

Indiana Vocational Rehabilitation

**Postsecondary Training
Services Handbook**



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POSTSECONDARY TRAINING SERVICES

Postsecondary training services include short-term skills training programs; vocational training resulting in industry recognized credentials; and college/university training resulting in an Associate, Bachelor, or graduate degree. Postsecondary training is defined as any training program that takes place after high school. For VR to provide postsecondary education assistance, the training must be necessary for you to achieve your employment goal. This handbook will explain what is available to you as a VR participant seeking postsecondary education assistance and your responsibilities as a VR participant.

Choose Your Employment Goal

Your VR Counselor will assist you with exploring career options and training options. Once you have decided on an employment goal, you will work with your VR Counselor to determine if training is needed to obtain that goal. If postsecondary education or training is necessary to achieve your goal, your VR Counselor will assist you with researching postsecondary institutions at which you could obtain the needed certification(s) or degree.

Choose Your Postsecondary Institution

After researching options, you will choose which postsecondary institution to attend. It is important that the postsecondary institution you choose is fully accredited, as applicable, by the appropriate industry recognized regional or national accreditation authority or recognized by the Office of Postsecondary Education of the U.S. Department of Education (<https://www.ed.gov/accreditation>) and that it offers the certification or degree you need to achieve your employment outcome.

Postsecondary training services may be provided for various types of training programs, such as short-term skills training, vocational training, undergraduate training, and graduate training. It is important for you to understand that the training VR will support must be required to achieve the employment outcome listed on your Individualized Plan for Employment. VR assistance for graduate school may be provided when a graduate degree is required to achieve the

employment outcome.

VR financial assistance for postsecondary training is based upon the *lesser* of either the published cost of the postsecondary institution, or the costs established in VR's annually adjusted postsecondary rate schedule. The VR rates for postsecondary training services are based on what it would cost for residents of Indiana to attend a public educational institution in Indiana. VR provides all services by the "least-cost" principle, which means VR will provide you with the funding necessary to obtain your credential or degree at the lowest cost option, which typically means an in-state public institution. VR assistance with postsecondary training services may not cover all of your education expenses. You will be responsible for any costs that exceed the amount of assistance VR is able to provide.

Questions to consider when choosing a postsecondary institution:

- Does the institution have the program appropriate for your employment outcome?
- Will your credential or degree be marketable to employers in the area where you plan to seek employment?
- What are the demands of the program?
- What educational costs will you incur by attending the institution?

Plan for Your Education

Before you can receive VR postsecondary training services, you must:

- Provide your VR counselor with proof of acceptance and enrollment at the postsecondary institution you plan to attend.
- Provide a copy of the requirements for your academic degree or postsecondary training program.
- Make efforts to obtain grants and other financial assistance.
- Submit your Free Application for Federal Student Aid ("FAFSA") by the earlier of either the State of Indiana deadline (April 15th) or the priority deadline of the school you are attending.
- Submit a copy of your FAFSA Submission Summary to your VR counselor.

Your VR counselor is available to provide guidance and direction on applying for scholarships and completing your FAFSA. The FAFSA is released annually on October 1st for the upcoming academic year. To be considered for state financial aid, you must file the FAFSA no later than April 15th for the upcoming academic year. It is important to submit your FAFSA by the earlier of either the priority deadline established by the school you are attending OR April 15th to secure the maximum amount of financial aid for which you are eligible. For more information on completing and submitting the FAFSA, see the Resources section at the end of this document.

Apply for Financial Aid

- Complete the FAFSA by the required deadline. You can complete your FAFSA online at www.fafsa.ed.gov or you can request a paper copy from the US Department of Education office of Federal Student Aid by calling 1-800-433-3243.
- Once you submit the FAFSA, you will receive a copy of your FAFSA Submission Summary. Contact the financial aid office at the institution you will be attending to confirm that the institution has received your FAFSA Submission Summary and any other information needed to determine your eligibility for financial aid.
- You must submit a copy of your FAFSA Submission Summary to your VR counselor each year you request postsecondary training assistance from VR.
- If you are ineligible for federal student aid due to an unresolved defaulted student loan, you are not eligible for postsecondary assistance from VR.

Defaulted Student Loan(s)

You will not be eligible for federal student aid, including grants, additional student loans, or work study assistance, if you have defaulted on a previous student loan. If you have defaulted on a student loan, you will need to resolve the defaulted student loan and provide documentation from the lender that the defaulted student loan has been deferred or forgiven. For more information about how to resolve defaulted student loans, you may visit <https://studentaid.gov/manage-loans/default> or contact your student loan servicer. If you are

determined ineligible for federal student aid due to an unresolved defaulted student loan, you are not eligible for postsecondary assistance from VR.

