

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 or WASFA application to identify all funding possibilities available to each individual.

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Free Application for Federal Student Aid (FAFSA)

The [FAFSA form](#) is completed by U.S. citizens and eligible non-citizens to apply for federal financial aid and Washington state aid such as the Washington College Grant. Additionally, the information provided on the FAFSA form may be required for certain scholarships and other types of financial aid assistance students may qualify for. Students can receive federal financial aid at one institution at a time.

Visit [Eligibility Requirements](#) to review the general eligibility requirements for completing a FAFSA form.

***For additional information regarding the ability to benefit eligibility requirements please review the Ability to Benefit section.

Contact: Jessica Perez, Interim Policy Associate, Student Services & K12 Alignment, SBCTC, JPerez@sbctc.edu

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: Nicole Daughtry, Policy Associate, Basic Education for Adults, SBCTC, ndaughtry@sbctc.edu

Washington Application for State Financial Aid (WASFA)

The [WASFA](#) application is for students of any immigration status to apply for state need-based assistance/aid programs and, in some circumstances, scholarships and/or campus-based assistance/aid. Washington State offers [financial aid programs](#) to students who choose not to file a federal FAFSA application and apply using the WASFA application instead. These students still need to meet other program requirements. <https://wsac.wa.gov/wasfa>

Students who complete a WASFA apply solely for state aid, while those eligible for federal aid may maximize their financial assistance by completing the FAFSA.

Contact: WSAC, Student Financial Assistance, wasfa@wsac.wa.gov, 888-535-0747, option 2

Washington Connection

Washington Connection offers a fast and easy way for eligible families and individuals to apply for a variety of services such as Food, Cash, Childcare, Long-Term Care, and Medicare Savings Programs. To determine if you qualify for programs complete the [See If I Qualify questionnaire](#) and for a complete list of resources, services, and how to apply visit [Washington Connection](#).

Types of Funding

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

Grants

Early Achievers Grant

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

Student Eligibility

- be employed as a childcare provider at a child care center, family child care business or Head Start/ECEAP program that is actively participating in the [Department of Children, Youth & Families Early Achievers program](#).
- must work in a qualifying role, as verified or confirmed in DCYF's MERIT system. Qualifying roles are: Family Homeowner/Licensee, Center Director, Assistant Director, Program Supervisor, Lead Teacher, or Assistant Teacher.
- work a minimum of 10 hours a week or 40 hours a month at an eligible childcare program
- have worked in the eligible program for a minimum of three months prior to the start of the quarter
- 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: Megan Harper, Program Administrator, Workforce Education, SBCTC, mharper@sbctc.edu

Federal Pell Grant

The Federal Pell Grant is a need-based financial aid award for undergraduate students who have not earned a bachelor's or professional degree. The amount awarded to students depends on financial need, cost of attendance, and enrollment status. Student Eligibility:

- meet [FAFSA general eligibility requirements](#)
- demonstrate financial need
- Have not earned a bachelor or professional degree
- Have not met the lifetime eligibility limit for Federal Pell Grant

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: Jessica Perez, Interim Policy Associate, Student Services & K12 Alignment, SBCTC,
JPerez@sbctc.edu

Institutional Financial Aid Fund (3 ½ Percent Loan Fund)

The Institutional Financial Aid Fund is established by each higher education institution, requiring a 3.5% deposit of tuition and service fee revenues. The fund supports long-term and short-term loans, as well as financial aid for students with financial need. Eligible students are those enrolled in at least three credit hours and demonstrating financial need. Funds can also be used for need-based employment programs, scholarships, and dual credit programs for high school students. Institutions are responsible for managing, collecting, and ensuring efficient use of these funds to maximize support for students.

