-school interest benefits for all or part of their loans if they can demonstrate financial need. Repayment begins six (6) months after the student leaves school.

#### Loan Fees\*

Direct Subsidized and Unsubsidized loans with a first disbursement after October 1, 2018 have a 1.062% origination fee. Interest rates for Direct Loans (**subsidized** and **unsubsidized**) disbursed after July 1, 2018 **are fixed at 5.05%**.

ANNUAL LOAN LIMITS		Base Loan (Annual Limit)	Subsidized	Unsubsidized
1st year: Terms 1 & 2	(Dependent)	\$5,500	\$3,500	\$2,000
	(Independent)	\$9,500	\$3,500	\$6,000
2nd year: Term 3	(Dependent)	\$2,166	\$1,500	\$666
	(Independent)	\$3,500	\$1,500	\$2,000
<b>Subsidized Loans:</b> Must demonstrate "NEED". (Limited to up to 150% of the published length of the program of study.)				
<b>Unsubsidized Loans:</b> "NEED" not considered.				
<i>Interest and loan fees for federal student loans are determined by federal law. Students will be notified of any future legislative changes affecting federal student loan interest rates.</i>				

## DIRECT (PARENT) PLUS LOANS

Federal PLUS loans are federal loans that parents of dependent undergraduate students can use to help pay education expenses. The borrower must not have an **adverse credit history** and may borrow the student's cost of attendance (as determined by the school) minus any other financial aid received. Federal Direct PLUS Loan enters repayment once the loan is fully disbursed. The parent borrower may request a deferment while the student (or parent) is enrolled at least half-time and for an additional six months after the student (or parent) ceases to be enrolled at least half-time. **If a parent borrower is unable to secure a PLUS loan, the student may be eligible for additional unsubsidized loan.**

#### Loan Fees\*

Interest rates for Federal PLUS Loans disbursed after July 1, 2018 **are fixed at 7.60%**. Federal PLUS loans with a first disbursement after October 1, 2018 have a 4.248% origination fee.

## ADDITIONAL FUNDING SOURCES

### Veterans Programs

Honorably discharged veterans who served more than 181 days of active service may be eligible for Department of Veterans Affairs Educational Benefits. Eligible veterans can be full-time or part-time students and can receive up to thirty-six months of entitlement.

Dependents of veterans who are deceased or 100% disabled due to military service, may be eligible for Department of Veterans Affairs Assistance for up to forty-five months. The student must be between 18 and 26 years of age. Selected reservists and National Guardsmen, who enlist for six years or more, may be eligible for educational benefits through the Department of Veterans Affairs. [www.gibill.va.gov](http://www.gibill.va.gov)

### Workforce Development Programs

Training services are available to eligible individuals who have not been able to obtain or keep employment and have met the requirements of their local Workforce Development Office for services. Individual Training Accounts are established to finance training based upon the individual's choice of selected training programs. [labor.ny.gov/career-center-locator](http://labor.ny.gov/career-center-locator)

### ACCES-VR, Adult Career and Continuing Educational Services-Vocational Rehabilitation (formally VESID)

ACCES-VR, within the New York State Education Department, promotes the development of students with disabilities to be lifelong learners. ACCES-VR provides funds to students who have significant disabilities and who need training to meet their employment goals as agreed upon with the rehabilitation counselors for the agency. Funding is provided based on income and severity of need of education. [www.acces.nysed.gov/](http://www.acces.nysed.gov/)

### Employer Tuition Reimbursement

A number of local health facilities and unions provide financial assistance for tuition and educational expenses. For information regarding tuition reimbursement, you will need to contact your individual employer, as tuition reimbursement policies vary dramatically from each location. The best place to start is the facility's Human Resources Department. Students are responsible for payment of all tuition and fees and for submission of documentation to their employer for any applicable reimbursement.

### Scholarship Searches

The best way to search for private scholarships is to use a personalized search that compares your background with a database of awards that fit your profile. The following list of **free scholarship search sites** is updated constantly, offering the most current, relevant and accurate college scholarship opportunities. Visit these websites, create a profile, and get personalized information on college scholarships and grants that match you:

[fastweb.com](http://fastweb.com)

[bigfuture.collegeboard.org](http://bigfuture.collegeboard.org)

[scholarships.com](http://scholarships.com)