Funding for Postsecondary Training Assistance

You should meet with your VR counselor several weeks before the start of each academic term to ensure you meet all the requirements to be eligible for postsecondary training assistance from VR. To determine how much postsecondary training assistance you may receive, VR utilizes a form called the Financial Aid Communication (FAC) form. The Financial Aid Communication (FAC) form is a document you, your VR counselor, and the Financial Aid Officer fill out every academic term and summer session (if you attend school during the summer). When your FAC form has been completed and received by VR, your VR counselor will use the annually adjusted postsecondary rate schedule to determine what, if any, assistance VR can provide you for tuition, fees, increased costs in excess of your normal living expenses, or other services necessary for the attainment of the employment outcome identified in your Individual Plan for Employment (IPE).

You will sign Part A of the FAC form and return it to your VR Counselor prior to the beginning of each academic term. Your VR Counselor will then send the form to the Financial Aid Office at your chosen postsecondary institution. The institution will complete part B of the FAC form, which includes your costs of attendance at the postsecondary institution and the resources available to you. The postsecondary institution may send the completed form to VR directly; however, some Financial Aid Offices will not forward your completed Financial Aid Communication form to your VR counselor directly. **You must contact the institution's Financial Aid Office to request that they forward the completed form to your VR counselor or provide you with the completed form so you can return it to your counselor.** VR must have the Financial Aid Communication form with both Part A and B completed at least one (1) month prior to the start of the academic term. If your VR counselor does not receive the form with Part A completed and signed by you at least one month before the start of the academic term, you may be denied postsecondary training assistance from VR.

Consideration of Grant and Scholarship Awards

When determining a participant's available resources, VR considers grant and scholarship awards that will be used to reduce the participant's postsecondary education expenses. VR will count as a resource any grant or scholarship award a participant uses to pay for tuition and fees, books and materials, room and board (if you meet the criteria for room and board assistance from VR, see *Housing Expenses* section below), or certain other expenses being considered by VR. VR can only provide funding for training expenses that are eligible for VR assistance after all resources have been considered. If you receive a scholarship that is unrestricted and you choose to use it for an expense that VR does not consider, it will not be counted as a resource.

Your institution's financial aid office will list all grants and scholarships you receive for the academic term on the FAC form. If you accept grant or scholarship awards from your institution, those awards become resources that reduce your postsecondary expenses. If you receive a grant or scholarship award that is used to pay for postsecondary expenses not supported by VR, the awards will not be considered as a resource. It is important to remember that the intended use of awards will potentially reduce the amount of assistance VR can provide. Your VR counselor will work with you and your institution to identify how your grants and scholarship awards will be applied to your educational costs.

Postsecondary Training Assistance Calculation

Due to changes to the FAFSA that resulted from the FAFSA Simplification Act, the Student Aid Index (SAI) replaced the Expected Family Contribution (EFC). The Act required institutions of higher education to transition from the EFC to the Student Aid Index (SAI) beginning in the 2024-25 academic year. Participants' SAI is considered as a resource when VR calculates funding for postsecondary training, with the exception of participants who have been determined eligible for Social Security benefits under Titles II or XVI of the Social Security Act.

VR provides all services by the "least-cost" principle, which means, if applicable, VR will provide you with the funding necessary to obtain your certification or degree at the lowest cost

postsecondary institution, which is typically an in-state public institution. If VR is providing financial assistance to you for postsecondary training, the amount of assistance you will receive will be based on either:

- The actual costs of attendance at your postsecondary institution for tuition and fees, books and materials, room and board (if determined necessary), and transportation minus the amount of any considered awards, resources and comparable benefits, including the participant's federal Student Aid Index.

OR

- VR's maximum rates for tuition and fees, books and materials, room and board (if determined necessary), and transportation, minus the amount of any considered awards, resources, and comparable benefits, including the participant's Student Aid Index.

VR may factor in costs for other expenses required for your training program, such as tools, training supplies and equipment, uniforms/special clothing, and dependent care. You will be required to provide written documentation (e.g., course syllabus or other documentation from the postsecondary institution) of required training-related costs. Any training products and materials that VR pays for will remain VR property until released to you upon successful closure of your VR case.

If you are choosing elective courses as part of your training program, it is important to remember that some elective courses may require you to purchase supplies and equipment. The postsecondary rate schedule will be applied when determining VR funding amounts, and you will be responsible for costs exceeding the limits that are incurred for elective courses. Your academic advisor can assist you with exploring elective class options and choosing a class with the least amount of additional costs.