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 childcare 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: Jessica Perez, Interim Policy Associate, Student Services & K12 Alignment, SBCTC,
JPerez@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
- technology
- books (only when other funding sources are exhausted)
- non-tuition related fees and fines
- 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: Christine McMullin, Policy Associate, Student Services & K-12 Alignment, SBCTC, cmcmullin@sbctc.edu

Supporting Students Experiencing Homelessness (SSEH)

The SSEH program provides funding to colleges to provide case management and a variety of accommodations to students experiencing homelessness and/or aged out of foster care. 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 colleges that is experiencing homelessness, at imminent risk of homelessness and/or aged out of foster care is eligible to receive 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

Allowable Expenditures – Program

- costs associated with providing accommodations and supports to SSEH students that may include, but are not limited to:
 - case management and referrals
 - housing or housing assistance, especially during seasonal breaks
 - food, for example, reduced-price meals or meal plans, food pantries, groceries
 - laundry facilities/laundry supplies
 - mailstop/P.O. Box
 - secure storage

- shower access/hygiene supplies
- technology access
- Transportation
- other intersecting basic necessities
- costs associated with case management and administering SSEH 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: Laura Coghlan, Program Administrator, Student Services & K-12 Alignment, SBCTC, lcoghlan@sbctc.edu

Washington College Grant (WCG)

The 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 and meet ATB, 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 [Maximum 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, an approved registered apprenticeship program, or an associate degree in any field of study, excluding theology
- make satisfactory [academic progress](#)
- not exceed six years (18 quarters, 12 semesters, or the equivalent clock hours) of Washington College Grant (WCG) collective term usage
- not owe a repayment to another Washington State aid or loan program
- complete the Free Application for Federal Student Aid (FAFSA), Washington State Application for State Financial Aid (WASFA), or otherwise income-eligible through a WCG-C program.
 - students must complete a [FAFSA](#) to apply for federal and state need based assistance/aid programs and, in some circumstances, scholarships and/or campus-based assistance/aid.
 - if an individual is not eligible or chooses not to complete the FAFSA due to immigration status or other personal reasons, they still may be eligible to apply for the Washington College Grant by completing the Washington Application for State Financial Aid ([WASFA](#)).
 - students may be income-eligible for Washington College Grant without completing a

financial aid application, if they are WCG-C eligible.

- 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.
- includes funding for qualified [apprenticeships](#) in a variety of programs in Washington.

Allowable Expenditures - Students

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

Allowable Expenditures - Program

- no allowable program support funds

Contact: Carlie Curlee, wcg@wsac.wa.gov or 1-888-535-0747

Washington College Grant - Connect (WCG-C)

This program provides need-based financial aid to students pursuing postsecondary education who are identified as income-eligible through receipt of certain public benefits.

Student Eligibility

- be a Washington State resident
- demonstrates financial need by receiving one or more of the following public benefits programs:
 - Aged, blind, or disabled (ABD)
 - Essential Needs and Housing Support Program (HEN)
 - Pregnant Woman Assistance (PWA)
 - Economic Security for All (EcSA)
- Be a Washington high school student in 10th, 11th, or 12th grade whose parent or legal guardian is receiving one or more of the approved public benefits programs
 - ABD, HEN, or PWA
 - Washington basic food program (**starting in the 2025-26 academic year**)
 - Washington food assistance program (**starting in the 2025-26 academic year**)
- enrolled or accepted for enrollment for at least 3 quarter credits
- not exceed six years (18 quarters, 12 semesters, or the equivalent clock hours) of Washington College Grant (WCG) collective term usage
- make satisfactory academic progress

Special considerations for this program

Undocumented students may not be eligible as immigration status may prevent them from receiving public benefit supports.

Receipt of these public benefits programs by a student or parent is a demonstration of need and are considered to meet maximum grant eligibility for Washington College Grant.

These students are not required to have a completed FAFSA or WASFA to be notified of eligibility or to receive the program funds. However, to maximize student aid eligibility, students are encouraged to complete a financial aid application to determine all available state and/or federal funds.

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.
- includes funding for qualified [apprenticeships](#) in a variety of programs in Washington.

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

WA Grant for Apprenticeship (WG-A)

WG-A is a Washington College Grant program that extends access to eligible students who are employed in an approved WA State Registered Apprenticeship Program under chapter [49.04 RCW](#).

The program provides need-based financial aid to income-eligible students pursuing apprenticeships. Additionally, under this provision, otherwise-eligible students who do not have a high school diploma or its recognized equivalent, but who are enrolled in an approved apprenticeship and meet ATB, may qualify for WG-A (WA Grant for Apprenticeship).

