

Free Application for Federal Student Aid (FAFSA)

For classes that begin between July 1, 2025 - June 30, 2026 = 2025-2026 FAFSA

Direct Stafford Student Loans

Student(s) who want student loans must complete Entrance Counseling and sign the Master Promissory Note (MPN)

To determine financial aid eligibility, the Free Application for Federal Student Aid (FAFSA) must be completed. Determination of financial need can result in two types of federal aid: Pell Grant (doesn't need to be repaid) and/or Direct Loans (MUST be paid back). Call 440.774.1051 Ext 22322 to schedule an appointment to discuss results and options.

School Code for FAFSA: 026038

PAYMENT PLAN

Students sign an electronic payment plan agreement in which they are provided an emailed electronic copy (hardcopy can be requested). The agreement spells out the amount owed and number of payments, with the first payment being due the first day of class. It is the student's responsibility to ensure payments are made in full and on time. Inability to honor the signed payment plan will result in the student being withdrawn from the program. Students with a payment plan who withdraw are subject to the terms and conditions of the refund policy and outstanding balances.

Payment Plans will be divided as follows:

- 600+ Program hours - After \$100 deposit is paid, the balance is divided into 8 installments
- 171 – 599 Program hours - After \$100 deposit is paid, the balance is divided into 4 installments
- 119 – 170 Program hours – After \$100 deposit is paid, the balance is divided into 3 installments

In rare cases, the balance can be divided differently to meet individual needs of the student. This must be arranged prior to the start of the program.

	<p>Textbooks and supplies/tools are not included in the program tuition, with a few exceptions. Students must provide their own supplies/tools when necessary and as indicated on the program cost sheet.</p>
<p>TAA (TRADE ADJUSTMENT ASSISTANCE) Ohio Means Jobs - Lorain County 42495 North Ridge Rd. Elyria, OH 44035 (440) 324-5244</p>	<p>Trade Adjustment Assistance (TAA) - Financial Assistance may be available for students who have lost jobs or had hours and wages reduced because of foreign trade. Contact your employer or local one-stop center for more information and eligibility requirements.</p>
<p>ITA (INDIVIDUAL TRAINING ACCOUNT) Ohio Means Jobs - Lorain County 42495 North Ridge Rd. Elyria, OH 44035 (440) 324-5244</p>	<p>ITA's are funded with adult and dislocated worker funds authorized under Title I of the Workforce Investment Act (WIA). ITA's are issued in exchange for training services for skills in demand occupations as defined by the local Workforce Investment Board (WIB) from providers on the approved list.</p>
<p>WORK READY/TALENT READY GRANTS lcjvs.com/Grants</p>	<p>There are grants available for students looking to take a career development course. Grant applications can be found online or a hard copy can be requested through the Adult Career Center. Application for the grant should be submitted before registering for their career development program of choice.</p>

VETERANS' EDUCATION ASSISTANCE

- Chapter 30 Montgomery GI Bill Active Duty Educational Assistance
- Chapter 31 Vocational Rehabilitation
- Chapter 32 Veterans' Education Assistance Program
- Chapter 33 Post 911*
- Chapter 35 Survivors' and Dependents' Educational Assistance
- Chapter 1606 Montgomery GI Bill Selected Reserve Educational Assistance Program
- Chapter 1607 Montgomery GI Bill Selected Reserve Educational Assistance Program

It is recommended that you apply on-line, but if you are not able a paper application is available.

*Chapter 33 pays the school directly, so you are allowed to start a program without payment if you can provide your VA Certificate of Eligibility in advance. All other chapters pay the veteran directly, so those students would either self-pay or have the option of applying for financial aid.

Lorain County JVS is a Principles of Excellence School as defined in Executive Order 13607, signed by the President on April 27, 2012. As such, we do require that all veterans meet to discuss finance options prior to being enrolled.

BUREAU OF VOCATIONAL REHABILITATION

Cleveland Office - Serving Lorain County

14650 Detroit Ave. Suite 300 Lakewood, OH
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(216) 227-3250

Provides services leading to employment for people with physical, mental and emotional disabilities.