VR excludes student loans and federal work study from its calculation of the amount you have available to contribute to your postsecondary education expenses. If you choose to attend a program that is more expensive than the amount of funding VR provides, according to the

annually adjusted postsecondary rate schedule, you will be responsible for the remaining costs.

If you cannot pay for all your expenses, you may ask your postsecondary institution's financial aid office to consider revising your financial aid package. The financial aid staff at the postsecondary institution can assist you in the process, taking into consideration any disability-related issues or other circumstances that may not have been considered when you completed your FAFSA. It is your responsibility to provide the financial aid office with the documentation they need.

Alternatively, if you have unmet need, you may choose to take out student loans. VR does not consider loan dollars as a resource when determining the amount of postsecondary assistance.

Some questions to consider when deciding whether or not to take out student loans:

- How much will you need to borrow?
- Are other resources available to meet your needs?
- What is the interest rate on the loan?
- What fees will you be responsible for?
- How will the loan be disbursed?
- What is the monthly payment? Is there a minimum payment?
- What deferment options are available?
- How will repaying these loans affect you financially after graduation?
- What are the consequences if you fail to repay the student loan?

Disability-Related Expenses

VR may provide funding for other expenses directly related to your specific disability-related needs in pursuing postsecondary training and that are not covered by a comparable benefit. You should communicate with your VR Counselor about any disability-related needs and expenses.

Examples of these expenses include:

- Special equipment related to your disability;
- Support services such as readers, interpreters, note takers, or personal care attendants;

- Specialized transportation necessary to participate in training, if transportation is not accessible;
- Room and board assistance necessary to participate in training and related to your disability; and
- Medical expenses or therapies related directly to your disability that are not covered by insurance or other comparable benefits.

It is also important that you inform your postsecondary institution's financial aid office of your disability-related expenses to ensure they are considered in your financial aid package. Postsecondary institutions often utilize this information when determining eligibility for institutional aid.

Housing Expenses

It is important to first explore local postsecondary institutions or programs that offer the necessary training to achieve the employment outcome identified on your IPE. The VR program may include the costs of room and board, according to the annually adjusted postsecondary rate schedule, when calculating assistance in certain cases. Some examples could be if there is a disability-related need, extenuating circumstances, or if a local postsecondary institution or program is not available or does not offer the necessary training to achieve your employment goal. Talk with your VR Counselor to determine if this is applicable to you and your circumstances.

Housing assistance is based on VR's annually adjusted postsecondary rate schedule. **If you choose to attend a private or out-of-state postsecondary institution, you are responsible for costs, including room and board that exceed the least-cost of a public in-state institution.**

Transportation Expenses

If you choose to commute to and from your chosen postsecondary institution, VR will include transportation expenses, according to the annually adjusted postsecondary rate schedule, when calculating assistance. Mileage expenses will be calculated for no more than one (1) round trip between your place of residence and the postsecondary institution per day of scheduled classes.

Stay in Contact with VR

One of the most important responsibilities you have is to maintain contact with your VR counselor. Your VR counselor is here to help you complete your training successfully so you can achieve your employment outcome. You must provide your VR counselor with a copy of your class schedule for the upcoming term and an unofficial transcript reflecting grades for the most recently completed term as soon as they are available, but at least one month prior to the first day of class for the upcoming term. If you do not provide a copy of your class schedule and an unofficial transcript as indicated, you may be denied postsecondary training assistance. You should meet periodically with your VR Counselor to evaluate the progress toward achieving your employment outcome. If a situation arises that could affect your ability to complete your courses, you must contact your VR counselor. You will be asked to provide other types of documentation should you require childcare assistance, transportation assistance, or other supporting services to enable you to attend class.

Understanding the Full-Time Requirement

You are required to attend your postsecondary institution full-time to receive VR assistance with your postsecondary education. You are also expected to complete your training within three (3) years for an associate degree and five (5) years for a bachelor's degree. However, VR may provide assistance for you to attend school part-time if you meet any of the following circumstances:

- Your disability or health prevents you from attending school full-time.
- You have responsibilities as a caregiver for a family member that prevents you from attending school full-time.
- You need to be employed to provide for your basic living needs and therefore need to attend school part-time to stay employed.
- There are scheduling conflicts for the required course offerings at your postsecondary institution which prevent you from complying with the full-time requirement.

You should speak with your VR counselor if you believe you meet any of the above circumstances and would like to request a waiver of the full-time requirement. Your VR counselor will consider your request and inform you if it is approved in a timely manner.