Student Eligibility

- be a Washington State resident
- have a family income at or below the amounts specified in the Washington College Grant [Maximum Family Income Eligibility Chart](#)
- demonstrate [financial need](#)
- have an Active status with L&I [Apprenticeship Registration & Tracking System \(ARTS\)](#) database in a [participating WG-A Program Sponsor](#).
- do not already have a baccalaureate degree or higher
- maintain Satisfactory Program Progress (SPP) requirements
- not exceed six years (18 quarters, 12 semesters, or the equivalent clock hours) of Washington College Grant (WCG) collective term usage
- not owe a repayment to another Washington State aid or loan program
- complete the WG-A Apprentice Funding Application*
 - beginning in 2025-2026, participating WG-A Program Sponsors that select partner CTCs to process WG-A awards will utilize their respective financial aid offices through the completion of the WG-A Apprentice Funding Application (which will open by July 1, 2025).

- to support FAFSA completion, students are encouraged to complete a [FAFSA](#) to apply for federal and state need based assistance/aid programs and, in some circumstances, scholarships and/or campus-based assistance/aid.
- if an individual is not eligible or chooses not to complete the FAFSA due to immigration status or other personal reasons, they still may be eligible to apply for the Washington College Grant by completing the Washington Application for State Financial Aid ([WASFA](#)).
- students may be income-eligible for WG-A without completing a financial aid application, if they are WCG-C eligible.
- apprentices in participating WG-A Program Sponsors that have selected to use a third-party Servicer should inquire with their Sponsor to complete their respective WG-A Apprentice Funding Application.
- 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 Expenditures - Students

- apprenticeship-related purposes (e.g., tuition, fees, textbooks, materials, tools/equipment, transportation expenses, living expenses, etc.)

Allowable Expenditures - Program

- no allowable program support funds

Contact: Lyle Irimata, apprenticeship@wsac.wa.gov or 1-888-535-0747, Option 9

Work Study

Federal Work Study

The Federal Work Study program is a need-based financial aid program that provides on-campus and off-campus employment opportunities to help cover their educational expenses.

Student Eligibility

- meet [FAFSA general eligibility requirements](#)
- demonstrate financial need
- Adhere to policies set by the institution

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: Jessica Perez, Interim Policy Associate, Student Services & K12 Alignment, SBCTC, JPerez@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 Assistant Director, sws@wsac.wa.gov, or 360.485.1305

WorkFirst Work Study

WorkFirst Work Study is a need-based program that provides financial funding and placement in a work site that gives students critical work-based learning and mentorship experiences. 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 reduces 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-sectarian. 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. WorkFirst Work Study may go up to 40 hours per week during college break periods.

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, non-Vocational Education, 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, and indirect (for staff only)

Contact: Jennifer Dellinger, Workforce Education, SBCTC, jdellinger@sbctc.edu

Workforce & Student Supports

Basic Food Employment & Training (BFET)

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

Student Eligibility

- 16 or older (see [Youth Services](#) for additional requirements for 16-21 year olds)
- not receiving TANF, [Refugee Cash Assistance \(RCA\)](#)*, or other cash assistance under Title IV such as Tribal TANF
- eligible for or receiving federal basic food assistance (not State funded Food Assistance Program (FAP))
- 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 (must be written into BFET program application and approved

by DSHS)

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

Allowable Expenditures - Students

- tuition and fees
- books, supplies/tools, transportation, educational/credential testing, emergency housing, medical, clothing, personal hygiene, childcare, digital supports, phone, and internet support

Allowable Expenditures - Program

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

Contact: Sheila Acosta, Program Administrator, Workforce Education, SBCTC, sacosta@sbctc.edu

Labor & Industries (L&I)

Student Eligibility:

Workers who qualify for vocational retraining as part of their worker's compensation claim are entitled to [specific benefits](#). A vocational rehabilitation counselor (VRC) helps the worker draft a training plan, which is submitted to L&I and reviewed. L&I must approve the plan before training can begin.

