

# Financial Aid

Concorde Career Institute participates in the United States Department of Education's Federal Student Assistance programs. These programs are available for those who qualify.

## Federal Pell Grant

The Federal Pell Grant is a grant to students who qualify under the federal financial need guidelines. Application is made through the Free Application for Federal Student Aid (FAFSA).

## Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG is a grant that the school awards to students based on financial need and the availability of funds. Application is made through the Free Application for Federal Student Aid (FAFSA).

## Federal Subsidized and Unsubsidized Loans

Subsidized and Unsubsidized Loans are low-interest loans made by the U.S. Department of Education. See Financial Aid for details.

## Federal Parent Loans for Undergraduate Students (PLUS)

The Federal PLUS Loan is a low-interest-rate loan available for parents of dependent, undergraduate students enrolled at least half time. Applications are available online at <https://studentaid.gov/>.

## Default

If you received a loan guaranteed by the federal or state government and you default on the loan, both of the following may occur:

1. The federal or state government or a loan guarantee agency may take action against you, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
2. You may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

## Florida Bright Futures Scholarships

Florida residents who have earned a scholarship through the Florida Bright Futures program may use that award at Concorde Career Institute.

## Florida Student Assistance Grant Program

The Florida Student Assistance Grant (FSAG) program is a need-based program available to degree-seeking, resident, undergraduate students who demonstrate substantial financial need and are enrolled in participating postsecondary institutions. Eligibility requires students to be a Florida resident, as well as a U.S. citizen or eligible noncitizen. Students must also demonstrate financial need by completing the Free Application for Federal Student Aid (FAFSA).

# Alternative Financing

For those students who qualify, alternative financing is available through several lenders. Cosigners may be necessary, depending on credit history.

## Other Aid

Effective: 11/01/2021

Your education is a major financial investment. Flexible payment options are available to help make your costs more manageable. Concorde Career College offers many different payment plans depending on your financial situation. Retail Installment Contracts are available to be paid in school prior to your graduation date at a 0% interest. If you are unable to pay by your graduation, we offer extended retail installment contracts. See your Campus Financial Representative for more information.

## Veterans Administration Students

### Prior Credit Evaluation

All official college transcripts need to be submitted for evaluation for prior credit by the 24<sup>th</sup> week of school or by the end of the second term.

### Veterans Benefits and Transition Act of 2018

In accordance with Title 38 US Code 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill<sup>®</sup> (Ch. 33) or Veteran Readiness and Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. This school will not:

- Prevent the student's enrollment;
- Assess a late penalty fee to the student;
- Require the student to secure alternative or additional funding;
- Deny the student access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students may be required to:

- Produce the VA Certificate of Eligibility (COE) by the first day of class;
- Provide a written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies

GI Bill<sup>®</sup> is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://benefits.va.gov/gibill/index.asp>.

## Partnership Agreements

Concorde participates in business and agency agreements with outside organizations. Enrollment pursuant to these agreements is contingent on the student meeting and maintaining eligibility as defined in individual agreements.

Any student who originally enrolled with a partnership agreement will need to reverify eligibility to return if he or she is withdrawn from the program.

# Concorde Institutional Grants Program

Effective: 04/15/2024

Concorde makes available institutionally-sponsored grant programs to students who qualify. Specific conditions, criteria and awards may vary. Any grant awarded will be applied only to the costs of tuition, fees and books. Grants awarded have no cash value and will not result in a cash or credit balance. A grant cannot be combined with any other Concorde grant, employee education benefit, B2B/partnership discount or any Concorde scholarships except for the Kozet Boyd and Working Student Scholarships.

Grant programs are subject to available funding and may be discontinued at any time.

## **Healthcare Demand Grant**

Applicable only to the following programs:

- Dental Assistant
- Medical Assistant
- Practical Nursing
- Respiratory Therapy

The Healthcare Demand Grant is designed to assist new, enrolling students who are pursuing education in a healthcare program. There is no application process and all newly enrolled students are reviewed for eligibility.

### **Grant Amount:**

Grant amounts vary by program. See the term sheet for each program for more information.

**Grant Deadline: September 16, 2024**

### **Eligibility Criteria:**

- Newly enrolled student in a healthcare program who enroll and start prior to September 23, 2024
- Achieve the required score on the Wonderlic entrance assessment

## **Previous Education Grant**

Applicable only to the following programs:

- Physical Therapist Assistant

The Previous Education Grant is designed to assist new, enrolling students who are pursuing education in a healthcare program and who have previously graduated from an accredited postsecondary institution with an associates, bachelors or masters degree. There is no application process and all newly enrolled students are reviewed for eligibility.

### **Grant Amount:**

Grant amounts vary by program. See the term sheet for each program for more information.

**Grant Deadline: September 16, 2024**

### **Eligibility Criteria:**

- Newly enrolled students in a healthcare program who enroll and start prior to September 23, 2024
- Previously have graduated from an accredited postsecondary institution with an associates, bachelors or masters degree and provide a copy of the diploma or an official or unofficial transcript

## **Concorde Alumni Grant**

Grant available to Concorde Alumni Enrolling in a Subsequent Degree/Diploma Program

Concorde seeks to encourage all graduates to continue their professional education as their career progress. In order to facilitate this Concorde offers a grant\* in the form of a tuition reduction to Concorde graduates who enroll in a new program, with certain restrictions.

**Grant Amount:** Grant amounts vary by program. See the term sheet for each program for more information. \*\*

**Application Deadline:** Year-Round

**Eligibility Criteria:**

- Be a graduate of a program of study at any Concorde location
- Meet all admissions criteria for the new program of study as defined in the college catalog \*\*\*
- Must be current on any financial obligations to Concorde
- Is not in default or delinquent on any federal student loan

**For Additional Details, Consult with the Campus Financial Aid Specialist.**

*\*This is a tuition reduction applied to a student's current program of study tuition balance and not to any non-tuition expenses such as past balances, textbooks, uniforms, application fees, health screens, etc.*

*\*\*The tuition reduction rate is applied to the net calculated tuition after all transfer credits have been factored. See campus catalog for more information.*

*\*\*\*The following programs of study are not eligible for this tuition reduction: Cardiovascular Sonography (Aurora), Neurodiagnostic Technology (Grand Prairie) and Dental Hygiene (all campuses).*

## Scholarships

### Kozet Boyd Memorial Scholarship

The Scholarship Foundation for Concorde Career Institute established the Kozet Boyd Memorial Scholarship to assist students who display the same values and determination that Kozet epitomized as an educator with Concorde's North Hollywood campus. These scholarships are awarded to students who have demonstrated academic discipline and strong personal values that align with Concorde's Mission Statement and Core Values.

Kozet Boyd Scholarships will be based on personal circumstances and references, and the actual amount will be based on a recommendation from the Campus President.