Maintain Academic Performance Requirements

To remain eligible for postsecondary training assistance, you must maintain a cumulative grade point average (GPA) of “C” (2.0 on a 4.0 point system) or higher, maintain a sufficient cumulative GPA to meet the graduation requirements for your major field of study, and maintain satisfactory academic progress as defined by the institution attended to maintain financial aid eligibility. Failure to meet all of these requirements will result in a suspension of VR funding assistance until you provide documentation that you again meet all the requirements.

Dropping or Changing a Course

You must contact your VR counselor before you add, drop or withdraw from a course. If you add, drop or withdraw from a course without first informing VR, you cannot receive assistance to retake that course. If you need to withdraw for medical reasons, you must submit written documentation from your physician or your postsecondary institution’s health service office to your VR counselor at the time of withdrawal. You must notify your VR counselor of all hospitalizations or medical treatments affecting your school attendance.

Repeating a Course

You may receive postsecondary training assistance for repeated courses only if you notify your VR counselor that you will be unable to successfully complete the course when you are first enrolled and if the inability to complete the course is due to circumstances beyond your control. Your VR Counselor will inform you if the repeated course will be considered in your funding calculations.

Tutoring

Some postsecondary institutions offer free tutoring to students in specific courses. If tutoring offered on campus meets your needs, you should utilize that resource. If tutoring is not available

for the specific course you need assistance with or you cannot access on-campus tutoring, your VR Counselor can refer you to a tutoring agency for this service.

If you are having challenges with a specific course or are not meeting academic expectations in a course, you must notify your VR counselor so tutoring services can be started. It may also be helpful to speak to your instructor, academic advisor, or the office that provides services for students with disabilities to answer questions or help you find resources you need. If your instructor or academic advisor recommends tutoring, you must inform your VR counselor as soon as possible. Tutoring services can also be provided at the start of a term when there has been a demonstrated need for extra assistance in a specific academic area.

Remedial Courses

Remedial courses are designed to help students gain the skills needed to enroll in college-level courses. If you need to take remedial courses, the VR program may factor in the costs of these courses when calculating funding assistance, provided that the courses are required or recommended by your postsecondary training program or your VR counselor has determined that you require remedial coursework.

Should you have any questions, do not hesitate to contact your VR counselor. Please remember that communication with your VR counselor is very important, especially when pursuing postsecondary training services. You and your VR counselor should work as a team to identify what supports are needed each academic term and to complete the requirements for funding assistance. If you have any questions, do not hesitate to contact your VR counselor.

RESOURCES

Vocational Rehabilitation Counselor

{Counselor}

{Counselor Email Address}

{Counselor Secondary Phone}

Federal Student Aid Information

www.studentaid.gov

Submit your FAFSA online, obtain information to help you decide on a career, locate schools offering training programs in your chosen career field, learn about various types of financial aid, and search for scholarships using the www.careeronestop.org scholarship finder.

Federal Student Aid Information Hotline

1-800-433-3243 (1-800-4-FED-AID); TTY Users may call 1-800-730-8913

(Hours of Operation: Monday–Friday: 8 a.m.–10 p.m. Eastern time (ET);

Saturday: 11 a.m.–5 p.m. ET; Sunday: Closed; Closed on all federal holidays)

Call the hotline to check on FAFSA application status, order duplicate FAFSA Submission Summaries, add or change colleges listed on the FAFSA Submission Summary, provide a change in address, or receive assistance with FAFSA filing or for general information on aid eligibility.

Indiana Commission for Higher Education

www.in.gov/che

Indiana’s clearinghouse for information about postsecondary educational institutions and various state grants and scholarships available to students. You can also use the website’s “College Cost Estimator” and “College Profiles” to aid in your decision of which institute to attend.

Learn More Indiana

www.learnmoreindiana.org

A partnership between various educational groups in Indiana, Learn More Indiana provides various resources for all students as they work to achieve postsecondary education.

Indiana Department of Workforce Development – Career Training and Adult Education

<https://www.in.gov/dwd/2678.htm>

Indiana Department of Workforce Development’s clearinghouse for information about technical education programs, available funding for these training programs, and career opportunities.

RECEIPT OF POSTSECONDARY TRAINING SERVICES HANDBOOK

By signing this form, I acknowledge that I have received a copy of the Indiana Vocational Rehabilitation Postsecondary Training Services Handbook, reviewed it, discussed it with my VR counselor, and understand my responsibilities as outlined in this handbook.

Printed Name

Signature

Date