L&I is required by law ([RCW 51.32.096\(3\)\(b\)](#)) to only use only agency-approved training providers that are licensed, accredited, or otherwise meet L&I provider requirements.

Vocational Training Options

- **Option 1** plans have a 2 year time limit, and the worker will continue to receive medical and vocational benefits related to their claim. VRCs support the worker and submit progress reports.
- **Option 2** plans have a 5 year time limit and are developed by the worker. These plans may or may not have a VRC supporting the worker, since medical benefits end when the claim closes.
- [Skill Enhancement Training \(SET\)](#) workers can participate in basic skills training while they heal and participate in vocational rehabilitation services. Participation is voluntary.

Allowable Expenditures – Billing L&I

A school must have an active L&I provider account number to be paid for services. Billing guides for each training option are available at [Resources for Training Providers](#).

- Eligible workers may use their training funds to spend on tuition, books, tools, equipment, etc. needed for their program. The maximum monetary benefit is adjusted July 1 each year.
- VRCs provide the required **SET Application** or **Encumbrance Form** for billing Option 1 plans. The worker will provide an **Authorization Letter** for billing Option 2.
- Bills can be submitted online in L&I's provider billing system, or by mail using an L&I form.
- L&I will reimburse the school directly for tuition and fees. Do not bill the worker or VRC.

Contact: Nicole Rios-Gunn, School Oversight Program Manager, SchoolOversightProgram@lni.wa.gov

Opportunity Grant

The Opportunity Grant is a financial aid program designed to help low-income students pursue higher education and train for high-wage, high-demand careers. It provides funding for tuition, fees, and other educational expenses to students enrolled in eligible certificate or degree programs.

Student Eligibility

- family income at or below 200% of Federal Poverty Level (FPL)
- enrolled in an eligible certificate or degree program
- demonstrate financial need
- maintain satisfactory academic progress
- not owe an opportunity grant repayment

for continued eligibility, complete FAFSA or WASFA Allowable Educational Programs

- SBCTC approved high-wage, high-demand programs

Allowable Expenditures - Students

- tuition and fees for 45 college-level credits, but no more than 3 years from initial receipt of funds
- \$1,000 per year for books and supplies
- \$1,500 per year for support services such as tutoring, career advising, colleges success classes, emergency childcare, and transportation support

Allowable Expenditures - Program

- no allowable program support funds

Contact: **Contact:** Jessica Perez, Interim Policy Associate, Student Services & K12 Alignment, SBCTC, JPerez@sbctc.edu

WorkFirst

Provides training 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 (including State Family Assistance (SFA))

Allowable Educational Programs

- Certification & two-year and Technical Education (up to 24 months)
 - 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
- Life Skills

Allowable Expenditures - Students

- tuition, fees, books
- Work Study

Allowable Support Services (up to \$5,000 per student a year)

- Tools/Supplies
- Clothing
- Transportation
- Testing
- Medical
- Personal Hygiene
- Emergency Costs

Allowable Expenditures - Program

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

Contact: Jennifer Dellinger, Workforce Education, SBCTC, jdellinger@sbctc.edu

Worker Retraining

Provides financial supports to dislocated workers and other un- or underemployed students in workforce education programs, Pre-Nursing DTA 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](#), available at <https://www.sbctc.edu/colleges-staff/grants/worker-retraining-grant.aspx>.

Allowable Educational Programs

- professional-Technical certificates and degrees
- Pre-Nursing DTA
- 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: Shanna McBride, Workforce Education, SBCTC, smcbride@sbctc.edu

Undocumented Students

Washington State Higher Education Residency Affidavit

RCW 28B.15.012 allows Washingtonians, regardless of citizenship or immigration status to pay in-state tuition at Washington state colleges and universities and meet residency requirements for all state financial aid programs, including Washington College Grant.

Student Eligibility

- must meet Washington College Grant eligibility requirements:
 - have earned a high school diploma, GED®, or diploma equivalent before their first term at the college determining residency. (e.g., GED®, Washington State High School Diploma issued by a community or technical college, etc.)
- Maintain a primary residence in Washington for at least 12 consecutive months immediately before their first term at the college determining residency.
 - The Washington residence must be for purposes other than college. If a student takes any courses at another Washington college during the prior 12 months, they cannot have taken more than six credits in any given term. Students exceeding that limit must prove that they have a Washington residence for non-college reasons.
- Sign an affidavit stating they meet the above requirements and that one of the following is true:
 - They will file an application to become a permanent resident of the United States (green card) as soon as they are eligible to apply. And that they are willing to engage in activities designed to prepare them for citizenship, including citizenship or civics review courses; or,
 - They are a U.S. citizen, U.S. national, or U.S. permanent resident.

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: Christine McMullin, Policy Associate, Student Services, SBCTC, cmcmullin@sbctc.edu, or residency@wsac.wa.gov

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. Students who receive specially designed instruction may be eligible through age 22 – please work with the student’s resident school district to determine student eligibility.
- has not met graduation requirements
- left high school, and/or
- severely credit deficient, and/or
- determined to be best fit by designated school district official

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. This may include but is not limited to GED® preparation, basic education, ESL, CTE, courses that prepare a student for high school diploma earning, and/or college-level courses.

Allowable Expenditures - Students

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

NOTE: refer to your college’s policy

Allowable Expenditures – Program

- case management
- instruction delivery
- administration and support

Contact: Mandy Paradise, Associate Director of Reengagement, OSPI 360.725.6248,
Mandy.Paradise@k12.wa.us

Passport to College

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

Student Eligibility

- have been in state, federal, or tribal foster care in Washington after the age of 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 before their 21st birthday
- 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 student support 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 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: Stephanie Rock, Policy Associate, Student Services, SBCTC, srock@sbctc.edu

Veterans Education Benefits (GI Bill®)

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). 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 \$2,348, while a half-time student will only get half that amount (October 1, 2023-September 30, 2024) (changes each year)

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 360-485-1209/Workforce SAA 360-709-4627

Washington State Opportunity Scholarship (WSOS)

The Washington State Opportunity Scholarship is a financial aid program designed to assist Washington State residents pursue higher education and career in high-demand fields like science, technology, engineering, math (STEM), healthcare, and others. Below is information regarding scholarships WSOS offers.

WSOS Baccalaureate Scholarship

This scholarship opportunity offers up to a total of \$22,500 and provides access to career-launching support services for high demand STEM and health care majors. Visit [Applicant Baccalaureate](#)

[Scholarship](#) for more information including deadlines to apply for the scholarship.

Student Eligibility

- complete a FAFSA or WASFA
- be a Washington State resident. Visit [WSOS Residency Information](#) for more details.
- family income does not exceed 125% of Washington state median family income
- will earn or have earned a high school credential in Washington state by June of the year that the student is applying for
- plan to enroll in or enrolled in an [eligible program](#) at an eligible [Washington state college or university](#)
- enroll in at least 3 credit every fall, winter, and spring terms
- have not earned more than 90 quarter or 60 semester credits by the application deadline (running start and dual credit programs do not count towards this requirement)
- have not earned a bachelor's degree
- have a cumulative grade point average of at least 2.75 (on a 4.0 scale) on current high school transcript or college transcript or passing GED score (45 on the 1988 series, 450 on the 2002 series, or 145 on the 2014 series)

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: WSOS email and phone: info@waopportunityscholarship.org 1.877.899.5002 or Jessica Perez, Interim Policy Associate, Student Services & K12 Alignment, SBCTC, JPerez@sbctc.edu

WSOS Career and Technical Scholarship

The Career and Technical Scholarship offers up to \$1,500 per quarter every quarter toward an eligible high-demand career program at a technical or community college. Visit [Applicants Career & Technical Scholarship](#) for more information including deadlines to apply for the scholarship.

Student Eligibility

- complete a FAFSA or WASFA
- be a Washington State resident
 - visit [WSOS Residency Information](#) for more details
- family income at or below 125% of Washington state median family income
- enrolled in an [eligible program](#)
- enrolled in at least 3 credits every fall, winter, and spring terms (apprenticeship programs may be exempt)

- no intent to pursue a bachelor's degree
- have not earned a bachelor's degree
- earned a high school credential by June of the application year

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: WSOS email and phone: info@waopportunityscholarship.org 1.877.899.5002 or Jessica Perez, Interim Policy Associate, Student Services & K12 Alignment, SBCTC, JPerez@sbctc.edu

Rural Jobs Program

The Rural Jobs Initiative helps students living in rural areas, farthest from the state's community and technical colleges, earn a credential that leads to a high-demand job in their local community. Students who apply for the Career & Technical Scholarship are automatically reviewed for RJI. No additional application is needed.

Student Eligibility

- meet all Career & Technical Scholarship student eligibility requirements
- family income at or below 70% of [Washington state median family income](#) based on family size
- be a rural county resident. That means you live in any Washington state county except King, Pierce, Snohomish, Kitsap, Thurston, Clark, Benton, and Spokane; or be a high school graduate from a school district with fewer than 2,000 students enrolled at one of Washington's community and technical colleges that is located in a rural county: 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, Spokane Community College (Colville, Inchelium, Lone, Newport, and Republic campuses only), Walla Walla Community College, Wenatchee Valley College, Whatcom Community College, and Yakima Valley College.
- to remain eligible student must meet satisfactory academic progress including maximum timeframe of 150%

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: WSOS email and phone: info@waopportunityscholarship.org 1.877.899.5002 or Jessica Perez, Interim Policy Associate, Student Services & K12 Alignment, SBCTC, JPerez@sbctc.edu

Education and Training Voucher (ETV) Program

The [ETV Program](#) is a national program for youth who qualify and are likely to age out of the foster care system.

The maximum ETV award is \$5,000 per academic year. Awards are determined by the Cost of Attendance (COA) formula established by the college or university the youth is enrolled, and any unmet need they may have within their financial aid award. Awards vary and not every youth will receive the maximum amount.

Student Eligibility

Students may be eligible for ETV if they meet any **one** of the following:

- are 15 to 20, are currently in a dependency action in Washington State or Tribal Court, are in the care and custody of the Department of Children, Youth, and Families (DCYF) or Tribal Child Welfare agency, and in foster care.
- are 18 to 20 and exited state or tribal foster care because they reached the age of majority.
- were adopted or entered a relative guardianship on or after the age of 15 to 20.
- participated and received ETV funds prior to 21 to remain eligible to the age of 26.

Allowable Educational Programs

Enroll at least part time (six credits) at an accredited college, university, vocational, or technical college that accepts federal financial aid. Students must receive the Pell grant.

The ETV Dual Credit option is for students who are enrolled in an eligible program earning a high school diploma and taking college credits (at least 6 units and one 100 level or higher each term) toward a degree at an accredited college or university. *Note: the dual credit maximum award is \$2,000 per academic year.*

Allowable Expenditures - Students

- Education related expenses (e.g., tuition, fees, textbooks, materials, etc.)
- Living expenses (e.g. rent, groceries, phone, internet, gas, childcare, etc.)

Contact: etvwash@dcyf.wa.gov

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)

Benefits Navigator

The Benefits Navigation Program established in 2023 by Second Substitute House Bill 1559, connects students enrolled at Washington's community or technical colleges with basic needs resources. Benefits Navigators are a single point of contact for students to access resources on and off campus such as working connections childcare, basic food enrollment, housing supports, and more.

While each community or technical college establishes the complete role of the Benefits Navigator, their overarching scope of work includes the following areas:

Student Support

- 1st point of contact
- Intake/assessment
- Outreach/Recruitment for programs and supports
- Direct Referrals (CBOs, College Programs, and Partner Resources)
- Supports access and completion of Financial Aid, Foundation and Emergency Aid Applications
- Conducts Follow-Up with Students

Collaboration Enhancement

- Community Resources (housing, utilities, food banks, etc.)
- Public Benefit/Assistances Programs (SNAP, TANF, WCCC, etc.)
- College Support Programs (BFET, WRT, WIOA, etc.)
- Guided Pathways Alignment

Resource Expansion

- Additional Community Resources for students
- Apprenticeship Pathways
- Leveraging College and Community Resources
- Supports connection of BFET programs to non-federal resources

WIOA Title I Programs and Wagner-Peyser

WIOA Title I programs and Wagner-Peyser are mandated to provide 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 federal student loans that parents of dependent undergraduate students apply to help their child's education. The borrower is responsible for paying the interest and repayment begins immediately after loan is disbursed. However, parents can request a deferment while the student is enrolled in at least 6 credits. For more information visit [Direct Plus Loans for Parents](#).

Student Eligibility

- student meets [FAFSA general eligibility requirements](#)
- student completes a FAFSA
- borrower is the biological, adoptive parent of dependent undergraduate student, or student's stepparent (spouse of the student's biological or legal adoptive parent), but only if the stepparent is required to provide their information on the FAFSA form in accordance with the instructions on the FAFSA form
- students enrolled in at least 6 credit hours
- borrower does not have an adverse credit history
- borrower cannot be in default on any federal student loan and does not owe federal grant

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:

Jessica Perez, Interim Policy Associate, Student Services & K12 Alignment, SBCTC, JPerez@sbctc.edu

Subsidized Stafford Loans

Direct Subsidized loans are a type of federal student loan offered to eligible students to help pay for their education. The U.S. Department of Education pays the interest on the loan while students are enrolled

in at least 6 credits, during the grace period after graduation and during any deferment periods. After graduation or if students drop below at least 6 credit hours of enrollment, they will be required to begin repaying the loan. However, students may have a 6-month grace period before repayment begins. For more information, visit [Direct Subsidized and Unsubsidized Loans](#).

Student Eligibility

- meet FAFSA general eligibility requirements
- complete a FAFSA
- demonstrate financial need
- enrolled in at least 6 credits in an eligible program at an eligible institution
- has not exceeded direct loans annual and lifetime eligibility limits

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:

Jessica Perez, Interim Policy Associate, Student Services & K12 Alignment, SBCTC, JPerez@sbctc.edu

Unsubsidized Stafford Loans

Direct Unsubsidized Loans are a type of federal student loan available to students to help pay for their education. These loans are not based on financial need and the borrower is responsible for paying interest on the loan, including while in school. For more information, visit [Direct Subsidized and Unsubsidized Loans](#).

Student Eligibility

- meet FAFSA general eligibility requirements
- complete a FAFSA
- enrolled in at least 6 credits in an eligible program at an eligible institution
- has not exceeded direct loans annual and lifetime eligibility limits

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:

Jessica Perez, Interim Policy Associate, Student Services & K12 Alignment, SBCTC, JPerez@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 and in transitional housing. 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 concerned about his ability to remain in school without housing. Hector is a Basic Food Recipient.

Funding plan options to meet immediate needs:

- ATB Supported By:
 - BFET
- SEAG
- SSEH
- Student should be supported to apply for all state/federal benefits, i.e., food, childcare, 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 childcare 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, childcare, 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 to pay for college.

Funding plan options to meet immediate needs:

- Open Doors Youth Reengagement program
- ATB Supported By:
 - BFET
- SEAG
- Aerospace Apprenticeship Temporary Funding
- Student should be supported to apply for all state/federal benefits, i.e., food, childcare, 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, childcare, 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 in her parents' unfinished basement. Janet dropped out of high school halfway into 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
- SSEH
- Student should be supported to apply for all state/federal benefits, i.e. food, childcare, 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
- SSEH
- Student should be supported to apply for all state/federal benefits, i.e., food, childcare, medical

Additional funding plan options include:

- FAFSA
- WASFA
- 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 is currently in transitional housing. She would like to shift careers and become a pastry chef. Lakshmi has an associate 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, childcare, 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
- SSEH
- Student should be supported to apply for all state/federal benefits, i.e., food, childcare, 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
- SSEH
- Student should be supported to apply for all state/federal benefits, i.e., food, childcare, 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 go 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
- SSEH
- Student should be supported to apply for all state/federal benefits, i.e., food, childcare, 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 childcare 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, childcare, 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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